



Texas Department of Housing and Community Affairs

2025-2029

State of Texas Consolidated Plan



2025-2029 State of Texas Consolidated Plan



Final as presented to the Board on July 10, 2025.

Prepared by:

Texas Department of Housing and Community Affairs

Housing Resource Center

PO Box 13941

Austin, TX 78711-3941

Phone: (512) 475-3976

www.tdhca.texas.gov

Texas Department of Agriculture

Office of Rural Affairs

PO Box 12847

Austin, TX 78711-2847

Phone: (512) 936-6701

Fax: (512) 936-6776

www.texasagriculture.gov

Department of State Health Services

HIV/STD Program

1100 W. 49th St.

Austin, TX 78756

Phone: (512) 533-3000

Fax: (512) 371-4672

www.dshs.texas.gov

Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The 2025-2029 State of Texas Consolidated Plan (Plan) governs five programs funded by the U.S. Department of Housing and Urban Development (HUD). The Community Development Block Grant Program (CDBG), the HOME Investment Partnerships (HOME) Program, the Emergency Solutions Grants (ESG) Program, The Housing Trust Fund Program (referred to as the National Housing Trust Fund (NHTF) by the State), and the Housing Opportunities for Persons with AIDS (HOPWA) Program. If 2025 HUD funding levels remain consistent, the Plan will govern approximately \$77.5M annually. This Plan determines which of HUD's eligible activities have been identified to best serve the needs of Texas.

HUD allows a broad range of activities for CDBG, HOME, ESG, NHTF, and HOPWA. CDBG provides resources for community development, which may include acquisition of real property; relocation and demolition; rehabilitation of residential and non-residential structures; construction of public facilities and improvements; public services; activities relating to energy conservation and renewable energy resources; and provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities. HOME is used for single-family and multifamily housing activities, which may include providing home purchase or reconstruction financing assistance to eligible homeowners and new homebuyers; building or reconstructing housing for rent or ownership for eligible households; and tenant-based rental assistance to subsidize rent for low-income persons. ESG funds projects, which may include supportive services to homeless individuals and households, emergency shelter/transitional housing, homelessness prevention assistance, and permanent housing for the homeless population. NHTF is used for the financing of new construction and rehabilitation of multifamily rental units for extremely low-income renters. HOPWA is dedicated to the housing and supportive service needs of persons living with HIV and their families, which may include the acquisition, rehabilitation, or new construction of housing units; facility operations; rental assistance; short-term payments to prevent homelessness; case management; substance abuse treatment; mental health treatment; nutritional services; job training and placement assistance; and assistance with daily living.

The Texas Department of Housing and Community Affairs (TDHCA) administers the HOME Program, Housing Trust Fund Program (NHTF) and ESG Program; the Texas Department of Agriculture (TDA) administers the CDBG Program; and the Texas Department of State Health Services (DSHS) administers the HOPWA Program. All three State agencies collaborated to complete the Plan, along with garnering input from other state agencies, stakeholders, advocates, and community members. TDHCA is the lead agency for the Plan's development.

The Plan consists of five main chapters. The Process Chapter, which describes the public input process. The Needs Assessment Chapter, which outlines levels of relative need in the areas of affordable housing,

homelessness, special needs populations, and community development. Information was gathered through consultation with local agencies, public outreach, and demographic and economic datasets. The Market Analysis Chapter focuses on economic forces, as well as the current condition and availability of housing and community development resources. The research-heavy Needs Assessment and Market Analysis chapters form the basis of the Strategic Plan Chapter, which details how the State will address its priority needs with the five applicable HUD programs over the period covered by the Plan. The strategies reflect the condition of the market, expected availability of funds, and local capacity to administer the Plan. The Strategic Plan is used as a basis for the One-Year Action Plan, which will be updated annually.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Needs Assessment Chapter shapes the policies throughout the Plan. The most common housing problem in Texas is households having a moderate to severe cost burden, especially for households with incomes between 0-30% of the area median income (AMI). In most cases, renters experience a higher rate of housing problems than homeowners. When comparing the Needs Assessment Chapter to the Market Analysis Chapter, the shortage of affordable housing becomes apparent. However, the State recognizes that housing costs are impacted by local economies, and common housing problems may vary by neighborhood. The Strategic Plan identifies Priority Needs for housing, such as rental assistance; production of new units; acquisition of existing units; and rehabilitation of housing.

The Needs Assessment finds that people with special needs have specific barriers to housing. For example, persons with disabilities typically have lower incomes than other household types and require housing with certain specifications, such as physical accessibility features. Special needs populations include elderly and frail elderly; homeless populations and persons at risk of homelessness; persons living with HIV and their families; persons with alcohol and substance use disorders; persons with disabilities (mental, physical, intellectual, developmental); public housing residents; residents of colonias; and victims of domestic violence, all of which may have specific affordable housing needs. While not specifically designated as "special needs," the State is directed statutorily to gather data on farmworkers, youth aging out of foster care, and veterans. Each of these populations receive priority through incentives within at least one of the HUD programs covered by this Plan.

ESG focuses on persons who are homeless or at risk of homelessness. Therefore, the Needs Assessment has one section dedicated to this population, including numbers of households experiencing sheltered and unsheltered homelessness, and a discussion on the greater likelihood that minorities are homeless. The Market Analysis lists the available resources for homeless populations, and the Strategic Plan identifies Priority Needs as homeless outreach; emergency shelter and transitional housing; rapid re-housing; and homelessness prevention.

HOPWA focuses on persons living with HIV and their families, the Needs Assessment includes an in-depth discussion about this population. Racial and ethnic minorities are disproportionately affected by

HIV. In addition, persons with HIV are more vulnerable to becoming homeless. The Strategic Plan identifies priority needs to serve persons living with HIV, such as rental assistance; supportive services for persons living with HIV; rapid re-housing; and homelessness prevention.

Colonias, which are unincorporated residential areas along the Texas-Mexico border that can lack some or all basic living necessities, such as potable water, electricity, paved roads, and safe and sanitary housing, showed very high rates of housing problems. The Strategic Plan and Action Plan lay out the programs the state provides to address needs identified in the Needs Assessment and Market Analysis.

Finally, non-housing community needs focus on economic and community development. The Needs Assessment finds a large demand for community infrastructure, including water and wastewater systems, roads/streets, and utilities, there is great emphasis to serve colonias with these types of services. The Strategic Plan identifies priority community development needs as public improvements and infrastructure; economic development; and public services.

3. Evaluation of past performance

The information below is for HOME, ESG, HTF, CDBG, and HOPWA for Program Year (PY) 2023 (September 1, 2023, to August 31, 2024).

During PY 2023, the Texas CDBG Program expended a total of \$68,893,742 through 133 -awarded contracts. For contracts that were awarded in PY 2023, approximately 257,000 persons received service. The Colonia Self Help Centers awarded \$2,456,579 in contracts in PY2023. Distribution of the funds by activity is described in the table below.

In PY 2023, DSHS' HOPWA served 654 households with TBRA (92% of the One-Year Action Plan, or OYAP goal), 437 households with Short-Term Rent and Mortgage and Utility (STRMU) assistance (100% of the OYAP goal), 169 households with Permanent Housing Placement (PHP) assistance (115% of the OYAP goal), and 161 households with FBHA (99% of the OYAP goal) for a total of 1,421 unduplicated households. Of the total households served, 1,137 also received HOPWA-funded Supportive Services (88% of the OYAP goal). All HOPWA clients receive housing supportive services at some level, but some supportive services for clients were leveraged with other funding sources.

ESG is reported on for expenditures by Federal Fiscal Year (10/1-9/30). The ESG reporting is cumulative of several years of program funds because of the timing of the release of funds by the federal government, and because of unexpended balances that are re-released to ESG subrecipients. The previous program year (9/1/2023-8/31/2024) reflects several ESG contract periods. Funding expended in PY2023 includes funds from prior year ESG allocations. The ESG program through its contracts served over 29,000 persons with money expended in these overlapping program years; due to the overlap the number of persons served through these contracts is higher than just the number of persons served only in PY2023 seen in Table 4 below. TDHCA's HOME program expended \$51,185,702 through seven HOME Program activities that addressed the five HOME goals in PY 2023. This amount represents assistance to

841 households. TDHCA's NHTF program expended \$17,392,721 in PY 2023, assisting in the construction of 59 new rental units. NHTF funds are restricted to helping construct housing for households at or below the greater of poverty line or 30% of the Area Median Income.

Source of Funds	Amount Expended During PY 2023
CDBG	\$64,155,348
CDBG Colonias Set-aside	\$4,738,394
HOME	\$51,185,702
HOPWA	\$7,405,878
ESG	\$6,944,709
Housing Trust Fund	\$17,392,721

Table 1 - Funds Expended by Program, PY2023

CDBG Goals	PY2023 Persons Assisted
Economic Development	142,400
Colonia Set-Aside	1,195
Colonia Self-Help Centers	9,750
Planning/Capacity Building	0
Disaster Relief/Urgent Need	0
Other Construction	103,764

Table 2- CDBG Persons Assisted, PY2023

HOPWA Goals	PY2023 Persons/Households Assisted
Facility-Based Housing Subsidy Assistance	161
Permanent Housing Placement Assistance	169
Resource Identification	0
Short-Term Rent, Mortgage, & Utility Assistance	437
Tenant-Based Rental Assistance (Households)	654
HOPWA Funded Supportive Services	1,137

Table 3 - HOPWA Persons/Households Assisted, PY2023

ESG Goals	PY2023 Persons/Households Assisted
TBRA/Rapid Rehousing (Households)	554
Overnight Shelter	4,369
Homelessness Prevention	2,961

Table 4 - ESG Persons/Households Assisted, PY203

HOME Goals	PY2023 Households Assisted
Construction of Single Family Housing	0
Households in New/Rehabilitated MF Units	0
Homebuyer Assistance with Possible Rehabilitation	0
Reconstruction of Single Family Housing	107
Tenant-Based Rental Assistance	725

Table 5 - HOME Households Assisted, PY2023

NHTF Goals	PY2023 Units Assisted
Households in New MF Units	59

Table 6 - NHTF Units Assisted, PY2023

4. Summary of citizen participation process and consultation process

The State is committed to collaboration with a diverse cross-section of the public in order to meet the various affordable housing needs of Texans. The State also collaborates with governmental bodies, nonprofits, and community and faith-based groups.

Prior to the release of the Draft Plan, consultations were completed statewide, between April 2024, and December 2024, by TDHCA, DSHS, and TDA. The State conducted consultations in person, with subrecipients and via roundtables, public meetings, and planning meetings. The State also conducted consultations electronically, using a listserv announcement, and communication via emails.

During the consultation process, the State consulted with a wide variety of public, private, and nonprofit agencies that provide services. This includes assisted housing, health services, and social and fair housing services, including those focusing on services to children, elderly persons, persons with disabilities, persons living with HIV and their families, homeless persons, and colonia residents.

Following the release of the Draft 2025-2029 Plan, a 30-day public comment period was open from Monday, May 19, 2025 to Tuesday, June 17, 2025. The Department held four public hearings, as seen below.

The four public hearings for the Consolidated Plan will take place as follows:

Thursday May 22, 2025, at 12:00 pm
San Antonio Public Library – Encino Branch Library
2515 Evans Rd.
San Antonio, TX 78259

Virtual: Thursday May 29, 2025, at 6:00 pm
Registration Link: <https://attendee.gotowebinar.com/register/2714235059614320988>
Dial-in number: +1 (914) 614-3221, access code 590-313-844 (persons who use the dial-in number and access code without registering online will only be able to hear the public hearing and will not be able to ask questions or provide comments)

Tuesday, June 3, 2025, at 6:00 pm
Austin Public Library
Carver Branch, Room #2
1161 Angelina St.
Austin, TX, 78702

Tuesday June 10, 2025 at 12:00 pm
Dallas Public Library
J. Erik Jonsson Central Library
Hamon Training Room (5th Floor)
1515 Young St.
Dallas, TX 75201

5. Summary of public comments

No comments were submitted.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were submitted.

7. Summary

The consolidated planning process occurs once every five years, and creating a comprehensive Plan is vital for CDBG, HOME, NHTF, ESG, and HOPWA. Because of the Plan's authority to govern these programs, research from multiple sources, including other government plans, peer-reviewed journals, news sources, and fact sheets were used; valuable public input was gathered through roundtable meetings, council/workgroup meetings, and a listserv request; and a public input process is scheduled for the draft Plan.

The format of the Plan is mandated by an online form developed by HUD. HUD has provided an online template for grantees, through its planning and reporting system called IDIS. The questions in bold and many of the tables are created automatically by IDIS. After the Plan is received by HUD, the goals in the Plan are reported each year in another document called the Consolidated Annual Performance Evaluation Report (CAPER), which is also produced in IDIS.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	TEXAS	Texas Department of Agriculture
HOPWA Administrator	TEXAS	Texas Department of State Health Services
HOME Administrator	TEXAS	Texas Department of Housing and Community Affairs
ESG Administrator	TEXAS	Texas Department of Housing and Community Affairs
NHTF Administrator	TEXAS	Texas Department of Housing and Community Affairs

Table 2 – Responsible Agencies

Narrative

The Texas Department of Housing and Community Affairs (TDHCA) administers the Emergency Solutions Grants (ESG) Program, the HOME Investment Partnerships (HOME) Program and the National Housing Trust Fund (NHTF) Program; the Texas Department of Agriculture (TDA) administers the Community Development Block Grant (CDBG) Program; and the Texas Department of State Health Services (DSHS) administers the Housing Opportunities for Persons with AIDS (HOPWA) Program. All of these programs, known collectively as Community Planning and Development (CPD) Programs, are covered in the 2025-2029 State of Texas Consolidated Plan (Plan). TDHCA is the entity responsible for overseeing the development of the Plan.

Key Organizational Events

In 1991, the 72nd Texas Legislature created TDHCA. TDHCA's enabling legislation combined programs from the Texas Housing Agency, the Texas Department of Community Affairs, and the Community Development Block Grant Program from the Texas Department of Commerce. Effective September 1, 2002, in accordance with Senate Bill 322, the Manufactured Housing Division became an independent entity administratively attached to TDHCA.

At that time the CDBG Program was transferred from TDHCA to the newly-created Office of Rural

Community Affairs, later called the Texas Department of Rural Affairs; the program was then subsequently moved to TDA. As of October 1, 2011, the program is administered by TDA. Through an interagency agreement with TDA, TDHCA administers 2.5% of the CDBG funds which are statutorily designated for the Colonia Self Help Centers (SHCs) along the Texas-Mexico border.

DSHS, which administers HOPWA, is an agency of Texas Health and Human Services (HHS). In 2015, HHS began a reorganization to produce a more efficient, effective, and responsive system. In September of 2016, the first phase of that effort became operational, and a second phase occurred September 1, 2017.

The goals of the transformation were to create a system that is easier to navigate for people who need information, benefits, or services; aligns with the HHS mission, business, and statutory responsibilities; breaks down operational silos to create greater program integration; creates clear lines of accountability within the organization; and develops clearly defined and objective performance metrics for all areas of the organization. Foremost as it relates to HOPWA, DSHS contract oversight and support functions have transferred to HHS. For more information about the HHSC transformation, visit <https://hhs.texas.gov/about-hhs/hhs-transformation>.

On March 12, 2016, TDHCA was designated by Governor Abbott as the state agency responsible for the administration of funds provided through the NHTF.

TDHCA, TDA, and DSHS administer their assigned CPD programs and services through a network of organizations across Texas and do not typically fund assistance to individuals directly. Depending on the program, funded organizations include units of local government, councils of governments, nonprofit organizations, for-profit organizations, Administrative Agencies (AA), Public Housing Authorities (PHAs), and Community Housing Development Organizations (CHDOs).

Consolidated Plan Public Contact Information

ESG, HOME, and NHTF Contact Information:

Texas Department of Housing and Community Affairs,
PO Box 13941, Austin, TX 78711-3941. (800) 525-0657.
<https://www.tdhca.texas.gov/>

CDBG Contact Information:

Texas Department of Agriculture, Office of Rural Affairs,
PO Box 12847, Austin, TX 78711-2847. (800) 835-5832.
<http://texasagriculture.gov>

HOPWA Contact Information:

DSHS HIV/STD Prevention and Care Branch, HIV Care Services Group, HOPWA Program,
PO Box 149347, Mail Code 1873, Austin, TX 78714-9347. (512) 533-3000.
<http://www.dshs.texas.gov>

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

Before the draft 2025-2029 Plan was created, consultations were conducted. To gather a variety of input, State staff began consultations in early 2024, several months before drafting the Plan, reaching a wide variety of organizations, as shown in the chart in this section. Ongoing consultation has been performed over the last 5-year period for each One-Year Action Plan to help refine the State's programs and receive a wide amount of feedback. The chart below is not comprehensive as the state consults with numerous individuals and organizations in the operation of all HUD programs.

Input was solicited at multiple TDHCA led and supported meetings. These meetings are recurring and regularly held to gather input on a variety of subject areas (including homelessness, housing and services, and disability issues) that inform TDHCA's programs, including the HOME Program, Emergency Solutions Grants (ESG) Program, Housing Trust Fund, Office of Colonia Initiatives (OCI), and the Neighborhood Stabilization Program. The format of these consultation events varied, but all led to an open discussion between administrators, advocates, stakeholders, and TDHCA staff. Consultation at these events frequently included a request for input in the drafting of the Plan, as well as information on the process to fund activities; updates on policies; fair housing and affirmative marketing; contracts and agreements; uniform applications and forms; and input from stakeholders on how they think programs are being managed and operated.

In an effort to gather information from specific audiences, TDHCA uses technology to communicate efficiently. The availability of these methods is communicated primarily via the TDHCA website, opt-in email distribution lists, social media, and through announcements at meetings and conferences. TDHCA's extensive listserv contact list is utilized to request consultation from stakeholders and give everyone the opportunity to provide information to influence the development of our plan.

An online presence allows TDHCA to reach out to encourage participation and consultation. The External Affairs Division of TDHCA has implemented a social media presence, specifically through X (Twitter) and Facebook. Tweets and posts coinciding with listserv releases were sent during the consultation phase of the public input process and will be sent during the public comment period on the draft Plan. Furthermore, TDHCA sends out notices via voluntary email lists, where subscribed individuals and entities can receive email updates on TDHCA information, announcements, and trainings. Use of technology allows fast communication to a large audience.

In the consolidated planning process, the State encourages the participation of public and private organizations, including broadband internet service providers, organizations engaged in narrowing the digital divide, agencies whose primary responsibilities include the management of flood prone areas, public land or water resources, and emergency management agencies in the process of developing the consolidated plan.

Before drafting the Plan, TDHCA, TDA, and DSHS met with various organizations concerning the prioritization and allocation of CPD resources, as described below. During the comment period of the draft Plan, public comment will be sought from these groups as well.

Provide a concise summary of the state’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The State worked to enhance coordination between public and assisted housing providers, and private and governmental health, mental health and service agencies for the Plan in various ways. For example, TDHCA staff routinely attends inter- and intra-agency meetings to educate and coordinate on the intersection between housing and services, as described in Strategic Plan Section 35, Anticipated Resources, and Action Plan Section 65, Homeless and Other Special Needs. The opportunity to submit input was also on the agenda for several of these meetings and input was sometimes received after the meetings were concluded.

DSHS contracts with AAs in seven Ryan White Part B HIV Planning Areas to administer the DSHS HOPWA Program. AAs are responsible for ensuring that a comprehensive continuum of care exists in their funded areas. To accomplish this, AAs routinely consult with a variety of organizations and stakeholders – including PLWH and local HIV Planning Councils. Additionally, AAs complete periodic needs assessments to inventory available resources and identify service needs, gaps, and barriers within their planning areas. In turn, AAs develop and implement a regional HIV core medical and supportive services plan. AAs must establish multiple mechanisms for stakeholder input into the development of the HIV services plan (e.g., dissemination of written copies of the plans, postings to the Internet, town hall meetings, advisory groups, etc.) Where possible, Project Sponsors coordinate with local HCV and other affordable housing programs to support HOPWA program delivery. A draft of the sections regarding lead-based paint was sent from TDHCA to DSHS to ensure that the State was in compliance with the agency that oversees lead-based paint regulation.

TDHCA operates 27 distinct Listservs so that the agency can disseminate information easily on different topics to interested groups. All these groups are sent updates for the topic they selected as well as cross cutting topics like TDHCA news, event information and announcements. All 27 of these groups were used to send out requests for consultation on the 2025-2029 Consolidated Plan.

TDHCA continues to use its fair housing email list to share fair housing-related news, event information, and announcements with interested persons and organizations.

TDA consulted with local governments both in person and through web-based meetings as part of its evaluation of the TxCDBG program. In 2024, TDA engaged in a series of public meetings to discuss the program and solicit feedback from stakeholders. This primary purpose of the meetings was to identify areas where program changes were needed to ensure that the program was able to assist best assist rural communities, or to ensure the sustainability of the program long term.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Texas Interagency Council for the Homeless (TICH) was created in 1989 to coordinate the State's homeless resources and services. The TICH consists of representatives from eleven state agencies that serve persons experiencing or at risk of homelessness. Membership also includes representatives appointed by the office of the governor, the lieutenant governor, and the speaker of the house. The council is not appropriated funding and has no full-time staff but receives facilitation and advisory support from TDHCA. TICH's major mandates include:

- evaluating and helping coordinate the delivery of services for the homeless in Texas;
- increasing the flow of information among service providers and appropriate authorities;
- providing technical assistance to TDHCA in assessing the need for housing for people with special needs;
- developing, in coordination with TDHCA and the Health and Human Services Commission (HHSC), a strategic plan to address the needs of the homeless; and
- maintaining a central resource and information center for the homeless.

The TICH has two committees: Annual Report Committee and Performance Data Committee. In addition, the Texas Interagency Council for the Homeless has been meeting during 2024 with the CoCs to coordinate homeless services. These efforts are reinforced by 24 Code of Federal Regulation (CFR) Part 91 that require ESG recipients to expand consultation with community partners and CoCs in the formation of consolidated planning documents. The consultation must address the allocation of resources; development of performance standards and evaluation; and development of funding, policy, and procurements for operating state-required Homeless Management Information Systems (HMIS). The TICH held three meetings during the development of the draft Plan and TDHCA solicited input from the TICH on housing and community development needs at all three meetings.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

TDHCA coordinates with Continuums of Care (CoCs) and their member agencies regarding allocation of ESG funds, development of performance standards and outcomes evaluation, and development of funding, policies through the TDHCA rulemaking process.

TDHCA presents its draft ESG rules, which include the formula by which funds are allocated to each CoC region, to CoCs and other interested parties prior to presentation of the proposed rule to the TDHCA Board. The allocation formula includes weights for point-in-time counts conducted by the CoC. TDHCA staff conducts public hearings to garner feedback and accepts comment via email, mail and in

person. Input received public hearings is incorporated into the administrative rules, which are ultimately adopted by the Board.

TDHCA requires subrecipients, through its administrative rules, to utilize HMIS or an HMIS comparable database (for domestic violence or legal service providers only) and to submit HMIS exports as required by HUD.

TDHCA further consults with CoCs through involvement in the TICH, which is described in the prior question.

Provide a concise summary of the state’s activities to enhance coordination with local jurisdictions serving Colonias and organizations working within Colonias communities.

The ways in which TDHCA coordinates its work with other colonia-serving entities are through the implementation of the Colonia Self-Help Center Program. The Colonia Self Help Center (CSHC) Program is funded by the U.S. Department of Housing and Urban Development through the Texas Community Development Block Grant (CDBG) Program. The CDBG funds are transferred to TDHCA through a memorandum of understanding with the Texas Department of Agriculture, and together TDHCA and TDA co-manage the administration of the funds, with TDHCA providing the day-to-day oversight of the Colonia SHC Program and subrecipients.

The Colonia SHC funds specific Texas border county governments with four-year contracts. Requests for funding are reviewed and recommended by a Colonia Resident Advisory Group (C-RAC), a group of colonia residents who live in the specific colonias served by the centers.

On a very frequent basis—weekly or more often—TDHCA provides guidance and oversight to the county governments with which TDHCA has executed a CSHC contract. As needed, TDHCA provides guidance and technical assistance to the housing subgrantees with whom each respective county has contracted to achieve specific deliverables per their individualized CSHC subcontract. Every one to two years, TDHCA organizes and implements a workshop for all eligible counties and their subgrantees to review rules, best practices, and exchange other program updates. As needed but on an average of one to two times per year, TDHCA convenes a meeting with the C-RAC. This grass-roots-style committee approves contracts, evaluates county recommendations, and provides TDHCA and the counties guidance on programming and activities in the colonias. Lastly, approximately every two years, TDHCA updates its CSHC Program rules, and initiates this process by first soliciting comment from the public at large for critiques of the current rules and suggestions for changes.

As a part of the process discussed above, TDA meets with elected officials from counties serving colonia areas. The local leaders discuss funding priorities for the Community Development Fund and other fund categories, including projects that could serve colonia areas.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	CARITAS OF AUSTIN
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
2	Agency/Group/Organization	Front Steps, Inc.
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
3	Agency/Group/Organization	THE GULF COAST CENTER
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
4	Agency/Group/Organization	Aliviane
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
5	Agency/Group/Organization	Texas Council on Family Violence
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
6	Agency/Group/Organization	The Harris Center for Mental Health and IDD
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
7	Agency/Group/Organization	San Angelo Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
8	Agency/Group/Organization	Comal County Family Violence Shelter Inc dba Crisis Center of Comal County
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.

9	Agency/Group/Organization	City of Plano
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
10	Agency/Group/Organization	VETSTAR
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
11	Agency/Group/Organization	CITY OF EL PASO - COMMUNITY & HUMAN DEVELOPMENT
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.

12	Agency/Group/Organization	Lifeline for Families Inc
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
13	Agency/Group/Organization	Haven for Hope
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
14	Agency/Group/Organization	City of San Antonio
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the September 11, 2024 TICH meeting and discussion with HUD representative on Homeless program regulation concerns and state of homeless delivery system in Texas.
15	Agency/Group/Organization	Texas Health and Human Services Commission
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the Housing and Health Service Coordination Council (HHSCC) quarterly meetings on February 21, 2024, May 15, 2024, July 24, 2024, and October 16, 2024 as well as Texas Interagency Council on Homelessness (TICH) quarterly meetings on January 24, 2024, May 21, 2024 and September 11, 2024. Anticipated outcome of the consultation is greater coordination of the state's resources and services to address homelessness.

16	Agency/Group/Organization	Texas State Affordable Housing Corporation (TSAHC)
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the Housing and Health Service Coordination Council (HHSCC) quarterly meetings on February 21, 2024, May 15, 2024, July 24, 2024, and October 16, 2024 as well as Texas Interagency Council on Homelessness (TICH) quarterly meetings on January 24, 2024, May 21, 2024 and September 11, 2024. Anticipated outcome of the consultation is greater coordination of the state's resources and services to address homelessness.
17	Agency/Group/Organization	CORNERSTONE ASSISTANCE NETWORK
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the Texas Interagency Council on Homelessness (TICH) quarterly meetings on January 24, 2024, May 21, 2024 and September 11,2024. Anticipated outcome of the consultation is greater coordination of the state's resources and services to address homelessness.
18	Agency/Group/Organization	TEXAS DEPARTMENT OF STATE HEALTH SERVICES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the Housing and Health Service Coordination Council (HHSCC) quarterly meetings on February 21, 2024, May 15, 2024, July 24, 2024, and October 16, 2024 as well as Texas Interagency Council on Homelessness (TICH) quarterly meetings on January 24, 2024, May 21, 2024 and September 11,2024. Anticipated outcome of the consultation is greater coordination of the state's resources and services to address homelessness.
19	Agency/Group/Organization	Texas Department of Family and Protective Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Health Agency Child Welfare Agency Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the Texas Interagency Council on Homelessness (TICH) quarterly meetings on January 24, 2024, May 21, 2024 and September 11,2024. Anticipated outcome of the consultation is greater coordination of the state's resources and services to address homelessness.
20	Agency/Group/Organization	Texas Education Agency
	Agency/Group/Organization Type	Services-Children Services-Education Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the Texas Interagency Council on Homelessness (TICH) quarterly meetings on January 24, 2024, May 21, 2024 and September 11,2024. Anticipated outcome of the consultation is greater coordination of the state's resources and services to address homelessness.
21	Agency/Group/Organization	Texas Department of Criminal Justice
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Services - Victims Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the Texas Interagency Council on Homelessness (TICH) quarterly meetings on January 24, 2024, May 21, 2024 and September 11, 2024. Anticipated outcome of the consultation is greater coordination of the state's resources and services to address homelessness.
22	Agency/Group/Organization	HOPWA Project Sponsors
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DSHS engages in ongoing consultation with HOPWA stakeholders by collecting qualitative data from HOPWA Project Sponsors and using it for planning and evaluation. Project Sponsors provide narrative performance output and outcome data; offer program strategies for improved performance and strategies that contributed to successes; describe efforts to coordinate resources and efforts; assess housing barriers and make recommendations; request technical assistance; and supply other discussion items (i.e., feedback, ideas, other recommendations).
23	Agency/Group/Organization	HIV Administrative Agencies
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DSHS engages in ongoing consultation with HOPWA stakeholders by collecting qualitative data from HIV Administrative Agencies (AAs) and using it for planning and evaluation. AAs work with HIV planning councils in major metropolitan areas and other organizations and stakeholders outside those areas to develop comprehensive HIV service plans and needs assessments. AAs consult with clients and other stakeholders through interviews, surveys, focus groups, and public hearings. AAs disseminate written copies of service plans, sharing them online, at town hall meetings, and with advisory groups. AA contact information and planning area maps are located at https://www.dshs.texas.gov/hivstd/services/aa.shtm
24	Agency/Group/Organization	Central Texas Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
25	Agency/Group/Organization	Brazos Valley Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
26	Agency/Group/Organization	Middle Rio Grande Development Council
	Agency/Group/Organization Type	Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
27	Agency/Group/Organization	Coastal Bend Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
28	Agency/Group/Organization	Lower Rio Grande Valley Development Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
29	Agency/Group/Organization	South Texas Development Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
30	Agency/Group/Organization	Houston-Galveston Area Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
31	Agency/Group/Organization	ARK TEX COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
32	Agency/Group/Organization	Alamo Area Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
33	Agency/Group/Organization	East Texas Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
34	Agency/Group/Organization	Deep East Texas Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
35	Agency/Group/Organization	Heart of Texas Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
36	Agency/Group/Organization	South East Texas Regional Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
37	Agency/Group/Organization	Concho Valley Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
38	Agency/Group/Organization	Capital Area Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
39	Agency/Group/Organization	West Central Texas Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
40	Agency/Group/Organization	Texoma Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
41	Agency/Group/Organization	North Central Texas Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
42	Agency/Group/Organization	PANHANDLE REGIONAL PLANNING COMMISSION
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
43	Agency/Group/Organization	South Plains Association of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
44	Agency/Group/Organization	Permian Basin Regional Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	CDBG Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency hosted Stakeholder Feedback Session to coordinate opportunities for local governments and other stakeholders to discuss program changes and program priorities with TDA.
45	Agency/Group/Organization	HIV Planning Councils
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DSHS Administrative Agencies (AAs) consulted with HIV Planning Councils to guide grant funding decisions. Councils conducted needs assessments to identify service gaps and barriers, including housing challenges. AAs and councils held regional meetings in HIV Service Delivery Areas (HSDAs) to gather feedback on HIV housing services. They engaged underserved populations, rural communities, and consumers to address critical housing needs amid rising rents, such as expanded service options and integrated service models. AAs presented HOPWA program updates during council meetings and worked on strategies to improve housing services, elevating stakeholder voices and centering planning around affected communities.
46	Agency/Group/Organization	Persons Living with HIV
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DSHS Administrative Agencies (AAs) consulted with persons living with HIV (PLWH) to inform grant funding decisions. AAs collected consumer input through needs assessments and consumer satisfaction surveys, focusing on housing needs, barriers, and service gaps. Community Advisory Boards held meetings to gather feedback and address housing accessibility, service quality, and program improvements. AAs hosted public forums, focus groups, and outreach events to discuss housing services, share updates, and gather input on program effectiveness. Workshops provided PLWH with a supportive space to discuss housing challenges and service needs. In some cases, AAs conducted direct interviews with PLWH to assess housing service satisfaction and gather personal insights, ensuring their lived experiences informed planning decisions.
47	Agency/Group/Organization	Ryan White Service Providers
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DSHS Administrative Agencies (AAs) consulted with Ryan White service providers to enhance housing services. Regular care coordination meetings with case managers, navigators, and frontline staff included housing discussions to address ongoing issues. AAs and providers collaborated on needs assessments and surveys to identify housing needs, service gaps, and barriers. AAs trained service providers on the HOPWA program and provided updates. Providers participated in strategic planning, discussing housing's role within the HIV continuum of care. They also shared recommendations during public forums, community advisory board meetings, and consultations with AAs, integrating their insights into housing program planning and implementation.
48	Agency/Group/Organization	Texas Homeless Network
	Agency/Group/Organization Type	Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in the Texas Interagency Council on Homelessness (TICH) quarterly meetings on January 24, 2024, May 21, 2024 and September 11, 2024. Anticipated outcome of the consultation is greater coordination of the state's resources and services to address homelessness. Agency also provided written input on suggested changes to State administered ESG program.
49	Agency/Group/Organization	Langford Community Management Services
	Agency/Group/Organization Type	Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended three HOME program roundtables in relation to Energy efficiency rules and HOME program construction cost limits. Information provided and comments made at these roundtables was used to guide program staff in adjustment of HOME program rules.
50	Agency/Group/Organization	GrantWorks, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended three HOME program roundtables in relation to Energy efficiency rules and HOME program construction cost limits. Information provided and comments made at these roundtables was used to guide program staff in adjustment of HOME program rules.

51	Agency/Group/Organization	COASTAL BEND CENTER FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a HOME program roundtable in relation to HOME program construction cost limits. Information provided and comments made at roundtables were used to guide program staff in adjustment of HOME program rules.
52	Agency/Group/Organization	Trinity Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a HOME program roundtable in relation to HOME program construction cost limits. Information provided and comments made at roundtables were used to guide program staff in adjustment of HOME program rules.
53	Agency/Group/Organization	Lazarus House Initiative, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a HOME program roundtable in relation to HOME program construction cost limits. Information provided and comments made at roundtables were used to guide program staff in adjustment of HOME program rules.
54	Agency/Group/Organization	Galilee CDC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a HOME program roundtable in relation to HOME program construction cost limits. Information provided and comments made at roundtables were used to guide program staff in adjustment of HOME program rules.

Table 3 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Every required agency type was included in the consultations, as can be seen in the chart above.

Although not noted in the chart above, TDA regularly coordinates with Connected Nation, a nationwide nonprofit dedicated to providing tools and resources to help state and communities create and implement solutions for broadband connectivity and provide information on the digital divide. Through this relationship with TDA all State of Texas CPD programs are kept apprised of Broadband and Digital Divide issues in the State of Texas. Connected Nation also serves on the Governor's Broadband Development Council, which reports to the state legislature on Broadband and digital divide issues.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Texas Interagency Council for the Homeless	The TICH coordinates the state's resources and services to address homelessness. TICH is comprised of representatives from 11 state agencies. The TICH initiated a study in January 2011 and published the report entitled Pathways Home; the study laid the framework for how the TICH has moved forward in coordinating services in the state. The TICH annual report shows the work members of the TICH have done throughout the year to address homelessness. The Strategic Plan considers the Pathways Home statewide framework to help more of Texas' most vulnerable citizens enter and remain in safe housing.
2024-2025 Biennial Plan	Housing and Health Services Coordination Council	HHSCC's 2024-2025 Biennial Plan was helpful in determining the needs, availability, barriers, and successes of Supportive Housing (often called Service-Enriched Housing). https://www.tdhca.texas.gov/hhsc-biennial-plans-and-reports . According to HHSCC, "Service-Enriched Housing is defined as: integrated, affordable, and accessible rental housing that provides residents with the opportunity to receive on-site and/or off-site health-related and other services and supports that foster independence in living and decision-making for individuals including those with disabilities, people who are elderly, persons who are experiencing or have experienced homelessness, veterans, youth exiting foster care and Violence Against Women Act covered populations." Many of the special needs populations in the 2025-2029 State of Texas Consolidated Plan overlap with populations that may benefit from Service-Enriched Housing.
Opening Doors	U.S. Interagency Council on Homelessness	TDHCA has plans for closer coordination with CoCs. Greater local control of ESG funds, described earlier in this chapter, incorporates the priorities of Opening Doors.

Table 4 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

As described above, TDHCA, TDA, and DSHS met with various entities, which included local governments and councils of government in preparation for drafting of the Consolidated Plan in both formal and informal ways.

During preparation of the plan, TDA developed several program improvements proposed for the CDBG program. TDA hosted multiple opportunities to inform stakeholders and solicit informal input on these changes: TDA hosted twenty three discussions hosted by regional planning councils throughout the state. Many local governments participated in these discussions as well as all current TDA CDBG grantees, upwards of 130 cities and counties. TDA has considered the needs, priorities, and concerns expressed in the discussions, and incorporated this feedback in the agency's overall efforts to make CDBG funds available to small and rural communities in the most effective manner. The CDBG program has for many years used a regional distribution of funds for its largest fund category, the Community Development Fund. This process includes formal public hearings every two years in each of the 24 Council of Government planning regions to determine local funding priorities. Although the proposed program changes were not implemented for the upcoming application cycle, many of the Regional Review Committees discussed the proposal and the potential impacts for the future, providing valuable feedback to TDA. TDA incorporated consultation feedback in the program design revisions related to the Community Development Fund, disaster-impacted communities, and other program fund categories.

Narrative (optional):

Since the consolidated planning process is an ongoing effort, the State continues to consult with agencies, groups, and organizations through the program year cycles for CDBG, ESG, HOME, NHTF and HOPWA, and the development of HUD required fair housing documents.

If a material amendment of a HUD required fair housing document is needed as described in 24 CFR §5.164, reasonable notice by publication on TDHCA's website will be given, comments will be received for no less than 30 days after notice is given, and any public hearing held (although optional) will be held within the public comment period.

Language needs

The State conducted an analysis of eligible program participants with Limited English Proficiency (LEP). The analysis was performed for households at or below 200% poverty, roughly equivalent to 80% area median income statewide in Texas. The overwhelming need was for Spanish language translation, which comprised the language of 74% of LEP persons. The state will translate vital documents into Spanish, and other languages as determined by the individual program. The state will analyze market areas for program beneficiaries to determine if documents should be translated into additional languages. The state will apply four-factor analysis to consider the resources available and costs considering the frequency with which LEP persons come into contact with the applicable programs and the nature and importance of the program, activity, or service. The State will make reasonable efforts to provide language assistance to ensure meaningful access to participation by non-English speaking persons.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Comprehensive outreach was conducted to gather input on the Plan. The consultations conducted before the creation of the draft Plan, as well as discussion of the participation of local, regional, and statewide institutions, CoCs, and other organizations affected by the Plan are listed in Process Section 10. The Plan, as adopted, any future substantial amendments, and the Consolidated Plan Annual Performance and Evaluation Report (CAPER) will be available to the public online at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports> and will have materials accessible to persons with disabilities, upon request.

Public hearings

The Draft Plan will be released for a 30-day public comment period from, Monday, May 19, 2025 to Tuesday, June 17, 2025. The State will hold four Public Hearings in the 30-day comment period. The Department will inform stakeholders of any hearings through a notification on its website, and by sending a listserv announcement. Constituents are encouraged to provide input regarding all programs in writing or at a public hearing.

The Public hearing schedules will be published in the Texas Register and on TDHCA's website at <https://www.tdhca.texas.gov/>, and advertised by opt-in email distribution and during various workgroups and committee meetings. During the public comment period, printed copies of the draft plans will be available from TDHCA, and electronic copies will be available for download from TDHCA's website. Constituents are encouraged to provide input regarding all programs in writing or at the public hearings. See the Citizen Participation Outreach table below for details of annual outreach. The impact of consultations on goal setting was discussed in Process Section 10. Public comment received on the draft Plan will be included in the Attachments of this document.

Criteria for Amendment to the Consolidated Plan

Substantial amendments will be considered, if needed, when a new activity is developed for any of the funding sources or there is a change in method of distribution. If a substantial amendment is needed, reasonable notice by publication on TDHCA's website at <http://www.tdhca.texas.gov> will be given, and comments will be received for no less than 30 days after notice is given. A public hearing will be optional.

Performance Report

The CAPER will analyze the results of the Plan annually after the end of the state's HUD Program Year. Due to the short 90-day turnaround time between the end of The State of Texas' HUD Program Year (8/31) and the due date of the CAPER (11/30), the public will be given reasonable notice by publication

on TDHCA's website at <http://www.tdhca.texas.gov>. Comment will be accepted for a minimum of 15 days. A public hearing will be optional.

Complaints related to the Consolidated planning process follow the TDHCA complaint process, as defined by 10 Texas Administrative Code §1.2.

For details on the development of or amendments to HUD required Fair Housing document, see the PR-10 Narrative section above.

Summarize citizen participation process and efforts made to broaden citizen participation in Colonias.

To reach minorities and non-English speaking residents, the draft Plan outreach will follow TDHCA's Language Access Plan. In addition, notices will be printed in Spanish and English, per Texas Government Code Chapter 2105. Spanish speaking staff will attend meetings in areas likely to have Spanish speakers, such as San Antonio and the Rio Grande Valley. Translators for other languages will be made available at public meetings, if requested.

The State encourages the involvement of individuals of low incomes and persons with disabilities in the allocation of funds and planning process through regular meetings, including community-based institutions, consumer workgroups, and councils listed in Strategic Plan Section 35. All hearing locations are accessible to all who choose to attend, and public hearings will be held at times for both working and non-working persons. Comments can be submitted either at a public hearing or in writing via mail, fax, or email.

The State notifies residents in areas where CDBG funds are proposed for use by distributing information on public hearings through the CDBG email list from TDA. Information related to the Plan and opportunities for feedback were provided through webinars web discussions, and public meetings that allow participation by residents of rural areas without requiring travel to a central location. Regional public hearings held as part of the Regional Review Committee process also encourage participation by CDBG stakeholders.

In addition, TDHCA works through Colonia Self-Help Center (SHC) subrecipients to disseminate information to residents of colonias. TDHCA provides information to the C-RAC board that can then be taken back to individual board members local SHC's.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Comment Period	Non-targeted /broad community	The Draft 2025-2029 Consolidated Plan will be released for a 30-day comment period from May 19, 2025 to June 17, 2025.	n/a.	n/a	https://www.tdhca.texas.gov/tdhca-public-comment-center
2	Public Hearing	Non-targeted /broad community	A public hearing will be held on May 22, 2025 at 12pm. San Antonio Public Library Encino Branch Library 2515 Evans Rd. San Antonio, TX 78259	n/a	n/a	https://www.tdhca.texas.gov/tdhca-public-comment-center
3	Public Hearing	Non-targeted /broad community	A public hearing will be held on May 29, 2025 at 6pm. Via GoToWebinar Registration Link: https://attendee.gotowebinar.com/register/2714235059614320988	n/a	n/a	https://www.tdhca.texas.gov/tdhca-public-comment-center
4	Public Hearing	Non-targeted /broad community	A public hearing will be held on June 3, 2025 at 6pm. Austin Public Library Carver Branch, Room #2 1161 Angelina St. Austin, TX, 78702	n/a	n/a	https://www.tdhca.texas.gov/tdhca-public-comment-center
5	Public Hearing	Non-targeted /broad community	A public hearing will be held on June 10, 2025 at 12 pm Dallas Public Library J. Erick Johnson Central Library Hamon Training Room (5th Floor) 1515 Young St. Dallas, TX 75201	n/a	n/a	https://www.tdhca.texas.gov/tdhca-public-comment-center
6	Internet Outreach	Non-targeted /broad community	TDHCA has a centralized webpage for public comment on all plans, reports, and program rules.	n/a	n/a	https://www.tdhca.texas.gov/tdhca-public-comment-center

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The data analysis in this Needs Assessment will help shape the policies throughout this Consolidated Plan. This Needs Assessment refers to the Texas Department of Housing and Community Affairs' (TDHCA) 13 State Service Regions. These regions are useful in discussing different parts of the State. Throughout the Needs Assessment the term “Jurisdiction” will be used to refer to the State as it is the term used in the charts supplied by HUD.

Section 10 of the Needs Assessment considers the characteristics of different family types and certain special needs populations. Single-person households more often have low incomes and consist of elderly persons more than other household types. Households with a person with a disability typically have lower incomes than other household types, and often require housing with certain specifications, such as mobility accessibility. Throughout the Plan reference to Households with Violence Against Women Act (VAWA) characteristics includes survivors of domestic violence, sexual assault, dating violence, or stalking. Households at risk of homelessness typically have low incomes and strained social networks. They may already be living with a friend or relative and often have low educational attainment, which often corresponds with lower paying jobs and fewer savings. Adults who are at risk of homelessness or formerly homeless may have had a history of mental illness or substance use disorder.

Needs Assessment Section 10 reveals that the most common housing problems are cost burden and severe cost burden, especially for households with incomes between 0-30% of the area median income (AMI). In most cases, renters experience a higher rate of housing problems than homeowners. The exception is for severe cost burden in which homeowners experience a greater rate of burden in some AMI categories.

Needs Assessment Section 40 discusses one of Texas’ special needs populations in depth: households experiencing homelessness. Along with data on households experiencing homelessness, this section includes discussion on minorities that are disproportionately economically disadvantaged or homeless. Finally, Section 40 explores differences between unsheltered and sheltered households experiencing homelessness.

Needs Assessment Section 45 has detailed information on persons living with HIV (PLWH), as well as elderly and frail elderly, farmworkers, persons with alcohol and substance use disorders, persons with disabilities, public housing residents, veterans, and victims of domestic violence

Finally, Needs Assessment Section 50 ends with non-housing community needs and discusses public facilities, public improvements and public services, as well as colonias.

Colonia Needs Description

Poverty along the Texas-Mexico border can be particularly acute. Starr, Willacy, Cameron, and Hidalgo counties, for example, have poverty rates ranging from 33.1% to 35.6% according to the 2017-2022 American Community Survey Table (S1703). This is roughly twice as high as the state's 16% poverty rate during the same period. This level of poverty over time has led these counties and many additional counties along the Texas-Mexico border to be labeled Persistent Poverty counties by the U.S. Treasury Department and other federal agencies. A Persistent Poverty county is classified as having poverty rates of 20% or more for the previous thirty years measured via Census, 1980, 1990, 2000 and American Community Survey Data 2007-2011 ACS (USDA, 2019). These areas of the state also have high concentrations of Hispanic population.

Poverty along the Texas-Mexico border is especially pronounced and concentrated in "colonias," areas that have a majority population composed of individuals and families of low and very low income. According to Section 2306.581 of the Texas Government Code, "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 of low and very low income, based on the federal Office of Management and Budget (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.

Border colonias are generally located beyond city limits and have reduced infrastructure and poor housing, such as self-built homes on a slab or pier-and-beam, or hybrid arrangements in which a trailer melds with a makeshift extension. Since 1995, land under 10 acres to be subdivided into residential lots is required to have water and wastewater infrastructure per the State's model subdivision rules. While post-1995 colonias tend to be larger subdivisions, they share some of the worst housing characteristics common during the 1980s colonias expansion. The housing stock was constructed, in many cases, without floor plans, inspections or construction oversight. As a result, many colonia residents find themselves in dangerous living conditions and require assistance to bring homes up to truly habitable standards. Contracts for deed are a common pathway to land ownership in the colonias, in which buyers often make long-term high-interest payments to a seller for their property. Buyers are in a vulnerable position because they receive title only after all payments are made, and sellers can easily retain all of the payments if a buyer defaults. Additionally, titling issues often remain unresolved, which limit residents' ability to access capital for future housing improvements.

Another obstacle to affordable housing can be difficulty obtaining a clear title for low-income homeowners. The Contract for Deed Prevalence Project contracted by TDHCA found that a key trend for many properties in colonias was that they transferred via intestacy law, leading to a dramatic increase in clouded property titles. Not only was this trend found in colonias, but it was also mirrored in older

African-American communities. Properties with multiple owners and legal ownership that does not match the residents' understanding of ownership or the deed records "leads to serious problems with delivery of disaster recovery and other government rebuilding assistance, barring families' ability to ever resell their property, market under-performance and under-valuation, and a host of other issues (Ward, Way and Wood, 2012). Clear titles are often required for homeowners to meet program eligibility requirements and protect the funding agency's investment in affordable housing. Lack of clear title can also complicate the acquisition of easements necessary to provide basic infrastructure improvements to improve the quality of life in underserved areas.

When it comes to colonias, there are an estimated 369,482 people in 1,854 colonias, in the six Counties with the most colonias, along Texas' 1,248-mile border with Mexico, according to a 2014 Texas Secretary of State Report (Texas Secretary of State, 2014).

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a, b,c)

Summary of Housing Needs

Needs Assessment Section 10 discusses housing needs of single persons, families, elderly persons (e.g. over 62 years as shown in the data below), renter and owners, people with disabilities, households with VAWA characteristics, formerly homeless households, and households at risk of homelessness. Household groups are divided into income categories with different ranges of the household AMIs.

Demographics	Base Year: 2020	Most Recent Year: 2022	% Change
Population	29,145,505	29,243,342	0%
Households	10,491,147	10,490,553	0%
Median Income	63,826	73,035	14%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2020 ACS 5-Year Estimates (Base Year), 2020-2025 ACS (Most Recent Year)

Data Source Comments: 2020 ACS 5-Year Estimates (Base Year), 2020-2025 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,280,035	1,175,350	1,719,315	1,043,985	5,020,655
Small Family Households	392,250	425,542	671,741	437,840	2,646,335
Large Family Households	118,113	140,517	211,098	129,501	550,984
Household contains at least one person 62-74 years of age	277,238	252,373	364,484	219,561	1,069,086
Household contains at least one person age 75 or older	169,911	167,559	191,103	97,945	336,448

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	243,892	239,284	317,759	186,527	824,006

Table 6 - Total Households Table

Data 2017-2021 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	21,158	13,087	10,762	4,036	49,043	10,652	5,800	7,925	3,596	27,973
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	23,843	19,817	20,740	8,777	73,177	5,442	7,037	10,774	6,331	29,584
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	47,101	42,654	43,140	19,544	152,439	13,856	21,077	32,697	18,923	86,553
Housing cost burden greater than 50% of income (and none of the above problems)	470,962	202,548	47,522	4,553	725,565	242,684	121,043	78,880	19,470	462,077
Housing cost burden greater than 30% of income (and none of the above problems)	65,974	265,718	340,661	75,619	747,972	78,742	130,746	206,575	110,147	526,210

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	89,166	0	0	0	89,166	53,696	0	0	0	53696

Table 7 – Housing Problems Table

Data 2017-2021 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	628,877	543,910	462,822	112,560	1,748,169	351,316	285,754	336,868	158,412	1,132,350
Having none of four housing problems	163,657	93,360	358,606	313,182	928,805	136,130	252,335	560,987	459,763	1,409,215
Household has negative income, but none of the other housing problems	89,166	0	0	0	89,166	53,696	0	0	0	53696

Table 8 – Housing Problems 2

Data 2017-2021 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	25950	135,126	139,657	300,733	18,742	45,951	93,718	158,411

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	12245	36,969	26,367	75,581	7,348	23,022	30,391	60,761
Elderly	25522	44,759	42,293	112,574	48,609	57,575	59,261	165,445
Other	16,453	88,811	150,650	255,914	10,019	13,471	30,350	53,840
Total need by income	80,170	305,665	358,967	744,802	84,179	140,019	213,720	438,457

Table 9 – Cost Burden > 30%

Data 2017-2021 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	190,261	79,304	14,526	284,091	74,608	46,342	31,560	152,510
Large Related	53,068	15,882	1,596	70,546	23,132	13,503	7,278	43,913
Elderly	99,856	43,902	13,244	157,002	111,431	46,429	26,629	184,489
Other	188,495	77,789	21,108	287,392	46,233	18,650	14,692	79,575
Total need by income	531,680	216,877	50,474	799,031	255,404	124,924	80,159	460,487

Table 10 – Cost Burden > 50%

Data 2017-2021 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	64,746	55,567	52,942	21,849	195,104	15,210	22,045	30,351	16,500	84,106

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80- 100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80- 100% AMI	Total
Multiple, unrelated family households	5,472	6,054	8,141	4,130	23,797	4,296	6,445	13,627	8,863	33,231
Other, non-family households	2,560	1,684	3,544	2,698	10,486	201	178	327	191	897
Total need by income	72,778	63,305	64,627	28,677	229,387	19,707	28,668	44,305	25,554	98,527

Table 11 – Crowding Information – 1/2

Data 2017-2021 CHAS
Source:

Describe the number and type of single person households in need of housing assistance.

The tables in the Housing Needs Assessment do not include one-person households, since the “small family” category in the Comprehensive Housing Affordability Strategy (CHAS) data includes two persons. Independently from the tables above in Needs Assessment Section 10, according to the 2017-2022 American Community Survey Table B11016, there are 2,693,313 one-person households in Texas. This is approximately 25.6% of all households in Texas, up from 24.9% in 2020 (2020 Census Table H9). This increase is consistent with the national trend of an increasing percentage of one-person households, up 16% since the 1960s (U.S. Census Bureau). However, the percentage of Texas one-person households is lower than the percentage of one-person households in the United States, 29%. Even with Texas’ lower percentage compared to the nation, one-person households are a sizable minority, with one in four households consisting of a one-person household.

The needs of one-person households are determined by their composition. One-third of one-person households consist of people over age 65. Only 23% of households with two or more persons have one or more person aged 65 and over (2017-2022 American Community Survey Table B11007). One-person households are more likely than two-or-more person households to have a person over 65 years of age. The 2024 AI found that, before 2050, the population of Texans aged 64 to 84 years is expected to more than double and the population of Texans aged 85 and older is expected to more than triple. This means that one-person households will increasingly have many of the issues that confront households with elderly or frail elderly, such as a need for disability services, as discussed in Needs Assessment 45. The 2024 AI released demographic information by the 13 state service regions, including discussions of data for age and persons with disabilities.

The median income of one-person households in Texas is approximately \$39,967, less than half of two-person households’ median income of \$80,661 (2017-2022 American Community Survey Table B19019). However, only 58.8% of one-person households are workers compared to 74.4% of two-person households that contain one worker (2017-2022 ACS Table B08202). The lower percentage of workers in one-person households could be a result of the higher percentage of one-person households with persons over 65, as discussed in the previous paragraph. The persons over 65 could be living on a fixed retirement, benefit or disability income, contributing to the lower median income. Finally, 38.5% of two-person households have two workers and two incomes. For households with only one member, there is only one potential worker, which contributes to the lower median income than two-person households with two workers.

Most one-person households only need access to an efficiency or one-bedroom home/apartment, which are typically lower in cost than larger homes/apartments. For example, in 2023 rents in the Lubbock MSA, were \$726 for an efficiency and \$838 for a one bedroom, compared to a two bedroom at \$1,017. However, the availability of efficiencies and one-bedroom units is only 31% of the current housing stock, according to the table under the Market Analysis Section 10, unit size by tenure. The competition for smaller units may include households with more than one-person. This means that not every one-person household will be able to live in an efficiency or one-bedroom unit. Because of the lack of and

competition for efficiencies and one-bedroom units, and because of lower incomes than other household types, single-family households may experience cost burden.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2017-2022 American Community Survey Table S1810, the non-institutionalized civilian population shows that there are 30,020,476 Texans and 3,802,114 of them are persons with a disability, or about 12.7% of the population. Of those, 1,956,011 persons with disabilities were between 18-64 years old. However, the age range of 75 years and older have the highest percent of persons with a disability, at 49.2%. The most common type of disability is an ambulatory disability: approximately 1,708,311 persons have an ambulatory difficulty, which is about 6.1% of the total population. The second most common type of disability is cognitive difficulty, which accounted for 5.3% of the total population. A cognitive difficulty is defined by The Census Bureau in the following way: Because of a physical, mental, or emotional condition, [does this person] have difficulty concentrating, remembering, or making decisions. Approximately 3,594,068 had an ambulatory, vision, or hearing difficulty), all of which could be mitigated by accessibility features in housing.

According to the 2017-2022 American Community Survey Table S1811, approximately 19.2% of people with disabilities were under the poverty line in Texas, compared to 12.3% of people without disabilities.

Regarding victims of family violence, the Texas Department of Public Safety's 2023 Crime in Texas report shows 247,896 incidents of family violence involving 247,995 victims in Texas in 2023. According to the Texas Council on Family Violence, Honoring Texas Victims 2023 report, 179 women were murdered at the hands of their male intimate partners; 92 of those women had ended or taken steps to end the abuse including relocating. According to the Texas Council on Family Violence, Honoring Texas Victims' Fact Sheet 72% of the victims were killed at home. The Department recognizes that domestic violence can be a critical contributing factor of homelessness.

The U.S. Department of Justice reported that in 2019 about 1.3% of residents older than 16 were victims of stalking and 67% of stalking victims knew their stalker (Morgan & Truman, 2022). The Texas Attorney General's Crime Victim Services Annual Report for 2022 showed 179 or .70% of individuals who applied for compensation were doing so because of stalking. The covered costs included relocation assistance. Of those 179 applications, 36 payments (19%) were made for a total amount of \$88,438.61. The Texas Department of Public Safety's Crime in Texas report also states that there were 18,307 incidents of sexual assault, involving 16,941 victims in Texas in 2023 (Texas Department of Public Safety). A majority of the victims were female 93.7%. The most common location for the assault was in the home, at 70% (p. 68). The age group of 10 to 14 and 15 to 19 year olds had the highest incidence of sexual assault with approximately 8,229 victims. These factors may attribute to homelessness among girls aged 10 to 14 years and among women who are fleeing a home life of sexual assault. The Texas Council on Family Violence found that, of the 179 women killed by their intimate male partner in 2023,

the most common age range was 20 to 39 years old, and 72% were killed at home, also making home a potentially dangerous place for victims of family violence.

What are the most common housing problems?

Comparing Table 2, Number of Households, to Table 3, Households with Housing Problems, the most common housing problem in Texas is cost burden. Of total households at or under 100% AMI, 23% experience cost burden and 24% experience severe cost burden, meaning 47% of Households under 100% AMI experience cost burden in some severity. For households with incomes between 0-30% AMI, the incidences of non-severe cost burden is 11.4%, but severe cost burden rises dramatically to 60.1%. The low rate of non-severe cost burden is unexpected but offset by the increase in severe cost burden. For households in the >30-50% AMI category, non-severe cost burden goes up to 31.1% and severe cost burden goes down to 27.2%; for households in the >50-80% AMI category, non-severe cost burden is higher than the state average at 42.9% but severe cost goes down to 10.6%. Finally, for households in the >80-100% AMI category, non-severe cost burden falls to 14.6% and severe cost burden drops to its lowest level at 0%. This shows that the higher the income, the less likely a household is going to be severely cost burdened or non-severely cost burdened.

The other housing problems included in Table 3, Households with Housing Problems, are less common. Overcrowding affects 5% of Texas households at or under 100% AMI, and severe overcrowding affects 2%. Substandard housing is the least common housing problem with only 1.5% of all households at or under 100% AMI experiencing this problem.

Analyzing Table 3, Households with Housing Problems, shows that renters and owners in the >50-80% AMI category experience cost burden at higher rates (46% of renters, and 39% of owners) than the other income categories. Renters and owners in the >30-50% AMI category follow with 36% of renters experiencing cost burden and 25% of owners. Renters and homeowners in the >30-50% and >50-80% category experience cost burden from 10-37 percentage points higher than renters and owners in the lowest and highest AMI categories. Renters in the 0-30% and >80-100% AMI category experience cost burden at 9% and 10%, while owners experience cost burden at 15% and 21% respectively. This trend does not continue for housing cost burden greater than 50 % of income (severe cost burden). Renter and owner households in the 0-30% AMI have the highest percentages experiencing severe cost burden overall. Renters in the 0-30% AMI have a rate of 65% households experiencing severe cost burden and owners in the 0-30% AMI have a rate of 53% households experiencing severe cost burden.

While homeowners sometimes had higher percentages of severe cost burden and non-severe cost burden, extremely low-income (ELI) renters (0-30%) have the highest percentage increase in non-severe to severe cost burden than all other renters and homeowners, a 56% increase, seen in Table 3. This 56% difference demonstrates that ELI renters experience a much more intense increase in cost burden than all other renters and homeowners.

For the other housing problems, renters (>0-30% and >30-50%) experience a higher percentage of severe overcrowding (33% and 27% respectively) and overcrowding (31% and 28%), than homeowners in the same income categories (18% and 24% severe respectively and 18% and 24% non-severe overcrowding). While moderate income (>50-80% and >80-100%) Homeowner households experience higher rates of severe overcrowding 36% and 21% and overcrowding 38% and 22% than renter households in the same income categories (28% and 12% severe overcrowding respectively, and 28% and 13% for non-severe overcrowding). The rates of substandard housing were slightly higher for renters than homeowners in the 0-50% AMI categories, whereas homeowners had higher percentages in the 50>80% AMI, and 80<100% AMI categories at 28% and 13% respectively. However, ELI renters and homeowners had the highest percentages of substandard housing overall.

Are any populations/household types more affected than others by these problems?

Housing problems fall hardest on households with 0-30% AMI. When analyzing Table 3, Housing Problems, and Table 4, Housing Problems 2, 36% of renter households and 31% of homeowner households that have one or more of the four housing problems are in the 0-30% AMI category. Higher income results in a lower rate of housing problems for households that experience one of the four housing problems. 31% of renters in >30-50% AMI and 25% of homeowners in >30-50% AMI have a housing problem; 26% of renters in >50-80% AMI and 30% of homeowners in >50-80% AMI have a housing problem; and just 6% of renters in >80-100% AMI and 14% of homeowners in >80-100% AMI have a housing problem. The difference between renters and owners is greater at >50-80% AMI and >80-100% AMI: a greater percentage of homeowners in those income levels have housing problems than renters.

Table 5, Cost Burden >30%, shows that cost burden is higher in the 0-30% AMI category for renters, but significantly lower in the >50-80% AMI category for renters compared to Homeowners. Meanwhile in the >30-50% AMI category Renters and Homeowners experience similar rates of cost burden based on household type. Of renters with cost burden in the 0-30% AMI category, approximately 67% are small-related households, 75% are large-related households, 64% are elderly households, and 66% are other types of households. Of renters with cost burden with incomes from 0-80% AMI, 36% are small-related households, 9% are large-related households, 20% are elderly households, and 36% are other types of households. Small-related and other households make up the biggest proportion of renters with cost burden.

For owners, cost burden is concentrated in the >50-80% AMI category. Almost half of all types of households in the owner category experiencing cost burden are in the 50>80% AMI category, 32% are in the >30-50%, and 19% in the 0-30% category. Of owners with cost burden, with incomes from 0-80% AMI, 36% are small-related households, 14% are large-related households, 38% are elderly households, and 12% are other types of households. The biggest percentage of owners with cost burden in 0-80% AMI is elderly households, followed by small households.

Analyzing Table 6, severe cost burden is concentrated in the 0-30% AMI category for renters. Of renters with severe cost burden, approximately 67% of small-related households, 75% of large-related households, 64% of elderly households, and 66% of other types of households have incomes at the 0-30% AMI category. Of renters with severe cost burden at 0-80% AMI, 36% are small-related households, 9% are large-related households, 20% are elderly households, and 36% are other types of families. For owners, severe cost burden is again concentrated in the 0-30% AMI category. Approximately 55% of homeowners with cost burden have incomes in the 0-30% AMI category, across all household types. Of owners with severe cost burden and 0-80% AMI, 49% are small-related families, 53% are large-related households, 60% are elderly households, and 58% are other types of households. Large-Related households have the largest gap between renters and owners, with renters with severe cost burden 22% higher than their Homeowner counterparts. The largest population with severe cost burden at 0-80% AMI are small-related households at 35%.

Like previous trends, the rate of overcrowding lowered dramatically in the >80-100% AMI category for renters, as seen in table 7, dropping to 10% compared to the rates of overcrowding in the other income levels for renters. Overcrowding was lower for owners at the 0-30% and >80-100% AMI categories each at 23% for all household types.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

24 CFR §91.5(1) states that an individual or family who is at risk of homelessness has income below 30% area median family income, do not have sufficient resources or support networks, and have experienced housing instability (e.g., due to economic hardship, the individual or family has moved two or more times within the previous 60 days, is living in the home of another household, lives at a motel or hotel, etc.).

Individuals or families with extremely low incomes (30% or below area median income) are often service sector workers, including those who earn minimum wage, seniors or those who have a disability. Thirteen percent of extremely low-income renters are single-adult caregivers of a young child or of a household member with a disability (National Low Income Housing Coalition, 2024, p. 14). According to the Joint Center for Housing Studies of Harvard University, 61% of cost burdened renter households were headed by someone under 25 years old and 57% for households 65 and older. Among public sector employees, personal care and food preparation had the highest numbers of cost burdened renters. (Joint Center for Housing Studies of Harvard University, 2024)

Vulnerability factors for homelessness include difficulty obtaining a well-paying job due to factors such as low educational attainment, which in turn often results in low savings levels. Individuals or families at risk of homelessness are also often straining the willingness of their social networks to provide housing

supports over an extended period, such as living with family or friends over an extended period. It is recognized that domestic violence is one of the main factors of homelessness or being at-risk of homelessness for families.

According to the National Alliance to End Homelessness 28.5% of people experiencing homelessness are people living in families with children (National Alliance to End Homelessness, 2024). Helping these populations includes both service assistance for the parent or guardian and the children, as well as homeless prevention assistance, such as short-term rental assistance, deposits, etc. The National Alliance to End Homelessness cited that that 22-57% of women and children are homeless due to domestic violence (National League of Cities, 2021). For this population, providing homelessness prevention with an emphasis on safety would be a priority.

Formerly homeless individuals and families may double up (multiple families or individuals living in the same household) after they leave shelter, living with family or friends out of economic necessity. While these arrangements may be supportive, they can also be stressful because of the lack of privacy, permanence, and autonomy, and may result in overcrowding, conflict, exploitation, and frequent moves. Families who had doubled up before entering shelter are more likely than other families to double up again, and families that have experienced multiple episodes of sheltered homelessness are more likely than other families to return to emergency shelters (USICH, 2018). Therefore, needs for these populations include ongoing affordable housing assistance, employment support services, and other coordinated health and human service supports.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The state does not have established estimates of the number of persons or households in the various at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing characteristics that have been linked with instability “encompass a number of challenges, such as having trouble paying rent, overcrowding, moving frequently, staying with relatives, or spending the bulk of household income on housing. These experiences may negatively affect physical health and make it harder to access health care” (Office of Disease Prevention and Health Promotion, 2019).

According to the National Low Income Housing Coalition, ‘the current national shortage of 7.3 million affordable and available homes for renters with extremely low incomes means that only 34 such homes exist for every 100 extremely low-income renter households.’ As a result, 74% of extremely low-income

renters are severely housing cost-burdened, spending more than half of their limited incomes on housing costs, which forces them to cut back on other basic necessities like adequate food, healthcare and transportation and also puts them at risk of housing instability (National Low Income Housing Coalition, 2024).

Domestic violence contributes to homelessness. When a person decides to leave an abusive relationship, they often have nowhere to go. This is particularly true of women with few resources. Lack of affordable housing and long waiting lists for assisted housing mean that many women and their children are forced to choose between abuse at home and life on the streets. 80% of homeless mothers report having experienced domestic violence at some point (National League of Cities, 2021). Statistics released by the 2024 National Census of Domestic Violence Services show that Texas emergency shelters or transitional housing provided by local domestic violence programs served 7,974 victims of domestic violence in one day. On this day, 1,444 Texas survivor's request for services went unmet, 44% of which were for housing and emergency shelter (2024).

Finally, for older adults who live on fixed incomes it can be difficult to afford rents, or modifications to their homes as their need for accessibility increases. According to the HUD Office of Policy Development and Research 'Age-related challenges to housing security include the struggle to afford rent increases on a fixed income and the need for accessible housing and additional services, which further narrow the already limited supply range of suitable units' (HUD Office of Policy Development and Research, 2023). The Housing and Health Services Coordination Council (HHSCC) 2024-2025 Biennial Plan states that "the lack of affordable housing units, the lack of units with accessible features greatly impacts aging adults and persons with disabilities " (HHSCC, 2024). Older adults and persons with disabilities may be forced to move into costly nursing homes or similar institutions if their unique needs are not met.

Discussion

While the trends within Texas help to shape housing policy, it is also helpful to compare Texas to the nation to see where Texas' needs are unique. Texas has a greater percentage of households with people under 18 and a lesser proportion of households with persons over 65 than the US as a whole. Households with people under 18 make up 35.6% of Texas, compared to 30.2% for the nation. Households with persons over 65 made up 25.7% percent of the Texas population, while this population made up 30.8% of the population for the nation (2022-2017 American Community Survey, Table DP02). Texans may have more of a need for family housing than the rest of the nation. Indeed, the analysis above shows that small-related families made up the highest percentages of households with housing problems.

Texas has a slightly lower percent of the civilian, non-institutionalized population with disabilities than the rest of the nation. Texas had 11.7% and the nation had 12.9% (2017-2022 American Community Survey Table DP02).

The poverty rate for Texas was 13.9%, higher than the percentage for the nation which was 12.5% (2017-2022 American Community Survey Table S1701). The high rates of poverty along the Texas-Mexico border in El Paso County and the Counties that make up the Rio Grande Valley, significantly contribute to this high rate statewide.

The analysis in this section shows overwhelmingly that cost burden is the most prevalent housing problem, especially for the lower income persons. The analysis above also shows that different household types have different needs. For example, single-person and some two-person households may be best suited to efficiencies and one-bedroom apartments for space and cost reasons, however there is insufficient affordable supply of these units. The needs of people with disabilities, people experiencing or at risk of experiencing homelessness, and victims of domestic violence will also be discussed as special needs populations in Needs Assessment Section 40.

The following sections of the 2025-2029 State of Texas Consolidated Plan have been removed in accordance with the U.S. Department of Housing and Urban Development (HUD) April 2, 2025 AFFH Interim Final Rule, repealing 24 CFR §91.305(b)(2)

<https://www.ecfr.gov/compare/2025-04-02/to/2025-04-01/title-24/subtitle-A/part-91/subpart-D/section-91.305>.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

NA-35 Public Housing – (Optional)

Introduction

TDHCA serves as a Public Housing Authority (PHA) with authority to issue up to 1,540 Section 8 HCVs, but has available funds to administer only approximately 840.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	725	0	725	55	0	356

Table 17 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	0	0	0	12	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	0	143	0	143	0	0
# of Disabled Families	0	0	0	228	0	228	0	0
# of Families requesting accessibility features	0	0	0	833	0	833	55	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 18 - Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	255	0	255	32	0	157
Black/African American	0	0	0	574	0	574	18	0	183
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	3	0	3	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	5	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 19 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	108	0	108	8	0	52
Not Hispanic	0	0	0	725	0	725	47	0	290
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 20 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

TDHCA's PHA Plan does not include Section 8 public housing units. However, in the State as a whole, there are approximately 46,787 units of low-rent public housing in 2019, according to the U.S. Department of Housing and Urban Development's (HUD) Multifamily Assistance and Section 8 Contracts database (https://www.hud.gov/program_offices/housing/mfh/exp/mfhdiscl). Because there is not a centralized system for accepting applications for public housing assistance and because TDHCA does not accept applications directly from individuals for a majority of its programs, there is no data available on the needs of applicants on waiting lists for accessible units.

There are 551 individuals on the HCV waiting list.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

As stated above, there is not a centralized system for accepting applications for all public housing assistance, and there is no data available on the needs of applicants on waiting lists for PHAs.

How do these needs compare to the housing needs of the population at large

The needs of Public Housing residents are discussed in Needs Assessment Section 45

Discussion:

The relationship between the State and PHAs in Texas will be explored in Strategic Plan Section 50.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:According to HUD’s 2024 Point-in-Time count for Texas, there were approximately 27,987 homeless people in January 2024. This is a 2.2% increase from 2022, and a 2.8% increase from the 2020 HUD Point-in-Time count for Texas.

One tool which addresses homeless populations in Texas is the Emergency Solutions Grant Program (ESG). ESG’s focus is on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness and to a greater focus on collaboration and coordination with HUD's designated Continua of Care (CoCs). The ESG program provides funding to: (1) engage homeless individuals and families living on the street; (2) improve the number and quality of emergency shelters for homeless individuals and families; (3) help operate these shelters; (4) provide essential services to shelter residents, (5) rapidly re-house homeless individuals and families, and (6) prevent families and individuals from becoming homeless. TDHCA administers the ESG funds in a manner consistent with the McKinney-Vento Homeless Assistance Act, as amended (42 USC. Sec 11371 et seq.).

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	216	1,718	0	0	0	0
Persons in Households with Only Children	65	81	0	0	0	0
Persons in Households with Only Adults	10,903	9,625	0	0	0	0
Chronically Homeless Individuals	3,287	1,741	0	0	0	0
Chronically Homeless Families	55	110	0	0	0	0
Veterans	714	1,123	0	0	0	0
Unaccompanied Child	65	88	0	0	0	0
Persons with HIV	253	232	0	0	0	0

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	192	473	0	0	0	0
Persons in Households with Only Children	63	25	0	0	0	0
Persons in Households with Only Adults	5,381	2,427	0	0	0	0
Chronically Homeless Individuals	1,466	261	0	0	0	0
Chronically Homeless Families	22	6	0	0	0	0
Veterans	352	204	0	0	0	0
Unaccompanied Youth	296	259	0	0	0	0
Persons with HIV	42	33	0	0	0	0

Table 21 - Homeless Needs Assessment

Data Source
Comments:

PIT estimates based on HUD's 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations for the State of Texas. Annual estimates are covered in narrative section of the report.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The Texas Interagency Council for the Homeless *2019 Annual Report*, which provides the framework for coordinating state administered programs with Continuum of Care planning to address homelessness in Texas, states that Homelessness is not a static condition. Some people experience it for extended periods, most experience homelessness in shorter episodes (United States Interagency Council on Homelessness, 2022). Chronically homeless persons are defined by the McKinney-Vento Homeless Assistance Act as; with respect to an individual or family, that individual or family is homeless and has been homeless and living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter continuously for at least 1 year or on at least 4 separate occasions in the last 3 years and has a head of the household with a disability.

Less than 1% of the Texas population can be classified as experiencing homeless (e.g., per 24 CFR § 91.5 lacking a fixed, regular and adequate nighttime residence) or at-risk of homelessness. The definition of at-risk of homelessness defined in Section 401 of the Hearth Act is as follows:

- (1) AT RISK OF HOMELESSNESS. The term 'at risk of homelessness' means, with respect to an individual or family, that the individual or family
- (A) has income below 30 percent of median income for the geographic area;
 - (B) has insufficient resources immediately available to attain housing stability; and
 - (C)(i) has moved frequently because of economic reasons;
 - (ii) is living in the home of another because of economic hardship;
 - (iii) has been notified that their right to occupy their current housing or living situation will be terminated;
 - (iv) lives in a hotel or motel;
 - (v) lives in severely overcrowded housing;
 - (vi) is exiting an institution; or
 - (vii) otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness.

Such term includes all families with children and youth defined as homeless under other Federal statutes.

Rural areas typically have fewer jobs and shelters than urban areas, which makes conditions especially difficult for homeless persons. Farmworkers are at high risk for homelessness because of their mobile lifestyles and extremely low incomes. According to the 2024 Point-in-Time counts for the Texas Balance of State CoC, Waco/McLennan County and the Wichita Falls/Wise, Palo Pinto, Wichita, and Archer Counties CoC, which account for most of the state's rural populations but include some non-rural areas, there were 10,353 homeless persons in these areas, with 3,175 in emergency shelter, 739 in transitional housing, and 6,439 unsheltered.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Homeless Veterans: The 2024 Annual Homeless Assessment Report for Texas estimates that on a single night in 2024, 1,837 Veterans were experiencing homelessness. According to the Department of Veterans Affairs the number of veterans experiencing homelessness in the United States has declined by 11.7% since 2020 and 55.6% since 2010.

Chronically Homeless Individuals and Families: The 2024 Annual Homeless Assessment Report for Texas estimates that on a single night in 2024, the number of chronically homeless persons totaled 5,193 in Texas. Of those, 96.8% were individuals and 3.1% were people in families.

Unaccompanied Youth: The 2024 Annual Homeless Assessment Report for Texas estimates that on a single night in 2024, 1,355 unaccompanied youth were experiencing homelessness. Unaccompanied youth made up 4.8% of individuals experiencing homelessness in the state.

Homeless Families with Children: The number of homeless families with children has decreased significantly over the past decade. The 2024 Annual Homeless Assessment Report for Texas showed that 9.2% of homeless households were households with children, while in 2023 they were 9.3% of homeless households.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	4,138	4,999
Black or African American	6,353	3,316
Asian	182	108
American Indian or Alaska Native	116	204
Pacific Islander	31	61
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	2,140	2,812
Not Hispanic	342	185

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Homeless Veterans: According to the 2024 Point-in-Time count, there were 2,036 homeless veterans in Texas, with 1,225 sheltered and 829 unsheltered.

Chronically Homeless Individuals and Families: The National Alliance to End Homelessness reports that chronic homelessness outpaces other types of homelessness. (National Alliance to End Homelessness, 2024) Even though chronically homeless persons tend to have greater need, their experiences with mainstream services do not effectively address their needs. Finally, chronically homeless persons often have multiple problems and face a service system that often does not offer a comprehensive set of treatments. According to the 2024 Point-in-Time count, there were 165 chronically homeless families with children in Texas, with 110 sheltered and 55 unsheltered; there were 5,028 chronically homeless individuals with 1,741 sheltered and 3,287 unsheltered.

Homeless Families with Children: According to the 2024 Point-in-Time count, there were 2,080 homeless families with children in Texas, with 1,286 in emergency shelter, 513 in transitional housing, and 281 unsheltered.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Based on the data provided by the CoCs in the State of Texas to the U.S. Department of Housing and Urban Development, seen in the Nature and Extent of Homelessness table above we can calculate the racial and ethnic makeup of the 2024 Point-in-Time homeless population. The data shows the following demographic breakdown: White 32%, Black or African-American 35%, individuals identifying as multiple races 2%, American Indian or Alaska Native 1%, Asian >1%, and Pacific islander >1%. Within the Racial makeup 33% of Homeless individuals identified as Hispanic. However, the ethnic makeup of the homeless population will vary by geographic area.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to HUD's 2024 CoC Homeless Assistance Programs Homeless Populations and Subpopulations report, 44% of homeless persons in Texas were unsheltered at the time of the count. Specifically:

- There were 3,993 homeless youth in Texas, with 2,598 in emergency shelter, 982 in transitional housing, and 415 unsheltered;
- There were 2,732 victims of domestic violence who were homeless in Texas, with 1,949 sheltered and 789 unsheltered;
- There were 1,837 homeless veterans in Texas, with 1,123 sheltered and 714 unsheltered;
- 18.6% of the Texas homeless population is considered chronically homeless. Of those, 64.4% were unsheltered at the time of the count;
- There were 485 homeless persons with HIV/AIDS in Texas, with 232 sheltered and 253 unsheltered; and
- There were 3,758 homeless persons experiencing chronic substance use disorder in Texas, 2,102 sheltered and 1,656 unsheltered.

The Office of Family Violence Prevention and Services notes that between 22%-57% of women experiencing homelessness report that domestic violence was the immediate cause of their homelessness (Administration for Children and Families, 2016). As a direct result of the power and control dynamics related to their abuse, survivors often face unique barriers to accessing shelter and affordable housing, including, poor credit and ruined rental histories, lack of steady employment, housing discrimination and a loss of subsidized or other affordable housing (Safe Housing Partnerships, 2017). The Texas Council on Family Violence 2022 Regaining Balance Report indicates that, "In Texas, 90.1% of survivors accessing family violence services will experience homelessness as a result of fleeing an abusive relationship at least once. Almost half, 45%, will experience homelessness two or more times and 48% will also experience additional incidents of homelessness separate from the domestic violence."

Discussion:

The continuum of care approach to fighting homelessness is based on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying unmet physical, economic, and social needs. A comprehensive system of services and housing are needed to help homeless individuals and families reach independence using a combination of emergency shelters, transitional housing, social services, and permanent housing. The continuum of care system begins with outreach, intake, and assessment. It is followed by safe emergency shelter and/or transitional housing that provide a variety of services including job training, educational services, substance abuse services, mental health services, and family support. Ultimately, the goal is to assist the family or individual in achieving permanent housing.

Through the ESG Program, TDHCA funds organizations that provide the services necessary to help persons who are at-risk of homelessness or homeless quickly regain stability in permanent housing. Subrecipient organizations provide shelter and related services for homeless persons, as well as intervention services to persons threatened with homelessness. Activities include assistance in obtaining permanent housing; and homeless prevention services, such as rent and utility assistance as well as renovating buildings for use as shelters and medical and psychological counseling. Demonstrating the need for homeless shelter and services, for the 2019 ESG application cycle, the Department received requests for funding in the amount of \$16,154,720, which is >185% of the amount of the 2019 ESG allocation.

Many of the organizations that apply to TDHCA for funding serve all homeless individuals or target families with children specifically. The Texas Health and Human Services Commission's Family Violence Program funds family violence centers located throughout the State that provide services to survivors of VAWA qualifying conditions. Services include 24-hour hotline guidance, information and referral services, legal services, counseling, emergency transportation, assistance in obtaining medical care and job training, and selected family violence centers providing temporary shelter services. Many of those receiving services through this program are women with children.

Disaster Recovery

As outlined in detail in each of the Action Plans for the supplemental disaster assistance, found on the Texas General Land Office website, the State of Texas had huge recovery efforts from each of the events in which it received funding. While most programs are under way, there remains unmet need that will still exceed the funds available to the State. This can be evidenced by the remaining unmet need in Action Plans related to each disaster event. Please refer to each program's Action Plan or the disaster recovery divisions most current Quarterly Progress Report for specific details <https://recovery.texas.gov/action-plans/index.html>.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

The State addresses special needs populations in Strategic Plan Section 25, and Action Plan Sections 15 and 25. The special needs populations discussed below were designated by HUD or Texas Government Code. Special Needs Populations include:

- Colonias, and their residents (Texas Government Code §2306.127, Section 916 of the Cranston-Gonzalez National Affordable Housing Act of 1990)
- Elderly and Frail Elderly Populations (Texas Government Code §2306.511 and 24 Code of Federal Regulations §91.305(d))
- Homeless Populations and Persons at Risk of Homelessness (Texas Government Code §2306.001(6), §2306.053, and 24 Code of Federal Regulations §91.305(c))
- Persons with Alcohol and Substance Abuse Issues (Texas Government Code §2306.511, 24 Code of Federal Regulations §91.305(d))
- Persons with Disabilities (mental, physical, intellectual, developmental) (24 Code of Federal Regulations §91.305(d))
- Persons with HIV/AIDS and their Families (24 Code of Federal Regulations §91.305(d))
- Public Housing Residents and Persons on Wait Lists for Public Housing (24 Code of Federal Regulations §91.305(b)(1)(G))
- Victims of Domestic Violence, including persons with Violence Against Woman Act (VAWA) protections (domestic violence, dating violence, sexual assault, or stalking) (24 Code of Federal Regulations §91.305(b)(1)(I))

While not specifically designated as "special needs" the State is directed by Texas Government Code §2306.0721 to analyze data on the following populations: farmworkers, youth aging out of foster care, and veterans (which may include wounded warriors, as defined by the Caring for Wounded Warriors Act of 2008); these populations are often considered specifically in plans and programming of funds.

This Consolidated Plan focuses on persons living with HIV (PLWH) and their households because Housing Opportunities for Persons with AIDS (HOPWA) is a specific funding source for this population. HOPWA serves as the only federal program dedicated to addressing the housing needs of low-income PLWH and their households. The DSHS HOPWA Program helps eligible PLWH and their households establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to health care and supportive services. The program integrates with the administrative structure of the Texas Ryan White Part B HIV/AIDS Program and the larger, multi-sectoral system for delivering treatment and care to PLWH in Texas.

Housing is a critical need for PLWH. Stable housing helps PLWH access comprehensive healthcare, adhere to HIV treatment, and achieve viral suppression. The U.S. National HIV/AIDS Strategy had a goal of reducing the rate of unstably housed or homeless PLWH by 50%. According to the National HIV/AIDS Strategy 2024 Progress Report, the rate decreased from a baseline of 21.0% in 2017 to 17.9% in 2022. Quantitative and qualitative data show that HOPWA improves access to healthcare and supportive services. As more PLWH live longer lives, the need for HOPWA increases.

HOPWA serves households with incomes at or below 80% of AMI. However, most of the households enrolled in the program have incomes at or below 30% of AMI. In 2023, the DSHS HOPWA Program served 1,328 unduplicated eligible individuals and 693 additional beneficiaries. Of the additional beneficiaries, 46 also lived with HIV.

The answers to the following questions will address all the special needs populations.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	47,450
Area incidence of AIDS	1,891
Rate per population	6.4
Number of new cases prior year (3 years of data)	1,612
Rate per population (3 years of data)	5.5
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	102,800
Area Prevalence (PLWH per population)	14.8
Number of new HIV cases reported last year	4,377

Table 23 – HOPWA Data

Texas 2022 HIV/AIDS Surveillance Data

In 2022, 108,486 Texans were living with HIV, many at incomes below the poverty level, and the number continues to rise every year. In 2022, Texas had the 5th highest rate (16.3/100,000 population) of new HIV diagnoses in the nation (Centers for Disease Control, 2022).

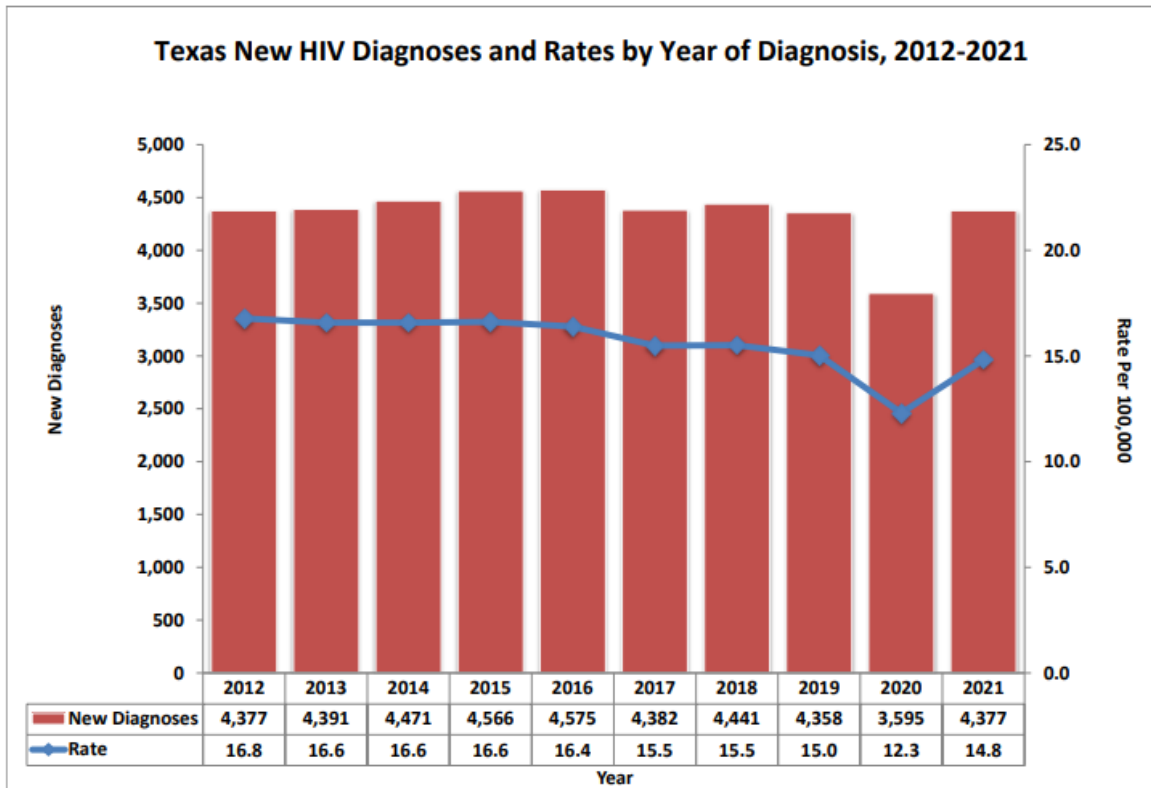


Chart 1a 2012-2021 TX HIV Cases and Case Rates by Year

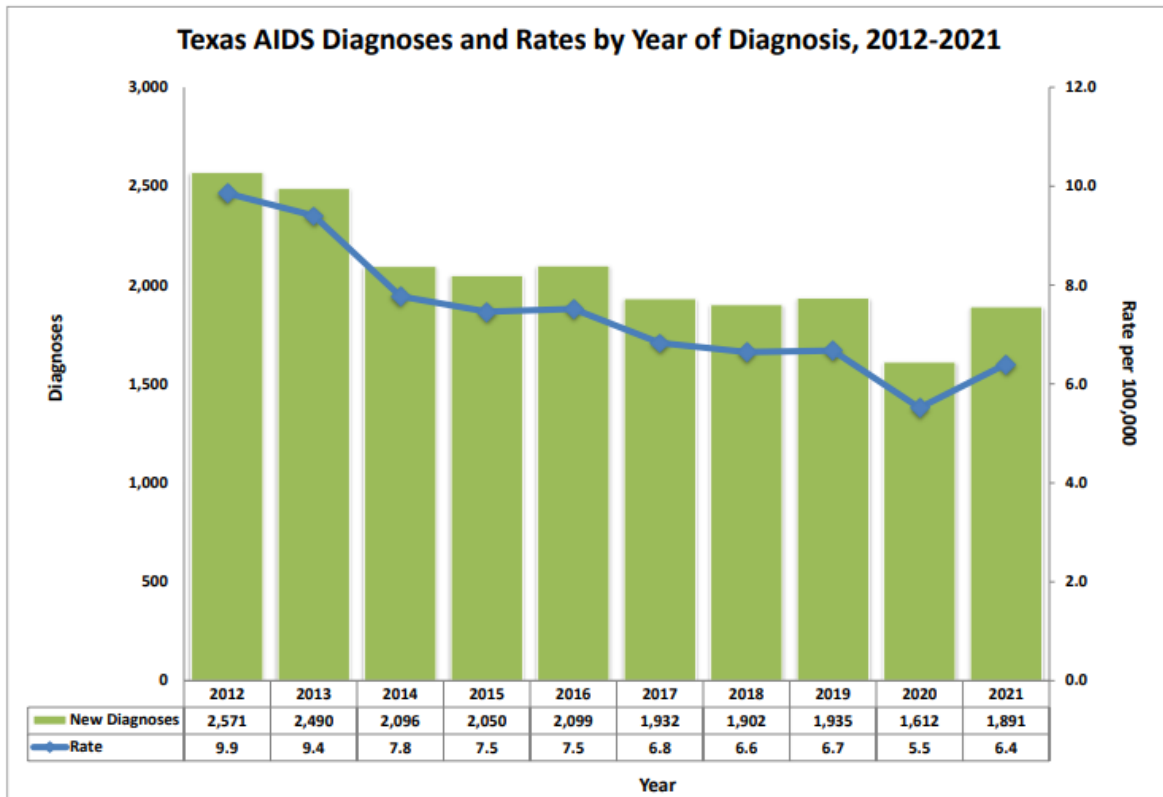


Chart 1b 2012-2021 TX AIDS Cases and Case Rates by Year

People Living with HIV by Key Demographic Characteristics Through December 31, 2021		
	People Living with HIV	
	Cases	Rate*
Sex at Birth		
Male	81,582	553.6
Female	21,218	143.4
Current Gender Identity		
Transgender Women	1,255	
Transgender Men	47	
Race/Ethnicity		
White	23,098	194.3
Black	37,578	1,035.0
Hispanic/Latino	36,381	306.8
Asian	1,179	75.7
Native Hawaiian/Pacific Islander	33	120.7
American Indian/Alaskan Native	49	50.5
Multirace	4,482	946.6
Age Group (Years)**		
0 - 9	60	1.5
10 - 14	105	4.8
15 - 19	430	20.3
20 - 24	3,212	158.2
25 - 29	8,190	389.2
30 - 34	12,397	575.6
35 - 39	11,737	551.7
40 - 44	11,695	586.9
45 - 49	11,213	608.4
50 - 54	12,570	704.5
55 - 59	13,032	762.3
60 - 64	9,241	573.6
65+	8,918	230.1
Total	102,800	348.1

* Rates represent cases per 100,000 population.

** Age as of December 31, 2021.

Chart 1c 2021 Texans Living with HIV Demographics

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	198
Short-term Rent, Mortgage, and Utility	7
Facility Based Housing (Permanent, short-term or transitional)	18

Table 24 – HIV Housing Need

Alternate Data Source Name:

HOPWA CAPER

2023 HOPWA Unmet Need (Waitlists)

By the end of the Texas HOPWA 2023 program year (09/01/23 – 08/31/24), Project Sponsors placed 198, 7, and 18 households on Tenant-Based Rental Assistance (TBRA), Short-Term Rent, Mortgage, and Utility (STRMU), and Facility-Based Housing Assistance (FBHA) waitlists respectively.

Describe the characteristics of special needs populations in your community:

Colonia Residents: Characteristics described in Needs Assessment Section 05.

Elderly Persons and Frail Elderly: Incidences of disability increase with age. From 2017-2022, 18.35% of persons between 18 and 64 years old in Texas had a disability, while 76.6% of persons 65 and older had a disability (American Community Survey, Table S1810). Older households also tend to live in older homes: 80% of owner households 65 years and older live in housing stock built before 1980 (2017-2022 American Community Survey, B25126).

Homeless persons and Persons at Risk of Homelessness: According to the 2023 HUD Annual Assessment Report to Congress, most homeless Texans (77%) were single persons and 23% were families.

Farmworkers: Farmworker housing of greatest concern is the housing for temporary seasonal or migrant workers. Such housing can take a variety of forms such as manufactured or mobile homes, vacant or underutilized apartments or motels, and employer provided facilities such as barracks or otherwise unused buildings. In some instances, migrant or temporary workers find shared and often overcrowded housing with family or friends. This makes farmworker housing difficult to identify.

Persons with Alcohol and Substance Use Disorders: A survey by the United States Conference of Mayors found that 68% of cities reported that substance abuse was the largest cause of homelessness for single adults. In addition, substance abuse was reported as one of the top causes of family homelessness by 12% of cities (National Coalition for the Homeless, 2017). The 2024 PIT count for the state of Texas noted 13.4% of counted homeless individuals had chronic substance abuse.

Persons with Disabilities (Mental, Physical, Intellectual, and Developmental): Characteristics discussed in Market Analysis Section 35.

Persons Living with HIV/AIDS and Their Families: Characteristics discussed in Market Analysis and other questions in this section.

Public Housing Residents and Persons on Public Housing Wait Lists: Public housing provides residents more financial stability by freeing up some of the household's income, provides access to different neighborhoods with better resources, and allows older and disabled residents to remain in their communities (Center on Policy and Budget Priorities, 2024).

Veterans: In a recent report on homeless veterans, Gulf Coast Region organizations reported that 37.8% of veterans that participated in the study need substance abuse counseling (Texas Veterans

Commission, 2024) . The report also noted that veterans with disabilities are 15.1% more likely to need home modifications. These factors may affect homeless and non-homeless veteran's ability to acquire stable housing.

Victims of Domestic Violence: Domestic violence is one of the leading causes of housing instability, which includes difficulty paying rent, doubling, or tripling up with family or friends, and moving frequently. Some victims of domestic violence face economic barriers such as employment sabotage and financial control. An abusive partner might use strategies like preventing their partner from working, harassing their partner at work, or controlling the finances, which causes employment and housing instability for the victim (Voth Schrag, Ravi, & Robinson, 2020).

Youth Aging Out of Foster Care: Studies have found 58% of youth aging out of foster care graduated high school by age 19 compared to 87% of all 19-year-olds. These studies have also found that 36% of youth had been homeless at least once by age 26 and of those youth 75% had been homeless four or more times (NCSL, 2019).

What are the housing and supportive service needs of these populations and how are these needs determined?

The needs of people with special needs were gathered by various studies, workgroups and stakeholder feedback, as listed in the Process Chapter and Bibliography.

Colonia Residents: The housing and supportive needs of colonia residents are described in Needs Assessment Section 05.

Elderly Persons and Frail Elderly: The higher incidences of disability may increase the need for housing modifications for accessibility. The greater likelihood that elderly persons live in older housing may increase the need for home repair.

Homeless Persons and Persons at Risk of Homelessness: The housing needs of homeless persons and persons at risk of homelessness are described in Needs Assessment 10.

Farmworkers: Farmworkers housing needs stem from their movement from one location to another, dependence on the needs of their employers, low incomes as a result their seasonal or temporary employment, and their limited English proficiency. The Department has increased its outreach efforts over the past year to identify more than 500 potential employer who provide housing facilities. The Department has also increased its licensing of such facilities serving three or more workers for three or more nights from 42 to over 230. The most recent 2017 Census of Agriculture by the USDA, National Agricultural Statistical Service was released in May of 2019 and reported that 1,610 farms in Texas reported 5,394 migrant workers in 2017. The majority of the remainder of the 418,474 reported farm workers in Texas were owners, family members and permanent hired workers. While this data source is

the most comprehensive source available and has been relatively consistent over time it is considered by advocates for migrant laborers as understated.

Persons with Alcohol and Substance Use Disorders: Supportive housing, such as Housing First, for persons with alcohol and/or other substance use disorder range from short-term, in-patient services to long-term, drug-free housing for recovering addicts.

Persons with Disabilities (Mental, Physical, Intellectual, and Developmental): Inaccessible housing continues to be a concern; as noted in the 2024 AI, seniors are much more likely to have a disability than non-seniors. Long-term services and supports like Medicaid waiver services or home modifications could be needed to keep this population housed.

Persons with HIV/AIDS and their Families: Needs and services are discussed in Market Analysis Section 35.

Public Housing Residents and Persons on Public Housing Wait Lists: One study finds that supportive services, such as employment services, rent incentives and community support for work, help public housing residents move toward self-sufficiency (Theodos, Popkin, Parilla, Getsinger, 2012).

Veterans: According to the TVC's Needs Assessment of Texas Veterans 2024 Findings Report veteran's top needs included home modifications and disability adaptations.

Victims of Domestic Violence: Any assistance needs to address the safety of the victim of the domestic violence. The National Advisory Council on Violence Against Women recommends that safety and housing stability should be addressed at the same time. Victims of domestic violence benefit from robust supportive housing including shelters and permanent supportive housing (Yakubovic, Bartsch, Metheny, Gesink, & O'campo, 2022).

Youth Aging Out of Foster Care: Studies find that programs for housing supports may be beneficial for youth transitioning out of foster care, however a range of options is needed as the needs of foster youth may vary (Prince, Vidal, Okpych, & Connell, 2019).

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

PLWH are more vulnerable to becoming homeless. Stable housing not only reduces homelessness risk, but results in reduced HIV transmission and improved health outcomes. In 2022, 108,486 Texans were living with HIV, an increase of 12 percent over the past five years. This increase is due to the efficacy of treatment rather than an increase in the number of people acquiring HIV each year. The annual number of Texans newly diagnosed with HIV has remained constant for a decade, at about 4,400. However, in 2022, 4,910 Texans received an HIV diagnosis.

Within DSHS, the HIV/STD/HCV Epidemiology and Surveillance Unit collects and reports on HIV in Texas. The following facts come from the 2021 Texas HIV Surveillance Report (DSHS, 2022).

- At the end of 2021, Texas had 102,800 PLWH.
- The number of PLWH in Texas increases each year because PLWH live longer lives.
- Rates of new HIV diagnoses have decreased from 16.8/100,000 in 2012 to 14.8/100,000 in 2021.
- Males (24.6/100,000), Blacks (41.7/100,000), and those between 25 and 29 years of age (44.3/100,000) have the highest rates of new HIV diagnoses.
- Between 2016 and 2020, the rate of new HIV diagnoses for Hispanic men who have sex with men (MSM) decreased from 716.4 to 527.1.
- In 2021, 72% of people newly diagnosed with HIV acquired it through male-male sexual contact.
- At the end of 2021, over half of PLWH were 45 years of age or older.
- In 2021, White, Black, and Hispanic MSM; Black women whose mode of HIV transmission was sex with a male; and people who identify as transgender represented a significant proportion of overall PLWH.
- Most people living with HIV live in urban areas of Texas. The counties with the largest numbers of PLWH were Harris and Dallas, followed by Bexar, Tarrant, Travis, and El Paso.
- In 2022, 84% of PLWH lived in a major Texas metropolitan area: Austin, Dallas, El Paso, Fort Worth, Houston, and San Antonio. About 34% and 26% of PLWH lived in the greater Houston and Dallas metropolitan areas respectively. Combined, Austin, El Paso, Fort Worth, and San Antonio accounted for 25% of PLWH.
- People of color made up most of the new HIV diagnoses in 2021, with Black and Hispanic Texans comprising about 35% and 43%, respectively.
- Of men diagnosed in 2021, Blacks and Hispanics made up about 32% and 45% of new cases respectively. Of women diagnosed in 2021, Blacks and Hispanics made up about 48% and 30% of new cases respectively.
- For every diagnosed female with HIV in 2021, there were more than four diagnosed males. This ratio has remained constant if not increased over the past decade.
- Most PLWH are between 35 and 59 years old. As PLWH live longer, the average age of PLWH also rises.
- The age group with the highest increase in new diagnoses are young people, age 20-34 years old

Due to HUD IDIS character limitations, the remainder of this section is found at the beginning of the Discussion section below.

Discussion:

In 2022, Texas had the 5th highest rate of new HIV diagnoses in the U.S. People of color and gay, bisexual, and other men who have sex with men (MSM) represent a disproportionate number of PLWH in Texas (DSHS, 2018). Of households served during the Texas HOPWA 2023 program year (09/01/23 – 08/31/24), 81% of eligible individuals were people of color, 63% were cisgender male, 3% were transgender or gender non-binary, and 89% were 31 years old or older. Over 81% of households fell

within 0 to 30 percent of the Area Median Income (AMI). The program served 693 additional beneficiaries, 46 of which also lived with HIV. Among the additional beneficiaries, 56 percent were under 18 years old.

PLWH in Texas face many challenges accessing and maintaining medical insurance and assistance. According to the U.S. Census Bureau, Texas still leads the nation for the highest rate of uninsured, with nearly 17 percent of Texans lacking health insurance coverage in 2023 (U.S. Census Bureau, 2023). Currently, Texas Medicaid provides coverage for only low-income children, families, seniors, and people with disabilities, and the State shows no intention of expanding its coverage. Further, non-citizens do not meet citizenship requirements for Medicaid nor federal health insurance marketplace subsidies. Due to the restrictive eligibility and citizenship requirements of these programs, many HOPWA clients cannot obtain health insurance coverage and will continue relying on medical assistance via Ryan White and the Texas HIV Medication Program.

The DSHS HOPWA Program serves all 254 counties in Texas, prioritizing those located outside of the six HOPWA-funded Metropolitan Statistical Areas: Austin, Dallas, El Paso, Fort Worth, Houston, and San Antonio. Therefore, the program targets less populated and non-urban areas of Texas. HOPWA addresses the unmet housing needs of program-eligible households by providing housing assistance and supportive services. These services integrate with the administrative structure of the Texas Ryan White Part B HIV/AIDS Program and the larger, multi-sectoral system for delivering treatment and care to PLWH in Texas. This promotes alignment of activities across the Ryan White and HOPWA funding spectrums, reduces duplication of efforts, ensures maximum utilization of resources, and improves access to HIV care services. HOPWA serves households with incomes at or below 80% of AMI. However, most of the households enrolled in the program have incomes at or below 30% of AMI.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

The State recognizes the importance for public facility projects; however, community buildings and other public facilities do not represent a large percentage of the applications received or the funds disbursed given the priority placed on basic infrastructure in most communities.

How were these needs determined?

Requests for funding for public facilities do not represent a large percentage of the applications received or the funds disbursed, however several successful CDBG grants have recently provided much needed community centers, fire stations, healthcare facilities and other public facilities in rural communities.

The Community Development Fund (CD) is the largest fund and allows communities to request funds for diverse projects. Under CD, each region, establishes funding priorities that reflect local prioritization of need; for the majority of regions the highest priority has been placed on basic infrastructure.

Under the Downtown Revitalization Program (CDM), TDA focuses on pedestrian-centered improvements to support economic development efforts in local downtown areas.

Describe the jurisdiction's need for Public Improvements:

Reliable community infrastructure provides the foundation for economic and community development. Distance and density issues have a significant impact on the ability of a rural community to address infrastructure needs due to revenue concerns and economies of scale.

Community infrastructure includes water and wastewater systems, roads/ streets, and other utilities. These services are fundamental for families and businesses to choose to live, work and stay in an area — urban or rural.

CDBG encourages the use of its funds to not only improve existing locations, but to also provide facilities to accommodate residential opportunities that will benefit low- and moderate-income persons. CDBG places a high priority on ensuring rural Texas has access to basic infrastructure including water, sewer, and roads.

How were these needs determined?

The Community Development Fund (CD) is the largest fund and allows communities to request funds for diverse projects. Under CD, each region establishes funding priorities that reflect local prioritization of need; for the majority of regions the highest priority has been placed on basic infrastructure.

The table below illustrates the community development fund application requests for the 2019-2020 CDBG program years. Requested amounts include public improvements, public facilities, and economic development. Public services are an eligible use of CDBG funds; however, CDBG has not received a request to fund public services in several years.

Based on the applications received for the 2023-24 Program Years, the most requested activities are water, sewer, and street facilities. These three activities made up 94% of the over \$153 million total requested funds.

Describe the jurisdiction's need for Public Services:

The need for public services exists in rural communities but is far outweighed by the need for public infrastructure. Many areas simply lack service providers to deliver public services to these residents.

How were these needs determined?

Public services are an eligible use of CDBG funds, but CDBG has not received a request to fund public services in several years. However, Colonia Self Help Centers (SHCs) provide public services to colonia residents, and TDA has partnered with the State Office of Rural Health to support community-based health services.

Disaster Recovery

As outlined in detail in each of the Action Plans for the supplemental disaster assistance, found on the Texas General Land Office website, the State of Texas had huge recovery efforts from each of the events for which it received funding. While all of the programs are well under way, there remains unmet need that will still exceed the funds available to the State. This can be evidenced by the over subscription of most of the programs. Please refer to each program's Action Plan or the disaster recovery divisions most current Quarterly Progress Report for specific details: <https://recovery.texas.gov/action-plans/index.html>.

Based on the needs analysis above, describe the State's needs in Colonias

In 2010, the Texas Secretary of State's Office identified the primary challenges facing colonias in its Senate Bill 99 Report to the 82nd Texas Legislature.

Water and Sewer Systems: some colonias lack access to safe drinking water and waste management, forcing residents to depend on the bulk transport of water and use non-potable water for some needs. Rural Texas heavily depends on private wells and some groundwater is unsafe for long-term consumption. A colonia's ability to connect to a public water or waste water collection system is affected by multiple factors, some of which are out of a household's control. Factors include: dwelling's distance from a service area; dwelling's compliance with the local building codes; local institutional

capacity or resources to develop and execute projects; local institutional ability to dedicate utility easements necessary for project completion; the investment associated with the planning, construction, connection and billing of utilities; and the limited availability of grants or loans.

Drainage and Paved Roads: Many colonias are situated on land that was primarily used for agricultural purposes or is otherwise unsuitable for residential use because of inadequate drainage. Rainfall presents significant challenges when informally constructed dwellings and roads supersede the drainage capacity of the land. Streets can eventually become unsuitable for everyday access by residents, school buses and emergency vehicles. In addition, in many colonias, road and utility easements were undefined when the land was originally sold, which creates complications and delays for road and utility projects.

Solid Waste Services: Some colonias lack the services with which to legally dispose of household solid waste. The accumulation of garbage can encourage vermin or lead to illegal and dangerous disposal methods, such as burning.

Housing: Significant need for housing rehabilitation; new construction, reconstruction is essential in the colonias. The housing stock was constructed in many cases, without floor plans, inspections or construction oversight. As a result, many colonia residents find themselves in poorly constructed homes and require assistance to bring homes into a safe and decent housing. Property ownership may be contract-for-deeds or have titling issues that limit resident's ability to access capital to make housing improvements.

A Colonia Planning and Needs Assessment effort is underway throughout the areas eligible for the CDBG colonia set-aside; results of the assessment are expected by 2027.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis Chapter inventories the State's available housing and affordable housing. Several factors are examined, each in a different section.

Market Analysis Section 10 examines the types of properties built compared to the demand for such properties, the income levels of families targeted with public funding, and the loss of inventory of affordable housing.

Market Analysis Section 15 examines the costs of housing compared to incomes, including the Housing Affordability Index and market trends. Local economic forces are discussed in relation to housing costs.

Market Analysis Section 20 examines the age of the housing stock, including lead-based paint concerns in housing built before 1978, as well as vacant units and need for housing rehabilitation. Lead based paint is especially dangerous for children, who are more likely to ingest lead in higher proportions than adults. Lead poisoning can lead to developmental disorders.

Market Analysis Section 30 examines the availability of homeless facilities and services for persons experiencing homelessness.

Market Analysis Section 35 examines the availability of housing and services for persons exiting institutions and persons with special needs. The State has several programs to address these populations; some housing is paired with services and some services are independent from housing.

Market Analysis Section 40 examines barriers to affordable housing. This section focuses on fair housing issues.

Market Analysis Section 45 examines Community Development Assets.

Market Analysis Section 50 examines concentrations of housing problems and minorities. Fair housing issues are also addressed in this section.

This Chapter's many facets of analysis better equip Texas to target funds in an effective and efficient manner.

MA-10 Number of Housing Units – 91.310(a)

Introduction

Texas is the second largest state in the nation, the second most populous state, and is growing at a much faster rate than the nation as a whole. The American Community Survey 2018 and 2022 (ACS) 1-year estimates (Table DP05) found that the United States population was growing at a 2% rate while Texas was growing at a 5% rate during that five-year period. Both new development and redevelopment is occurring in the diverse landscape of Texas. Growth is not occurring uniformly across the State, and the geographic concentrations of growth are discussed in Market Analysis Section 15.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,540,277	65%
1-unit, attached structure	323,314	3%
2-4 units	607,333	5%
5-19 units	1,211,741	10%
20 or more units	1,168,635	10%
Mobile Home, boat, RV, van, etc.	803,671	7%
Total	11,654,971	100%

Table 1 – Residential Properties by Unit Number

Data Source: 2018-2022 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	56,049	1%	278,877	7%
1 bedroom	133,015	2%	1,223,552	29%
2 bedrooms	804,496	11%	1,426,784	34%
3 or more bedrooms	6,054,809	86%	1,283,063	30%
Total	7,048,369	100%	4,212,276	100%

Table 2 – Unit Size by Tenure

Data Source: 2018-2022 ACS

Tables 30 & 31

Totals in tables 1 and 2 do not match due to table 1 taking into account vacant properties and table 31 only accounting for occupied properties.

Disaster Recovery

As outlined in detail in each of the Action Plans for supplemental disaster assistance, found on the Texas General Land Office (GLO) website, the State of Texas had recovery efforts from each of the events in which it received funding. While most programs are under way, there remains unmet need that will still exceed the funds available to the State. This can be evidenced by the remaining unmet need in Action

Plans related to each disaster event. Please refer to each disaster event's Action Plan or the disaster recovery divisions most current Quarterly Progress Report for specific details

<https://www.glo.texas.gov/disaster-recovery/action-plans>

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The State of Texas works with federal and local entities to effectively reach populations in need. The Texas Department of Housing and Community Affairs (TDHCA) annually reports the number of units assisted through the U.S. Department of Housing and Urban Development (HUD), public housing authorities (PHAs), Section 8 Housing Choice Vouchers, the U.S. Department of Agriculture (USDA), and Housing Finance Corporations (HFCs) in its State Low Income Housing Plan and Annual Report. A copy of the most current report can be found online at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports>. Information on local affordable housing or shelters units and targeting are often required of subgrantee program applicants, such as for Emergency Solutions Grant (ESG) Program or HOME Investment Partnerships (HOME) Program. Using these data sources, applicants can create appropriate targets and show opportunities for leveraging.

In addition, HOME and several other TDHCA programs strive to serve lower-income individuals and households that reside in areas that do not receive direct funding or capital from the federal government, such as rural areas or areas not in a Participating Jurisdiction (PJ). The needs of rural areas are considered in the development of programs and in the distribution of funds. Special considerations with respect to the implementation of scoring criteria or set-asides have been added to program rules and policies to encourage the participation of these areas.

Finally, TDHCA has several special needs populations that receive priority in its programs. Some of these populations were already discussed in the Needs Assessment. Special needs populations may include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS, persons with Violence Against Woman Act (VAWA) protections (domestic violence, dating violence, sexual assault, or stalking), colonia residents, farmworkers, homeless populations, veterans, and public housing residents. Plans to meet these special needs are found in the Action Plan, Sections 15, 25 and 65.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

This answer is provided only for TDHCA's inventory. For TDHCA units, the rental affordability periods vary based on program type, commonly ranging from 15 to 40 years. When analyzing current inventory and affordability periods, approximately 6.3% of TDHCA's inventory is scheduled to expire within the next 5 years. Out of 338,656 active affordable units currently, subject to affordability restrictions, that equates to 21,228 units that are scheduled to expire from 2025-2029. However, some of these units will, at least temporarily, remain naturally affordable based on the local economics. Further, some of these

rental properties could potentially extend their affordability periods by utilizing project-based vouchers, or applying for additional funding from TDHCA, or other local, state or federal funding providers. The practice of properties previously allocated housing tax credits applying for a new allocation of TDHCA funds is common under the at-risk set-aside in the 9% HTC Program, and is becoming more prevalent in the 4% HTC Program. Despite the proportion of units estimated to potentially be lost to affordability, TDHCA still expects to see a net gain in restricted affordable housing units, if the current multifamily development volume continues.

Does the availability of housing units meet the needs of the population?

The housing units available in the state do not directly meet the needs of all of the Texas population if evaluating unit sizes in comparison to household sizes. According to the Needs Analysis Section 10, approximately 45% of the households in Texas are small families of two to four persons and approximately 44% of households are single persons. For Households under 80% of AMI 36% are small families of two to four persons and 53% of households under 80% of AMI are single persons. However, 97% of the housing units for owners and 64% of the housing units for renters are 2 or more bedrooms. There is a mismatch between unit sizes that smaller households and single persons may want, and what is available in the market. Because larger units are associated with higher costs this mismatch between the unit size and household sizes results in housing units that are likely more costly for that portion of the population. This is supported by the data reflected in Needs Assessment section 10 that showed 32% of Texas households experienced cost burden problems.

As reflected in the Texas A&M Real Estate Center (the Center) building permit data for the 6-year period between 2018 and 2023, single family building permits, in Texas, increased by an average of 22% per year, while 2-4 family multifamily permits increased by an average of 68% per year. During this time, buildings with five or more units saw a per year average increase of 26%. While the percentage of increase for multifamily permits is out pacing single-family permits, the actual raw numbers of single-family permits in 2023 was nearly double that of all multifamily permits. Nationwide, permits increased at a per year average of 13% and 27% for single-family and 2-4 Family respectively, both lower rates than Texas. Permits for 5+ family developments nationwide increased 23% on average per year from 2018-2023 only slightly below that of Texas.

There is also a general shortage of housing in Texas. According to the Center, in 2023 there was only an average of 3.36 months inventory of housing for sale, given no new construction, with a median purchase price of \$335,000 and average purchase price of \$413,060. This low availability of inventory has been consistently under 4 months since 2012. Prior to 2012 the average was above 4 months going back to 1990.

Finally, there are unmet housing needs for populations with special needs, such as Persons with Disabilities. The American Housing Survey 2023 (AHS) estimates that, in Texas, out of approximately 11,409,200 households, 2,499,000 reported having at least one person with a disability. This represents approximately 22% of the households in Texas, which is consistent with the percentage of individual

Texans with a disability in the American Community Survey Table S1810 in the Needs Assessment Section 10. Also, per the Needs Assessment, approximately 6.1% of the population had an ambulatory disability.

Describe the need for specific types of housing:

When combining the fact that 32% of households under 80% AMI consist of one to four persons and approximately half of those households consist of one person, with the fact that there is insufficient supply of units available in the market in those sizes, creating a resulting cost burden noted above and in Needs Assessment Section 10, the type of housing that is in greatest need consists of affordable efficiencies and one bedroom units. Furthermore, if cost correlates with size, these units would be more affordable. More affordable small units would help address cost burden and severe cost burden, which is experienced by 51% of all households with incomes under 100% AMI.

To adequately serve households with special needs specified in Needs Assessment Section 40, different types of housing may be needed. For example, for persons who were formerly homeless, single-room occupancy (SRO) housing could be a cost-effective way to provide affordable housing for single adults. However, the State recognizes that SROs may not be suitable for all special needs populations.

Discussion

As noted above, even though federal limits for the CPD programs can reach 80% of AMI, Rider 5 directs a portion of the Department's housing assistance to households at 0-60% AMI, with a priority on those making 30% or less AMI. The state also focuses a majority of its HOME funding into rural areas. In this way the state's HOME funds can reach areas without direct access to Federal HOME funds of their own.

In Texas, there is a need for more affordable housing and more housing stock in general. There is a need for more multifamily developments to provide smaller units. This is evidenced by ACS data (table B11016) showing that there are over 2.9 million single member households in Texas, but only 1.3 million units with one bedroom that are currently occupied (ACS table B25042). Additionally, the consistently low rates of housing inventory despite high growth in the production of new units indicates that there is high homebuyer demand. More details about each region can be found in the State Low Income Housing Plan and Annual Report, which is updated annually and available online at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports>. As well as the 2024 State of Texas Analysis of Impediments to Fair Housing Choice found online at <https://www.tdhca.texas.gov/state-texas-analysis-impediments-ai-fair-housing-choice>.

Finally, there is a need for housing that is appropriate for special needs populations, such as Persons with Disabilities. By understanding which type of housing is lacking, the state can better direct funding into activities to serve the population. Further, the evaluation of substandard housing stock in Market Analysis Section 20 will warrant consideration in programming activities.

MA-15 Cost of Housing – 91.310(a)

Introduction

Housing affordability remains a significant problem for many low-income households. A report by the National Low Income Housing Coalition found that in only 204 (6%) counties in the U.S. can a person afford a one-bedroom unit at the local Fair Market Rent (FMR) when working full time at federal or prevailing state minimum wage and in no county can a person afford a two-bedroom unit at local FMR. On average in Texas, an individual would need to earn \$24.31 an hour working a forty-hour workweek to afford a two-bedroom apartment at FMR. The minimum wage under the federal Fair Labor Standards Act is \$7.25 (National Low Income Housing Coalition, 2024).

As the discussion of Housing Mismatch will illustrate, the majority of market-rate affordable housing is often occupied by persons in higher income levels. In addition, estimates of affordable housing supply by income category can be somewhat inflated. This is because affordability is computed for households at the top of each income range, meaning that households in the lower part of the income range would have to pay more than 30% of their income for some of the units which are considered affordable to them.

Major reasons for the lack of available affordable housing for many low-income households include housing size mismatches, the unequal geographic distribution of affordable housing units, and limitations on the supply of affordable housing because of occupation by higher income groups.

Finally, housing and transportation often comprise the largest parts of a household's budget. As of 2022, transportation was the second largest household expenditure behind housing, accounting for 15% of average household spending. This cost falls hardest on the lowest quintile of households, with transportation costs equating to 30% of expenses before housing (USDOT, 2024). However, due to the complexity of transit systems and lack of comprehensive data, the analysis below focuses only on cost of housing and income in Texas.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2023	% Change
Median Home Value	\$187,200	\$275,400	47%
Median Contract Rent	\$915	\$1080	18%

Table 12 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

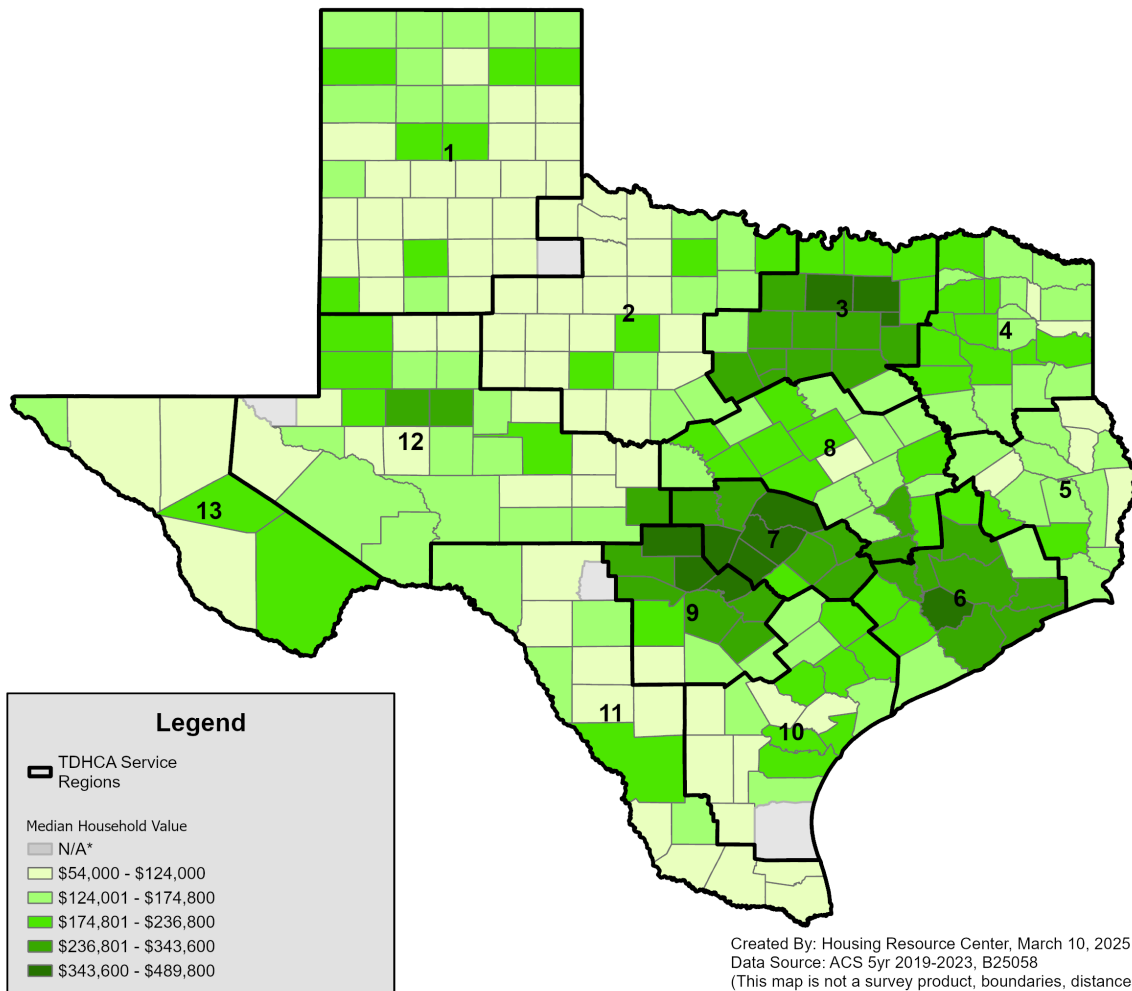
Rent Paid	Number of Units	%
Less than \$500	262,308	6%
\$500-999	1,092,188	27%
\$1,000-1,499	1,390,696	34%
\$1,500-1,999	831,061	21%

Rent Paid	Number of Units	%
\$2,000 or more	462,664	11%
Total	4,038,917	100%

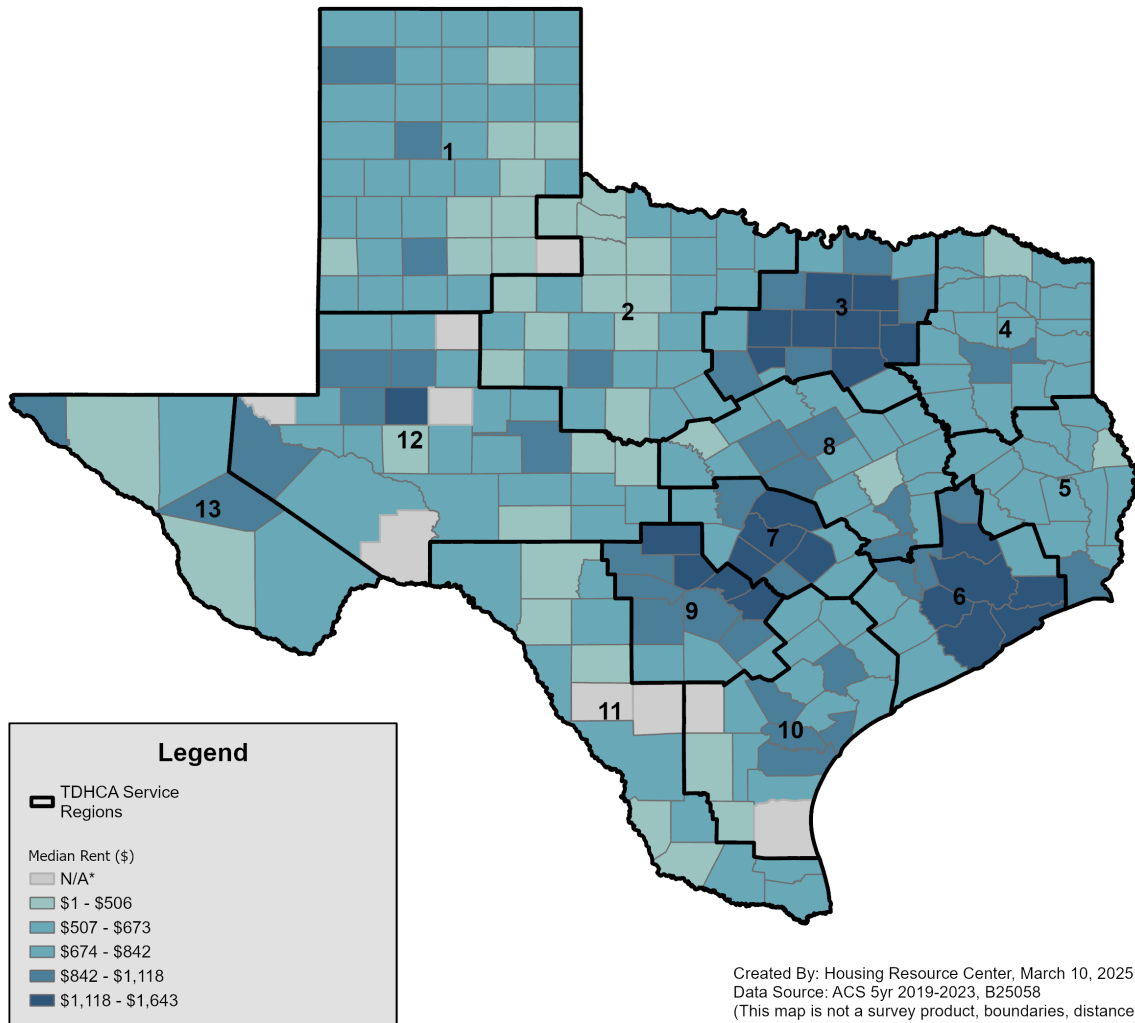
Table 13 - Rent Paid

Data Source: 2016-2020 ACS

Market Analysis 15, Median Value of Homes by County



Market Analysis 15, Median Rent by County



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	364,471	No Data
50% HAMFI	643,645	2,020,261
80% HAMFI	1,966,221	1,866,568
100% HAMFI	No Data	845,050
Total	2,974,337	4,731,879

Table 14 – Housing Affordability

Data Source: 2016-2020 CHAS

	Renters earning 0-30% AMI	Renters earning >30-50% AMI	Renters earning >50-80% AMI	Renters earning >80-100% AMI	Renters earning >100% AMI
Rental affordable to households making 0-30% AMI	172,874	62,214	50,058	24,315	55,010
Rental affordable to households making >30-50% AMI	192,924	159,388	147,595	53,823	89,915
Rental affordable to households making >50-80% AMI	331,386	343,376	497,787	254,580	539,092
Rental affordable to households making >80% AMI	74,310	59,143	115,244	88,965	475,920

Table 6 - Housing Mismatch - Renters CHAS 15C

Table 6 Notes

Table shows number of units affordable to different levels of AMI that are occupied by renters at different AMI levels.

	Owners earning 0-30% AMI	Owners earning >30-50% AMI	Owners earning >50-80% AMI	Owners earning >80-100% AMI	Owners earning >100% AMI
Home value affordable to households earning 0-50% AMI	269,329	305,754	432,900	250,206	762,072
Home value affordable to households earning >50-80% AMI	108,777	132,156	269,576	211,717	1,144,342
Home value affordable to households earning >80-100% AMI	35,841	40,085	80,978	68,169	619,977
Home value affordable to households earning >100% AMI	62,887	54,339	106,522	84,636	1,308,856

Table 6 - Housing Mismatch - Owners CHAS 15A & B

Table 6 Notes

Table 6 shows number of units affordable to different levels of AMI that are occupied by owners at different AMI levels.

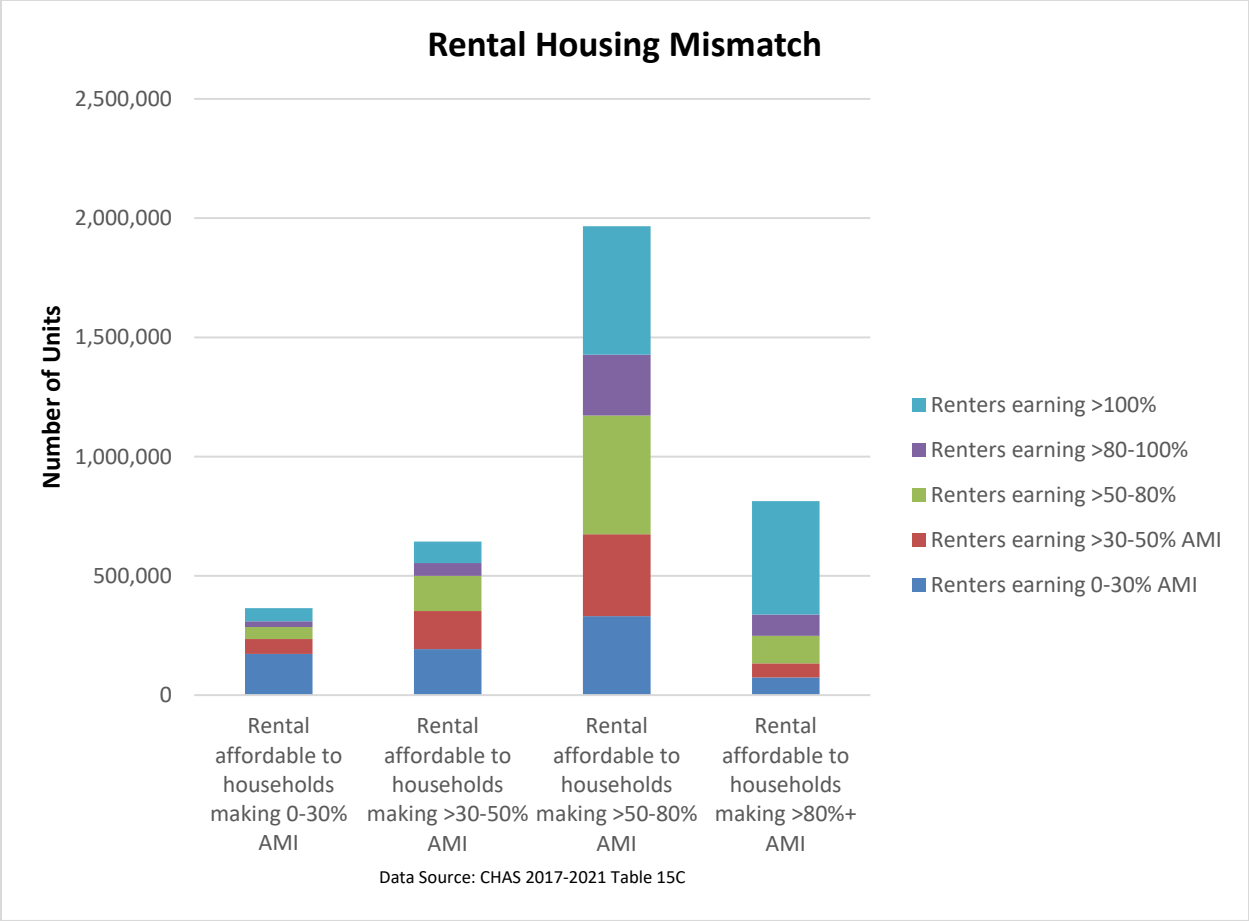


Chart 2a

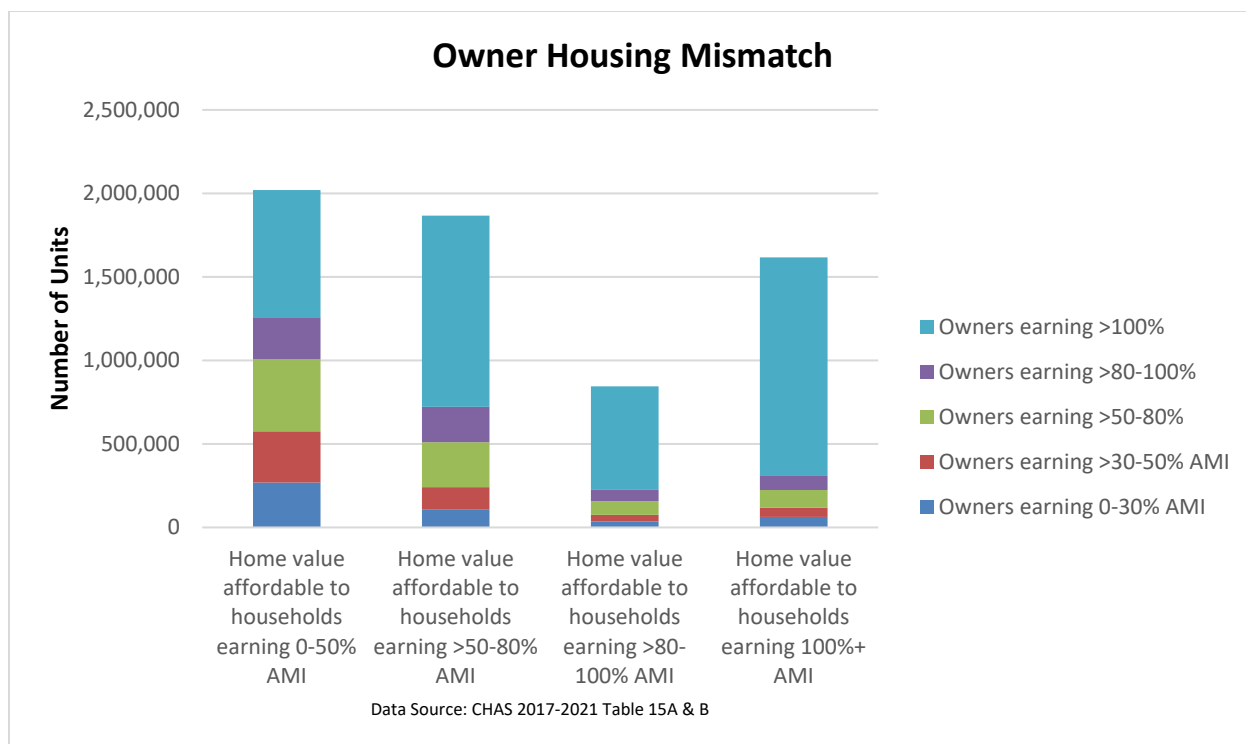


Chart 2b

Disaster Recovery

As outlined in detail in each of the Action Plans for the supplemental disaster assistance found on the Texas General Land Office website, the State of Texas has had large recovery efforts from each of the events in which it received funding. While most programs are under way, there remains unmet need that will still exceed the funds available to the State. This can be evidenced by the remaining unmet need in Action Plans related to each disaster event. Please refer to each program's Action Plan or the disaster recovery divisions most current Quarterly Progress Report for specific details

<https://www.glo.texas.gov/disaster-recovery/action-plans>

Is there sufficient housing for households at all income levels?

As seen in tables 6a and 6b above, there were approximately 771,494 renter households at 0-30% Area Median Income (AMI) in Texas from 2017-2021. During this same period, there were 364,471 rental units affordable to households in this income level in the supply of housing units but only 172,874 were actually accessed by households earning 0-30% AMI. This results in a shortage of 598,620 rental units for this income group. Continuing with this comparison, there were 624,121 renter households with incomes in the >30-50% AMI category, and only 221,602 affordable rental units actually accessed by this income category (a shortage of 402,519); there were 810,684 renter households with incomes in the >50-80% category and 695,440 rental units accessed by renters in this income category (a shortage of 115,244 units). This shows that there is a shortage of affordable rental housing for all households under

80% of AMI; 51% of all renter households under 80% AMI are cost burdened. There is an even higher cost burden for renter households under 30% AMI, with 78% of those households cost burdened.

Because there is no data for the 0-30% AMI category for owner housing stock, the impact of the analysis is not as compelling; there was a sufficient supply of units that were affordable to households earning 0-50% and >50-80% AMI. There was no data showing how many units were affordable to households making 0-30% AMI. These figures do not take geography into consideration; affordable units may not exist where households want to live (TDHCA, 2024).

As seen in Map 3a and 3b, the median rents are highest in the Metroplex, Capital, Gulf Coast, Alamo, and parts of the Permian Basin and Coastal Bend regions. These are the regions with many of the largest metropolitan statistical areas in the state. The lowest median rents are in the Northwest Texas, Southeast Texas, South Texas Border, and West Texas regions. The highest median home values are in many of the same regions with the highest rent and the areas with the lowest median home values are many of the same regions as the lowest median rents.

Tables 6a and 6b relating to housing mismatch compare demand and supply of affordable housing by looking at the number of occupied households and housing units in different affordability categories. Higher income households, preferring to spend less on housing, often reside in units that could be affordable to the lowest-income households. Households that have incomes greater than 80% AMI can afford units in any of the defined affordability categories for renters, but more than 75,000 of them live in units affordable to households at 30% AMI. One result of this dynamic is that as households at higher incomes occupy market rate affordable units, the remaining higher cost units are those that remain available for lower-income households.

Bar charts 2a and 2b show the housing mismatch visually and illustrate the housing market interaction of various income groups and housing costs. These charts also illustrate the housing market mismatch between housing units and income groups. Very low-income rental households (0-30% AMI) account for less than half of all the occupants of housing that is affordable to them. All low-income households (0-80% of AMI) make up only 63% of all households occupying housing affordable to them. Note that these units reflect market-rate affordability, and not solely government-monitored affordable units. These figures illustrate housing market mismatches as well as an implicit cost burden for those households that are residing in units beyond their affordability category. Housing mismatch shows that the supply of affordable housing does not sufficiently address the demand for low-income housing. The analysis indicates that additional affordable housing options may be needed for households with lower incomes.

How is affordability of housing likely to change considering changes to home values and/or rents?

One way to measure affordability is to compare median income to median housing costs. According to the U.S. Census ACS 2020 Table B25119, median income for owners in Texas was \$81,913 and for renters was \$43,161. For the 2022 American Community Survey Table B25119, the median household

income in Texas was \$93,779 for owners and \$49,306 for renters. Between 2020 and 2022, this represents a 14% increase for both owners and renters. Both of these increases are smaller than the corresponding median mortgage (16%) and rent (16%) increases during the same period, showing that affordability is decreasing as housing price increases are outpacing wage increases. Median home price increases (27%) are outpacing wages in this same time frame.

Another way to measure affordability is to use the Housing Affordability Index from the Real Estate Center at Texas A&M. This index reflects the ratio of median family income to the income required to qualify for a fixed-rate mortgage loan at an 80% loan to value ratio to purchase the median-priced home; the higher the affordability index, the more affordable the Multiple Listing Service (MLS) Area. From 2019 to 2023, 100% of the MLS Areas in Texas had a higher index in 2019 than in 2023, showing a statewide decrease in affordability.

One example of affordability change is in Austin. Austin's Housing Affordability index was 1.67 in 2019, and decreased to 1.08 in 2023. During this same period, the Center shows Austin's median income of \$95,900 in 2019, and \$122,300 in 2023 (a 28% increase from 2019). The median cost of housing (ACS Table DP04) was \$318,400 in 2019, and \$487,200 in 2023 (53% increase from 2023). This MSA illustrates the interplay of housing costs and income.

For renters, the American Community Survey 1-year estimates (Table DP04) show that the percentage of renters with cost burden in Texas was 48% in 2019 and slightly rose to 53% in 2023. Given the increase in median incomes reported by the Center, it could have been expected to see a reduction in cost burden. However, the fact that it rose supports that there is a continuing lack of affordable housing for renters.

Housing costs and income often vary greatly across the state. Each local economy supports different wages and affordability of housing. According to data from the Texas A&M Real Estate Center MSAs with the largest increases in median income over the last five years (2019-2023) have some of the least affordable housing available. Examples of this include Laredo which had a 53% increase in median income over the five-year period, and the housing affordability index has fallen over the same period from 1.27 to 1.09. These changes are most evident in border region MSAs, Brownsville-Harlingen saw median income increase 41% but housing affordability fall to 0.95, and the McAllen-Edinburg-Mission MSA saw a similar trend with a 34% increase in median income and its housing affordability index fell to 0.96.

Only one MSA in the state saw a decrease in median income over the five-year period and that was Odessa (-5%), but housing affordability there continued to decline. The Texas A&M data shows that income and housing costs vary greatly across the state and can be dependent on issues that affect the entire state or issues that are tied to local economies and industry.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

NOT APPLICABLE TO STATE GRANTEEES

Discussion:

This section has demonstrated that the supply of affordable housing does not meet the demand and that there is a disconnect between the types of units needed and the types of units available in the market. The condition of housing is discussed in Market Analysis Section 20.

There are many factors that can lead to this gap in affordable housing. The following analysis from the Texas Comptroller and Texas A&M Real Estate Center highlight a few of the factors.

The Texas Comptroller analyzed the Texas Housing market in 2024 and found the following:

- “Texas’ median home prices rose by 40 percent between 2019 and 2023.”
- “Average homeowners insurance rate have increased sharply in recent years in Texas...”
- “...Texas was 306,000 homes short of what was needed as of 2021.” (Texas Comptroller, 2024)

The Comptroller identified housing affordability challenges for potential homebuyers as, interest rates, down payment and closing costs, property tax costs and homeowners insurance; challenges such as housing cost burden (households spending more than 30% of their income on housing costs), and the lack of units affordable to the lowest income buyers (Texas Comptroller, 2024). These issues are further discussed above in the document in Market Analysis section 15.

The Comptroller identifies “finite land availability, zoning and land-use regulations” as potential impediments to new home and apartment construction. The Comptroller provided the following insight on improving housing affordability in the state, “State government’s ability to improve housing affordability may be limited, but there are possible actions that can be taken to alleviate the financial burden. For state government, these improvements may include additional relief from the property tax burden, more funding for low- to moderate-income housing programs or incentives to increase the supply of housing at the price range where it is most needed. Local governments may take steps to streamline the permitting process or bolster housing affordability through more public-private partnerships.” (Texas Comptroller, 2024)

The Texas A&M Real Estate Center notes that Single-Family construction permits are on the rise and approaching pre financial crisis levels in the state. The Center also noted in their 2024 Texas Real Estate Forecast that Multifamily apartment deliveries will be much lower in 2024 than 2023 due to the pipeline of properties under construction having peaked. This could result in statewide delivery of apartments being 20% lower by year end. This will lead to rent growth strengthening in 2024 (TRERC, 2024).

The topics analyzed in this section and reenforced by the Comptroller and Real Estate Center show that the cost of housing and lack of affordable housing continue to be issues for Texans.

MA-20 Condition of Housing – 91.310(a)

Introduction:

The State of Texas has a large percentage of owner occupied (74%) and renter occupied (48%) housing in the state with no American Community Survey or HUD defined Housing Conditions, as seen in Table 7 below. ACS and HUD use these conditions to determine if a household's housing is causing a burden. The four Housing Conditions are the unit lacks a kitchen, the unit lacks plumbing, there is more than one person per room signaling overcrowding and the household has a cost burden greater than 30%, meaning they spend more than 30% of their income on housing. Less than one percent of both owner and renter occupied housing units experience three or more substandard housing conditions. The most common housing condition experienced by both owners and renters, in Texas, is cost burden.

In addition to the surveyed housing conditions mentioned above, the prevalence of homes in Texas that could have lead based paint account for roughly 31% of owner occupied housing units and 40% of renter occupied housing units as seen in Table 8 below. In 1978, lead-based paint was banned for use in housing. Lead-based paint poses the greatest danger during deterioration. Children under the age of six years old are the most at risk because they tend to put their hands or objects, which may have lead dust, into their mouths, and may absorb more lead because of their growing bodies (Centers for Disease Control and Prevention, 2024).

As seen in Map 4 below, the highest concentration of units built prior to 1980, is in the Texas panhandle and West Texas. Many counties in these areas had over 75% of their owner and renter occupied housing stock built prior to 1980.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Single Family

The State currently defines "standard condition" of existing housing as properties that meet Texas Minimum Construction Standards for single-family development which comports with HUD's property standards as revised in 2013.

"Substandard condition but suitable for rehabilitation" refers to properties that do not meet the above standards but are not sufficiently deteriorated to justify demolition or replacement. These definitions refer to the condition of properties prior to the receipt of assistance. The concept of "not sufficiently deteriorated" is intentionally left with some flexibility for considering situations case by case.

Multifamily

The TDHCA's Compliance Division inspects all HOME rental developments for compliance with NSPIRE unless local codes exceed the NSPIRE requirements in which case the Compliance Division inspects for local codes.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,735,632	25%	2,022,112	48%
With two selected Conditions	58,957	1%	178,410	4%
With three selected Conditions	6,303	0%	5,607	0%
With four selected Conditions	91	0%	378	0%
No selected Conditions	5,247,386	74%	2,005,769	48%
Total	7,048,369	100%	4,212,276	100%

Table 15 - Condition of Units

Data Source: 2018-2022 ACS

Data Source: Please note HUDs system does not allow for decimal places so numbers under 0.5% have been rounded down and above

Comments: 0.5% up.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,027,744	43%	1,736,948	36%
1980-1999	1,809,278	26%	1,180,970	24%
1950-1979	1,830,369	26%	1,079,970	22%
Before 1950	380,978	5%	871,440	18%
Total	7,048,369	100%	4,869,328	100%

Table 16 - Year Unit Built

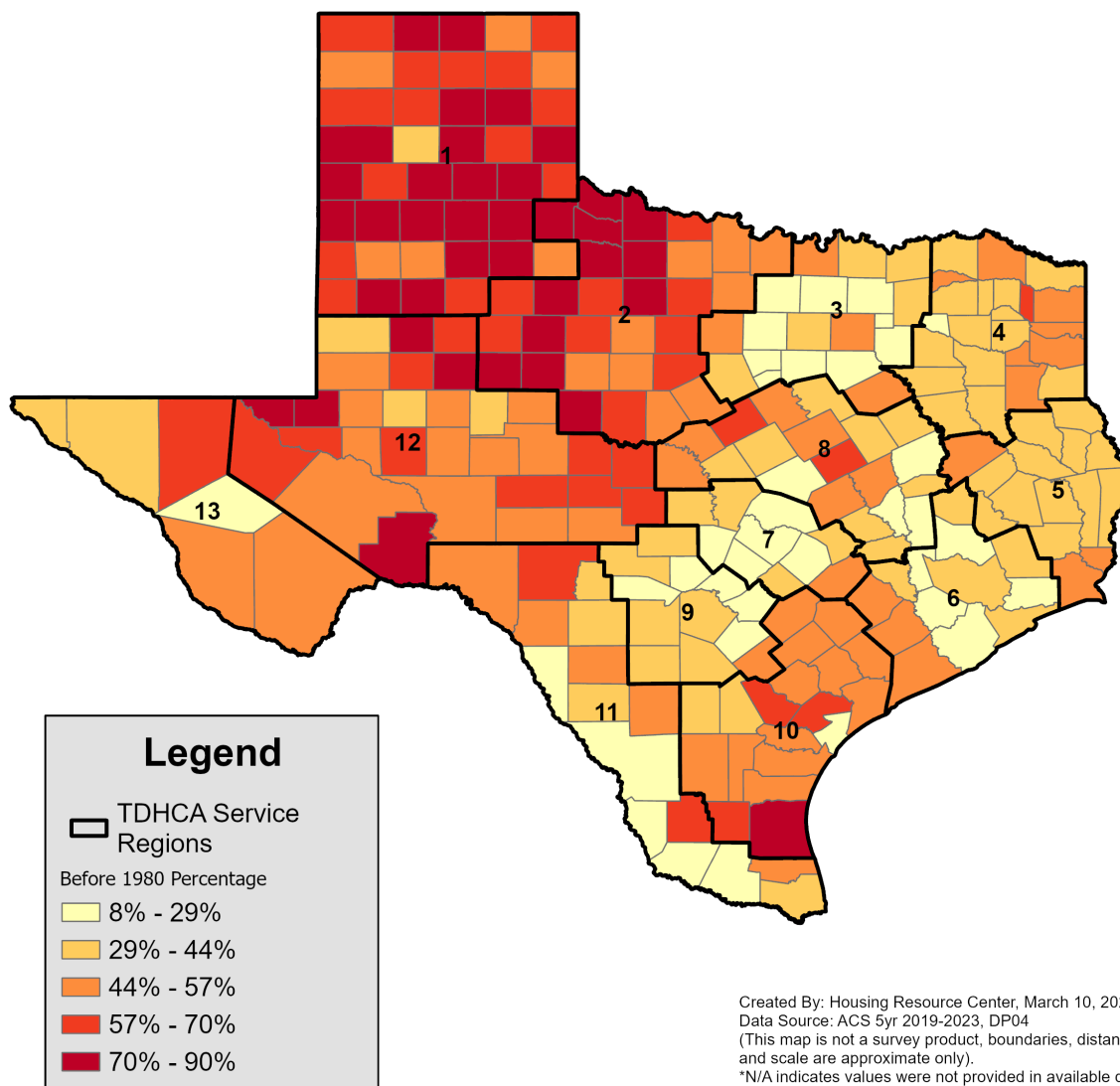
Data Source: 2018-2022 ACS

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	100%+ AMI	Total
Owner	235,701	259,680	396,528	244,183	1,113,975	2,250,067
Renter	342,100	268,114	313,768	145,105	338,288	1,407,375

Table -8a Renters - Owners Living in Housing Built Before 1980

Map 4

Market Analysis 20, Housing Built Before 1980 by County



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,250,067	62%	1,407,375	38%
Housing Units build before 1980 with children present	292,000	8%	291,055	8%

Table 17 – Risk of Lead-Based Paint

Data Source: 2018-2022 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

***Housing built before 1980**

Please note, while it would be helpful to show the number of housing units built before 1978 (since that would be the first year that new housing would be built without lead-based paint), the closest year that the census has regarding new housing built during that time period is 1980.

	2018 American Community Survey	2019 American Community Survey	2020 American Community Survey	2021 American Community Survey	2022 American Community Survey
Homeowner Vacancy Rate	1.60%	1.60%	1.40%	1.30%	1.20%
Rental Vacancy Rate	7.70%	7.80%	8%	7.60%	7.40%

Table 10 - Vacancy Rates from 2014-2017 in Texas

Disaster Recovery

As outlined in detail in each of the Action Plans for the supplemental disaster assistance, found on the Texas General Land Office website, the State of Texas has undertaken significant recovery efforts from each of the events for which it received funding. Those documents provide disaster specific Needs Assessments and address the estimated condition of units in need of repair. Please refer to each program's Action Plan or the disaster recovery divisions most current Quarterly Progress Report for specific details: <https://www.glo.texas.gov/disaster-recovery/action-plans>

Need for Owner and Rental Rehabilitation

The age of the housing stock can often provide an indication of its relative condition. Older units are more likely to require repairs, are more costly to repair and renovate, may not contain desired amenities, and are more likely to contain lead paint hazards than more recently constructed units.

Table 7 lists housing units with one or more of four conditions, with those four conditions including (1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. There is a much higher percentage of owner-occupied units without any housing conditions (74%) than renter-occupied units (48%). In addition, Table 8 shows the year units were built by occupancy. The percentage of owners and renters is very similar for each date range of built units, except in units built before 1950; there are almost double the number of renter occupied units built before 1950 than owner occupied.

The analysis of the condition of Texas's housing stock includes evaluating the amount of vacant and abandoned housing units and their suitability for rehabilitation. According to 2022 American Community Survey Data, approximately 1,164,418 housing units in Texas, (10%) are considered vacant. A vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere.

Not all vacant housing units are abandoned. However, due to the size of the state and the complexity of assessing abandoned housing units, the State does not currently have an estimate for the number of abandoned housing units in Texas.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to Table 8 above, there are 4,162,757 housing units in Texas that were built before 1980, many of which could potentially contain lead-based paint. Of these homes, 1,951,410 are occupied by renters and 2,211,347 are occupied by owners.

According to 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) Table 13, there are 109,570 homeowners with incomes at 0-80% AMI living in homes built before 1980 and 211,055 renter households with incomes at 0-80% AMI living in homes built before 1980. Also, more renters with 0-80% AMI live in housing built before 1980 than renters with incomes above 80% AMI. This may be because housing built before 1980 is less expensive than newer apartments. However, 60% of owners that live in houses built before 1980 have incomes over 80% AMI. This runs contrary to the renter data until looking at the total number of homeowners: 6,391,122. This may have to do with the fact that more owners are in the 80+% AMI category (4,467,658 households) than the 0-80% AMI category (1,923,464 households). Finally, 35% of all owners live in housing that was built before 1980, while 37% of renters live in housing that was built before 1980.

There are 583,055 households with children under six years old living in pre-1980 housing, which is almost equal between renters (291,055 households) and owners (292,000 households). However, when looking at AMI categories, renters in the 0-80% AMI have much higher numbers of households with children living in pre-1980 housing, at just under two renters to every owner: 211,890 renter households with children in the 0-80% AMI category live in pre-1980 housing compared to 109,570 owner households with children in the 0-80% AMI category live in pre-1980 housing.

Discussion:

As noted above, the age of the housing stock provides an indication of its relative condition. Older units are more likely to require repairs, are more costly to repair and renovate, may not contain desired amenities, and are more likely to contain lead paint hazards than more recently constructed units. Further, while rental vacancy rates have remained relatively steady from 2018 (7.7%) to 2022 (7.4%), owner vacancy has fallen 25% from 1.6% to 1.2% potentially signaling a continued lack of housing stock as available units are occupied. A steady rental vacancy rate as noted above could be attributed to the location of rental housing versus the location of renters that are looking for housing along with the housing available not being affordable to renters in the market.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

TDHCA serves as a Public Housing Authority (PHA) with authority to issue up to 1,540 Section 8 HCVs, but has available funds to administer only approximately 840.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				725		725	55	0	73
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 18 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

TDHCA's PHA Plan does not include physical units.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

TDHCA's PHA Plan does not include physical units.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

These are included in Strategic Plan Section 50

Discussion:

Please refer to Strategic Plan Section 50.

MA-30 Homeless Facilities – 91.310(b)

Introduction

According to HUD's 2023 Housing Inventory Count Report for Texas Continuum of Care (CoCs), there are 20,267 year-round beds (Emergency Shelter, Transitional Housing, and Safe Haven) in Texas. Of those, 15,271 are Emergency Shelter beds, 4,875 are Transitional Housing beds, and 121 are Safe Haven beds. Texas also has 32,520 year-round Permanent Supportive Housing beds.

While this Market Analysis section focuses on Homeless Facilities, it should be noted that in terms of market dynamics, it has been shown that rapid re-housing or homelessness prevention can result in lower costs to the homeless services providers. For example, a study of rapid re-housing done by the Urban Institute highlighted the cost savings of Rapid Rehousing to the overall Homeless Prevention system. They found that “the average monthly cost of rapid re-housing, including financial assistance, staffing, and overhead, was \$880, significantly lower than transitional housing (\$2,706) or emergency shelter (\$4,819). The average rapid re-housing cost per stay (\$6,578) was also far lower than transitional housing (\$30,336) or emergency shelter (\$16,829). Put another way, offering rapid re-housing provided the same outcomes as usual care and cost 10 percent less. These savings are important. The difference of \$4,023 multiplied across all homeless families entering shelter, could result in substantial savings to the system” (Batko & Cunningham, 2018).

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	5,496	1,541	2,204	4,865	
Households with Only Adults	10,865	1,541	2,828	12,452	
Chronically Homeless Households				7,511	
Veterans	184		465	7,253	
Unaccompanied Youth	417		331	132	

Table 19 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Texas Health and Human Services Commission (HHSC): Family Violence Program. Family violence centers are located throughout the state and provide services to victims of family violence. Services for victims include 24-hour hotline guidance, information and referral services, legal services, counseling, transportation services, and assistance in obtaining medical care and job training. Selected family violence centers provide temporary shelter services.

Texas Health and Human Services Commission (HHSC): Projects for Assistance in Transition from Homelessness (PATH). PATH funds are used for administration of homelessness prevention services and mental health crisis services. Funds are available to subdivisions of the State of Texas, units of local government and nonprofit entities.

U.S. Department of Veterans Affairs (VA): Comprehensive Homeless Centers. Comprehensive Homeless Centers offer a full range of VA homeless services and coordinate with non-VA service providers to assist homeless veterans.

TDHCA administers three programs for persons who are homeless or are at risk of becoming homeless: HHSP, EH, and ESG programs.

Homeless Housing and Services Program (HHSP)

Homeless Housing and Services Program (HHSP). Funded with state appropriated funds, HHSP's purpose is assisting regional urban areas in providing services to homeless individuals and families, including services such as case management, and housing placement and retention. TDHCA distributes these funds to cities with populations larger than 285,500 persons per the latest U.S. Census figures, which are currently the nine largest cities in Texas or organizations named in their stead by those nine cities. Each city operates HHSP differently. Some provide funding to nonprofit homeless services providers who administer direct services, while others use the funds to repair or rehabilitate existing shelters or to produce more beds within their service area. The funded organizations may change yearly, and an updated list can be found online at <https://www.tdhca.texas.gov/homeless-housing-services-program-hhsp>. Two examples of services and facilities funded with HHSP are described below:

City of Fort Worth –The City of Fort Worth utilizes HHSP funds to provide permanent supportive housing to chronically homeless persons through the Directions Home program. Households are provided with case management services, and assisted with rental assistance, moving costs, fees and deposits. Clients are all referred through the coordinated entry system. See more below.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40

Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Ending Homelessness (EH) Fund

Created during the 85th Legislative Session, the Fund officially launched in January 2018 through coordination between TDHCA and the Texas Department of Motor Vehicles. From its launch through August 2024, contributions to the Fund totaled \$1,291,615. Maximizing every dollar graciously donated by Texans, TDHCA works to leverage contributions with the current federally funded ESG Program and state funded HHSP.

TDHCA distributes the contributions to the Fund to eligible cities and counties that administer the current federally funded Emergency Solutions Grant (ESG) Program and state funded Homeless Housing and Services Program (HHSP). Distributions are made at least once per fiscal year after approval by the TDHCA Governing Board. <https://www.tdhca.texas.gov/ending-homelessness-fund>

Emergency Solutions Grant (ESG) Program

TDHCA's ESG funds homeless services providers throughout the state that provide direct services to persons and families who are homeless or at risk of becoming homeless. This assistance can take the form of street outreach, emergency shelter, day shelters that provide services to chronically homeless individuals and at risk persons, rapid re-housing, and homelessness prevention. The funded organizations may change yearly, and an updated list can be found online at <https://www.tdhca.texas.gov/programs/emergency-solutions-grants-esg-program>. Three examples of services and facilities are described below:

Haven for Hope – San Antonio – Haven for Hope provides emergency and transitional shelter that per their website “address[es] the root causes of homelessness by offering programming tailored to the specific needs of the individual. [Their] approach is person-centered, trauma-informed and recovery-oriented. The goal is to meet individuals where they are and support them as they move toward self-sufficiency.”

Salvation Army – Multiple Locations - The Salvation Army has a number of transitional and emergency housing options. Many locations include emergency shelters that make provision for men, women, and families where possible. In addition, multiple locations provide rapid rehousing and homeless prevention services.

Advocacy Outreach – Elgin – *Serving Bastrop County and surrounding rural areas*, houses a free Thrift Store, learning center, day shelter for those in need, and advocacy services to help clients prevent or overcome homelessness, increase financial stability, address health needs or personal crises.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

Through a broad range of statewide programs and coordination efforts between several State agencies, Texas provides facilities and services that assist persons who are not homeless but who require supportive housing and programs.

The State is aware that the Supreme Court's decision in the *Olmstead* case maintained that unnecessary segregation and institutionalization of people with disabilities is unlawful discrimination under the Americans with Disabilities Act (ADA). The Fair Housing Act, Section 504 of the Rehabilitation Act, ADA, and §2306.514 of the Texas Government Code provide mandates for accessible residential housing for persons with disabilities. Housing developers may also choose to provide “adaptive design” or “universal access” housing, which promotes uniform standards in the design, construction, and alteration of structures that include accessibility or simple modification for individuals with a disability.

One special need population especially relevant to the State's Consolidated Plan is Persons Living with HIV (PLWH) and their households. The Housing Opportunities for Persons with AIDS (HOPWA) Program is the only Federal program dedicated to the housing needs of PLWH. Under the HOPWA Program, HUD makes grants to local communities, States, and nonprofit organizations for projects that benefit low-income PLWH and their households. The Texas Department of State Health Services (DSHS) administers the State's HOPWA formula program, which provides Tenant-Based Rental Assistance (TBRA), Short Term Rent or Mortgage, and Utility (STRMU), Permanent Housing Placement (PHP), Facility-Based Housing Assistance (FBHA), Supportive Services, and Housing Information Services. The goals of the DSHS HOPWA Program are to help low-income PLWH and their households establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to health care and supportive services. The DSHS HOPWA Program is situated within a comprehensive network of core medical and support services entities funded in part by the DSHS HIV Care Services Group including outpatient/ambulatory health services, oral health services, premium and cost sharing assistance services, Texas HIV Medication Program (THMP) services and many others. PLWH who are new to care or have returned to care are screened for housing needs during intake and routine appointments.

TDHCA assists persons who are not homeless but who require supportive housing through a wide variety of programs. For this Plan, most detail is given for the HOME Investment Partnerships Program (HOME) and Emergency Solutions Grant (ESG) program because this document guides the activities for those funding sources. TDHCA also has programs that provide persons returning from mental and physical health institutions with appropriate supportive housing. The Housing Choice Voucher Project Access, HOME TBRA and Section 811 Project Rental Assistance (PRA) Demonstration programs assist persons returning from institutions. The Housing and Health Services Coordination Council (HHSCC) works to increase state efforts to offer Service-Enriched Housing through increased coordination of housing and health services. HHSCC seeks to improve interagency understanding and increase the number of staff in state housing and health services agencies that are conversant in both housing and services.

Regarding services, the mission of the Texas Health and Human Service Commission (HHSC) system is to make a difference in the lives of the people they serve by improving the health, safety and well-being of Texans through good stewardship of public resources.

Finally, the Texas Veterans Commission administers the Housing4TexasHeroes program, or H4TH, which focuses on veterans as its special needs population.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	654
PH in facilities	0
STRMU	437
ST or TH facilities	161
PH placement	169

Table 20 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The state provides several options for persons who are returning from or exiting institutions into the community. These include HOPWA, HOME, Project Access, Section 811 PRA, and mental health supportive housing programs.

Individuals who exit an institution and enroll in the DSHS HOPWA Program receive housing case management services, a type of HOPWA supportive service. Housing case management is a central component of HOPWA supportive services and key to successful program outcomes for housing stability and access to care. The core functions of housing case management include engagement, assessment, goal setting, service coordination, and discharge planning. While the DSHS HOPWA Program does not specifically target persons returning from mental and physical health institutions, Project Sponsors must conduct ongoing assessments of the supportive services required by households enrolled in the program. This ensures that households are connected with appropriate HOPWA-funded or leveraged supportive services (e.g., core medical and support services funded in part by the DSHS HIV Care Services Group).

TDHCA's HOME Single Family and Homeless Programs Division sets aside funding for persons with disabilities. Awards made under this set-aside can be used to provide rental assistance for persons with mental, physical, intellectual or developmental disabilities, including those exiting institutions as discussed below.

Texas also operates the Project Access Program with its Housing Choice Voucher Program. This program is operated in collaboration with the Money Follows the Person grant received by the State of Texas and assists individuals exiting institutions with a voucher.

Texas has been actively implementing the HUD Section 811 PRA Program since 2015. This program provides project-based supportive housing for persons with disabilities serving three target populations: individuals transitioning out of institutions, people with serious mental illness and youth and young adults with disabilities transitioning out of foster care. Individuals in the target population are eligible for services funded by the Texas Medicaid Program, or other state programs, and are housed in project-based units located in TDHCA-funded multifamily properties. The program is a partnership between TDHCA and the Health and Human Services agencies in Texas to ensure that Section 811 PRA tenants in Section 811 PRA units have access to appropriate supportive services to maintain stable housing. Developers have set aside 1678 units of which to date 485 have been occupied by a qualifying tenant.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

As described above, HOPWA, Project Access, and the Section 811 PRA programs all provide supportive housing options for persons exiting mental and physical health institutions.

While the DSHS HOPWA Program does not specifically target persons returning from mental and physical health institutions, the DSHS HOPWA Program authorizes Facility-Based Housing Assistance (FBHA) services. FBHA encompasses all expenditures for or associated with supportive housing facilities including community residences, single-room occupancy (SRO) dwellings, short-term facilities, project-based rental assistance units, master leased units, and other housing facilities approved by HUD. The DSHS HOPWA Program currently limits the use of FBHA to Short-Term Supportive Housing (STSH) and Transitional Supportive Housing (TSH) services. STSH facilities provide temporary shelters to households that are homeless as a bridge to permanent housing. TSH facilities allow households an opportunity to prepare for permanent housing and develop individualized housing plans that guide their linkage to permanent housing. Alternatively, the DSHS HOPWA Program prioritizes TBRA services with appropriate HOPWA-funded or leveraged supportive services.

The Project Access Program ensures that persons leaving nursing homes and Intermediate Care Facilities (ICFs) for Individuals with Intellectual Disabilities (IIDs) receive supportive housing because, in addition to the housing voucher, they are able to exit the institution and bypass the Medicaid waiver interest lists and are enrolled into one of the HHSC waiver programs. They are supported by Managed Care Organizations and may be supported by Relocation Contractors who assist individuals leaving nursing homes pre- and post-transition to the community.

The Section 811 PRA Program provides an affordable housing option for extremely low-income households transitioning out of nursing facilities and ICFs for IIDs. In addition, persons with serious mental illness, some of which may have experienced stays in state psychiatric hospitals in their past or

transitioning out of those facilities, are eligible for Section 811 PRA. The program is a partnership between participating properties, local disability service professionals, TDHCA and the Health and Human Service agencies in Texas, who will ensure that appropriate services are available for Section 811 PRA tenants to maintain stable housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The state has several agencies that address housing with supportive services for people with special needs. The special needs populations below are included in the one-year goals in Strategic Plan Section 35 for HOME, ESG, and HOPWA.

TDHCA's governing statute, Texas Government Code §2306.111(c)(2), states that 5% of the HOME allocation shall be directed toward assistance for Persons with Disabilities who live in any area of the state. In addition, TDHCA may consider allowing HOME Administrators to propose to limit beneficiaries or give preferences to low-income special need populations, as described in the Needs Assessment Section 45.

TDHCA's HOME Multifamily Development funds may be paired with the 9% HTC Program that have the potential to serve populations insofar as the Qualified Allocation Plan (QAP) provides scoring incentives for competing 9% applicants to serve populations with special needs. The QAP also includes certain scoring options only available to supportive housing developments.

TDHCA's ESG subrecipients may choose to prioritize certain special needs populations to serve with their ESG State funds. For example, in the 2024 ESG competition, TDHCA awarded more points to applicants who committed to serve a higher percentage of targeted subpopulations that typically have high barriers to housing, including: persons with serious mental illness; persons recently released from institutions; and persons with substance use disorders.

A full list of TDHCA programs that assist persons with special needs can be found in the State Low Income Housing Plan and Annual Report. This publication is updated annually and can be found online at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports>.

How HOPWA serves PLWH was described in the previous questions in this section.

The Texas Veterans Commission H4TH program awards grants to nonprofit or local government organizations to address home modification needs of Low-Income, Very Low-Income and Disabled Texas Veterans and their families. Such needs include, but are not limited to, the following: walkways, ramps; doors, windows, and flooring materials; sliding doors; handrails and grab bars; bathroom modifications;

and weatherization. Similarly, TDHCA offers a home modification program for disabled Texans, the Amy Young Barrier Removal Program that performs a similar function, but is not limited to Veterans.

Regarding services to support persons with special needs, HHSC oversees the operations of the Health and Human Services System composed of two agencies: HHSC and DSHS. HHSC also administers health care services (such as Medicaid) food assistance and emergency assistance services.

DSHS promotes optimal public and behavioral health through effective public health, clinical, mental health, and substance abuse services.

DFPS is now a standalone agency that protects the elderly, people with disabilities and children from abuse, neglect, and exploitation through investigations and services; and regulates and manages community-based programs for these populations.

MA-40 Barriers to Affordable Housing – 91.310(d)

Describe any negative effects of public policies on affordable housing and residential investment.

A review of State-level laws, regulations, and CPD programs is detailed in Chapter 4 of the State of Texas Analysis of Impediments to Fair Housing Choice (AI), updated in 2024, available at <https://www.tdhca.texas.gov/state-texas-analysis-impediments-ai-fair-housing-choice>. The AI included a review of policies including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

It is important to note that Texas confers a great deal of land use and planning authority on its cities and counties. Chapter 4 of the AI concludes that Texas state laws and programs provide significant considerations of protected classes and do not reflect discriminatory practices; while some Texas laws do authorize – or do not prohibit – local actions that could lead to local decision-making practices that may affect protected classes, those laws do not themselves treat protected classes differently.

In the case of siting and property taxes, Texas state laws have an impact on the location of housing and the affordability of housing. While many regulations reside at the local level, the state does have laws on municipal zoning, platting and other laws that govern such local regulations. In short, all of the special cases in which Texas counties are given zoning powers or zoning-like powers are similar to the municipal zoning enabling powers and do not create barriers to fair housing choice to FHAA-protected persons. The State of Texas does not grant zoning authority to counties, with a few exceptions. However, counties do have selected land use powers that can affect development.

The AI was adopted by the TDHCA Governing Board on June 13, 2024 and identifies six impediments to fair housing choice. To address the identified impediments, the AI provides a number of recommendations that the State will undertake during the 2025-2029 Consolidated Plan period. The efforts of the State to mitigate these barriers and impediments will be seen in Strategic Plan Section 55 and Action Plan Section 75.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	362,389	495,900	3%	4%	1%
Arts, Entertainment, Accommodations	1,205,584	379,500	9%	3%	-6%
Construction	1,211,829	1,059,000	9%	8%	-1%
Education and Health Care Services	2,989,483	2,801,100	21%	21%	0%
Finance, Insurance, and Real Estate	958,261	1,057,000	7%	8%	-1%
Information	223,134	230,700	2%	2%	0%
Manufacturing	1,180,979	927,000	8%	7%	-1%
Other Services	689,813	449,900	5%	3%	-2%
Professional, Scientific, Management Services	1,696,528	1,452,500	12%	11%	-1%
Public Administration	571,970	846,100	4%	6%	2%
Retail Trade	1,564,701	1,377,700	11%	11%	-1%
Transportation & Warehousing	893,636	1,328,700	6%	10%	4%
Wholesale Trade	359,821	636,500	3%	5%	2%
Grand Total	13,908,128	13,041,600	100%	--	

Table 21 - Business Activity

Data Source: 2018-2022 ACS (Workers), Texas Workforce Commission Current Employment Statistics (CES) 2022

Labor Force

Total Population in the Civilian Labor Force	14,784,312
Civilian Employed Population 16 years and over	13,908,128
Unemployment Rate	5.2%
Unemployment Rate for Ages 16-24	12%
Unemployment Rate for Ages 25-65	4.26%

Table 22 - Labor Force

Data Source: 2018-2022 ACS

Occupations by Sector	Number of People
Management, business and financial	2,658,954
Farming, fisheries and forestry occupations	53,561
Service	2,360,713
Sales and office	2,979,789
Construction, extraction, maintenance and repair	1,416,921
Production, transportation and material moving	1,947,103

Table 23 – Occupations by Sector

Data Source: 2018-2022 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,473,113	61%
30-59 Minutes	3,774,749	31%
60 or More Minutes	994,978	8%
Total	12,242,840	100%

Table 24 - Travel Time

Data Source: 2018-2022 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,300,596	75,954	726,531
High school graduate (includes equivalency)	2,506,699	146,015	992,950
Some college or Associate's degree	3,290,952	162,308	873,909
Bachelor's degree or higher	4,193,694	122,782	681,047

Table 25 - Educational Attainment by Employment Status

Data Source: 2018-2022 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	61,491	154,530	259,473	583,139	422,404
9th to 12th grade, no diploma	344,923	268,874	304,301	533,105	266,508
High school graduate, GED, or alternative	1,032,775	1,060,239	911,595	1,681,394	972,901
Some college, no degree	1,024,185	967,388	794,759	1,396,132	797,089
Associate’s degree	164,172	341,529	323,425	534,192	236,184
Bachelor’s degree	284,289	1,023,162	905,205	1,353,089	637,547
Graduate or professional degree	24,431	408,472	547,544	790,424	436,344

Table 26 - Educational Attainment by Age

Data Source: 2018-2022 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	28,921
High school graduate (includes equivalency)	35,753
Some college or Associate’s degree	44,146
Bachelor’s degree	65,598
Graduate or professional degree	82,768

Table 27 – Median Earnings in the Past 12 Months

Data Source: 2018-2022 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

Texas' business friendly environment continually attracts new business while growing established industries. Major employment sectors currently include Education, Health Care Services, Professional Services, Retail Sales, and Hospitality.

Describe the workforce and infrastructure needs of business in the state.

As Technology, Manufacturing and Energy sectors continue to grow as part of the Texas economy, education and training in these fields is needed to establish a job-ready workforce. Growth in these sectors has increased demand on existing infrastructure, and housing, necessitating plans for improvement and expansion.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business

growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The private energy sector's expansion of oil and natural gas exploration throughout the state has positively impacted the state's economy through job and business growth. However, this change has been accompanied by a growth in demand on current water and transportation infrastructure by both the private and public sector. Natural disasters ranging from Hurricanes to drought conditions in certain parts of the state have strained infrastructure systems. With households displaced by these events, utilities struggle to recover from storm damage and a changing customer base, which can limit economic opportunities for those areas.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

Explosive population growth and increased global competition present both new opportunities and challenges to ensuring Texans' skills and education remain competitive in the modern workforce.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

The State offers an extensive array of employment and training programs coordinated through the Governor's Office, the Texas Workforce Commission, and Local Workforce Boards that focus on each region's specific employment and training needs.

In addition, the Governor has placed increased emphasis on Science, Technology, Engineering and Math (STEM) subjects in the standard curriculum.

Describe any other state efforts to support economic growth.

The State continues efforts that ensure Texas remains a business friendly climate through low taxes, a reasonable and predictable regulatory structure, and development of a diverse and educated workforce. The Texas Department of Agriculture's (TDA) Texas Capital Fund (TCF) provides grant funds to non-entitlement communities for infrastructure improvements in support of projects that create or retain jobs, primarily for low-to-moderate income persons.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

In Market Analysis Section 20, the analysis of Table 7 showed that renters had more deficient housing conditions than owners. (As a reminder, deficient housing conditions include (1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.) When examining households with more than one housing condition to answer this question, an updated table was used: the 2018-2022 American Community Survey Table B25123. This statewide analysis showed that 4% of renters and 1% of owners had two or more housing conditions. When renters and owners were examined together, the statewide average for households with two or more housing conditions was 2%. A definition of a "concentration" of multiple housing problems is a county with a percentage of the population with multiple housing problems above the state average. By county, concentrations of housing problems ranged from 0-16%, with 182 counties having concentrations above the statewide average of 1% for owner occupied. For renter occupied units there were multiple counties across the state that were above the statewide average of 4% (72). There are 72 counties in which renters and owners combined to have a more than 2% concentration of two or more of the housing conditions noted above; this is 28% of all Texas counties.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD has developed a census tract-based definition of Racially/Ethnically-Concentrated Areas of Poverty (R/ECAPs). The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of 50% or more of the tract's total population. The poverty threshold is defined by HUD as neighborhoods of extreme poverty which are census tracts in which 40% or more of the individuals in the tract are living at or below the poverty line. Because overall poverty levels are substantially lower in many parts of the country, HUD supplements this poverty threshold with an alternate criterion; that criterion would also classify a tract as a R/ECAP if the tract's rate of individuals in poverty is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. Census tracts which meet one of the two thresholds for extreme poverty, and also satisfy the racial/ethnic concentration threshold are deemed R/ECAPs. It should be noted that HUD's methodology for R/ECAPs includes only racial and ethnic minorities; it does not contemplate white racially concentrated areas of poverty. Maps of R/ECAPS can be found in Chapter 3 of the AI.

The South Texas Border and Upper Rio Grande regions had the highest percentages of poverty, and both areas had majority Hispanic/Latino populations. The lowest-incomes correlate with the highest levels of minority concentration. African Americans represent a majority-minority population in the North Texas Panhandle, Northern, and the east Texas coastal areas. Hispanic/Latino populations represent a majority-minority population along the South and Southwest Texas borderlands.

The two regions with the highest poverty rates are described below. The other regions are described after the question: What are the characteristics of the market in these areas/neighborhoods?

Texas Region 11: South Texas Border. Region 11's population is majority Hispanic/Latino: nine counties have over 90% of their population as Hispanic/Latino, four counties have more than 70% of their population as Hispanic/Latino, and two counties have more than 50% of their population as Hispanic/Latino. Growth outside population centers frequently leads to the creation of "new colonias", which are subdivisions that are built to model subdivision standards but contain high levels of substandard housing and contract for deed financing. Four counties show greater than 40% of African Americans living in poverty (Dimmit, Uvalde, Willacy and Zavala). Seven counties show greater than 30% of the Hispanic/Latino populations as living in poverty.

Texas Region 13: Upper Rio Grande. Region 13 is majority Hispanic/Latino and has distinct affluent and low-income communities. Of low-income households, 80% are located in El Paso City. Census tract data shows that most areas with racially concentrated areas of poverty are located around El Paso.

What are the characteristics of the market in these areas/neighborhoods?

Below are short descriptions of each TDHCA service region with noted characteristics from the 2024 Analysis of Impediments to Fair Housing Choice.

Texas Region 1: High Plains. Primarily rural region of communities with diverse economies based around agriculture and ranching. Amarillo and Lubbock contain most of the region's population and make up the educational, cultural and economic hub of the region.

Texas Region 2: Northwest Texas. The region is predominantly White (non-Hispanic) with clusters of minority populations in the cities, especially Brownwood and Wichita Falls.

Texas Region 3: Metroplex. The most populous region in the State, containing more than one-fourth of the state's entire population. A large number of corporate headquarters, information technology companies, energy companies, defense contractors, farming and ranching industries, and tourism activity support the region's economy. African American and Hispanic populations mainly live in the southern part of the Dallas-Fort Worth Metroplex.

Texas Region 4: Upper East Texas. Region 4 includes a handful of racially concentrated areas of poverty, which are located mainly in Tyler, Texarkana, and Paris. The region is home to the East Texas Oil Field, which is the largest and most prolific oil reservoir in the contiguous US.

Texas Region 5: Southeast Texas. Region 5 is the third poorest region in Texas, behind Regions 11 and 13. The region has the highest percentage of disability amongst the civilian non-institutionalized population at 17.7%. Region 5 also has the highest rate of disability in non-metro counties, where nearly one in five individuals has a disability.

Texas Region 6: Gulf Coast. The AI found Houston has large areas of racial and ethnic concentrations throughout the urban core, including R/ECAPs. Houston is the largest city in the U.S. without formal zoning regulations.

Texas Region 7: Capital. Region 7 is the fastest growing region in the state. Region 7 shows one of the lowest rates of households living below the poverty line.

Texas Region 8: Central Texas. Areas of concentration of racial/ethnic minorities in Region 8 are focused in the urban centers of Waco, Temple, and College Station.

Texas Region 9: Alamo. Region 9 has experienced strong suburban growth in the affluent suburbs north of San Antonio; the north side of the city are majority White, while the remainder of the city is majority Hispanic. Counties surrounding San Antonio are less populated and participate in ranching, farming, and rural activities.

Texas Region 10: Coastal Bend. Region 10 is diverse. Exceptions seem to be some of the coastal areas and some of the far north and south portions of the region. This region is home to some of the largest private Ranch's in the country, like the King Ranch.

Texas Region 11: South Texas Border. The region encompasses the southern border between Texas and Mexico, and the population is majority Hispanic or Latino. The region is home to the most Colonias in the state, many of these small communities lack one or more of running water, sewer, paved roads or city services.

Texas Region 12: West Texas. There are only three R/ECAP in Region 12. This is likely due to the area being rich in oil, which creates job opportunities and lowers poverty rates. The region has the lowest overall poverty rate in the state.

Texas Region 13: Upper Rio Grande. Outside of El Paso the region is sparsely populated, with similar characteristics to region 11. The region has one of the largest average family household size among all regions.

Are there any community assets in these areas/neighborhoods?

A community asset is anything that can be used to improve the quality of community life. While community assets in areas of high poverty are less prevalent. As it relates to housing stock as a community asset, many of the border towns and Gulf Coast areas do not have strict building codes, which have affected the quality of the housing stock; permitting is done through county governments, outside of city boundaries, which generally have fewer or no building codes, rather than the local communities.

Many low-income communities across the state are rich in cultural and social assets. All 13 regions in the state have unique cultural and social histories defined by their communities and help contribute to the culture of Texas as a whole.

Are there other strategic opportunities in any of these areas?

An opportunity exists to increase service delivery and hopefully enhance the resources and assets of communities by structuring Notices of Funding Availability, and rules to encourage collaborations and provide awareness of regional concerns as they relate to housing and infrastructure in these areas.

Affordable housing projects in areas with more economic opportunity may not place residents in proximity to transportation systems, working contrary to the purpose of easing the strain on the household's budget. The State is working to ensure that funding available for affordable housing is being used to help low-income households find housing in areas of opportunity that will help them thrive and not place any additional economic burden on their situation.

Disaster Recovery

As outlined in detail in each of the Action Plans for the supplemental disaster assistance, found on the Texas General Land Office website <https://www.glo.texas.gov/disaster-recovery/action-plans>, the State of Texas has been implementing recovery efforts from each of the events in which it received funding.

Based on the needs analysis above, describe the State's needs in Colonias

The needs of racial minorities and concentrated poverty in Texas colonias have been discussed in the Needs Analysis Section 30 (Disproportionately Greater Need: Discussion). Colonias are mainly found in the Upper Rio Grande and South Texas Border regions, which are also discussed above.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

As daily life becomes digital, participation in the digital economy becomes more and more necessary. Having access to online banking, online shopping and even digital healthcare are no longer considered luxuries but simple everyday day tools and can provide rural households access to resources they may otherwise be unable to access. In the State of Texas 88.4% of households have access to a Broadband internet connection (American Community Survey 2018-2022, Table S2801). Per the ACS 11.5% of households do not have access to the internet or roughly just over 1.2 million households.

As can be seen in Map 5 below the majority of Texans without access to Broadband internet service live in rural areas of the state, while those with the most connectivity live in the larger metro areas, DFW, Houston, and Austin. While counties with over 25% of households without Broadband access are spread out across the state, a majority are located in areas with additional housing issues such as Deep South Texas, Upper Rio Grande, and the panhandle regions.

Access to Broadband at home is important for a wide range of reasons from children being able to do school work to adults being familiar with technology needed to enable them to be competitive in the workforce. Without this access the digital skills gap will continue to grow. According to the Federal Reserve Bank of Dallas “Nearly 8 in 10 middle-skill jobs in today’s workforce require digital skills, representing 32 percent of all labor market demand in the nation. Digitally intensive middle-skills jobs have grown more than twice as fast as other middle-skill jobs in the past decade, and pay wages, on average, 18 percent higher than middle-skills jobs without a digital component” (Barton, 2016). Workforce opportunities are hindered when low and moderate-income (LMI) communities lack broadband access (Van Horn, 2018). Many jobs are listed only online leaving those that are disconnected unable to locate or apply for those jobs. In addition, many job training and education programs are online, leaving LMI workers who are less likely to have access to the internet at home behind in the fast growing digital economy. Broadband connectivity across the state can lead to a greater knowledge of technology and a more skilled workforce.

Lack of broadband access also affects K-12 students and their ability to learn and complete their homework. “The digital divide is growing in classrooms because of unequal access to essential learning technology resources at home. ...the Pew Research Center explains that “roughly one-third (31.4 percent) of households whose incomes fall below \$50,000 and with children ages 6–17 do not have a high-speed Internet connection at home. This low-income group makes up about 40 percent of all families with school-age children in the United States” (Van Horn, 2018). This quickly puts low-income children behind their higher income counterparts.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The Texas Broadband Development Office, within the Comptroller's Office, published the *Texas Broadband Plan 2022*, citing that "4.4 million households in Texas are served by only a single internet provider". This equates to over 45% of households with access to internet. "This lack of competition contributes to poor quality internet and service affordability" (Comptroller, 2024).

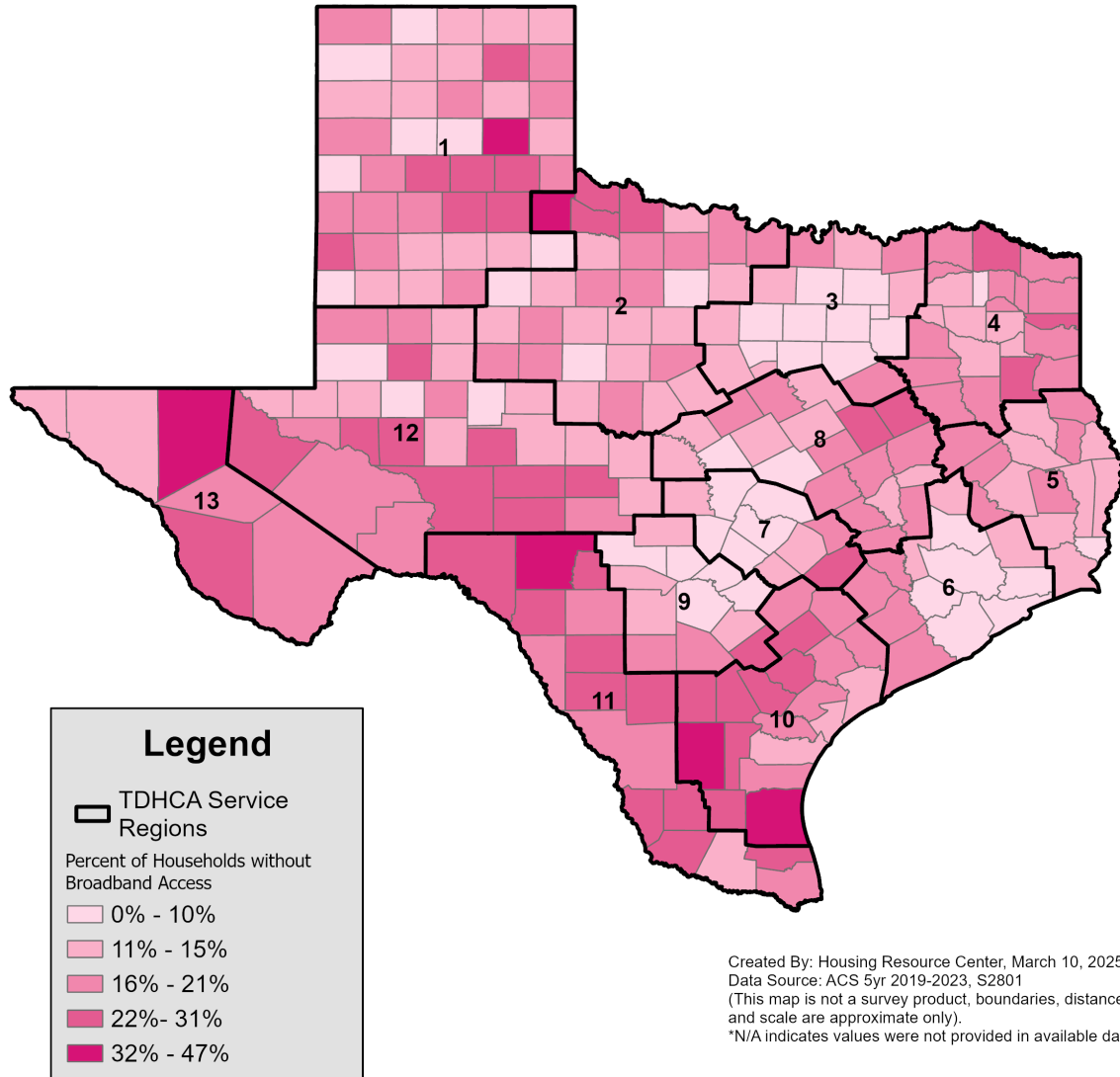
As seen in Map 5 below there is a lack of Broadband services, to a varying degree, across the State of Texas. Increased competition may push providers to expand their service area in order to have access to a larger client base. Currently, the State (TDHCA, TDA and DSHS) does not utilize HUD funding to increase Broadband saturation across the state.

However, to address this issue the 87th Texas Legislature created the Broadband Development Office (BDO) at the Texas Comptroller of Public Accounts. The BDO is charged with broadband expansion, which includes establishing an official statewide plan for expanding access. The Legislature appropriated \$5 million to the Comptroller to administer the program. Additionally, the American Rescue Plan Act enacted by the federal government has allocated \$500.5 million to Texas for broadband expansion, while the Infrastructure Investment and Jobs Act allocated at least \$100 million.

The Broadband Development Office is committed to using these funds as efficiently and effectively as possible. In March 2022, the BDO launched the Texas Broadband Listening Tour, conducting regional town halls in 12 Texas communities to hear directly from Texans about their experiences with broadband (Comptroller, 2024).

Map 5

Market Analysis 60, Households without Broadband Access



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The state of Texas is consistently one of the hardest hit by natural disasters in the United States. During the 5-year period from 2019-2023 billion dollar disasters in Texas accounted for over 50% (55) of all billion dollar disasters in the United States (102) and leads the U.S. in total cumulative costs from disasters since 1980 (NCEI, 2024). According to FEMA there have been nine Major Disaster Declarations in Texas since 2019, only behind California and Florida. The number of billion dollar disasters has doubled from 2016 to 2024. In addition, the average number of billion dollar severe storms has also drastically increased in 2023 and 2024 (15.5) compared to the previous five year period (5.5) (NECI, 2024).

The Texas Department of Public Safety, Division of Emergency Management's, State of Texas hazard Mitigation Plan (HMP) identifies the natural hazards projected to be the greatest economic threat to the state during the next five-year planning cycle 2023-2027. The 2023 HMP identified the following hazards as "Highly Likely" meaning they are likely to occur in the next year and on a yearly basis; Coastal Erosion, Drought, Expansive Soils, Extreme Heat, Floods, Hailstorms, Hurricane, Tropical Storm and Depressions, Lightning, Severe Coastal Flooding, Severe Wind, Severe Winter Weather, Tornadoes, and Wildfires (TxDPS, 2023).

The State of Texas through the Department of Emergency Management continues to fund and support disaster mitigation efforts around the state in order to reduce risk to Texans and build resiliency throughout the state.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

By analyzing income data for individual applications for FEMA assistance in the state of Texas, we can see what population is hardest hit by natural disasters. Data is available for two recent disasters Hurricane Harvey in 2017 and Winter Storm Uri in 2021.

Upon analyzing the data for the 1,044,004 applications submitted to FEMA after Hurricane Harvey, it is clear that the hardest hit group is low- to moderate-income Texans. The median income of all applicants for FEMA assistance for Hurricane Harvey was \$30,000; for the 160,525 applicants eligible for rental assistance the median income was \$35,962; and for the 959,275 applicants eligible for repair assistance the median income was \$28,560 (FEMA Open Data). Applicants could be eligible for both rental and repair assistance simultaneously. This data shows that very low to moderate income individuals do not have the means to recover from natural disasters on their own due to multiple factors including low-incomes and lack of insurance. 69% of FEMA applicants for assistance after Harvey did not have homeowners insurance and 89% did not have flood insurance (FEMA Open Data).

Similar to Harvey, of the 68,630 applications submitted to FEMA after Winter Storm URI, low to moderate income Texans were the hardest hit. The median income of all applicants was \$31,000, the median income of homeowners was \$42,000 and of renters was \$25,000. Unlike after Harvey only 32% of FEMA applicants for assistance after URI did not have homeowners insurance.

With the predicted continuance of “highly likely” disasters noted above, it is reasonable to assume that LMI households will be more adversely affected by disasters than their higher income counterparts.

In addition to impact data collected by FEMA for federally declared disasters, disaster events that involve smaller geographies cause significant damage that often remains unaccounted for. These events generally do not meet the damage thresholds necessary to access federal funding, but have a serious impact on local housing and infrastructure needs, in communities with fewer resources for recovery.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following Strategic Plan is the five-year plan from 2025-2029 for the Community Planning and Development (CPD) Programs governed by this document: the HOME Investment Partnerships (HOME) Program, the Emergency Solutions Grant (ESG) Program, the Housing Opportunities for Persons with AIDS (HOPWA) Program, the Community Development Block Grant (CDBG) Program, and the National Housing Trust Fund (NHTF).

Strategic Plan Section 10 discusses the five programs' geographic priorities. All CPD Programs distribute funds based on formulas, which take into account various need and availability factors.

Strategic Plan Section 25 discusses Priority Needs, which includes the Special Needs Populations described in Needs Assessment Section 45. Each program addresses these populations in different ways.

Strategic Plan Section 30 discusses the types of activities each program will use in response to market conditions. HOME may use the creation of new units, the rehabilitation of existing multifamily rental units, acquisition of units including preservation of affordability for those units, or Tenant-Based Rental Assistance (TBRA) to assist Special Needs populations. HOPWA may use TBRA; Short-Term Rental, Mortgage, and Utility (STRMU) assistance; Permanent Housing Placement (PHP); Facility-Based Housing Assistance (FBHA); Supportive Services; Housing Information Services; and Resource Identification. ESG may use rehabilitation in response to market conditions. CDBG may use economic development, public works, public infrastructure development, and housing activities.

Strategic Plan Section 35 discusses other programs with which CPD Programs can leverage funds, as well as committees, workgroups, and councils headed by the Texas Department of Housing and Community Affairs (TDHCA), the Texas Department of State Health Services (DSHS), or the Texas Department of Agriculture (TDA). HOME includes leveraging with the Housing Tax Credit (HTC) Program and a variety of programs other than CPD Programs.

Strategic Plan Section 40 discusses the State infrastructure as well as the subrecipients or subgrantees of CPD Programs. HOME includes how it works with Community Housing Development Organizations (CHDOs) and its Reservation System. HOPWA includes Administrative Agencies (AA) and Project Sponsors. CDBG includes Regional Reviews and Self-Help Centers (SHCs).

Strategic Plan Section 45 discusses the number of households to be assisted with CPD funding.

Strategic Plan Section 50 discusses the challenges facing Public Housing Authorities (PHA) and the State's efforts to assist. Although the State does not administer funds for public housing developments, the CPD Programs, along with the HTC Program, provide opportunities to assist PHAs.

Strategic Plan Section 55 discusses barriers to affordable housing.

Strategic Plan Section 60 discusses homeless strategies, including street outreach, shelter support, and rapid re-housing, among other strategies. ESG, HOPWA, and Section 811 are included in this strategy.

Strategic Plan Section 65 discusses how the CPD Programs address lead-based paint hazards and communicate the requirements in their procedures.

Strategic Plan Section 70 discusses how the CPD Programs add to the State's plans to reduce the number of households in poverty.

Strategic Plan Section 75 discusses homelessness, barriers to affordable housing, and reducing poverty-level households in colonias. Texas sets aside 12.5% of the CDBG Program for colonias.

Finally, Strategic Plan Section 80 discusses how the State will monitor the activities in the Consolidated Plan.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 1 - Geographic Priority Areas

1	Area Name:	State of Texas
	Area Type:	State Service Area
	Other Target Area Description:	State Service Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	State of Texas.
	Include specific housing and commercial characteristics of this target area.	Described in the Needs Assessment of the 2025-2029 State of Texas Consolidated Plan.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Described in the Process Chapter of the 2025-2029 State of Texas Consolidated Plan.
	Identify the needs in this target area.	Described in the Needs Assessment of the 2025-2029 State of Texas Consolidated Plan.
	What are the opportunities for improvement in this target area?	Described in the Needs Assessment and Market Analysis of the 2025-2029 State of Texas Consolidated Plan.
	Are there barriers to improvement in this target area?	Described in the Needs Assessment and Market Analysis of the 2025-2029 State of Texas Consolidated Plan.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

TDHCA and TDA do not provide priorities for allocating investment geographically to areas of minority concentration as described in 24 CFR §91.320(d).

HOME Program Geographic Priorities

Texas Government Code §2306.111 requires that TDHCA use a Regional Allocation Formula (RAF) to allocate its HOME funding. The RAF uses data from the Census Bureau to prioritize how to geographically allocate funding, such as: number of persons who live at or under 200% of the poverty line; number of households with rent or mortgage payments that exceed 30% of income; number of units with more than one person per room; and vacant units for rent or for sale. Both homeowner data and renter data are used in the RAF. This formula captures data on all Texas counties and accordingly helps promote funding in areas of geographic priorities.

Additionally, Texas Government Code §2306.111 (except when waived by the Governor) specifies that TDHCA shall expend at least 95% of its HOME funds for the benefit of areas not in Participating Jurisdictions (PJs). Therefore, need and availability in the areas that are PJs are not prioritized in the RAF. The RAF is included in the distribution method for all HOME funds from the annual allocation except for federal- and state-mandated activities, such as CHDO Operating Expenses, housing programs for persons with disabilities, and the Contract for Deed Conversion Program. The RAF is assessed, revised as appropriate, and published annually, after the public comment process, at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports>. Funds from the annual allocation which have previously been made available under the RAF are not required to utilize the RAF for future distribution.

ESG Geographic Priorities

Beginning with Federal Fiscal Year 2013, ESG funds have been prioritized for each of the HUD-designated Continuum of Care (CoC) Regions. The amount of funding to be allocated to each CoC Region is determined utilizing a formula that factors in data from a variety of sources, including the HUD Comprehensive Housing Affordability Strategy, the American Community Survey, and CoC Point in Time Counts. Factors utilized most recently included renter cost burden, population of persons in poverty, the total homeless population, and the amount of ESG funding made available to the CoC Region through direct HUD allocation.

CDBG Geographic Priorities

Texas CDBG Funds for projects under the Community Development (CD) Fund are allocated to 24 regions according to a formula included in the One-year Action Plan, similar to the methodology that HUD uses to allocate CDBG funds to the non-entitlement state programs. In addition, 10% of the annual allocation is allocated to projects under the Colonia Fund categories, which must be expended within 150 miles of the Texas-Mexico border. In addition, 2.5% of the annual allocation is dedicated for Colonia Self-Help Centers, allocated by state statute among five Texas-Mexico border counties, as well as in

other border counties that are determined to be economically distressed. The remaining CDBG programs are available to communities statewide.

HOPWA Geographic Priorities

DSHS contracts with AAs in six Ryan White Part B HIV Planning Areas encompassing 26 HIV Service Delivery Areas (HSDAs). AAs subcontract with Project Sponsors in each HSDA for statewide service delivery. The DSHS HOPWA Program serves all 254 counties in Texas, prioritizing those outside the six HOPWA-funded Metropolitan Statistical Areas: Austin, Dallas, El Paso, Fort Worth, Houston, and San Antonio. The program utilizes an allocation formula based on persons living with HIV (PLWH) in poverty, housing costs, prior-year performance data, and reported waitlists. During the program year, the program reallocates activity funds and adjusts household output goals within and between HSDAs to meet changing needs.

NHTF Geographic Priorities

Texas will distribute NHTF funds through a competitive NOFA process. For any year that the NHTF allocation (after subtracting the state's administrative percentage) is less than \$20 million, the funds will initially be available geographically, based on the proportion of Extremely Low-Income Renter households to the total population of Renter Households in each of thirteen State Service Regions. A minimum will be calculated for each region as a ratio of the available allocation divided by thirteen, and available competitively within each region prior to collapse into a statewide competition or otherwise prioritized in a NOFA. If the allocation received by the State exceeds \$20 million, an Allocation Formula similar to that used for the State's allocation of HOME funds will be used to distribute NHTF funds, although statutory requirements regarding a priority for areas not in Participating Jurisdictions or any HOME-specific set asides will not apply. If the State implements a homeownership program component using NHTF, the homeownership program only may use a different allocation method, based on proportionate need. When distributing funds geographically, several State Service Regions may be combined to increase the amount of funding available to applicants, but in no case will fewer than four distinct geographic regions for initial funding distribution be used.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 2– Priority Needs Summary

1	Priority Need Name	Rental Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	State Service Area

	Associated Goals	Tenant Based Rental Assistance with HOME Funding HOPWA Tenant-Based Rental Assistance HOPWA Facility-Based Housing Subsidy Assistance HOPWA Permanent Housing Placement Assistance HOPWA Resource Identification HOME Administration HOPWA Project Sponsor Administration HOPWA Grantee Administration
	Description	Rental Assistance includes security and utility deposits, and rental subsidies, usually while the household engages in a self-sufficiency program.
	Basis for Relative Priority	The Needs Assessment in Section 10 established that cost burden was a housing problem that affected the most households who have housing problems and were within 0-100% Area Median Income (AMI). Needs Assessment Section 10, Table 3 "Housing Problems", shows that 84% of renters with housing problems and income between 0-100% AMI had cost burden (i.e., spending more than 30% of income on rent) or severe cost burden (i.e., spending 50% or more of income on rent). In the answer to the question in that section "What are the most common housing problems?", it was found that renters with housing problems in the 0-30% AMI category experienced a severe cost burden 12% higher than homeowners with housing problems, and renters with housing problems in the >30-50% and >50-80% AMI categories experienced non-severe cost burden 7-11% higher than homeowners with housing problems. The Market Analysis Section 15 shows that renters do not have access to enough affordable rental units. First, in the answer to the question in that section "Is there sufficient housing for households at all income levels?", there is a discussion of housing mismatch which demonstrates that higher income households often reside in market-rate units that could be affordable to the lowest-income households. Low-income households (e.g., 0-80% AMI) make up only 63% of all households occupying housing affordable to them. Even though there appears to be a large number of affordable units, this mismatch is one issue that creates cost burden. Also, in the answer to the question in that section "How is affordability of housing likely to change considering changes to home values and/or rents?", even with the increase in median incomes, the rates of cost burden for all renters rose slightly over 5 years from 48% in 2019 to 53% in 2023. Rental assistance would help to lower this rate of cost burden.
2	Priority Need Name	Production of New Units
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	State Service Area
	Associated Goals	Acquisition & Construction of Single-Family Housing Households in New/Rehabilitated Multifamily Units NHTF Households in New/Rehabbed Multifamily Units CDBG Colonia Self-Help Center HOME Administration NHTF Administration

	Description	Multifamily development of units in new rental developments, which will have units offered at rents restricted by the funding source. CHDOs could be eligible to receive funding for the development of affordable single-family homes. New single-family homes and rehabilitated existing homes must follow certain design and quality requirements and must be sold to low-income homebuyers after completion of construction. The production of new units may be paired with permanent financing to qualified households if needed. HOME State recipients and subrecipients could be eligible to receive funding for the sale of an existing unit in need of reconstruction or for the new construction of a unit of single-family housing to low-income homebuyers. Interim construction and permanent financing is made available to qualified households. Production also includes Self-Help Housing. The Bootstrap Loan Program (Bootstrap) allows for self-help housing construction to provide very low-income families—including persons with special needs, such as colonia residents—an opportunity to purchase or refinance real property on which to build new housing or repair their existing homes through "sweat equity." Household income may not exceed 60% of AMI. All Bootstrap households provide at least 65% of the labor necessary to build or rehabilitate their housing under the supervision and guidance of a state-certified administrator or Colonia Self-Help Center. The maximum Bootstrap loan may not exceed \$45,000 per household. The Colonia SHCs provide targeted colonias in border counties with opportunities to improve housing and increase personal capacity for homeownership. The SHCs provide housing services in the form of new construction, reconstruction, rehabilitation, tool lending, construction skills training, and utility connections. Colonia residents are able to repair and construct their own and others' housing under the guidance of qualified nonprofit housing developers who provide training in construction methods and homeownership. SHC community development activities include homeownership education, access to and training in computers/technology, consumer rights education, financial literacy, and solid waste disposal assistance.
--	--------------------	---

	Basis for Relative Priority	As previously established in the "Basis for Relative Priority" for the Rental Assistance Priority Need, the most common housing problem for renters is distinctly cost burden. Creation of new multifamily units that offer reduced rents works hand-in-hand with rental assistance, since both types of assistance alleviate cost burden. Regarding the need for more affordable single-family units, the Needs Assessment Section 10 established that cost burden was a housing problem that by far affected the most homeowners that had housing problems and were within 0-100% AMI. Needs Assessment Section 10, Table 3, "Housing Problems", shows that 83% of homeowners with housing problems and incomes between 0-100% AMI had cost burden (i.e., spending more than 30% of income on mortgage) or severe cost burden (i.e., spending 50% or more of income on mortgage). In the answer to the question in that section "What are the most common housing problems?", it was found that homeowners with housing problems in >50-80% and >80-100% AMI categories experienced a severe cost burden -6-8% higher than renters with housing problems. Also, Needs Assessment Section 05 discussed the needs of colonia residents, who live in colonias with reduced infrastructure and poor housing. New affordable units would provide options for persons who live in substandard housing. Finally, the Market Analysis Section 15 showed how the affordability of homes for households with median family income compared to the income required to qualify for an 80%, fixed-rate mortgage to purchase a median priced home in all Multiple Listing Services (MLS) has gone down from 2019 to 2023. When affordability is going down, the need for affordable units increases.
3	Priority Need Name	Acquisition of existing units
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	Geographic Areas Affected	State Service Area
	Associated Goals	CDBG Colonia Self-Help Centers HOME Administration
	Description	Homebuyer assistance can also include contract for deed conversions. Also, TDHCA's Colonia SHCs provide targeted colonias in border counties with opportunities to improve housing and increase personal capacity for homeownership and employment. The SHCs provide housing services in the form of new construction, reconstruction, rehabilitation, contract for deed conversions, tool lending, construction skills training, and utility connections. Colonia residents are able to repair and construct their own and others' housing under the guidance of qualified nonprofit housing developers who provide training in construction methods and homeownership. SHC community development activities include homeownership education, access to and training in computers/technology, consumer rights education, financial literacy, and solid waste disposal assistance.

	Basis for Relative Priority	As was already established in the "Basis for Relative Priority" for the Production of new units, the most common housing problem for owners is cost burden. Assisting homebuyers with the affordable acquisition of units will help address cost burden for potential homebuyers. As established by Needs Assessment Section 05, unscrupulous practices regarding the use of contracts for deed are often detrimental to the buyers of properties. By converting those contracts for deed to traditional mortgages, the units that were unaffordable through the high interest rates in the contracts for deed become affordable through mortgages, while also providing the homeowner with the full rights of homeownership. Also, as established by Needs Assessments Section 45, persons with disabilities may need assistance with barrier removal.
4	Priority Need Name	Rehabilitation of Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Other
	Geographic Areas Affected	State Service Area
	Associated Goals	Homeless Goals Reconstruction of Single-Family Housing Households in New/Rehabilitated Multifamily Units NHTF Households in New/Rehabbed Multifamily Units CDBG Public Improvements and Facilities CDBG Colonia Set-Aside CDBG Colonia Self-Help Centers CDBG Administration HOME Administration NHTF Administration

	Description	Rehabilitation is the act of making repairs designed to address health and safety concerns, as well as local code requirements, and reconstruction is rebuilding either because it is not cost feasible to repair the home because of the extent of needed repairs, or because a home has been damaged or destroyed beyond repair. Rehabilitation or reconstruction of single-family units involves construction activities on owner-occupied housing on the same site. Activities intended to address rehabilitation needs can also result in new construction of housing units when they replace a previous, existing housing unit (Reconstruction). Also permitted are (1) instances where an existing owner-occupied manufactured housing unit is replaced with a site-built house or another manufactured housing unit on the same site; (2) an existing housing unit is demolished and rebuilt on a lot located outside a floodplain or away from other environmental hazards; or (3) when a housing unit is replaced because it has become uninhabitable as a result of disaster or condemnation by local government. Rehabilitation of multifamily units varies from property to property depending on specific needs and could include exterior and/or interior work. A definition of rehabilitation can be found in the Housing Tax Credit Program Qualified Allocation Plan, 10 Texas Administrative Code §11.1(d)(111). Rehabilitation and reconstruction include self-help housing, which involves on-site technical assistance to low- and very low-income individuals for outreach and education; housing rehabilitation, especially of existing housing stock in the colonias; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; grant writing; contract-for-deed conversions; and capital access for mortgages. Finally, rehabilitation may include renovation or major rehabilitation of an emergency shelter or conversion of a building into an emergency shelter.
--	--------------------	--

	Basis for Relative Priority	As was already established in the "Basis for Relative Priority" for the Production of new units, the most common housing problem for renters and owners is cost burden. The Needs Assessment Section 10 shows that substandard housing is the least commonly identified housing problem, experienced by only 3.5% of the population under 100% AMI. However, the Market Assessment Section 15 notes the importance of local economies on the housing markets. While substandard housing is not as common of a problem for Texas as a whole compared to other housing problems, in some communities substandard housing may be a substantial problem. This is true in rural areas and especially true in colonias, as noted in Needs Assessment Section 05. Rehabilitation of multifamily units will help ensure affordability for renters and, as new units are added to the State's affordable housing stock, provide more affordable rental choices. Rehabilitation for single-family housing in colonias is strongly supported by the Needs Assessment and Market Analysis. Although homeowner cost burden is measured in the Needs Assessment Chapter by comparing the mortgage and utility payments to the income of the homeowner, an analysis of home rehabilitation or reconstruction compared to income of the homeowner may show a substantial hardship for homeowners. Assistance of up to \$110,000, which is the highest amount allowable in the HOME single-family reconstruction activity in 2019, would result in a loan of similar size as some mortgages generated through a private financial institution. If the homeowner already has a mortgage or has income between 0-80% AMI, this large loan payment could create a burden. The HOME Program provides grants and/or deferred forgivable loans for owner-occupants for reconstruction or new construction. This program helps sustain affordability, because it repairs or replaces older housing stock through deferred, forgivable loans or grants with new, more energy-efficient housing stock, thus reducing potential cost burden. Though the focus in the Needs Assessment and Market Analysis is on affordability and availability, it should be noted that replacement of a dilapidated unit would also improve the safety of the homeowner. Because of these factors and particularly the needs inside colonias, HOME funds are made available annually for single-family reconstruction and new construction activities. TDHCA will continue to evaluate annually whether HOME funds should be directed to other activities that could more directly address common housing problems, such as cost burden, while ensuring that the rural parts of the state have access to address the most common housing problems they may be experiencing based on geography or population. Regarding the rehabilitation of emergency shelters, Needs Assessment 40 shows that there are 11,184 unsheltered homeless persons on a given night. Maintaining the safety and quality of shelters will continue to warrant the rehabilitation of emergency shelters when possible. In the CDBG
--	------------------------------------	--

		program, housing rehabilitation is an eligible activity given priority under the Colonia Set-Aside goal and as established by regional priority.
5	Priority Need Name	Supportive Services for Persons with HIV/AIDS
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	State Service Area
	Associated Goals	HOPWA Funded Supportive Services HOPWA Housing Information Services HOPWA Resource Identification HOPWA Project Sponsor Administration HOPWA Grantee Administration
	Description	The DSHS HOPWA Program currently limits the use of Supportive Services to Housing Case Management. Eligible households may receive Housing Case Management with housing assistance services or as a standalone supportive service. The core functions of Housing Case Management include engagement, assessment, goal setting, service coordination, and discharge planning. The intensity or level of housing case management that a Project Sponsor provides will depend on the household's assessed level of need.

	Basis for Relative Priority	The Market Analysis states that the DSHS HOPWA Program provides Tenant-Based Rental Assistance (TBRA); Short Term Rent, Mortgage, and Utility (STRMU) assistance; Permanent Housing Placement (PHP); Facility-Based Housing Assistance (FBHA); Supportive Services and Housing Information Services. Housing Case Management plays a vital role in HOPWA Supportive Services. Effective implementation of Housing Case Management can contribute to successful program outcomes for housing stability and access to care. Project Sponsors must conduct ongoing assessments of the housing assistance and supportive services required by participant households and make adequate supportive services available to them. At the end of 2022, 114,221 PLWH lived in Texas, many with incomes below the poverty level. The number of PLWH continues to rise yearly because PLWH are living longer lives. According to the Centers for Disease Control and Prevention (CDC), Texas had the 5th highest rate (19.8/100,000 population) of new HIV diagnoses in the nation in 2022. HOPWA serves households with incomes that fall at or below 80 percent of AMI. Housing assistance and supportive services remain critical needs for PLWH and their households.
6	Priority Need Name	Homeless Outreach
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Other
	Geographic Areas Affected	State Service Area

	Associated Goals	Homeless Goals
	Description	Offering essential services helps unsheltered homeless persons connect with emergency shelter, housing, or critical services, and provides urgent, non-facility-based care to those who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Outreach includes engagement, case management, emergency health and mental health services, transportation, and services for special needs populations. Case Management includes using a centralized assessment system, conducting evaluations, counseling, coordinating services, obtaining local benefits, monitoring program participant progress, providing information and referrals, and developing an individualized housing plan. Emergency health services include assessing a program participant's health problems and developing a treatment plan while helping to understand their health needs. Mental health services are also provided. Transportation assistance is allowed for the homeless population and outreach providers. Outreach to special needs population will vary based on the special need and will be specified in Strategic Plan Section 45.
	Basis for Relative Priority	Needs of individuals and families at risk of homelessness are established in Needs Assessment Section 10. Along with having low incomes, many individuals and families at risk of homelessness have co-occurring issues, such as needs for essential services like childcare or education. Because of these co-occurring issues, outreach to prevent homelessness for these populations is essential. Special needs populations described in Needs Assessment Section 45 have difficulty retaining housing in unique ways and are often vulnerable to homelessness. These populations need outreach tailored to them.
	7	
	Priority Need Name	Emergency Shelter and Transitional Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with HIV/AIDS and their Families Other
	Geographic Areas Affected	State Service Area
	Associated Goals	Homeless Goals HOPWA Facility-Based Housing Subsidy Assistance HOPWA Resource Identification HOPWA Project Sponsor Administration HOPWA Grantee Administration
	Description	Emergency shelter means the provision of a temporary shelter for homeless persons which does not require occupants to sign leases or occupancy agreements. Emergency shelters include shelters that provide overnight accommodation services as well as shelters that provide a space to stay during daytime hours. Emergency shelters can offer essential services, such as case management, childcare, education services, employment assistance, job training, outpatient health services, legal services, life training skills, mental health services, substance abuse treatment services, transportation, and services for special populations.

	Basis for Relative Priority	As was already established in the "Basis for Relative Priority" for Rental Assistance, the most common housing problem is cost burden. As discussed in Needs Assessment Section 10, certain characteristics, such as cost burden, can lead to instability of housing and risk of homelessness. With the 11,184 estimated number of homeless persons unsheltered on a given night listed in the Needs Assessment Section 40, the need for emergency shelter becomes apparent.
8	Priority Need Name	Rapid Re-housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	Geographic Areas Affected	State Service Area
	Associated Goals	Homeless Goals HOPWA Facility-Based Housing Subsidy Assistance HOPWA Permanent Housing Placement Assistance HOPWA Resource Identification HOPWA Project Sponsor Administration

	Description	Rapid re-housing includes housing relocation, stabilization services, and short-and/or medium-term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing. Rapid re-housing may involve providing last month's rent, rental application fees, security deposits, utility deposits, utility payments, and moving costs. Services provided for homelessness prevention may involve housing search and placement, housing stability case management, mediation, legal services for subject matters such as landlord/tenant disputes, and credit repair.
	Basis for Relative Priority	As established in Needs Assessment Section 40, a continuum of care approach for homeless populations necessitates more options than only providing emergency shelter. In addition, Market Analysis Section 30 discusses the cost savings of rapid re-housing.
9	Priority Need Name	Homeless Prevention
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS and their Families Other
	Geographic Areas Affected	State Service Area
	Associated Goals	Homeless Goals HOPWA Tenant-Based Rental Assistance HOPWA Short-Term Rent, Mortgage & Utilities Asst. HOPWA Facility-Based Housing Subsidy Assistance HOPWA Permanent Housing Placement Assistance HOPWA Resource Identification HOPWA Project Sponsor Administration HOPWA Grantee Administration

	Description	Homelessness prevention includes using relocation and stabilization services and short- and/or medium-term rental assistance to prevent an individual or family from moving into an emergency shelter or another place. Homelessness prevention may involve providing last month's rent, rental application fees, security deposits, utility deposits, utility payments, and moving costs. Services provided for homelessness prevention may involve housing search and placement, housing stability case management, mediation, legal services for subject matters such as landlord/tenant disputes, and credit repair.
	Basis for Relative Priority	As established in Needs Assessment Section 40, a continuum of care approach for homeless populations necessitates more options than providing emergency shelter. Market Analysis Section 30 discusses the cost savings of homelessness prevention.
10	Priority Need Name	Public Improvements and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development Other
	Geographic Areas Affected	State Service Area
	Associated Goals	CDBG Public Improvements and Facilities CDBG Economic Development CDBG Urgent Need CDBG Colonia Set-Aside CDBG Administration
	Description	Public improvements and infrastructure include water and wastewater systems, roads/streets, and other utilities. These systems are critical to the long-term viability of rural communities, which often lack the financial resources to make critical upgrades for efficiency or quality standards. SHCs in colonias include on-site technical assistance to low- and very low-income individuals and families for community development activities; infrastructure improvements; outreach and education; construction skills training; and infrastructure construction and access.

	Basis for Relative Priority	Although the Non-Homeless Special Need category "other" does not indicate which "other" is specified in the printed version of this document, "other" in this context means colonia residents. The Needs Assessment shows the need for public improvements and infrastructure as a majority of the applications received for CDBG funds include improvements and/or installation of public infrastructure. This predominance demonstrates a priority need for these types of projects. Project priorities established regionally consistently support public infrastructure as among the highest needs in rural communities.
11	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development Other
	Geographic Areas Affected	State Service Area
	Associated Goals	CDBG Public Improvements and Facilities CDBG Economic Development CDBG Administration
	Description	Economic development includes projects in support of job creation activity primarily benefiting individuals of low-to-moderate income and downtown revitalization activities to eliminate/prevent slum and blight conditions, and other activities to support the economic opportunities of non-entitlement communities.

	Basis for Relative Priority	Although the Non-Homeless Special Need category "other" does not indicate which "other" is specified in the printed version of this document, "other" in this context means colonia residents. The Market Analysis shows that economic development is needed as growing urbanization and an increasingly competitive global environment present challenges for the economic conditions of rural, non-entitlement communities. CDBG funds are often used by communities to provide the infrastructure improvements necessary to secure a major employer locating or expanding operations within the community, offering permanent employment opportunities to primarily low- and moderate-income persons. Few other resources are available to meet this need in small rural communities. Downtown revitalization projects to eliminate blighted conditions create an environment where local small businesses can thrive. Accessibility-related improvements are encouraged to ensure that all visitors are able to safely access the stores, restaurants, and other businesses that make our rural communities vibrant places to live, work, and visit.
12	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development Other
	Geographic Areas Affected	State Service Area
	Associated Goals	CDBG Public Improvements and Facilities CDBG Economic Development CDBG Urgent Need CDBG Colonia Set-Aside CDBG Administration
	Description	Public facilities include but are not limited to neighborhood facilities such as health facilities, libraries, public schools or community centers, and facilities for persons with special needs such as the homeless and senior citizens.

	Basis for Relative Priority	The Needs Assessment describes how the need for public facilities in rural communities is frequently foregone in order to employ CDBG for fundamental public infrastructure improvements. CDBG funding can support local efforts by providing facilities for important community services. Rural communities often face challenges in providing fire protection, frequently relying on volunteer fire departments to respond in an emergency across very large areas. Rural districts and volunteer departments rarely have resources to upgrade large equipment and vehicles to provide critical services. CDBG funds have been requested to fill this need from time to time, and more recently TDA has dedicated additional resources in this area.
13	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development Other
	Geographic Areas Affected	State Service Area
	Associated Goals	CDBG Public Improvements and Facilities CDBG Economic Development CDBG Urgent Need CDBG Colonia Set-Aside CDBG Colonia Self-Help Centers CDBG Administration
	Description	Public service activities include, but are not limited to, employment services, health services, and services for senior citizens.
	Basis for Relative Priority	The Needs Assessment shows the need for public services in rural communities is frequently foregone in order to employ CDBG for fundamental public infrastructure improvements. Additionally, many rural communities lack the service providers needed to deliver such services in their communities. CDBG funding may be able to bridge the gap to provide or establish needed services for some communities.

Narrative (Optional)

Low-income persons with special needs for housing-related priority goals include colonia residents; elderly and frail elderly populations; homeless populations and persons at risk of homelessness; persons with alcohol and substance use disorders; persons with mental, physical, intellectual, or developmental disabilities; persons with HIV/AIDS and their families; public housing residents and persons on wait lists for public housing; veterans and wounded warriors; victims of domestic violence, including persons with protections under the Violence Against Woman Act (VAWA) (domestic violence, dating violence, sexual assault, or stalking); youth aging out of foster care; and farmworkers. Please refer to the Needs Assessment Chapter of this document for more detailed descriptions of the need associated with special needs groups. Note that when the population is listed as "other," this could be one of three populations: colonia residents, youth aging out of foster care, and farmworkers.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Market Analysis Section 15 shows a possible housing mismatch in which lower-income Texans frequently are only able to access higher income units. In this case, TBRA can assist with that problem. TBRA allows eligible households the funds needed to select a rental unit that may have a higher rent than they could afford. HOME Use of TBRA The HOME Program takes into account the needs of households that have a cost burden as market conditions lead to the need for TBRA. Rental subsidy and security and utility deposit assistance is provided to tenants, in accordance with written tenant selection policies, for an initial period identified in the written agreement not to exceed 24 months. If available and allowed in the written agreement, additional funds may be set-aside to provide assistance beyond 24 months.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	Established in the Market Analysis Section 10, some special needs populations receive priority in many programs. HOME Use of TBRA for People with Special Needs The HOME Program considers income, availability of housing, and condition of housing for persons with special needs as market conditions that lead to the need for TBRA for this population. The Needs Assessment chapter also highlights the need in Texas for special needs populations to have access to rental housing. For example, the numbers of persons with disabilities transitioning from institutional living into community-based living is increasing, creating a priority for the State of Texas. TDHCA's TBRA is critical in helping households transition back into the community. In addition, of the households with disabilities assisted with HOME in 2018, approximately 87% used that assistance for TBRA; the remainder of the requests were for home repair or purchase. HOPWA use of TBRA for People with Special Needs For low-income PLWH and their households, the shortage of available affordable housing persists. Rising housing costs price eligible households out of the market while household incomes remain the same or decrease. Owners continue shifting utility responsibilities to tenants and increasing initial move-in costs. Rent-to-income-ratio requirements prevent households from accessing housing. Many households have poor credit, rental, and criminal histories, affecting housing access. Corporate owners regularly exclude applicants with minor infractions. In response to these market characteristics, the DSHS HOPWA Program provides TBRA, an ongoing and portable rental subsidy that helps households obtain or maintain permanent housing in the private rental housing market until they can enroll in the Housing Choice Voucher (HCV) Program or other affordable housing programs.

New Unit Production	Market Analysis Section 15 reflects that there are not enough affordable housing units available for renters. Market Analysis Section 15 also shows that there is a lack of supply of housing for sale, with only a 3.36 months' supply of inventory for sale. HOME use of New Unit Production Because HOME Multifamily funds used for the production of multifamily housing are typically paired with other resources such as housing tax credits and/or conventional financing, the availability of those other resources influences the use of funds for new construction. As with any development, the cost of land, materials, and labor are also factors. Finally, the demand for the housing from not only income-eligible tenants but those who exhibit an ability to pay rent is a primary market characteristic. For single-family HOME funds for new unit production, HOME grantees, including CHDOs, state recipients, and subrecipients identify the needs for new housing in their communities before they apply. Projects are reviewed to ensure that a qualified buyer is in place prior to approval. CDBG Program use of New Unit Production Office of Colonia Initiatives (OCI) anticipates that the rise of overall construction costs stems from the increase in prices for materials, labor, and land, which may cause TDHCA to increase the average amount of assistance per household. With the increased assistance per household and lower amounts of funding per household, TDHCA may decrease the number of single-family households served with construction. NHTF Program use of New Unit Production The Texas NHTF will provide funding for new construction (or reconstruction) of multifamily developments that meet TDHCA underwriting requirements. NHTF funds will be used for the production of multifamily rental housing for extremely low-income households, in which the units will generally not generate sufficient income to pay operating costs, therefore NHTF will typically be leveraged by other resources such as HOME funds, housing tax credits and/or conventional financing; the availability of those other resources will impact the use of NHTF for new construction. As with any development, the cost of land, materials, and labor are also factors. Finally, the demand for the
----------------------------	---

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	housing from not only income-eligible tenants but those who exhibit an ability to pay rent is a primary market characteristic. If NHTF is used for production of units for ownership, increasing costs for material, labor and land will factor into the assistance available for each unit, as will the availability of other fund sources to leverage NHTF. Because NHTF is required to serve extremely low-income households, the availability of mortgage financing with an affordable payment will impact the amount of assistance required by households to reach sustainable ownership. Because of these factors, NHTF funds used for ownership may result in fewer households served than typical for other funding sources.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	While only approximately 1.5% of the Texas housing stock is considered substandard per Needs Assessment Section 10, almost half of the housing stock is over 30 years old per Market Analysis Section 20. Older housing stock can be associated with necessary housing repairs, especially if households are hoping to age in place. In addition, Market Analysis Section 10 discusses the need for barrier removal for persons with disabilities. Finally, Needs Assessment Section 05 establishes the need for rehabilitation in colonias. HOME and NHTF use of Rehabilitation When a single-family housing unit or multifamily property is determined to be in disrepair, the suitability for rehabilitation varies by project type. HOME provides assistance to owner-occupants for reconstruction or new construction of housing on the existing site and take each housing unit on a case-by-case basis, accounting for factors such as property value, and construction costs. For a multifamily property, the applicant for funds provides a third-party property condition assessment that evaluates the extent of needed rehabilitation or reconstruction. ESG use of Rehabilitation Currently, due to administrative rule, rehabilitation is not offered with ESG funds. CDBG use of Rehabilitation To address the condition of the housing stock, the CDBG Program has established a limit of \$25,000 dollars per home and a process to select homes for rehabilitation. The CDBG Program will consider adjustments based on a specific request from the subrecipient and that household's circumstances. Vacant and abandoned housing units are not precluded from consideration. The grant recipient is responsible for establishing priority based on local housing needs. For the Colonia SHC, the assistance limit is \$100,000 per household for reconstruction and new construction and \$75,000 per household for rehabilitation. The OCI encourages rehabilitation assistance if the activity requires less than \$75,000 to be brought up to minimum construction standards so that the maximum number of households may be served.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Market Analysis Section 15 establishes that there are not enough affordable housing units available for owners. Homebuyer assistance helps ensure that homeowners purchase units that are within their means and help to make the units more affordable. In addition, Needs Assessment Section 05 discusses the abuses of contracts for deed, which may be improved by converting the contracts to traditional mortgages, resulting in acquisition of the unit. HOME use of Acquisition HOME offers homebuyer assistance to acquire a site where there is not an existing unit of housing, or where the existing unit of housing is substandard and in need of demolition. Funds may be utilized for the purchase and subsequent new construction of a standard unit of single-family housing on the purchased site. CDBG use of Acquisition, Including Preservation SHC program assistance for acquisition comes as either a grant or a low- or 0%-interest forgivable loan. The SHC assists a market that is less likely to qualify for mortgage products at market interest rates and that use traditional underwriting criteria.

Table 3 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

CPD funding is governed by this Consolidated Plan, but the State also works to collaborate, coordinate, and layer non-CPD funding sources in order to reach more Texans and more efficiently use available funds. Programs listed in the anticipated resources narrative sections below may be used to leverage CPD funds.

These include:

- 4% Housing Tax Credit (HTC)/Private Activity Bond (PAB) Program;
- 9% HTC Program;
- Multifamily Direct Loan Program;
- Homeless and Housing Services Program (HHSP);
- State Ending Homelessness Fund (EH Fund);
- State Housing Trust Fund Program;
- Texas Mortgage Credit Certificate (TX MCC) Program;
- First time homebuyer loan programs, including the My First Texas Home Program;
- Neighborhood Stabilization Program - Program Income (NSP PI);
- Section 8 Housing Choice Voucher (HCV) Program;
- Section 811 Project Rental Assistance (Section 811 PRA) Program; and
- Tax Credit Assistance Program Repayment Funds (TCAP RF).

For the programs above, the expected future funding amounts, to the extent known, are in the planning documents governing those programs. These documents are online at <http://www.tdhca.state.tx.us/>. The anticipated resources below focus on CPD Programs.

TDHCA participates in numerous committees, workgroups, and councils, which help TDHCA stay apprised of other potential resources and considerations in addressing affordable housing needs. Relationships with other federal and state agencies and local governments are extremely valuable, helping Texas agencies to coordinate housing and services and serve all Texans efficiently and effectively. TDHCA's involvement in these committees can promote opportunities to pursue federal funding opportunities. TDHCA actively seeks engagement and input from community advocates, funding recipients, potential applicants for funding, and others to obtain input regarding the development of effective policies, programs and rules. Changes to funding plans are made periodically based on feedback received through these avenues.

TDHCA is the lead agency for the following workgroups:

C-RAC: C-RAC is a committee of colonia residents appointed by the TDHCA Governing Board. It advises TDHCA regarding the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs.

Disability Advisory Workgroup (DAW): The DAW augments TDHCA's formal public comment process, affording staff the opportunity to interact more informally and in greater detail with various stakeholders and to get feedback on designing more successful programs, with a specific focus on gaining insight on issues impacting persons with disabilities.

Housing and Health Services Coordination Council (HHSCC): HHSCC is established by Texas Government Code §2306.1091. Its duties include promoting coordination of efforts to offer Service-Enriched Housing and focusing on other cross-agency efforts.

Texas Interagency Council for the Homeless (TICH): The TICH was statutorily created in 1989 to coordinate the State's homeless resources and services. The TICH consists of representatives from nine state agencies. TDHCA, as the primary source for state homelessness funding, provides administrative and planning support to the TICH.

Weatherization Assistance Program Planning Advisory Committee (WAP PAC): The WAP PAC is comprised of a broad representation of organizations and agencies and provides balance and background related to the weatherization and energy conservation programs at TDHCA.

The descriptions of the collaborations for DSHS and TDA are in the Discussion question of this section below.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	64,060,478.10	1,000,000	8,684,209	\$73,744,687	320,302,390.5	TDA's CDBG Program funds community and economic development, including program income collected by the state, and program income retained by local subgrantees, excluding the colonia set-aside. Communities may also coordinate CDBG funding with U.S. Department of Agriculture's (USDA) Rural Development funds or Texas Water Development Board's (TWDB) State Revolving Fund. Program Income of \$1,165,108 will be allocated to TDA's State Revolving Loan Fund, which supports economic
------	------------------------	---	---------------	-----------	-----------	--------------	---------------	--

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								development. TDHCA administers a portion of the CDBG funding through its Colonia SHCs.
CDBG Colonias Set-aside	public - federal	Acquisition Admin and Planning Homeowner rehab Public Improvements Public Services	7,117,830.90	0	\$2,753,872	7,117,830.90	35,589,154.5	The Colonia Set-Aside is used for goals described in the Strategic Plan Section 45. The Colonia Economically Distressed Areas Program (CEDAP) Legislative Set - Aside leverages funding from the TWDB's Economically Distressed Areas Program.

HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	33,003,098.78	15,208,416.32	0	48,211,515.10	165,015,493.9	TDHCA's HOME Program goals are described in the Strategic Plan Section 45 for multifamily and single-family activities. Single-family HOME activities may be coordinated with State Housing Trust Fund resources, including Bootstrap Loans and the Amy Young Barrier Removal Program. HOME Multifamily Development Funds can be layered with 4% and 9% HTC's and TDHCA Multifamily Direct Loan funds, including NHTF, TCAP Repayment Funds, and NSP Program Income. TDHCA also develops rules that
------	------------------------	--	---------------	---------------	---	---------------	---------------	---

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								govern all multifamily programs, including the Multifamily Direct Loan Program, known as the State Multifamily Rules, which includes but is not limited to the Uniform Multifamily Rules and the Housing Tax Credit Program Qualified Allocation Plan. TDHCA develops the Multifamily Direct Loan (MFDL) Program Rule.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$8,062,244	0	\$1,015,015	9,077,259	40,311,220	DSHS HOPWA Program authorizes the following activities: TBRA; STRMU; Facility-Based Housing Subsidy Assistance; PHP; Supportive Services, Housing Information Services, Resource Identification, Project Sponsor Administration, and Grantee Administration. Project Sponsors leverage available funds from the Ryan White HIV/AIDS Program to assist households with other core medical and support services.

ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$10,308,471	0	0	\$10,308,471	51,542,355	TDHCA's ESG funds are awarded via contract to Subrecipient agencies that provide emergency shelter, homelessness prevention, rapid rehousing, and Homeless Management Information Systems (HMIS) activities. HHSP is Texas state general revenue funding for the eight largest cities to provide flexibility to undertake activities that complement ESG activities. Note that not all ESG direct recipients in Texas are HHSP grantees.
Housing Trust Fund	public - federal	Multifamily rental new construction	\$9,611,392.27	\$928,405.22	0	\$10,539,797.49	48,056,961.35	TDHCA's NHTF Program goals are described in the

		Multifamily rental rehab						Strategic Plan Section 45 for multifamily and single-family activities. NHTF Multifamily Development Funds can be layered with 4% HTC and 9% HTCs, and TDHCA Multifamily Direct Loan funds, including HOME, HOME-CHDO, NSP Program Income and TCAP Loan Repayment. TDHCA also develops rules that govern all multifamily programs, including the Multifamily Direct Loan Program, known as the State Multifamily Rules, which includes but is not limited to the Uniform Multifamily Rules and the
--	--	--------------------------	--	--	--	--	--	--

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								Housing Tax Credit Program Qualified Allocation Plan. TDHCA develops the Multifamily Direct Loan (MFDL) Program Rule specifically for the MFDL Program.

Table 4 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME

HOME multifamily development is often used to leverage with the HTC Program, which authorizes 9% low-income housing tax credits of \$2.75 per capita for each state, and 4% HTC in amounts linked to the usage of the state's cap for issuance of tax-exempt PABs to finance affordable housing development. In Texas, this equates to approximately \$88,000,000 in 9% tax credits available to be awarded annually. These credits may be claimed each year for ten years and represents potential tax credit value on the magnitude of \$880,000,000. The credits are usually syndicated to limited partner investors to yield cash for use in eligible development activities. In recent years the syndication rates have dropped significantly to a range between 75-80%. TDHCA's Qualified Allocation Plan (QAP) identifies the criteria used for selection of eligible developments to provide housing for low-income tenants. HOME provides increased leverage, allowing property owners to utilize fewer tax credits and less private debt and local funding, thus providing more efficient use of resources. Other leveraging sources may include United States Department of Agriculture (USDA) operating subsidies and loans, and conventional and FHA-insured loans. Match requirements for the HOME Multifamily Direct Loan Program will in part be met through Rules and NOFAs that establish awardees' provide up to 10% of the award amount in match. In addition to the 10% match provided as part of the developer's obligation, TCAP RF may be utilized as HOME match, and TDHCA calculates below market interest rates on eligible loans provided to the HOME development which is included in the match funds reported in the CAPER. TDHCA requires Subrecipients and state recipients to provide match of up to 15% of the project hard costs for some single-family activities. TDHCA provides HOME match eligible loans through its Texas Housing Trust Fund Bootstrap Loan Program and utilizes the cash value of the yield forgone on the below market interest rate loan and HOME match.

ESG

To meet the ESG match requirement, TDHCA includes the provision of evidence of proposed match as part of the ESG application process. TDHCA awards additional points to applicants that commit to provide match in excess of the requirements. Subrecipients that also administer HHSP funds or funds from the EH Fund may utilize those funds as match for ESG, if they are otherwise eligible to be counted as match.

HOPWA

Texas HOPWA does not have a match requirement but leverages funds whenever possible. Project Sponsors leverage available funds from Ryan White and State Services grants, private funding sources, foundations, and local assistance to help clients. DSHS shares grantee administrative costs with AAs. However, AAs leverage most of their administrative expenditures from other funding sources

Due to IDIS character limits, CDBG and NHTF Leveraging is described in the question below.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

CDBG Leverages

More than 85% of TX CDBG grants include local match fund commitments. Matching funds are required for certain grants, while other grants award points to encourage local match; a sliding scale allows smaller communities to contribute less match funding than larger communities. Match funds may be provided by the applicant, or by a water or sewer utility benefiting from the project. Economic development (ED) projects benefiting private business require 1-for-1 match commitment, with the business most often providing this substantial match.

NHTF Program Leveraging

NHTF multifamily development may be used to leverage with the HTC Program, which was created by the Tax Reform Act of 1986 and authorizes 9% low-income housing tax credits in the amount of \$2.75 per capita for each state, and 4% low-income housing tax credits in amounts linked to the usage of the state's cap for issuance of tax-exempt bond to finance affordable housing development. In Texas, this equates to approximately \$88,000,000 in 9% tax credits available to be awarded by TDHCA annually.

These credits may be claimed each year for ten years and this represents potential tax credit value on the magnitude of \$880,000,000. The tax credits are syndicated to limited partner investors to yield cash for use in eligible development activities. In recent years the syndication rates have dropped significantly to a range between 75-80%. TDHCA must develop a Qualified Allocation Plan (QAP) for the selection of eligible developments to provide housing for the low-income tenants. NHTF provides increased leverage, allowing the property owners to utilize fewer tax credits and less private debt and local funding, therefore providing more efficient use of resources.

State Owned Land

The Texas General Land Office manages state owned lands and mineral rights totaling approximately 13 million acres. Much of this is leased for the benefit of the Permanent School Fund, an endowment fund established in 1876 for the benefit of Texas public school education. There is currently no plan to use state owned land for affordable housing or community development goals; however, local jurisdictions occasionally donate land or property in support of activities designed to address the needs identified in the plan as part of their contribution to locally administered programs.

Discussion

HOPWA

Continuing with the discussion of collaboration begun in the Introduction of this section.

DSHS HIV initiatives strive to reduce the number of undiagnosed persons and increase the number of virally suppressed PLWH. DSHS works with community partners, stakeholders, and health care providers statewide to strengthen services that prevent HIV transmission, improve diagnosis rates, and fill gaps in clinical treatment and related support services. The Texas HIV Syndicate serves as the Texas integrated HIV prevention and care planning group and facilitates this collaboration. The Syndicate includes representation from PLWH, HIV prevention and care organizational leaders, and other community stakeholders, many of which provide HOPWA services. The Texas HIV Syndicate produced Achieving Together, a community plan to end the HIV epidemic in Texas. This plan reflects the ideas, recommendations, and guidance of the Texas HIV Syndicate and Achieving Together Partners, as well as statewide community engagement efforts with PLWH, people impacted by HIV, clinicians, and researchers. The plan has six focus areas, one of which addresses mental health, substance use, housing, and criminal justice. Within DSHS, the HIV/STD/HCV Epidemiology and Surveillance Unit collects and reports data on HIV in Texas, which includes data submission to the Centers for Disease Control and Prevention (CDC). Subsequently, HUD uses this data to determine HOPWA formula allocations, while other federal agencies use it for planning, developing, implementing, and evaluating HIV service programs, including HOPWA. Finally, TDA participates in the following workgroups:

Texas Water Infrastructure Coordination Committee (TWICC): TWICC is a voluntary organization of federal and state funding agencies and technical assistance providers that address water and wastewater needs throughout the State. TDA participates in TWICC to coordinate efforts to leverage funds.

Drought Preparedness Council, The Council was authorized and established by the 76th Texas Legislature in 1999 and is responsible for assessment and public reporting of drought monitoring and water supply conditions, along with other duties.

Main Street Interagency Council. The Main Street Interagency Council evaluates and ranks Main Street applications and makes recommendations to the Commission for new Main Street designations.

Texas Joint Housing Solutions Workgroup. The Texas Joint Housing Solutions Workgroup is a collection of state and federal agencies and organizations who work to identify resources that can address temporary unmet housing needs and solutions that allow disaster survivors to transition to permanent housing. TDHCA and TDA both participate in this workgroup.

These workgroups, committees, and councils help to strengthen communication between state agencies as well as provide opportunities to layer or combine funding sources.

With the block grants and the layering resources listed above, there are also CDBG Disaster Recovery (DR) funds for multiple events with varying geographic restrictions. More details can be found at <http://recovery.texas.gov/action-plans/index.html>

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
San Antonio Metropolitan Ministries	Non-profit organizations	Homelessness	Other
Maverick County Hospital District (MCHD)	Subrecipient	Non-homeless special needs	Other
Victoria County Public Health Department (VCPHD) HIV/AIDS Resource Program (HARP)	Subrecipient	Non-homeless special needs	Other
Alamo Area Resource Center (AARC)	Subrecipient	Non-homeless special needs	Other
Community Action of Central Texas (CA) Rural AIDS Services Program (RASP)	Subrecipient	Non-homeless special needs	Other
United Way of the Greater Tri-County Area (UWGTCA) Central Texas Support Services (CTSS)	Subrecipient	Non-homeless special needs	Other
Waco-McLennan County Public Health District (WMCPHD)	Subrecipient	Non-homeless special needs	Other
NORTEX Regional Planning Commission (NORTEX)	Subrecipient	Non-homeless special needs	Other
Project Unity (PU)	Subrecipient	Non-homeless special needs	Other
Shannon Supportive Health Services (SSHS)	Subrecipient	Non-homeless special needs	Other
Your Health Clinic (YHC)	Subrecipient	Non-homeless special needs	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Dallas County Health and Human Services (DCHHS)	Subrecipient	Non-homeless special needs	Region
Baptist Hospitals of Southeast Texas (BHS) Smart Health Clinic	Subrecipient	Non-homeless special needs	Other
Brown Family Health Center (BFHC)	Subrecipient	Non-homeless special needs	Other
Allies in Hope (AIH)	Subrecipient	Non-homeless special needs	Other
Special Health Resources for Texas (SHRT)	Subrecipient	Non-homeless special needs	Other
Access Care of Coastal Texas (ACCT)	Subrecipient	Non-homeless special needs	Other
Legacy Community Development Corporation (LCDC)	Subrecipient	Non-homeless special needs	Other
Panhandle AIDS Support Organization (PASO)	Subrecipient	Non-homeless special needs	Other
Central Texas Community Health Centers CommUnityCare	Subrecipient	Non-homeless special needs	Other
Basin Assistance Services (BAS)	Subrecipient	Non-homeless special needs	Other
South Plains Community Action Association (SPCAA) Project CHAMPS	Subrecipient	Non-homeless special needs	Other
City of Laredo Health Department (CLHD)	Subrecipient	Non-homeless special needs	Other
Westbrook Clinic (WC)	Subrecipient	Non-homeless special needs	Other
Coastal Bend Wellness Foundation (CBWF)	Subrecipient	Non-homeless special needs	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Dignity Health Management Center (DHMC)	Subrecipient	Non-homeless special needs	Other
AIDS Outreach Center (AOC)		Non-homeless special needs	Other
Salvation Army Fort Worth (SAFW) Mabee Center	Subrecipient	Non-homeless special needs	Other
Bexar County Hospital District DBA University Health (UH)	Other	Non-homeless special needs	Region
Dallas County Health and Human Services (DCHHS)HOPWA Unit	Subrecipient	Non-homeless special needs	Other
Brazos Valley Council of Governments (BVCOG)	Other	Non-homeless special needs	Region
South Texas Development Council (STDC)	Other	Non-homeless special needs	Region
Brazos Valley Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
The Houston Regional HIV/AIDS Resource Group, Inc. (TRG)	Other	Non-homeless special needs	Region
Tarrant County Public Health (TCPH)		Non-homeless special needs	Region
ARK TEX COUNCIL OF GOVERNMENTS	Regional organization	Economic Development Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
North Central Texas Council of Governments		Economic Development Non-homeless special needs public facilities public services	Region
Texoma Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Permian Basin Regional Planning Commission	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
PANHANDLE REGIONAL PLANNING COMMISSION	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Rio Grande Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
NORTEX Regional Planning Commission	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
South Plains Association of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
West Central Texas Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Concho Valley Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
East Texas Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Capital Area Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Coastal Bend Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Golden Crescent Regional Planning	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Houston-Galveston Area Council	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Alamo Area Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Deep East Texas Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
South East Texas Regional Planning Commission	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Lower Rio Grande Valley Development Corp.	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Middle Rio Grande Development Council	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
South Texas Development Council	Other	Economic Development Non-homeless special needs public facilities public services	Region
Central Texas Council of Government	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
Heart of Texas Council of Governments	Regional organization	Economic Development Non-homeless special needs public facilities public services	Region
YOUTH AND FAMILY ALLIANCE DBA LIFEWORKS	Non-profit organizations	Homelessness	Other
THE SALVATION ARMY Amarillo	Non-profit organizations	Homelessness	Other
ADVOCACY OUTREACH	Non-profit organizations	Homelessness	Other
LA POSADA PROVIDENCIA	Non-profit organizations	Homelessness	Other
MID-COAST FAMILY SERVICES, INC.	Non-profit organizations	Homelessness	Other
THE SALVATION ARMY, Arlington	Non-profit organizations	Homelessness	Other
The Salvation Army – Costal bend	Non-profit organizations	Homelessness	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CORPUS CHRISTI HOPE HOUSE, INC.	Regional organization	Homelessness	Other
City of Amarillo	Government	Homelessness	Other
Alliance of Community Assistance Ministries, inc.	Non-profit organizations	Homelessness	Other
THE BRIDGE OVER TROUBLED WATERS, INC	Non-profit organizations	Homelessness	Other
AUSTIN STREET CENTER	Non-profit organizations	Homelessness	Other
BAY AREA TURNING POINT, INC.	Non-profit organizations	Homelessness	Other
BEAT AIDS COALITION TRUST	Non-profit organizations	Homelessness	Other
BRIDGE STEPS DBA THE BRIDGE	Non-profit organizations	Homelessness	Other
CATHOLIC CHARITIES OF THE RIO GRANDE VALLEY	Non-profit organizations	Homelessness	Other
CENTER FOR SURVIVORS OF TORTURE	Non-profit organizations	Homelessness	Other
CENTER FOR TRANSFORMING LIVES	Non-profit organizations	Homelessness	Other
CITY HOUSE, INC	Non-profit organizations	Homelessness	Other
COMAL COUNTY FAMILY VIOLENCE SHELTER, INC	Non-profit organizations	Homelessness	Other
COVENANT HOUSE TEXAS	Non-profit organizations	Homelessness	Other
CROSSROADS COMMUNITY ACTION	Non-profit organizations	Homelessness	Other
DENTON COUNTY FRIENDS OF THE FAMILY, INC	Non-profit organizations	Homelessness	Other
EL PASO HUMAN SERVICES, INC	Non-profit organizations	Homelessness	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
FAMILIES IN CRISIS, INC	Non-profit organizations	Homelessness	Other
FAMILY CRISIS CENTER, INC	Non-profit organizations	Homelessness	Other
FAMILY VIOLENCE PREVENTION SERVICES, INC.	Non-profit organizations	Homelessness	Other
FRIENDSHIP OF WOMEN, INC	Non-profit organizations	Homelessness	Other
HARMONY COMMUNITY DEVELOPMENT CORP.	Non-profit organizations	Homelessness	Other
HAVEN FOR HOPE OF BEXAR COUNTY	Non-profit organizations	Homelessness	Other
HTX H.O.P.E. HAVEN	Non-profit organizations	Homelessness	Other
NB HOUSING PARTNERS	Non-profit organizations	Homelessness	Other
NORTEX REGINLA PLANNING COMMISSION	Non-profit organizations	Homelessness	Other
PROJECT VIDA	Non-profit organizations	Homelessness	Other
RANDY SAMS OUTREACH SHELTER	Non-profit organizations	Homelessness	Other
SAFEHAVEN OF TARRANT COUNTY	Non-profit organizations	Homelessness	Other
SALVATION ARMY (FORT WORTH)	Non-profit organizations	Homelessness	Other
SALVATION ARMY (MIDLAND)	Non-profit organizations	Homelessness	Other
SALVATION ARMY (TEMPLE)	Non-profit organizations	Homelessness	Other
SALVATION ARMY (WACO)	Non-profit organizations	Homelessness	Other
SAN ANTONIO METROPOLITAN MINISTRY, INC	Non-profit organizations	Homelessness	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SARAH'S HOUSE	Non-profit organizations	Homelessness	Other
TARRANT COUNTY HANDS OF HOPE	Non-profit organizations	Homelessness	Other
THE SAFE ALLIANCE	Non-profit organizations	Homelessness	Other
THRIVE YOUTH CENTER, INC	Non-profit organizations	Homelessness	Other
TRANSCEND STEM EDUCATION	Non-profit organizations	Homelessness	Other
TWIN CITY MISSION, INC.	Non-profit organizations	Homelessness	Other
UNDER 1 ROOF	Non-profit organizations	Homelessness	Other
WEST HOUSTON ASSISTANCE MINISTRIES, INC	Non-profit organizations	Homelessness	Other
Proyecto Azteca, Inc.	CHDO	Ownership	Colonias
Texas CDBG	Departments and agencies	Economic Development Non-homeless special needs public facilities public services	State
TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS	Departments and agencies	Homelessness Planning Public Housing Rental	State
TEXAS DEPARTMENT OF STATE HEALTH SERVICES	Departments and agencies	Non-homeless special needs	State
HIDALGO COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning public facilities public services	Colonias

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
EL PASO COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning public facilities public services	Colonias
Equity	Non-profit organization	Ownership public services	Colonias
VAL VERDE COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning public facilities public services	Colonias
MAVERICK COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning public facilities public services	Colonias
WEBB COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning public facilities public services	Colonias

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
STARR COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning public facilities public services	Colonias
COMMUNITY DEVELOPMENT CORPORATION OF BROWNSVILLE	Non-profit organizations	Ownership Rental	Colonias
WILLACY COUNTY	Government	Economic Development Non-homeless special needs Ownership public facilities public services	Region
NUECES COUNTY	Government	Economic Development Non-homeless special needs Ownership public facilities public services	Colonias

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system of the Grantee involves three State agencies: TDHCA, TDA, and DSHS. For the State, one institutional delivery gap is the limited staff resources. As a result of the revisions to the HUD HOME Rule, TDHCA has been assigned expanded responsibility for monitoring and oversight with no increase in level of funding for this purpose. For TDA, fewer staff and limited financial resources have impacted program decisions, including the type of funding opportunities offered, limited travel for on-site technical assistance in a very large state, and changing application procedures. There is a great amount of need demonstrated in the Needs Assessment, of which only a small portion can be addressed with the resources available. Every year the programs are oversubscribed.

Program's institutional deliveries;

HOME provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other eligible entities. TDHCA sets-aside a portion of the HOME allocation for CHDO operations, offers periodic training specific to CHDO activities, and encourages participation at CHDO training events offered by HUD.

For ESG, the program had traditionally funded subrecipients through a statewide competitive Notice of Funding Availability (NOFAs). However, this system led to gaps in ESG subrecipients service areas because applicants in certain areas of the State may not have scored high enough to receive an award. ESG now has better coordination through geographic targeting of funds to the CoC areas to try and close these funding gaps.

NHTF provides low interest rate, soft repayable and deferred forgivable loans to public housing authorities, nonprofit organizations, and other eligible entities. TDHCA sets aside all of the NHTF allocation for eligible Developments to construct or rehabilitated HTF-assisted units for Extremely Low-Income persons. Eligible Developments are awarded through the Uniform Multifamily Application process.

Inadequate HOPWA administrative caps require DSHS, AAs, and Project Sponsors to leverage other funding sources for personnel costs and constrain the quality and scope of programmatic oversight. AAs and Project Sponsors often experience high turnover each year, including key staff with HOPWA responsibilities and programmatic subject-matter expertise. While the DSHS HOPWA Program provides statewide coverage, HSDAs often have only one program access point serving a vast region. For many households living in rural areas with inadequate public transportation, attending medical appointments, to obtaining medication, and meeting with Project Sponsor staff can create barriers to accessing housing assistance and supportive services.

For CDBG, funds are awarded through competitive applications, other than the small portion directed to TDHCA to support Colonia SHCs. TDA ensures that communities in each region of the state receive grants, however current funding levels cannot meet the needs of all eligible communities. In fact, communities must limit their requests to the highest priority projects, and many communities do not apply for funding based on the limited funds available.

Assess the strengths and gaps in the institutional delivery system working within the Colonias

Colonia communities are often geographically dispersed within their counties and do not have a formal organizational structure. Local government entities and nonprofit organizations that want to apply for funding on behalf of colonia residents may not have the staff resources or experience to navigate complex federal programs. Colonia communities and border counties also do not have a tradition of using private outside administrators to ensure compliance with federal regulations.

TDHCA's HOME Division allocates funding for contract-for-deed-conversion activities each year specifically designed to assist households in moving from contract-for-deed situations into a traditional

mortgage. The funds assure a continued revenue stream for administrators working on these issues and promote capacity. Other HOME funds are limited to non-PJs by State statute, and most colonias are located in these areas.

The incidence of literal homelessness in the colonias appears to be below the state average; however, there is a greater incidence of overcrowding housing as family members double up in one unit. Since Colonia communities often do not have formal organizational structure, no organizations within Colonias have applied for funding through TDHCAs NOFAs for ESG. TDHCA provides incentives for service to colonias in its ESG NOFAs.

The CDBG Program includes a colonia set-aside to address ongoing infrastructure and housing needs in Colonias. Counties apply for funding on behalf of colonia communities, and many administer the projects using local staff after certifying their capacity to do so. CDBG-funded projects may also include, or be related to, funding from other state and federal agencies, which increases the complexity of the projects. TDA works with other agencies to create as smooth a process as possible but must rely on the County and its administrative staff or consultant to complete the projects.

TDHCA has two Border Field Offices strategically placed along the Texas-Mexico border. These offices disseminate information and extend on-going technical assistance to grass roots organizations, nonprofits and units of general local government who serve colonia residents.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X

Supportive Services			
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Insurance Assistance, Food Pantry	X		X

Table 6 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

The sheer size of Texas results in large areas of the state where there are significant gaps in the availability of services for persons who are homeless or at risk of homelessness. This is especially true in rural areas where only one organization may serve numerous counties and towns.

Regarding ESG, mainstream services such as health, mental health and employment services are primarily provided to homeless persons who are residing in emergency shelter or who have been housed through rapid re-housing. Of the 49 Subrecipients of 2024 ESG funds, the majority provide case management, transportation, education, employment search, and life skills training. Healthcare, mental health, childcare, and legal services were the least offered.

Historically, DSHS, AAs, and Project Sponsors have prioritized the most important and indispensable HOPWA activities like housing assistance and supportive services. During the HOPWA 2023 program year, DSHS allocated 72, 20, and 8 percent of funds to housing assistance, supportive services, and administration respectively. By the end of the DSHS HOPWA Program year, Project Sponsors provided housing assistance to 1,233 households and supportive services to 1,137 households. To promote the availability and use of HOPWA services, Project Sponsors share program information and eligibility criteria with other HIV prevention and care agencies, local public housing agencies, and other affordable housing programs in their HSDA(s). Situated within a comprehensive network of HIV care services, the DSHS HOPWA Program integrates with the administrative structure of the Texas Ryan White Part B HIV/AIDS Program and the larger, multi-sectoral system for delivering treatment and care to PLWH in Texas. These services include outpatient/ambulatory health, oral health, mental health, health insurance premium and cost sharing assistance, Texas HIV Medication Program (THMP), and many others. Ryan White HIV/AIDS Program participants receive information about housing assistance and supportive

services during intake and routine medical, psychosocial, or other appointments. Service providers regularly screen clients about their housing situation and needs, making referrals as appropriate.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

For the State agencies, many workgroups, committees, or councils help to address service delivery for special needs populations. These are described in Strategic Plan Section 30.

For the CPD Programs, HOME single-family focuses resources on the needs of disabled populations, as described in Strategic Plan Section 25. TDHCA's HOME Multifamily Development funds are often paired with competitive housing tax credits. Competitive housing tax credits are awarded to applicants based upon a scoring system, and one way to obtain points is by committing to set-aside at least 5% of units for Persons with Special Needs as defined by TDHCA and to set-aside at least an additional 2% of units for referrals from the COC or local homeless service provider. Therefore, the majority of HOME Multifamily Development funds are used, albeit indirectly, for developments with units set-aside for Persons with Special Needs. Developments awarded HOME/NHTF Multifamily Development funds alone or in conjunction with noncompetitive housing tax credits typically do not have an incentive to set-aside units for Persons with Special Needs, unless those developments are awarded under the Persons with Disabilities set-aside.

HOPWA Project Sponsors continue to report that Single Point of Access or wrap-around models demonstrate excellent results with increased access and adherence to medical care. The model provides PLWH with medical, psychosocial, and educational supportive services in a central location. Regardless of location, many Project Sponsors continued monitoring clients' medical appointments, medication, and treatment adherence.

For CDBG, two Border Field Offices along the Texas-Mexico border support colonia-serving grantees with on-going technical assistance as well as disseminate information directly to colonia residents. C-RAC, which consists of individuals that live in the colonias that are addressed with SHC funds, exists to advise TDHCA/TDA and assess its CDBG-funded activities in the colonias.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The State works to streamline program delivery by cross training and education. Training includes offerings through other government agencies, such as the State Office of Risk Management and the Comptroller, as well as tuition reimbursement for classes related to duties at work. Cross training in particular allows for greater flexibility in staff positions, making them more efficient and effective.

The State works to leverage and layer funding sources. Collaboration among State agencies and local communities is paramount. While the leveraging and layering cannot stretch the funds to address all the needs, it makes existing funds go further to reach more Texans in need.

Regarding HOME, most funds for single-family activities are funded utilizing a model that allows for submission of individual household activities on a ready-to-proceed basis rather than requiring subrecipients and State Recipients to enter into an agreement for funds without having identified specific eligible projects. Use of this system of fund reservation provides subrecipients and State Recipients more flexibility in the usage of HOME funds, expands the network of administrators, and allows TDHCA to serve a broader geographic area. TDHCA allocates HOME funds for single-family activities including CHDO, homebuyer, homeowner, and TBRA on a household-by-household basis. Through the Reservation System, TDHCA is using HOME funds more promptly, serving more households in a more diverse area, and expanding its network of providers.

The HOME Multifamily Development Program awards the large majority of its funds to applicants who receive allocations through either 9% HTC Program or the 4% HTC Program. This partnership with a highly scrutinized funding source can be viewed as a distinct strength in the institutional delivery of HOME Multifamily Development Program.

For ESG, TDHCA allocates a formula-based amount of funding to each CoC region in the state in an effort to assure distribution to as many areas of the state as possible. Applicants compete first with other applications in the same CoC region; then any remaining funding is pooled to fund the highest scoring applications overall. This funding mechanism is designed to select the highest quality applications while prioritizing geographic distribution and local goals.

DSHS will continue leveraging existing State and AA resources to administer the HOPWA Program and providing technical assistance and training to Project Sponsors as needed. To accommodate the needs of various households and assure proper use of staff resources, Project Sponsors will continue to offer multiple methods of meeting with applicant and participant households, including regular office, special office, home visit, and remote meetings.

For CDBG, TDA provides training through published policies, workshops, and on-site visits. Workshops and webinars are held prior to each competitive application cycle to ensure that all interested communities, particularly jurisdictions with low- to moderate-income and colonia areas, will have the information to compete for funding. Additional training is provided to ensure that grant recipients are aware of all federal and state requirements. All projects receive an initial site visit, an assigned TDA staff member for Grant Management, and a risk assessment is used to determine which projects require on-site reviews at project completion.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeless Goals	2025	2029	Homeless	State of Texas	Homeless Outreach Emergency Shelter and Transitional Housing Rapid Re-housing Homeless Prevention	ESG: \$51,542,355	Tenant-based rental assistance / Rapid Rehousing: 5,339 Households Assisted Homeless Person Overnight Shelter: 58,620 Persons Assisted Homelessness Prevention: 8,850 Persons Assisted
2	Acquisition & Construction of Single-Family Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	State of Texas	Production of New Units	HOME: \$0	Homeowner Housing Added: 0 Household Housing Unit
3	Reconstruction of Single-Family Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	State of Texas	Reconstruction of Housing	HOME: \$118,783,626.87	Homeowner Housing Reconstructed: 590 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Tenant Based Rental Assistance with HOME Funding	2025	2029	Affordable Housing Non-Homeless Special Needs	State of Texas	Rental Assistance	HOME: \$84,128,792.7	Tenant-based rental assistance / Rapid Rehousing: 4,674 Households Assisted
5	Households in New/Rehabilitated Multifamily Units	2025	2029	Affordable Housing Non-Homeless Special Needs	State of Texas	Production of New Units Rehabilitation of Housing	HOME: \$27,472,374.31	Rental units constructed: 137 Household Housing Unit Rental units rehabilitated: 15Household Housing Unit
6	NHTF Households in New/Rehabbed Multifamily Units	2025	2029	Affordable Housing Non-Homeless Special Needs	State of Texas	Production of New Units Rehabilitation of Housing	Housing Trust Fund: \$43,251,264	Rental units constructed: 375 Household Housing Unit
7	HOPWA Tenant-Based Rental Assistance	2025	2029	Affordable Housing Non-Homeless Special Needs	State of Texas	Rental Assistance Homeless Prevention	HOPWA: \$22,538,860	Tenant-based rental assistance / Rapid Rehousing: 3,565 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HOPWA Short-Term Rent, Mortgage & Utilities Asst.	2025	2029	Affordable Housing Non-Homeless Special Needs	State of Texas	Homeless Prevention	HOPWA: \$4,550,545	Homelessness Prevention: 2,280 Persons Assisted
9	HOPWA Facility-Based Housing Subsidy Assistance	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	State of Texas	Rental Assistance Emergency Shelter and Transitional Housing Rapid Re-housing Homeless Prevention	HOPWA: \$647,305	Homelessness Prevention: 280 Persons Assisted
10	HOPWA Permanent Housing Placement Assistance	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	State of Texas	Rental Assistance Rapid Re-housing Homeless Prevention	HOPWA: \$1,178,680	Public service activities other than Low/Moderate Income Housing Benefit: 830 Persons Assisted
11	HOPWA Funded Supportive Services	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	State of Texas	Supportive Services for Persons with HIV/AIDS	HOPWA: \$7,880,750	Public service activities other than Low/Moderate Income Housing Benefit: 6,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	HOPWA Housing Information Services	2025	2029	Affordable Housing Non-Homeless Special Needs	State of Texas	Supportive Services for Persons with HIV/AIDS	HOPWA: \$11,840	Public service activities other than Low/Moderate Income Housing Benefit: 115 Persons Assisted
13	HOPWA Resource Identification	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	State of Texas	Rental Assistance Supportive Services for Persons with HIV/AIDS Emergency Shelter and Transitional Housing Rapid Re-housing Homeless Prevention	HOPWA: \$359,840	Other: 0 Other
14	CDBG Public Improvements and Facilities	2025	2029	Non-Housing Community Development	State of Texas	Public Improvements and Infrastructure Economic Development Public Facilities Public Services	CDBG: \$264,541,099	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,200,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	CDBG Economic Development	2025	2029	Non-Housing Community Development Economic Development	State of Texas	Public Improvements and Infrastructure Economic Development Public Facilities Public Services	CDBG: \$45,165,588	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 665,000 Persons Assisted
16	CDBG Urgent Need	2025	2029	Non-Housing Community Development	State of Texas	Public Improvements and Infrastructure Public Facilities Public Services	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
17	CDBG Colonia Set-Aside	2025	2029	Affordable Housing Non-Housing Community Development	State of Texas	Production of New Units Acquisition of existing units Rehabilitation of Housing Public Improvements and Infrastructure Public Facilities Public Services	CDBG Colonias Set-aside: \$39,404,391	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	CDBG Colonia Self-Help Centers	2025	2029	Self-Help Centers	State of Texas	Rehabilitation of Housing Public Services	CDBG: \$9,926,685	Other: 22,688 Other
19	CDBG Administration	2025	2029	Administration/Technical Assistance	State of Texas	Rehabilitation of Housing Public Improvements and Infrastructure Economic Development Public Facilities Public Services	CDBG: \$ 11,176,746	Other: 0 Other
21	HOME Administration	2025	2029	HOME Administration	State of Texas	Rental Assistance Production of New Units Acquisition of existing units Rehabilitation of Housing	HOME: \$24,106,449.78	Other: 0 Other
22	NHTF Administration	2025	2029	NHTF Administration	State of Texas	Production of New Units Rehabilitation of Housing	Housing Trust Fund: \$4,805,696	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
23	HOPWA Project Sponsor Administration	2025	2029	Non-Homeless Special Needs	State of Texas	Rental Assistance Supportive Services for Persons with HIV/AIDS Emergency Shelter and Transitional Housing Rapid Re-housing Homeless Prevention	HOPWA: \$1,969,890	Other: 0 Other
24	HOPWA Grantee Administration	2025	2029	Non-Homeless Special Needs	State of Texas	Rental Assistance Supportive Services for Persons with HIV/AIDS Emergency Shelter and Transitional Housing Homeless Prevention	HOPWA: \$1,173,510	Other: 0 Other

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Homeless Goals
	Goal Description	Goals for 5-year period based on Program Year (PY) performance.
2	Goal Name	Acquisition & Construction of Single-Family Housing
	Goal Description	The number will be an estimation of households to be assisted through single-family HOME funds for acquisition and new construction based on PY 2025 allocation.
3	Goal Name	Reconstruction of Single-Family Housing
	Goal Description	The number will be an estimation of households to be assisted through Single-Family HOME funds for reconstruction and new construction of owner-occupied housing based on the PY 2025 allocation for general single family and persons with disabilities set-asides.
4	Goal Name	Tenant Based Rental Assistance with HOME Funding
	Goal Description	The number will be an estimation of households to be assisted through Single-Family HOME funds for TBRA based on the PY 2025 allocation for general single family and persons with disabilities set-asides, and a planned shift in resources from multifamily to single-family activities.
5	Goal Name	Households in New/Rehabilitated Multifamily Units
	Goal Description	The number will be an estimation of units rehabilitated or newly constructed based on the PY 2025 allocation. Multifamily Development Funds are available in the form of low interest rate repayable loans to for-profit and nonprofit developers to construct and/or rehabilitate affordable multifamily rental housing. HOME Multifamily Development Funds typically represent 10% to 40% of the total development costs on projects that are layered with 9% HTC's. For non-layered projects, HOME Multifamily Development Funds can represent over 50% of a project's total development cost. If the construction is paired with tax credits, performance is measured at the time that cost certification occurs. If construction is only HOME funding, then performance is measured at the time of final draw.

6	Goal Name	NHTF Households in New/Rehabbed Multifamily Units
	Goal Description	The number will be an estimation of newly constructed/rehabilitated units based on average per unit maximum investment. Multifamily Development Funds are available in the form of low interest rate repayable and deferred forgivable loans to for-profit and nonprofit developers to construct/rehabilitate affordable multifamily rental housing. If the construction/rehabilitation is paired with Tax Credit financing, performance is measured at the time that cost certification occurs. If construction/rehabilitation is only utilizing Multifamily Direct Loan funds, then performance is measured at the time of final draw.
7	Goal Name	HOPWA Tenant-Based Rental Assistance
	Goal Description	The number of households that received TBRA services during the program year. TBRA provides an ongoing and portable rental subsidy that helps households obtain or maintain permanent housing in the private rental housing market, including assistance for shared housing arrangements, until they can enroll in the Housing Choice Voucher Program (HCVP) or other affordable housing programs
8	Goal Name	HOPWA Short-Term Rent, Mortgage & Utilities Asst.
	Goal Description	The number of households that received STRMU services during the program year. STRMU provides short-term rent, mortgage, and utility payments for households experiencing a financial crisis related to their HIV health condition or a change in their economic circumstances. STRMU helps prevent homelessness by enabling households to remain in their own homes.
9	Goal Name	HOPWA Facility-Based Housing Subsidy Assistance
	Goal Description	The number of households that received FBHA services during the program year. HOPWA Facility-Based Housing Assistance (FBHA) activities include Short-Term Supportive Housing (STSH) and Transitional Supportive Housing (TSH). STSH provides temporary shelter for households experiencing homelessness Services allow households to develop individualized housing plans that address both short- and long-term needs and culminate in permanent housing.. TSH provides up to 24 cumulative months of non-portable facility-based rental assistance to households that are homeless or at risk of homelessness, including assistance for shared housing arrangements. Services allow households to prepare for permanent housing and develop individualized housing plans that culminate in permanent housing.

10	Goal Name	HOPWA Permanent Housing Placement Assistance
	Goal Description	The number of households that received PHP services during the program year. PHP helps households access, secure, and establish a permanent residence, maintained either on their own or with the help of ongoing rental assistance. Eligible costs include application fees, related credit checks, utility hookup fees and deposits, and reasonable security deposits necessary to move persons into permanent housing.
11	Goal Name	HOPWA Funded Supportive Services
	Goal Description	The number of households that received Housing Case Management services during the program year. The DSHS HOPWA Program currently limits the use of Supportive Service funds to Housing Case Management. Project Sponsors may provide Supportive Services with HOPWA housing assistance services or as a standalone service. The core functions of Housing Case Management include engagement, assessment, goal-setting, service coordination, and discharge planning. The intensity or level of housing case management that a Project Sponsor provides will depend upon the household's assessed level of need.
12	Goal Name	HOPWA Housing Information Services
	Goal Description	The number of households that received Housing Information Services during the program year. Housing Information Services include, but are not limited to, counseling, information, and referral services to assist households with locating, acquiring, financing, and maintaining housing. This may also include fair housing guidance for households that have encountered discrimination on the basis of race, color, religion, sex, age, national origin, familial status, or disability.
13	Goal Name	HOPWA Resource Identification
	Goal Description	The work products, deliverables, and other activities of projects that used Resource Identification funds. Resource Identification encompasses activities that establish, coordinate, and develop housing assistance resources for eligible households (including preliminary research and expenditures necessary to determine the feasibility of specific housing-related initiatives).
14	Goal Name	CDBG Public Improvements and Facilities
	Goal Description	Total number of beneficiaries for CDBG community grants, for basic infrastructure, public facilities, public services, and other community needs.

15	Goal Name	CDBG Economic Development
	Goal Description	Number of jobs created/retained and beneficiaries served by the Texas Capital Fund programs.
17	Goal Name	CDBG Urgent Need
	Goal Description	Total number of beneficiaries served by the CDBG Urgent Need programs.
18	Goal Name	CDBG Colonia Set-Aside
	Goal Description	Total number of beneficiaries served by the CDBG colonia programs.
19	Goal Name	CDBG Colonia Self-Help Centers
	Goal Description	Colonia residents receiving direct assistance through Self-Help Centers.
20	Goal Name	CDBG Administration
	Goal Description	CDBG Administrative costs including Technical Assistance.
21	Goal Name	HOME Administration
	Goal Description	HOME Administrative funds from PY 2025 HOME allocation and projected PI.
22	Goal Name	NHTF Administration
	Goal Description	NHTF Administrative funds.
23	Goal Name	HOPWA Project Sponsor Administration
	Goal Description	Administration funds for HOPWA Project Sponsors

24	Goal Name	HOPWA Grantee Administration
	Goal Description	HOPWA Administrative funds

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Based on anticipated program activities, TDHCA estimates that the number of PY 2025 beneficiaries for HOME single-family assisted will be approximately 625 low-, very low-, or extremely low-income households. On the basis of historical performance, TDHCA estimates that approximately 50 percent of those households will be minority households. The HOME Multifamily Program estimates that approximately 30 households will have incomes in the 0-50% AMI category, 30 households in the <80% AMI category, and 15 households with moderate income will be served per year from 2025 to 2029.

The NHTF Program estimates that the number of households that will be assisted through new construction and rehabilitation activities per year will be an estimation of newly constructed units based on the average per unit maximum investment. Performance will be measured at the time of Multifamily Direct Loan final draw or at the time of tax credit cost certification, as applicable.

The ESG Program estimates that 2,838 households will be assisted through homelessness prevention and rapid re-housing activities per year.

The DSHS HOPWA Program helps eligible PLWH and their households establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to health care and supportive services. Stable housing helps PLWH access comprehensive healthcare, adhere to HIV treatment, and achieve viral suppression. DSHS estimates that the Texas HOPWA program will assist 1,384 unduplicated households with housing assistance services per year.

The CDBG Program encourages regional priority set-asides for housing projects such as housing rehabilitation, and housing rehabilitation. Based on prior applications, the TDA estimates that 9,900 persons will be assisted per year through CDBG housing activities. Of those persons, 22,688 colonia residents are expected to be assisted through Colonia Self-Help Center activities, and 2,000 rural Texans across the state are expected to receive utility connections and similar housing assistance.

Disaster Recovery: As outlined in great detail in each of the Action Plans for the supplemental disaster assistance, the State of Texas had huge recovery efforts from each of the events it received funding for. While all of the programs are well under way, there remains unmet need that will still exceed the funds available to the State. Please refer to each program's Action Plan or the disaster recovery divisions most current Quarterly Progress Report for specific details: <http://recovery.texas.gov/action-plans/index.html>.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

TDHCA is a PHA that receives tenant-based Section 8 through the Housing Choice Voucher Program. It does not administer public housing funds for the purpose of operating public housing developments, and serves only a small portion of Texas. Also, TDHCA is not under a Voluntary Compliance Agreement for additional 504 units.

To address Public PHA needs, TDHCA allows PHAs to be subrecipients or sponsors for many of its programs, such as HTC Program, HOME Program and ESG Program. PHAs have successfully sponsored and administered HTC awards to rehabilitate or develop affordable rental housing and TDHCA addresses the matter of public housing accessibility and involvement through these programs. Over the last several years the Department has made rule changes specifically to remove challenges PHAs faced in layering their RAD transactions with the HTC Program. The Department also has a strong collaborative relationship with several of the larger PHAs in Texas as TDHCA issues Project Access vouchers to those exiting institutions, which are then most commonly absorbed by the local PHA where the household chooses to live.

The Department has recently adopted new 10 Texas Administrative Code (TAC) §1.201-1.212 concerning Accessibility Requirements which provides guidance regarding the requirements of Section 504 of the 1973 Rehabilitation Act and the Fair Housing Act and applicability to all recipients of awards from TDHCA. TDHCA has adopted the 2010 ADA standards for accessible design, with the exceptions listed in “Nondiscrimination on the Basis of Disability in Federally Assisted Programs and Activities” Federal Register 79 FR 29671. In addition, all rental developments assisted by TDHCA must conform to these standards, which require that at least 5% of the units be accessible for persons with physical disabilities and at least 2% of the units be accessible for person with hearing and visual impairments.

Activities to Increase Resident Involvements

HOME Addresses Public Housing Residents Involvement

TDHCA sends notification of published notices of funding availability under the HOME Program to interested parties around the state, including PHAs. Furthermore, staff of PHAs, especially those receiving HOME funds and those with Section 8 Homeownership programs, are targeted by TDHCAs Texas Statewide Homebuyer Education Program for training to provide homebuyer education opportunities and self-sufficiency tools for PHA residents.

In addition, PHAs also administer HOME tenant-based rental assistance funds, enabling them to provide households with rental assistance and services to increase self-sufficiency.

ESG Addresses Public Housing Residents Involvement

PHA residents are eligible to receive assistance and services from ESG subrecipients, as long as the assistance does not violate Section 576.105(d) of the ESG rules (24 CFR §576.105(d)) regarding use of funds with other subsidies.

HOPWA Addresses Public Housing Residents Involvement

The DSHS HOPWA Program does not provide public housing assistance. However, Project Sponsors interface with local public housing agencies to coordinate housing assistance and supportive services efforts. Project Sponsors share HOPWA program information and eligibility criteria with local housing authorities and other affordable housing programs in their HSDA. While households that participate in HCV or public housing programs do not qualify for HOPWA-funded housing assistance services, Project Sponsors may provide PHP services to secure a subsidized unit. Additionally, Project Sponsors may provide Housing Case Management services to public housing residents and they may receive core medical and support services through the Ryan White HIV/AIDS Program. PHA residents are eligible beneficiaries for CDBG-funded projects through an eligible unit of local government.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

TDHCA has worked to promote programs that will repair substandard housing and develop additional affordable housing units: TDHCA has designated PHAs as eligible entities for its programs, such as the HTC Program, HOME Program, and ESG Program. PHAs have successfully administered HTC awards to rehabilitate or develop affordable rental housing, as well as rental assistance programs.

Through HUDs Rental Assistance Demonstration (RAD) Program, PHAs can use public housing operating subsidies along with the HTC Program once the older PHA units are demolished and replaced with new housing or rehabilitated. Most of the PHAs currently taking advantage of this program are located in urban areas of the state that receive their own allocations of HOME funds; therefore, TDHCA does not anticipate using its HOME funds in conjunction with RAD.

Finally, TDHCA has developed a relationship with the Texas Housing Association and the Texas chapter of the National Association of Housing and Redevelopment Officials, which represent the PHAs of Texas.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

A review of State-level laws, regulations, and CPD programs is detailed in Chapter 3 of the State of Texas Analysis of Impediments to Fair Housing Choice (AI), updated in 2024, available at <https://www.tdhca.texas.gov/state-texas-analysis-impediments-ai-fair-housing-choice>. The AI included a review of policies including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

It is important to note that Texas confers a great deal of land use and planning authority on its cities and counties. Chapter 3 of the AI concludes that Texas state laws and programs provide significant considerations of protected classes and do not reflect discriminatory practices; while some Texas laws do authorize or do not prohibit local actions that could lead to local decision-making practices that may affect protected classes, those laws do not themselves treat protected classes differently.

In the case of siting and property taxes, Texas state laws have an impact on the location of housing and the affordability of housing. While many regulations are local, the state does have laws on municipal zoning, platting and other topics that govern such local regulations. In short, all of the special cases in which Texas counties are given zoning powers or zoning-like powers are similar to the municipal zoning enabling powers and do not create barriers to fair housing choice to FHAA-protected persons. The State of Texas does not grant zoning authority to counties, with a few exceptions. However, counties do have selected land use powers that can affect development.

The AI was adopted by the TDHCA Governing Board on July 11, 2024 and identifies five impediments to fair housing choice. To address the identified impediments, the AI provides recommendations that detail 23 Action Items that the State will undertake during the 2025-2029 Consolidated Plan period. The efforts of the State to mitigate these barriers and impediments will be seen in Strategic Plan Section 55 and Action Plan Section 75.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Local governments and officials generally have a greater awareness of their local economic, demographic and housing conditions, and the State of Texas gives local governments authority over their own lands. Please note that, as a state entity, state agencies cannot lobby or attempt to influence the support or defeat of a legislative measure. However, TDHCA and TDA can and do provide information to localities related to affordable housing compliance.

The State of Texas does not have authority to exercise zoning, impose impact fees, development fees or deed restrictions, or regulate building codes and so cannot directly affect these barriers. Nonetheless, TDHCA is taking steps to increase its role as an information resource to assist localities in overcoming

unnecessary regulatory barriers which may increase the cost of housing. TDHCA accomplishes this as follows:

- Creating consistent resources across state agencies that will assist users in finding policy guidance, seeking assistance, and finding trainings;
- Continuing education programs, such as the Texas Statewide Homebuyer Education Program which provides lenders, homebuyer educators, and consumers with information on serving traditionally underserved populations;
- Creating data transparency tools that will provide program, service and underserved population information that can be used by elected officials, local governments, developers, contract administrators, and the general public when creating policy positions and recommendations; and,
- Continuing research on defining and addressing any identified State and local policy barriers and countering such barriers through the release of best practices guidance or pursuing modifications of such policies where rules are promulgated by TDHCA and modification is possible under State statute.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Subrecipients of TDHCA ESG funding are required to participate in coordinated entry, which assesses individual needs and identify service and housing options available through the ESG program or through other CoC resources.

Addressing the emergency and transitional housing needs of homeless persons

ESG provides funds for emergency shelter, allowing U.S. Department of Housing and Urban Development's (HUD) CoC Program recipients to apply more of their federal dollars to support transitional housing activities. Emergency shelter is coupled with essential services to address the more urgent needs of those in emergency shelter, and case management to address barriers to obtaining permanent housing. ESG will continue working in coordination with CoCs to fund emergency shelter as a way to help persons who are homeless transition from homelessness to transitional housing (where needed), and then to permanent housing.

The DSHS HOPWA Program provides Facility-Based Housing Assistance (FBHA) services to eligible households. FBHA encompasses all expenditures for or associated with supportive housing facilities including, community residences, single-room occupancy (SRO) dwellings, short-term facilities, project-based rental assistance units, master leased units, and other housing facilities approved by HUD. The DSHS HOPWA Program currently limits FBHA to Short-Term Supportive Housing (STSH) and Transitional Supportive Housing (TSH) services. STSH provides temporary shelter for households experiencing homelessness. TSH provides up to 24 cumulative months of non-portable facility-based rental assistance to households that are homeless or at risk of homelessness, including assistance for shared housing arrangements. Additionally, the DSHS HOPWA Program embraces a housing-first approach in which Project Sponsors provide PHP and TBRA services with appropriate supportive services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

In line with HUD's mission to shelter homeless persons as a first step to ending homelessness, Texas has shifted its focus from primarily providing street outreach and shelter support to finding ways to help persons who are homeless in becoming permanently housed. Emergency shelter is combined with case management and essential services to better equip individuals and families to remain in permanent

housing. In instances where an individual or family is not at the point of entering permanent housing, transitional shelter may be provided, if the shelter meets the criteria of an emergency shelter as permitted by the program regulations. To encourage permanent housing activities, TDHCA incentivizes applications that provide a wider array of services for those currently being served by street outreach or utilizing emergency shelter to better facilitate the transition to permanent housing. ESG funds may be used for housing relocation efforts to reach out to landlords and negotiate rental contracts for clients. Combined with stabilization efforts, rapid rehousing provides permanent housing along with financial and service supports that assist clients in remaining in permanent housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Based on prior ESG funding history, homelessness prevention ranks third in the use of ESG funds in Texas. TDHCA anticipates that ESG funded organizations will continue to utilize approximately 17% of the ESG grant on homelessness prevention activities. These activities include financial assistance, and activities meant to help a household maintain its permanent housing after discharge from the program. Case management is focused on improving a family's ability to remain in permanent housing, including acquiring any Federal, State, or other benefits that may be available. TDHCA incentivizes applications though scoring to provide a wider array of services to recipients of homelessness prevention, as well as applications that propose the greatest percentage of assisted households who retain housing after program exit.

DSHS HOPWA Program provides STRMU services to eligible households. While the DSHS HOPWA Program does not specifically target persons discharged from institutions, TBRA, FBHA, and PHP can meet the short- and long-term housing needs of such persons.

TDHCA received three awards totaling \$31 million for the Section 811 Program and is implementing the program during the Consolidated Plan period. The program is helping extremely low-income individuals with disabilities and their families by providing approximately 600 new integrated supportive housing units in nine areas of the state. Members of the target population include individuals transitioning out of institutions including nursing facilities, people with severe mental illness and young adults with disabilities transitioning out of the state's foster care system. The Section 811 Target Population receives assistance from public agencies, are Medicaid-eligible, and could be at-risk of housing instability and/or homelessness.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The 1992 Community and Housing Development Act included Title X and calls for a three pronged approach to target conditions that pose a hazard to households: (1) notification to occupants about the existence of hazards so they can take proper precautions, (2) identification of lead-based paint hazards before a child can be poisoned and, (3) control of these lead-based paint hazards in order to limit exposure to residents. (Texas Department of State Health Services, 2007).

While TDHCA monitors its properties for compliance with HUD lead-based paint regulations, DSHS oversees the Texas Environmental Lead Reduction Rules (TELRR) for the state as a whole. These rules cover areas of lead-based paint activities in target housing (housing constructed prior to 1978) and child-occupied facilities, including the training and certification of persons conducting lead inspections, risk assessments, abatements, and project design. For all projects receiving over \$25,000 in federal assistance, contractors need to follow inspections and abatements standards overseen by DSHS as well as the HUD requirements. By following these standards, the state is increasing access to housing without lead-based paint hazards.

HOME Addresses Lead-Based Paint

The HOME Program requires lead screening in housing built before 1978 for all HOME eligible activities and in accordance with 24 CFR §92.355, and 24 CFR Part 35 subparts A, B, J, K, M, and R.

NHTF Addresses Lead-Based Paint

The NHTF Program requires that eligible Developments mitigate lead hazards in accordance with 24 CFR §93.351 and the applicable provisions of 24 CFR Part 35, as provided in TDHCAs NHTF Minimum Rehabilitation Standards.

ESG Addresses Lead-based Paint

During the annual contract implementation training, TDHCA provides ESG subrecipients with requirements and information related to lead-based paint regulations. TDHCA requires ESG funded subrecipients to determine if a housing unit was built prior to 1978, for households seeking ESG funded rent or rent deposit assistance whose household has a family member(s) 6 years of age or younger. If the housing unit is built prior to 1978, the ESG subrecipients will notify the household of the hazards of lead-based paint.

HOPWA Addresses Lead-Based Paint

Per 24 CFR §574.310(b), §574.635, §35, and HUD CPD Notices 94-05 and 22-15, assisted housing, including shared housing arrangements, must meet safety and sanitation standards and comply with applicable state and local housing codes, licensing provisions, and any other structural or operational requirements. Assisted housing must also meet all Habitability Standards, Lead Safe Housing Rules, Fire Safety Requirements, and Carbon Monoxide Safety Requirements. While the DSHS HOPWA Program does not undertake lead-based paint abatement activities, Project Sponsors perform Housing Quality Standards certifications for each assisted unit to assess for lead-based paint health risks.

CDBG Addresses Lead-Based Paint

Lead-based paint mitigation is an activity eligible under housing rehabilitation that is funded under the Colonia Planning and Construction Fund and Community Development Funds. Each contract awarded requires the subgrantee to conform to Section 302 of the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4831(b)) and procedures established by the CDBG in response to the Act.

How are the actions listed above integrated into housing policies and procedures?

HOME Addresses Lead-based Paint Procedures

The HOME Program evaluates the potential for the presence of lead-based paint for HOME assisted activities and takes appropriate steps in accordance with 24 CFR §92.355 and 24 CFR Part 35 including notification of potential lead-based paint hazards to households residing in housing units that pre-date 1978. Furthermore, single-family and multifamily development and reconstruction activities in HOME increase the access to lead-based-paint-free housing because they create new housing.

NHTF Addresses Lead-Based Paint Procedures

The Multifamily Direct Loan Program evaluates the potential for the presence of lead-based paint for NHTF assisted activities and takes appropriate steps in accordance with 24 CFR §93.351 and the applicable provisions in 24 Part 35, as provided in TDHCAs NHTF Minimum Rehabilitation Standards. The aforementioned include notification of potential lead-based paint hazards to households residing in housing units that pre-date 1978. Furthermore, multifamily development and reconstruction activities with NHTF increase the access to lead-based-paint-free housing because they create new housing.

ESG Addresses Lead-Based Paint Procedures

ESG subrecipients providing rental assistance with ESG funds are required to evaluate the potential presence of lead-based paint in housing units. For housing units built prior to 1978, the ESG subrecipients notify the household of the hazards of lead-based paint in accordance with 24 CFR Part 35. More ESG actions for lead-based paint are located in the One Year Action Plan.

HOPWA Addresses Lead-Based Paint Procedures

The regulations for lead-based paint in 24 CFR §35 require certain responses to potential lead-based paint hazards. Unless otherwise exempt, if the structure was built or last rehabilitated prior to 1978, a child under the age of six will reside in the unit, and the property has a deteriorated paint surface inside or outside the structure, Project Sponsors cannot approve the property for HOPWA services until the owner appropriately controls and clears the surface. Project Sponsors that perform visual assessments must complete the HUD Lead-Based Paint Visual Assessment Training.

CDBG Addresses Lead-Based Paint Procedures

In accordance with CDBG state regulations and the Lead-Based Paint Poisoning Prevention Act, CDBG has adopted a policy to eliminate as far as practicable the hazards of lead poisoning due to the presence of lead-based paint in any existing housing assisted under CDBG. Abatement procedures should be included in the housing rehabilitation contract guidelines for each project and must appear in the approved work write-up documentation for all homes built prior to 1978 that will be rehabilitated. TDHCA is updating the Texas Minimum Construction Standards for 2020. This standard already requires all homes built prior to 1978 that will be rehabilitated with Department assistance to comply with the Environmental Protection Agency Renovation, Repair, and Painting Final Rule found at 40 CFR 745.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Through its Community Services Block Grant Program, TDHCA provides administrative support funds to Community Action Agencies and other human service delivery organizations that offer emergency and poverty-related programs to lower-income persons. Activities for the Community Services Block Grant Program can include education services, such as providing funds for tuition or scholarships for higher education. Education can help prevent children from continuing the cycle of poverty when they are adults, and re-education can help adults gain a job in a different career track.

Rental assistance programs, such as the ESG Program, HHSP Program, Section 8 HCV, and HOME's TBRA, can provide case management, which may include a recommendation for the individual to start or continue an appropriate educational program. In the process of creating reduced-rent housing through the HTC or HOME programs, developments located near community amenities or in high opportunity areas score additional points in the application process. These amenities or high opportunity areas may help tenants break the cycle of poverty.

HOPWA Project Sponsors must complete the HOPWA Getting to Work Training Curriculum. The curriculum covers a range of topics, including the benefits of working while living with HIV and employment resources. The program does not require participant households to enroll in any employment or vocational services, but participants agree to consider ways of increasing income and decreasing non-essential expenses. Housing Case Management services assess households' housing status, primary housing barriers, and other needs. Project Sponsors refer clients to local workforce centers if part of their individualized plan includes increasing earned income.

For those income-eligible Texans who have housing, subsidizing or reducing the energy costs may help keep that housing affordable and prevent homelessness. The Comprehensive Energy Assistance Program provides payment of utilities based on income eligibility and priority group status. If the applicant is eligible, the Comprehensive Energy Assistance Program subrecipient makes the energy payment to an energy company through a vendor agreement with energy providers. This program works in conjunction with TDHCA's Weatherization Assistance Program, which provides funds to subrecipients to help low-income households control energy costs through the installation of weatherization (e.g., energy-efficient) measures and energy conservation education.

TDHCA's Housing Trust Fund offers the Amy Young Barrier Removal Program, which helps persons with disabilities and low incomes make their homes accessible through one-time grants of up to \$22,000 for accessibility modifications. The Amy Young Barrier Removal Program is available for both renters and owners and can help low-income persons with disabilities maintain their housing without requiring relocation for purposes of accessibility.

Finally, the Texas CDBG Program awards funds for community and economic development projects, including infrastructure, housing, and new jobs, benefiting a projected 375,000 persons per year, who are primarily low- to moderate-income persons.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

More detail on how the CPD Programs governed by this Plan add to the State's anti-poverty strategy is below.

HOME Anti-Poverty Strategy

Through the HOME TBRA Program, TDHCA assists households with rental subsidy and security and utility deposit assistance for an initial period not to exceed 24 months. As a condition to receiving rental assistance, households must participate in a self-sufficiency program, which can include job training, General Education Development (GED) classes, or drug dependency classes. The HOME Program enables households to receive rental assistance while participating in programs that will enable them to improve employment options and increase their economic independence and self-sufficiency. Additionally, TDHCA allocates funding toward the rehabilitation and construction of affordable rental housing, subsidizing units to benefit very low-income households, and may assist very low-income households along the border by promoting the conversion of contract for deed arrangements to traditional mortgages.

ESG Anti-Poverty Strategy

ESG funds activities that provide shelter and essential services for homeless persons, as well as intervention services for persons threatened with homelessness. Essential services for homeless persons include medical and psychological counseling, employment counseling, substance abuse treatment, transportation, and other services.

ESG's case management and housing stabilization activities help clients to address the situations that contribute to their homelessness or risk of homelessness. Success in these activities makes it more likely that a household will gain education or training that will lead to a job or otherwise increased income, or will receive more cash or non-cash benefits, all of which would help to reduce the number of poverty-level families.

For individuals threatened with homelessness, homelessness prevention funds can be used for short-term subsidies to defray rent and utility arrearages for households receiving late notices, security deposits, and payments to prevent foreclosure. And as mentioned, case management and housing stabilization activities may lead to better jobs, higher income, and more Federal, State, or local benefits per household.

CDBG Anti-Poverty Strategy

A substantial majority of CDBG funds, over 90% in Program Year 2023, are awarded to “principally benefit low- and moderate-income persons.” In addition, the formula used to distribute Community Development funds among regions includes a variable for poverty which targets funding to the greatest need. CDBG economic development funds create and retain jobs through assistance to businesses. LMI persons access these jobs, which may include training, fringe benefits, opportunities for promotion, and services such as childcare.

HOPWA Anti-Poverty Strategy

The DSHS HOPWA Program helps eligible PLWH and their households establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to health care and supportive services. Stable housing helps PLWH access comprehensive healthcare, adhere to HIV treatment, and achieve viral suppression. HOPWA activities benefit low-income PLWH and their households. The DSHS HOPWA Program does not specifically target households with incomes at or below the Federal poverty level. Nevertheless, over 80 percent of assisted households consistently fall within 0 to 30 percent of the AMI each year.

SP-75 Colonias Strategy – 91.315

Describe the State's homeless strategy within Colonias.

Homelessness in the colonias manifests itself differently than in other rural areas in Texas. Colonias are typically located outside of areas where shelter and other homeless services operate. While there is little evidence of “literal homelessness” in colonias, the homeless in the colonias are more likely to “double-up” and live with other families in a single household. This contributes to over-crowding. Homeless families and individuals in the colonias may install makeshift dwellings on the same single-family lot as another household (or households) and tap into utility lines with the original family’s permission (Mauleon & Ting, 2000). Although this practice is unsafe, it is affordable and widely practiced in the colonias.

Working with the Texas Balance of State CoC (which includes areas of the state where colonias are common), and through OCI staff (who have direct contact with the Colonia SHCs and the residents), the ESG Program plans to publicize the availability of homelessness services. When SHCs identify families that are “doubled-up” or otherwise possibly at risk of homelessness, those persons will be provided information about available services in the areas closest to the colonia. Additionally, applications for TDHCA ESG funding are incentivized through the scoring structure to award points for applications proposing provision of services in colonias.

Describe the barriers to affordable housing in Colonias.

Barriers include high unemployment, low wages, and lack of creditworthiness that hinders qualification for low-cost, traditional lending products. Some colonias lack proper infrastructure which must be in place in order to receive certain government housing assistance, including that of TDHCA. Colonia families that have multiple dwellings on their property are often in violation of the model subdivision rules (there are few exceptions) and limit their ability to access assistance that could address their substandard housing issues. The lack of clear title, due to an accepted informality in land transactions and the practice of unrecorded contracts for deed (a rent-to-own agreement between a seller and a buyer that puts the buyer in a long-term vulnerable position in which they build no equity and could easily lose the property at default) also preclude colonia families from qualifying for housing assistance (Texas Secretary of State, n.d.). Last, local government offices and housing nonprofits that address colonia housing issues may lack the capacity to apply for and manage competitive funding opportunities.

Describe the State’s strategy for addressing barriers to affordable housing (including substandard housing) in Colonias.

The State dedicates 12.5% of CDBG funds annually for colonia areas, and additional funds are also awarded for colonia projects through other competitive fund categories. Basic human needs, including water and sewer infrastructure and housing rehabilitation, are prioritized for colonia set-aside funding, with a particular emphasis on connecting colonia households to safe and sanitary public utilities. Colonia

planning funds are available to research and document characteristics and needs for colonia communities.

TDHCA continues to have success with the self-help model for building affordable housing, in which colonia residents construct their own and others' housing under the guidance of qualified nonprofit housing developers who provide training in construction methods and homeownership. This model lowers the cost of the housing for homeowners who live far below the poverty line. Also, through the two strategically placed Border Field Offices along the Texas-Mexico border, where the vast majority of Colonias are situated, TDHCA has local staff to readily support administrators, disseminate funding information, and problem solve with both administrators and Colonia residents. Lastly, the Colonia SHCs provides 40-targeted colonias in eight counties with housing opportunities, community development activities, infrastructure improvements, and financial literacy and technology training.

Describe the State's goals/programs/policies for reducing the number of poverty level families in Colonias.

Colonia set-aside funding improves the living conditions and meets basic human needs of low- and moderate-income families in colonias. As with all CPD funds, Section 3 goals encourage job, contracting, and training opportunities for qualifying residents when such opportunities become available as a result of grant funding.

The Colonia SHCs provides 40-targeted colonias in eight border counties with a multitude of opportunities to create a one-stop-shop for low-income colonia families to gain a foothold out of poverty. The SHCs provide housing services in the form of new construction, reconstruction, rehabilitation, tool lending, construction skills training and utility connections. SHC community development activities include homeownership education, access to and training in computers/technology, consumer rights education and financial literacy, and solid waste disposal assistance. While the above listed services are limited only to residents of pre-identified colonias in the SHC Program, the centers themselves are open to all who wish to use the meeting space for activities beneficial to the community or simply to seek information on locating other services. By creating an accessible and consistent manner for which services and information are disseminated among colonias, more households can become beneficiaries of multiple kinds of assistance that build their self-sufficiency over time.

Describe how the State's goals/programs/policies for producing and preserving affordable housing in the Colonias will be coordinated with other programs and services.

TDHCA and TDA, the Texas Commission on Environmental Quality (TCEQ), the Texas Water Development Board (TWDB), the Texas Attorney General's Office, the U.S. Department of Agriculture (USDA), and other agencies facilitate multiple programs besides affordable housing. Collectively, these agencies aim

to proactively address potential obstacles that could affect large areas of the Texas–Mexico border and the colonia residents therein.

Through a state set-aside program known as the Colonia–EDAP, TDA partners with the Texas Water Development Board’s Economically Distressed Areas Program (EDAP) and similar federal and state programs to provide first time water and wastewater services to colonia areas. For this program, TDA funds house-to-line connections for low- to moderate-income families so that these residents can connect to the mainline funded through the partner agency. This partnership allows the federal and state funding to reach more residents and ensures that LMI families are not left without service due to an inability to pay for the individual connection line.

TDA also participates in the Texas Water Infrastructure Coordinating Committee, which frequently discusses and coordinates funding information and technical assistance for colonia communities with water and wastewater needs.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The Compliance Division of TDHCA has three sections that are involved in monitoring HOME and/or ESG: Subrecipient Monitoring, Compliance Monitoring, and Physical Inspections. The Subrecipient Monitoring section monitors HOME TBRA, Homeowner Reconstruction Assistance, Homebuyer Assistance with new construction, and all activities under ESG. This section also ensures compliance with Davis Bacon, Uniform Relocation Act, and other applicable requirements during the construction of HOME/NHTF rental developments. The Compliance Monitoring section ensures compliance with HOME/NHTF income/rent restrictions, and other mandates, as applicable. The Fair Housing, Data Management, and Reporting division is responsible for affirmative marketing procedures. The Physical Inspections section ensures compliance with property condition standards and accessibility for HOME and ESG. Owners and administrators are notified about 30 days prior to monitoring. Monitors use standardized checklists to ensure compliance with program requirements.

HOME/NHTF rental developments' Loan Commitments include areas for Section 3 Compliance and Minority/Women's Enterprise requirements. The General Contractor must provide a narrative of efforts to meet these requirements prior to releasing the final draw and/or retainage.

HOME TBRA, HRA, HANC and ESG are monitored based on risk factors that include the amount of funds spent, complaints, prior monitoring results, and single audit findings. Based on risk, the review may be conducted onsite or through a desk review.

If HOME/NHTF properties fall into egregious or ongoing non-compliance or have financial/operational issues that require intervention, TDHCA's Asset Management Division works with the owner to determine the most effective workout/resolution strategy. The two primary goals for HOME/NHTF-assisted developments is to restore compliance with the Land Use Restrictive Agreement and facilitate repayment of the loan under the originally agreed upon terms.

DSHS conducts programmatic and fiscal reviews of their AAs. The HOPWA Coordinator reviews AA program activities for the HIV Care Services Group. DSHS Fiscal Support and Oversight(FSO) performs financial compliance reviews of contractors. Reviews involve periodic remote and on-site, monitoring events with AAs and Project Sponsors. AAs and Project Sponsors (through their AAs) must submit Semi-Annual and Annual Progress Reports (PPRs) to DSHS. AAs submit monthly billing reports and semi-annual financial status reports. In addition to monitoring from the DSHS level, AAs conduct programmatic and fiscal reviews of their Project Sponsors. Similarly, AAs must review their Project Sponsors' progress towards achieving HOPWA service outcome measures. AAs and Project Sponsors

must comply with all federal and state regulations, policies, procedures, standards, general provisions, and guidelines as specified in their contractual statement of work.

TDA ensures compliance thorough monitoring of CDBG. Each community is reviewed for compliance with previous awards prior to the award of new funds. Contracts include federal and state requirements which are monitored through an objective risk assessment to determine the appropriate level of monitoring. The areas reviewed include procurement, accounting records, environmental records, construction contracts, client files for rehabilitation services, labor standards, and fair housing and civil rights policies. TDA reviews all required Grant Recipient single audits. The Compliance unit and the Contract Management unit communicate throughout the contract implementation phase of contracts to identify and possibly resolve issues prior to the monitoring phase.

The Colonia SHC activities are facilitated through a MOU between TDHCA and TDA, with the TDHCA providing the majority of oversight.

Annual Goals and Objectives

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

CPD funding is governed by this Consolidated Plan, but the State also works to collaborate, coordinate, and layer non-CPD funding sources in order to reach more Texans and more efficiently use available funds. Programs listed in the anticipated resources narrative sections below may be used to leverage CPD funds.

These include:

- 4% Housing Tax Credit (HTC)/Private Activity Bond (PAB) Program;
- 9% HTC Program;
- Multifamily Direct Loan Program Tax Credit Assistance Program Repayment Funds (TCAP RF);
- Homeless and Housing Services Program (HHSP);
- State Ending Homelessness Fund (EH Fund);
- State Housing Trust Fund Program;
- Texas Mortgage Credit Certificate (TX MCC) Program;
- First time homebuyer loan programs, including the My First Texas Home Program;
- Neighborhood Stabilization Program - Program Income (NSP PI);
- Section 8 Housing Choice Voucher (HCV) Program; and
- Section 811 Project Rental Assistance (Section 811 PRA) Program

For the programs above, the expected future funding amounts, to the extent known, are in the planning documents governing those programs. These documents are online at <https://www.tdhca.texas.gov/>. The anticipated resources below focus on CPD Programs.

TDHCA participates in numerous committees, workgroups, and councils, which help TDHCA stay apprised of other potential resources and considerations in addressing affordable housing needs. Relationships with other federal and state agencies and local governments are extremely valuable, helping Texas agencies to coordinate housing and services and serve all Texans efficiently and effectively. TDHCA's involvement in these committees can promote opportunities to pursue federal funding opportunities. TDHCA actively seeks engagement and input from community advocates, funding recipients, potential applicants for funding, and others to obtain input regarding the development of effective policies, programs and rules. Changes to funding plans are made periodically based on

feedback received through these avenues.

TDHCA is the lead agency for the following workgroups:

C-RAC: C-RAC is a committee of colonia residents appointed by the TDHCA Governing Board. It advises TDHCA regarding the needs of colonia residents and the types of programs and activities, which should be undertaken by the Colonia Self-Help Centers.

Disability Advisory Workgroup (DAW): The DAW augments TDHCA's formal public comment process, affording staff the opportunity to interact more informally and in greater detail with various stakeholders and to get feedback on designing more successful programs, with a specific focus on gaining insight on issues impacting persons with disabilities.

Housing and Health Services Coordination Council (HHSCC): HHSCC is established by Texas Government Code §2306.1091. Its duties include promoting coordination of efforts to offer Service-Enriched Housing and focusing on other cross-agency efforts.

Texas Interagency Council for the Homeless (TICH): The TICH was statutorily created in 1989 to coordinate the State's homeless resources and services. The TICH consists of representatives from eight state agencies. TDHCA, as the primary source for state homelessness funding, provides administrative and planning support to the TICH.

Weatherization Assistance Program Planning Advisory Committee (WAP PAC): The WAP PAC is comprised of a broad representation of organizations and agencies and provides balance and background related to the weatherization and energy conservation programs at TDHCA.

The descriptions of the collaborations for DSHS and TDA are in the Discussion question of this section below.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	64,060,478.10	\$1,000,000	8,684,209.	73,744,687	73,744,687	TDA's CDBG Program funds community and economic development, including program income collected by the state, and program income retained by local subgrantees, excluding the colonia set-aside. Program Income will be allocated to TDA's State Revolving Loan Fund, which supports economic development. TDHCA administers a portion of the CDBG funding through its Colonia SHCs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG Colonias Set-aside	public - federal	Acquisition Admin and Planning Homeowner rehab Public Improvements Public Services	\$7,117,830.90	0	\$2,753,872	9,871,702.90	9,871,702.90	The Colonia Set-Aside is used for goals described in the Strategic Plan Section 45. The Colonia Economically Distressed Areas Program (CEDAP) Legislative Set - Aside leverages funding other federal and state funding programs.

HOME	public - federal	Acquisition Homebuyer assistance Homeowner reconstruction Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	35,629,832.41	15,208,416.32	0	48,211,515.10	48,211,515.10	TDHCA's HOME Program goals are described in the Strategic Plan Section 45 for multifamily and single-family activities. Single-family HOME activities may be coordinated with State Housing Trust Fund resources, including Bootstrap Loans and the Amy Young Barrier Removal Program. HOME Multifamily Development Funds can be layered with 4% and 9% HTC's and TDHCA Multifamily Direct Loan funds, including NHTF, TCAP Repayment Funds, and NSP Program Income. TDHCA also develops rules that govern all multifamily
------	------------------	--	---------------	---------------	---	---------------	---------------	--

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								programs, including the Multifamily Direct Loan (MFDL) Program Rule and Housing Tax Credit Program Qualified Allocation Plan (QAP).

HOPWA	public - federal	Tenant-Based Rental Assistance; Short-Term Rent, Mortgage, and Utility; Facility-Based Housing Assistance; Permanent Housing Placement; Housing Case Management; Housing Information Services; Resource Identification; Project Sponsor Administration; and Grantee Administration.	\$8,062,244	0	\$1,015,015	9,077,259	9,077,259	DSHS will reserve \$500,000 from the latest allocation for use in the next annual plan and include this amount under Prior Year Resources. DSHS will only use \$\$8,577,259 during this annual plan. Tenant-Based Rental Assistance; Short-Term Rent, Mortgage, and Utility; Facility-Based Housing Assistance; Permanent Housing Placement; Housing Case Management; Housing Information Services; Resource Identification; Project Sponsor Administration ; and Grantee Administration.
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance)	\$10,308,471	0	0	\$10,308,471	\$10,308,471	TDHCA's ESG funds are awarded via contract to Subrecipient

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Rental Assistance Services Transitional housing						agencies that provide emergency shelter, homelessness prevention, rapid rehousing, and Homeless Management Information Systems (HMIS) activities. HHSP is Texas state general revenue funding for the nine largest cities to provide flexibility to undertake activities that complement ESG activities. Note that not all ESG direct recipients in Texas are HHSP grantees.

Housing Trust Fund	public - federal	Multifamily rental new construction Multifamily rental rehab	\$9,611,392.27		0	\$9,611,392.27	\$9,611,392.27	TDHCA's NHTF Program goals are described in the Strategic Plan Section 45 for multifamily and single-family activities. NHTF Multifamily Development Funds may be layered with 4% HTCs and 9% HTCs, and TDHCA Multifamily Direct Loan funds, including HOME, HOME-CHDO, NSP Program Income and TCAP Loan Repayment. TDHCA also develops rules that govern all multifamily programs, including the Multifamily Direct Loan (MFDL) Program Rule specifically for the MFDL Program and the Housing Tax Credit Program Qualified Allocation
--------------------	------------------	---	----------------	--	---	----------------	----------------	---

								Plan (QAP). NHTF received an allocation amount of \$8,605,522.64. The “Annual Allocation” field doesn’t accept cents, therefore numbers in the table below have been entered as whole numbers.
--	--	--	--	--	--	--	--	---

Table 28 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME

HOME multifamily development is often used to leverage with the HTC Program, which authorizes 9% low-income housing tax credits of \$2.90 per capita for each state, and 4% HTC in amounts linked to the usage of the state's cap for issuance of tax-exempt PABs to finance affordable housing development. In Texas, this equates to approximately \$88,000,000 in 9% tax credits available to be awarded annually. These credits may be claimed each year for ten years and represents potential tax credit value on the magnitude of \$880,000,000. The credits are usually syndicated to limited partner investors to yield cash for use in eligible development activities. In recent years the syndication rates have dropped significantly to a range between 75-80%. TDHCA's Qualified Allocation Plan (QAP) identifies the criteria used for selection of eligible developments to provide housing for low-income tenants. HOME provides increased leverage, allowing property owners to utilize fewer tax credits and less private debt and local funding, thus providing more efficient use of resources. In addition, HOME is used as a source to fill funding gaps that have occurred in previously-awarded HTC developments due to increased materials costs or interest rates. Other leveraging sources may include United States Department of Agriculture (USDA) operating subsidies and loans, and conventional and FHA-insured loans. Match requirements for the HOME Multifamily Direct Loan Program will in part be met through Rules and NOFAs that establish awardees' requirement to provide up to 7.5% of the award amount, or a higher, or lower amount as reflected in the NOFA. In addition to match provided as part of the developer's obligation, TCAP RF may be utilized as HOME match, and TDHCA calculates to below market interest rates on eligible loans provided to the HOME development which is included in the match funds reported in the CAPER. TDHCA will also use eligible multifamily bonds that are used to finance developments that also receive 4% HTC financing as HOME match. TDHCA requires Subrecipients and state recipients to provide match of up to 15% of the project hard costs for some single-family activities.

ESG

To meet the ESG match requirement, TDHCA requires the commitment of proposed match as part of the ESG application process. TDHCA awards additional points to applicants that commit to provide match in excess of the requirements. Subrecipients that also administer HHSP funds or funds from the EH Fund may utilize those funds as match for ESG, if they are otherwise eligible to be counted as match.

HOPWA

Texas HOPWA does not have a match requirement but leverages funds whenever possible. Project Sponsors leverage available funds from Ryan White and State Services grants, private funding sources, foundations, and local assistance to help clients. DSHS shares grantee administrative costs with AAs. However, AAs leverage most of their administrative expenditures from other funding sources.

Due to IDIS character limits, CDBG and NHTF Leveraging is described in the question below.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to

address the needs identified in the plan

CDBG Leverages

Community Development Fund applications award points to encourage local match; a sliding scale allows smaller communities to contribute less match funding than larger communities. The Rural Economic Development Fund requires matching funds for each application. Match funds may be provided by the applicant, or by a water or sewer utility benefiting from the project.

NHTF Program Leveraging

NHTF multifamily development may be used to leverage with the HTC Program, which was created by the Tax Reform Act of 1986 and authorizes 9% low-income housing tax credits in the amount of \$2.90 per capita for each state, and 4% low-income housing tax credits in amounts linked to the usage of the state's cap for issuance of tax-exempt bond to finance affordable housing development. In Texas, this equates to approximately \$80,000,000 in 9% tax credits available to be awarded by TDHCA annually.

These credits may be claimed each year for ten years and this represents potential tax credit value on the magnitude of \$880,000,000. The tax credits are syndicated to limited partner investors to yield cash for use in eligible development activities. Currently typical syndication rates range between 88% and 92%. TDHCA must develop a Qualified Allocation Plan (QAP) each year for the selection of eligible developments to provide housing for the low-income tenants. NHTF provides increased leverage, allowing the property owners to utilize fewer tax credits and less private debt and local funding, therefore providing more efficient use of resources. In addition, NHTF is used as a source to fill funding gaps that have occurred in previously-awarded HTC developments due to increased materials costs or interest rates.

State Owned Land

The Texas General Land Office manages state owned lands and mineral rights totaling approximately 13 million acres. Much of this is leased for the benefit of the Permanent School Fund, an endowment fund established in 1876 for the benefit of Texas public school education. Generally, state owned land is not utilized for affordable housing or community development goals; however, local jurisdictions occasionally donate land or property in support of activities designed to address the needs identified in the plan as part of their contribution to locally administered programs.

Discussion

HOPWA

Continuing with the discussion of collaboration begun in the introduction of this section,

DSHS HIV initiatives strive to reduce the number of undiagnosed persons and increase the number of virally suppressed PLWH. DSHS works with community partners, stakeholders, and health care providers statewide to strengthen services that prevent HIV transmission, improve diagnosis rates, and fill gaps in clinical treatment and related support services. The Texas HIV Syndicate serves as the Texas integrated HIV prevention and care planning group and facilitates this collaboration. The Syndicate includes representation from PLWH, HIV prevention and care organizational leaders, and other community stakeholders, many of which provide HOPWA services. The Texas HIV Syndicate produced Achieving Together, a community plan to end the HIV epidemic in Texas. This plan reflects the ideas, recommendations, and

guidance of the Texas HIV Syndicate and Achieving Together Partners, as well as statewide community engagement efforts with PLWH, people impacted by HIV, clinicians, and researchers. The plan has six focus areas, one of which addresses mental health, substance use, housing, and criminal justice. Within DSHS, the HIV/STD/HCV Epidemiology and Surveillance Unit collects and reports data on HIV in Texas, which includes data submission to the Centers for Disease Control and Prevention (CDC). Subsequently, HUD uses this data to determine HOPWA formula allocations, while other federal agencies use it to plan, develop, implement, and evaluate HIV service programs, including HOPWA.

Finally, TDA participates in the following workgroups:

Texas Water Infrastructure Coordination Committee (TWICC): TWICC is a voluntary organization of federal and state funding agencies and technical assistance providers that address water and wastewater needs throughout the State. TDA participates in TWICC to coordinate efforts to leverage funds.

Drought Preparedness Council; The Council was authorized and established by the 76th Texas Legislature in 1999, and is responsible for assessment and public reporting of drought monitoring and water supply conditions, along with other duties.

Texas Joint Housing Solutions Workgroup. The Texas Joint Housing Solutions Workgroup is a collection of state and federal agencies and organizations who work to identify resources that can address temporary unmet housing needs and solutions that allow disaster survivors to transition to permanent housing. TDHCA and TDA both participate in this workgroup.

These workgroups, committees, and councils help to strengthen communication between state agencies as well as provide opportunities to layer or combine funding sources.

With the block grants and the layering resources listed above, there are also CDBG Disaster Recovery (DR) funds for disasters that have affected that State of Texas. More details and action plans for the various disasters CDBG-DR have been awarded for can be found at <https://www.glo.texas.gov/disaster-recovery/action-plan>

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeless Goals	2025	2026	Homeless	State of Texas	Emergency Shelter and Transitional Housing Rapid Re-housing Homeless Prevention	ESG: \$10,308,471	Tenant-based rental assistance / Rapid Rehousing: 730 Households Assisted Homeless Person Overnight Shelter: 15,385 Persons Assisted Homelessness Prevention: 3,097 Persons Assisted
2	Acquisition & Construction of Single-Family Housing	2025	2026	Affordable Housing Non-Homeless Special Needs	State of Texas	Production of New Units	HOME: \$0	Homeowner Housing Added: 0 Household Housing Unit
3	Reconstruction of Single-Family Housing	2025	2026	Affordable Housing Non-Homeless Special Needs	State of Texas	Reconstruction of Housing	HOME: \$23,696,725.37	Homeowner Housing Reconstructed: 118 Household Housing Unit
4	Tenant Based Rental Assistance with HOME Funding	2025	2026	Affordable Housing Non-Homeless Special Needs	State of Texas	Rental Assistance	HOME: \$16,825,758.54	Tenant-based rental assistance / Rapid Rehousing: 935 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Households in New/Rehabilitated Multifamily Units	2025	2026	Affordable Housing Non-Homeless Special Needs	State of Texas	Production of New Units Rehabilitation of Housing	HOME: \$ \$5,494,474.86	Rental units constructed: 27 Household Housing Unit Rental units rehabilitated: 3 Household Housing Units
6	NHTF Households in New/Rehabbed Multifamily Units	2025	2026	Affordable Housing Non-Homeless Special Needs	State of Texas	Production of New Units Rehabilitation of Housing	Housing Trust Fund: \$ 9,485,871.74	Rental units constructed: 40 Household Housing Units Rental units rehabilitated: 15 Household Housing Units
7	HOPWA Tenant-Based Rental Assistance	2025	2026	Affordable Housing Non-Homeless Special Needs	State of Texas	Rental Assistance Homeless Prevention	HOPWA: \$5,075,288	Tenant-based rental assistance / Rapid Rehousing: 713 Households Assisted. DSHS will reserve \$279,561 from the latest allocation for use in the next annual plan and include this amount under Funding.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HOPWA Short-Term Rent, Mortgage & Utilities Asst.	2025	2026	Affordable Housing Non-Homeless Special Needs	State of Texas	Homeless Prevention	HOPWA: \$1,024,689	Homelessness Prevention: 456 Persons Assisted. DSHS will reserve \$56,443 from the latest allocation for use in the next annual plan and include this amount under Funding.
9	HOPWA Facility-Based Housing Subsidy Assistance	2025	2026	Affordable Housing Homeless Non-Homeless Special Needs	State of Texas	Rental Assistance Emergency Shelter and Transitional Housing Rapid Re-housing Homeless Prevention	HOPWA: \$145,760	Homelessness Prevention: 56 Persons Assisted.. DSHS will reserve \$8,029 from the latest allocation for use in the next annual plan and include this amount under Funding.
10	HOPWA Permanent Housing Placement Assistance	2025	2026	Affordable Housing Homeless Non-Homeless Special Needs	State of Texas	Rental Assistance Rapid Re-housing Homeless Prevention	HOPWA: \$265,415	Public service activities other than Low/Moderate Income Housing Benefit: 166 Persons Assisted. DSHS will reserve \$14,620 from the latest allocation for use in the next annual plan and include this amount under Funding.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	HOPWA Funded Supportive Services	2025	2026	Affordable Housing Homeless Non-Homeless Special Needs	State of Texas	Supportive Services for Persons with HIV/AIDS	HOPWA: \$1,774,583	Public service activities other than Low/Moderate Income Housing Benefit: 1,200 Persons Assisted. DSHS will reserve \$97,749 from the latest allocation for use in the next annual plan and include this amount under Funding.
12	HOPWA Housing Information Services	2025	2026	Affordable Housing Non-Homeless Special Needs	State of Texas	Supportive Services for Persons with HIV/AIDS	HOPWA: \$2,666	Public service activities other than Low/Moderate Income Housing Benefit: 23 Persons Assisted. DSHS will reserve \$145 from the latest allocation for use in the next annual plan and include this amount under Funding.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	HOPWA Resource Identification	2025	2026	Affordable Housing Homeless Non-Homeless Special Needs	State of Texas	Rental Assistance Supportive Services for Persons with HIV/AIDS Emergency Shelter and Transitional Housing Homeless Prevention	HOPWA: \$81,029	Other: 0 Other. Activities that establish, coordinate, and develop housing assistance resources for eligible households (including preliminary research and expenditures necessary to determine the feasibility of specific housing-related initiatives). DSHS will reserve \$4,463 from the latest allocation for use in the next annual plan and include this amount under Funding.
14	CDBG Public Improvements and Facilities	2025	2026	Non-Housing Community Development	State of Texas	Public Improvements and Infrastructure Public Facilities Public Services	CDBG: \$58,524,001	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	CDBG Economic Development	2025	2026	Non-Housing Community Development Economic Development	State of Texas	Public Improvements and Infrastructure Economic Development Public Facilities Public Services	CDBG: \$11,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100,000 Persons Assisted
16	CDBG Urgent Need	2025	2026	Non-Housing Community Development	State of Texas	Public Improvements and Infrastructure Public Facilities	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9,010 Persons Assisted
17	CDBG Colonia Set-Aside	2025	2026	Affordable Housing Non-Housing Community Development	State of Texas	Production of New Units Acquisition of existing units Rehabilitation of Housing Public Improvements and Infrastructure Public Facilities Public Services	CDBG Colonias Set-aside: \$10,933,067	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,175 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	CDBG Colonia Self-Help Centers	2025	2026	Self-Help Centers	State of Texas	Production of New Units Acquisition of existing units Rehabilitation of Housing Public Services	CDBG: \$ \$2,235,349	Other: 4533 Other
19	CDBG Administration	2025	2026	Administration /Technical Assistance	State of Texas	Rehabilitation of Housing Public Improvements and Infrastructure Economic Development Public Facilities Public Services	CDBG: \$ \$2,218,409	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	HOME Administration	2025	2026	HOME Administration	State of Texas	Rental Assistance Production of New Units Acquisition of existing units Rehabilitation of Housing	HOME: \$4,821,289.96	Other: 0 Other
22	NHTF Administration	2020	2026	NHTF Administration	State of Texas	Production of New Units Rehabilitation of Housing	Housing Trust Fund: \$1,053,979.75	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
23	HOPWA Project Sponsor Administration	2020	2026	Non-Homeless Special Needs	State of Texas	Rental Assistance Supportive Services for Persons with HIV/AIDS Emergency Shelter and Transitional Housing Rapid Re-housing Homeless Prevention	HOPWA: \$443,579	Other: 0 Other. DSHS will reserve \$24,434 from the latest allocation for use in the next annual plan and include this amount under Funding.
24	HOPWA Grantee Administration	2020	2026	Non-Homeless Special Needs	State of Texas	Rental Assistance Supportive Services for Persons with HIV/AIDS Emergency Shelter and Transitional Housing Rapid Re-housing Homeless Prevention	HOPWA: \$264,250	Other: 0 Other. DSHS will reserve \$14,556 from the latest allocation for use in the next annual plan and include this amount under Funding.

Table 29 – Goals Summary

Goal Descriptions

1	Goal Name	Homeless Goals
	Goal Description	Funds will be utilized to provide Administration, HMIS services, emergency shelter, rapid re-housing, homeless prevention and street outreach to eligible persons who are experiencing homelessness or at-risk of homelessness. Actual funding amounts will be determined based on the requested funds by component. The estimates for the funding amount per activity type and number of persons served are extrapolated from data collected over the prior three years. TDHCA limits the amount of funding available for street outreach and emergency shelter to not more than 60% of the total ESG funding available. Likewise, funds for administration and HMIS are limited proportionate to the funds made available in each service component to ensure that the regulatory caps for these expenditures are not exceeded.
2	Goal Name	Acquisition & Construction of Single Family Housing
	Goal Description	While no funds under the 2024 allocation are programmed for the implementation of Homebuyer Assistance with New Construction, TDHCA may use deobligated funding or funding remaining from prior year allocations to perform these activities. This activity allows homebuyers to work with Subrecipients to select lots for purchase and provide financing for construction of a new unit of housing on the selected lot. TDHCA does not plan to have a 2024 HOME Program goal for single-family development activities performed by a Community Housing Development Organization (CHDO) for the construction of new single-family housing, but may amend program income, or use deobligated funding or other available HOME funding for such an activity. PY 2024 CHDO set aside funding is initially targeted for multifamily development activities as reflected under the Households in new/rehabilitated multifamily units strategic plan goal but may be revised to program some funding for single-family development activities if TDHCA identifies future interest in the program. Single-family development activities will remain an eligible activity that may be funded in the event future CHDO funding becomes available.
3	Goal Name	Reconstruction of Single Family Housing
	Goal Description	The 2024 goal for HOME Program reconstruction activities is to provide assistance to a minimum of 95 households through units of general local governments, and nonprofit organizations. These entities qualify applicants to receive assistance for the repairs and reconstruction necessary to make their homes decent, safe, sanitary, and accessible.

4	Goal Name	Tenant Based Rental Assistance with HOME Funding
	Goal Description	The 2024 goal for HOME Program TBRA activity is to provide on-going rental assistance or stand-alone rental security deposit assistance (which may include utility deposit assistance) to an estimated 1,401 households.
5	Goal Name	Households in New/Rehabilitated Multifamily Units
	Goal Description	The 2025 goal for HOME Multifamily Program is creating/rehabilitating over 97 multifamily rental units. TDHCA's HOME Multifamily Development Programs awards HOME funds as low-interest loans to CHDOs, for-profit, and nonprofit developers. These loans leverage other public and private financing including housing tax credits, United States Department of Agriculture (USDA) operating subsidies and loans, and conventional and Federal Housing Administration-insured loans. The result is safe, decent, and affordable multifamily rental housing.
6	Goal Name	NHTF Households in New/Rehabbed Multifamily Units
	Goal Description	The 2025 goal for Housing Trust Fund is creating and/or rehabilitating 55 multifamily rental units based on the performance period of the previous Program Year, September 1, 2025 – August 31, 2026.
7	Goal Name	HOPWA Tenant-Based Rental Assistance
	Goal Description	The number of households that received TBRA services during the program year. TBRA provides an ongoing and portable rental subsidy that helps households obtain or maintain permanent housing, including assistance for shared housing arrangements, in the private rental housing market until they can enroll in the Housing Choice Voucher Program (HCVP) or other affordable housing programs. DSHS set an annual goal of assisting 713 households. The estimated funding and number of individuals served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.
8	Goal Name	HOPWA Short-Term Rent, Mortgage & Utilities Asst.
	Goal Description	The number of households that received STRMU services during the program year. STRMU provides short-term, rent, mortgage, and utility payments for households experiencing a financial crisis related to their HIV health condition or a change in their economic circumstances. STRMU helps prevent homelessness by enabling households to remain in their own homes DSHS set an annual goal of assisting 456 persons. The estimated funding and number of individuals served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.

9	Goal Name	HOPWA Facility-Based Housing Subsidy Assistance
	Goal Description	The number of households that received FBHA services during the program year. HOPWA Facility-Based Housing Assistance (FBHA) activities include Short-Term Supportive Housing (STSH) and Transitional Supportive Housing (TSH). STSH provides temporary shelter for households experiencing homelessness. Services allow households to develop individualized housing plans that address both short- and long-term needs and culminate in permanent housing. TSH provides up to 24 cumulative months of non-portable facility-based rental assistance to households that are homeless or at risk of homelessness, including assistance for shared housing arrangements. Services allow households to prepare for permanent housing and develop individualized housing plans that culminate in permanent housing. DSHS set an annual goal of assisting 56 households. The estimated funding and number of individuals served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.
10	Goal Name	HOPWA Permanent Housing Placement Assistance
	Goal Description	The number of households that received PHP services during the program year. PHP helps households access, secure, and establish a permanent residence, maintained either on their own or with the help of ongoing rental assistance. Eligible costs include, , application fees, related credit checks, utility hookup fees and deposits, and reasonable security deposits necessary to move persons into permanent housing. DSHS set an annual goal of assisting 166 persons. The estimated funding and number of persons served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.
11	Goal Name	HOPWA Funded Supportive Services
	Goal Description	The number of households that received Housing Case Management services during the program year. The DSHS HOPWA Program currently limits the use of Supportive Service funds to Housing Case Management. Project Sponsors may provide Supportive Services with HOPWA housing assistance services or as a standalone service. The core functions of Housing Case Management include engagement, assessment, goal-setting, service coordination, and discharge planning. The intensity or level of housing case management that a Project Sponsor provides will depend upon the household's assessed level of need. DSHS set an annual goal of assisting 1,200 persons. The estimated funding and number of households served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.

12	Goal Name	HOPWA Housing Information Services
	Goal Description	The number of households that received Housing Information Services during the program year. Housing Information Services include, but are not limited to, counseling, information, and referral services to assist households with locating, acquiring, financing, and maintaining housing. This may also include fair housing guidance for households that have encountered discrimination based on race, color, religion, sex age, national origin, familial status, or disability. DSHS set an annual goal of assisting 23 persons. The estimated funding and number of households served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.
13	Goal Name	HOPWA Resource Identification
	Goal Description	The work products, deliverables, and other activities of projects that used Resource Identification funds. Resource Identification encompasses activities that establish, coordinate, and develop housing assistance resources for eligible households (including preliminary research and expenditures necessary to determine the feasibility of specific housing-related initiatives). The estimated funding may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.
14	Goal Name	CDBG Public Improvements and Facilities
	Goal Description	Public Improvements and Facilities includes community grants for basic infrastructure, public facilities, planning activities, public services, and other community needs. The Texas CDBG encourages the use of funds not only to improve existing locations but to provide facilities in other areas to accommodate residential opportunities that will benefit low- and moderate-income persons. Funding allocated includes annual allocation in addition to previously deobligated funds. The estimated funding and number of persons served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.
15	Goal Name	CDBG Economic Development
	Goal Description	This economic development funding is used for projects that will create or retain permanent employment opportunities, primarily for low to moderate income persons, for downtown revitalization activities, and for other economic development activities for rural communities. Funding allocated includes annual allocation in addition to previously deobligated funds and program income. The estimated funding and number of persons served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.

16	Goal Name	CDBG Urgent Need
	Goal Description	Urgent Need assistance is available through the SUN fund as needed for eligible activities in relief of natural disasters and other emergency situations. Funding allocated includes previously deobligated funds. The estimated funding and number of persons served may fluctuate depending on actual natural disaster events, HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.
17	Goal Name	CDBG Colonia Set-Aside
	Goal Description	This fund is available to eligible county applicants for projects in severely distressed unincorporated areas which meet the definition of a "colonia" under this fund. Funding allocated includes annual allocation. The estimated funding and number of persons served may fluctuate depending on HUD's final allocation amounts and based on the target percentages identified in Action Plan Section 25.
18	Goal Name	CDBG Colonia Self-Help Centers
	Goal Description	Colonia residents receiving direct assistance through Colonia Self-Help Centers. Assistance includes residential rehabilitation, reconstruction, new construction, utility connections, solid waste removal, and access to a technology center, tool lending library, and educational classes.
19	Goal Name	CDBG Administration
	Goal Description	CDBG Administrative costs including Technical Assistance and indirect costs.
20	Goal Name	HOME Administration
	Goal Description	HOME Administrative expenses based on HOME allocation and program income received in PY 2024 that is being programmed in the 2025 Action Plan.
21	Goal Name	NHTF Administration
	Goal Description	NHTF Administrative funds for PY 2025.
22	Goal Name	HOPWA Project Sponsor Administration
	Goal Description	Funds for Project Sponsor Administration.
23	Goal Name	HOPWA Grantee Administration
	Goal Description	Funds for Grantee Administration

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

Based on the goal descriptions for HOME in the table above, it is estimated that the State will provide affordable housing to 734 extremely low-income, low-income, and moderate-income families.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The CPD Programs serve special needs populations and meet the 13 Priority Needs found in Strategic Plan 25 of the 2025-2029 Consolidated Plan. These Needs in Strategic Plan 25 are correlated with Goals in Action Plan 20 to show which activities will serve which priority needs. The goals from Action Plan 20 are listed below with allocation percentages. Percentages in the chart below are estimated and may change depending on funding received from HUD, legislative priorities, and funding requests from administrators or subrecipients. Due to software restrictions, allocations are rounded to the nearest whole number and do not reflect precise percentages.

Also, for the other programs listed in the anticipated resources (Action Plan 15) that could be used to leverage funds (including 4% HTC, 9% HTC, HHSP, State Housing Trust Fund, TX MCC, My First Texas Home Program, NSP PI, Section 8 HCV programs, and Section 811 PRA), goals are tailored to each program in the planning documents governing those programs. These documents can be found at <https://www.tdhca.texas.gov/>. In addition to meeting the priority needs, the CPD Programs work to serve special needs populations as described in this section. HOME and ESG's special needs populations are discussed in the introduction, and HOPWA and CDBG's are included in the discussion below.

HOME Serves Special Needs

TDHCA has determined that TDHCA may have and TDHCA administrators may request to establish a preference to serve the following special needs populations: persons with disabilities, persons with substance use disorders, persons living with HIV/AIDS (PLWH), persons with Violence Against Woman Act (VAWA) protections, colonia residents, farmworkers, homeless populations, veterans, (including wounded warriors as defined by the Caring for Wounded Warriors Act of 2008), public housing residents, persons transitioning out of incarceration, persons impacted by a state or federally declared disaster, and persons transitioning out of foster care and nursing facilities.

For administrators with programs that are designed to limit assistance to certain populations, TDHCA will only approve program designs that limit assistance to households that include a member within the following populations if necessary to provide as effective housing, aid, benefit, or services as those provided to others in accordance with 24 CFR §8.4(b)(1)(iv): PLWH, mental illness, substance use disorders, or households that would qualify under the TDHCA's Project Access program as defined in 10 TAC §5.801. Otherwise, administrators may only request a preference for populations described in the special needs section. TDHCA may limit assistance of directly administered HOME funds for TBRA for security and utility deposits to persons that have been issued vouchers through its PHA, so long as the assistance is not duplicative.

For HOME or NHTF rental housing, TDHCA will allow development of housing that meets requirements under the Housing for Older Persons Act. TDHCA may also consider permitting rental housing owners to give a preference or limitation as indicated in this section and may allow a preference or limitation that

is not described in this section to encourage leveraging of federal or state funding, provided that another federal or state funding source for the rental housing requires a limitation or preference. TDHCA may put further guidelines on development of specific types of rental housing by rule or NOFA. In order to have consistent requirements for Developments with 100% Single Room Occupancy Units, the Department will utilize the HOME definition in 24 CFR §92.2 for HOME and NHTF, in addition to the Department's definition of Single Room Occupancy at 10 TAC §11.1(d)(120) and the definition of Unit at 10 TAC §11.1(d)(136).

Funding Allocation Priorities

	Homeless Goals (%)	Acquisition & Construction of Single Family Housing (%)	Reconstruction of Single Family Housing (%)	Tenant Based Rental Assistance with HOME Funding (%)	Households in New/Rehabilitated Multifamily Units (%)	NHTF Households in New/Rehabbed Multifamily Units	HOPWA Tenant-Based Rental Assistance (%)	HOPWA Short-Term Rent, Mortgage & Utilities Asst. (%)	HOPWA Facility-Based Housing Subsidy Assistance (%)	HOPWA Permanent Housing Placement Assistance (%)	HOPWA Funded Supportive Services (%)	HOPWA Housing Information Services (%)	HOPWA Resource Identification (%)	CDBG Public Improvements and Facilities (%)	CDBG Economic Development (%)	CDBG Urgent Need (%)	CDBG Colonia Set-Aside (%)	CDBG Colonia Self-Help Centers (%)	CDBG Administration (%)	HOME Administration (%)	NHTF Administration (%)	HOPWA Project Sponsor Administration (%)	HOPWA Grantee Administration (%)	Colonias Set-Aside (%)	Total (%)
CDBG	0	0	0	0	0	0	0	0	0	0	0	0	0	79	15	0		3	3	0	0	0	0	0	100
CDBG Colonias Set-aside	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	100
HOME	0	0	45	30	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	100
HOPWA	0	0	0	0	0	0	56	11	2	3	19	0	1	0	0	0	0	0	0	0	0	5	3	0	100
ESG	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Housing Trust Fund	0	0	0	0	0	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	100

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

Disaster Recovery

With the block grants and the layering resources listed above, there are also CDBG Disaster Recovery (DR) funds for disasters that have affected that State of Texas. More details and action plans for the various disasters CDBG-DR have been awarded for can be found at <https://www.glo.texas.gov/disaster-recovery/action-plans>

How will the proposed distribution of funds address the priority needs and specific objectives described in the Consolidated Plan?

ESG Serves Special Needs

ESG does not have funding allocation priorities for special needs populations, but the Department's subrecipient selection criteria include prioritization for homeless subpopulations as defined in the most recent Point in Time data collection guidance.

TDHCA requires ESG subrecipients to comply with the Violence Against Women Reauthorization Act of 2022 (VAWA). Forms and information are required to be distributed to applicants and program participants for short- and medium-term rental assistance in accordance with 24 CFR §5.2005(e). Also pursuant to 24 CFR §5.2005(e), ESG Subrecipients are required to develop and follow an Emergency Transfer Plan.

HOPWA Serves Special Needs

HOPWA serves as the only federal program dedicated to addressing the housing needs of low-income PLWH and their households. It helps them establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to healthcare and supportive services. Stable housing helps PLWH adhere to HIV treatment and achieve viral suppression. The proposed distribution of funds by HOPWA activity category reflects local needs with historical expenditure outputs. The program reallocates funding within and between HIV Service Delivery Areas (HSDAs) throughout the program year to meet changing needs

CDBG Serves Special Needs

CDBG provides over 90% of available funds for projects that primarily benefit low-to moderate-income persons through basic infrastructure, housing, job creation and other activities as identified at the local level. Among those projects, CDBG sets aside 12.5% of funds to benefit colonia residents through planning activities, infrastructure and housing construction, self-help center services, construction activities, and public services. Funding for community development projects in colonias and other LMI communities is a critical element in the well-being of these communities.

The Office of Colonia Initiative (OCI) at TDHCA is charged with the responsibility of administering the

Colonia Self-Help Center (CSHC) Program, with the goal of improving the living conditions and lives of border and colonia residents. As part of its plan to improve the living conditions in colonias, OCI assigns specific employees to focus on supporting and providing technical assistance to border counties which maintain Colonia Self-Help Centers funded under the CSHC Program.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Given that Texas is the second largest state in the nation by total area, the method of distribution of its funds takes into account a very large area. To serve this large area it is necessary for the State to use subrecipients to administer the programs funded under CPD. The selection processes for these entities are generally described below.

Distribution Methods

Table 8 - Distribution Methods by State Program

1	State Program Name:	Colonia Economically Distressed Areas Program
	Funding Sources:	CDBG CDBG Colonias Set-aside
	Describe the state program addressed by the Method of Distribution.	Colonia Economically Distressed Areas Program (CEDAP) Legislative Set-Aside fund provides funding to eligible cities and counties to assist colonia residents that cannot afford the cost of service lines, service connections, and plumbing improvements associated with being connected to a TWDB Economically Distressed Area Program or similar water or sewer system improvement project.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The TDA will evaluate the following factors prior to awarding CEDAP funds: • The proposed use of the CDBG funds including the eligibility of the proposed activities and the effective use of the funds to provide water or sewer connections/yard lines to water/sewer systems funded through Economically Distressed Area Program or similar program; • The ability of the applicant to utilize the grant funds in a timely manner; • The availability of funds to the applicant for project financing from other sources; • The applicant's past performance on previously awarded CDBG contracts; • Cost per beneficiary; and • Proximity of project site to entitlement cities or metropolitan statistical areas (MSAs).

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation are available upon request once mainline construction has been confirmed.
	Describe how resources will be allocated among funding categories.	The Texas Legislature has set aside 3.5% of the State CDBG allocation for the CEDAP program. The allocation is distributed on an as-needed basis. In order to fully obligate the annual Colonia Funds to benefit colonia residents, funds not requested for the CEDAP activities may be transferred to other Colonia Fund programs.
	Describe threshold factors and grant size limits.	Maximum \$1,000,000/Minimum \$250,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefitting LMI Persons
2	State Program Name:	Colonia Fund and Construction Program
	Funding Sources:	CDBG CDBG Colonias Set-aside
	Describe the state program addressed by the Method of Distribution.	The goal of the Colonia Fund: Construction (CFC) program is to develop viable communities by providing decent housing, viable public infrastructure, and a suitable living environment, principally for persons residing within a community or area that meets the definition of a colonia. An eligible county applicant may submit an application for eligible construction activities, prioritizing access to public utilities and other basic human needs for colonia residents.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	While the Colona Planning and Needs Assessment is underway, the selection criteria for the Colonia Fund: Construction will focus upon the following factors: number of colonia communities identified in the county, and previous funding.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
	Describe how resources will be allocated among funding categories.	Of the State CDBG allocation 6.5% (approximately) is allocated to the Colonia Fund Construction Program. Subsequent to awarding funds, any portion of the CFC allocation that is unable to be awarded may be used to fund additional eligible applications under any other Colonia Fund Set-aside program.
	Describe threshold factors and grant size limits.	Maximum \$1,000,000/Minimum \$250,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting LMI Persons
3	State Program Name:	Colonia Fund Planning & Needs Assessment Program
	Funding Sources:	CDBG CDBG Colonias Set-aside

	Describe the state program addressed by the Method of Distribution.	The Colonia Fund Planning Program is designed to provide needs assessments for colonia communities on a county-by county basis.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The Colonia Fund Planning Program funds assess the conditions and current needs of colonia communities in to each county within 150 miles of the Texas-Mexico border on a rotating basis. All counties eligible to participate in the colonia set-aside have been offered an opportunity to receive planning and needs assessment services coordinated through a CFP grant to a designated Planning Zone.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
	Describe how resources will be allocated among funding categories.	As planning activities are currently funded for all eligible counties, no funds are allocated to the Colonia Fund Planning Program for this Program Year.
	Describe threshold factors and grant size limits.	Not applicable for Program Year 2025
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting LMI Persons
4	State Program Name:	Colonia SHC Legislative Set-Aside (administered by TDHCA)
	Funding Sources:	CDBG

	Describe the state program addressed by the Method of Distribution.	Administered by TDHCA and funded through CDBG, the Colonia Self-Help Center (CSHC) Program serves colonias along the Texas-Mexico border. Colonia Self-Help Centers (Centers) provide concentrated on-site technical assistance to low- and very low-income individuals and families in a variety of ways including housing, community development activities, infrastructure improvements, outreach and education. Key services include: housing rehabilitation; reconstruction; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; grant writing; infrastructure construction and access; contract-for-deed conversions; and capital access for mortgages.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Approximately 35,979 residents live in the targeted colonias served by the CSHC Program. The Centers process applications from income eligible households using a selection criteria established by each Center. Eligible households must reside in a targeted colonia, which has been preselected by each county and approved by C-RAC. Households must earn less than 80% of AMI.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	The CSHC Program is statutorily required to be provided in Cameron/Willacy, El Paso, Hidalgo, Nueces, Starr, and Webb counties. Statute allows for additional Centers to be established in any other county if TDHCA deems it necessary and appropriate and if the county is designated an economically distressed area under statute. TDHCA established additional Centers in Maverick, and Val Verde counties. Each Center must serve five targeted colonias within the county it serves. The Centers conduct outreach activities throughout the contract period to inform colonia residents of program benefits and eligibility criteria and to provide application assistance.

	Describe how resources will be allocated among funding categories.	The Texas Legislature has set aside 2.5% of the State CDBG allocation for the CSHC program. Resources are allocated after analysis and input from each community. Counties that are statutorily designated to participate in the CSHC Program conduct a needs assessment before proposing which target colonias should receive concentrated attention and the scope of program activities and funding. Each county designs a proposal unique to the needs of a specific community. After the C-RAC, composed of colonia residents, reviews and discusses the proposals from the counties, the proposals are then reviewed and approved by the TDHCA Governing Board for implementation. Funds deobligated from prior CSHC Program grant years and any program income recovered from CSHC funds shall be used by TDHCA for the CSHC Program.
	Describe threshold factors and grant size limits.	Maximum \$1,000,000/Minimum \$500,000 If there are insufficient funds available to fully fund an application, the Administrator may accept the amount available and wait for remaining funds to be committed the next program year. Each program activity, such as new construction, rehabilitation, and tool library operation, for example, are limited to specific dollar amounts. TDHCA, at its discretion and in coordination with the county, may amend a contract to increase the budget amount based on performance and other factors.
	What are the outcome measures expected as a result of the method of distribution?	Outcomes include the number of colonia residents assisted and housing units assisted or created. In general, these are Activities Benefiting LMI Persons.
5	State Program Name:	Colonias to Cities Initiative Program
	Funding Sources:	CDBG CDBG Colonias Set-aside

	Describe the state program addressed by the Method of Distribution.	The Colonia to Cities Initiative (CCIP) provides funding for basic infrastructure considered necessary for a colonia area to be annexed by an adjoining city. Priority is given to colonias that have received prior CDBG funding. The city's application must include documentation that annexation procedures have begun and a firm commitment from the city to annex the colonia upon completion of the project. Failure to annex the colonia may result in a requirement to repay the CDBG funding to TDA.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The TDA will evaluate the following factors prior to awarding CCIP funds: • the proposed use of the TxCDBG funds including the eligibility of the proposed activities; • the ability of the community to utilize the grant funds in a timely manner; • the availability of funds to the community for project financing from other sources; • The support of colonia residents for the proposed annexation; • the applicant's past performance on previously awarded TxCDBG contracts, if applicable; • cost per beneficiary; and • commitment by the city to annex the colonia area within one year of project completion. If applications exceed the available funding, the Department may use the scoring factors established for the Colonia Fund-Construction component.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation are available upon request.

	Describe how resources will be allocated among funding categories.	If there are an insufficient number of projects ready for CEDAP or CFC funding, the available Colonia funds may be transferred to the Colonias to Cities Initiative.
	Describe threshold factors and grant size limits.	Maximum \$1,000,000/Minimum \$250,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting Low and Moderate Income (LMI) Persons
6	State Program Name:	Community Development Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Community Development (CD) Fund is available on a biennial basis through a competition based on of the State's 24 planning regions. The goal of the CD Fund is to develop viable communities by providing decent housing, viable public infrastructure, and a suitable living environment, principally for persons of low to moderate income. Applicants are encouraged to provide for infrastructure and housing activities that will improve opportunities for LMI persons. When considering and designing projects, applicants must continue to consider project activities that will affirmatively further fair housing, which includes project activities that provide basic infrastructure (such as water, sewer, and roads) that will benefit residential housing and other housing activities. Planning activities, fire protection and emergency response activities, and all other eligible CDBG activities are available under this program.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	CD applicants are scored using a shared system with 25% of the final score determined by regional project priorities; 65% of the final score determined scoring factors identified by the Unified Scoring Committee, and 10% of the final score determined by state scoring factors. The USC is made up of one representative from each of the 24 geographic regions. The USC is responsible for determining objective scoring criteria for all regions for the CD Fund in accordance with the requirements in this Action Plan, including the numerical value of the points assigned to each scoring factor, during a public meeting. The USC may not adopt scoring factors that directly negate or offset the State's scoring factors. The state scoring will be based on past performance– including timely submission of closeout reports, timeliness of environmental clearance, maximum utilization of funds, and timeliness of completing projects
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
Describe how resources will be allocated among funding categories.	72.35% (approximately) of the State CDBG allocation is allocated to this fund. In addition, deobligated funds may be allocated to the CD Fund according to the procedures described in the Additional Detail on Method of Distribution section following this table.
Describe threshold factors and grant size limits.	Maximum \$750,000/Minimum \$350,000
What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting LMI Persons

7	State Program Name:	Downtown Revitalization Programs
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Downtown Revitalization awards grant funds for public infrastructure to foster and stimulate economic development in rural downtown areas. This program is considered one of the Rural Economic Development (RED) programs.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The selection criteria for the Downtown will focus upon the following factors: a. Applicant Need criteria, including median income, , previous funding, and benefit to LMI persons. b. Project criteria, including match ratio, , consistency with Main Street program or other community strategic plan (if applicable), and other HUD or TDA programmatic priorities; and c. Past performance on previously awarded TxCDBG contracts, if applicable. The department may set aside funds within this Downtown Revitalization Program specifically for Main Street communities.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
	Describe how resources will be allocated among funding categories.	Approximately 12% of the State CDBG allocation is allocated to the Downtown Revitalization Program;; in addition, deobligated funds, program income funds, and other RED program funds may be allocated for the DRP programs if such funds have not been utilized by other RED programs (if available).
	Describe threshold factors and grant size limits.	Maximum \$1,000,000/Minimum \$350,000

	What are the outcome measures expected as a result of the method of distribution?	Eliminate or prevent slum and blight conditions.
8	State Program Name:	Fire, Ambulance, & Services Truck (FAST) Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Fire, Ambulance, & Services Truck (FAST) Fund provides funds for eligible vehicles to provide emergency response and special services to rural communities.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Funding for the FAST Fund is dependent on availability of deobligated funds that can be awarded and expended prior to the grant origin year expiration date. TDA may announce limited funding opportunities developed in coordination with the State Office of Rural Health as funds allow. Selection criteria will be based on the limited purpose identified in the application guide for each funding opportunity.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
	Describe how resources will be allocated among funding categories.	Funding for the FAST Fund is dependent on availability of deobligated funds that can be awarded and expended prior to the grant origin year expiration date. No funds will be made available for the FAST Fund on the first day of the program year; if additional funds are deobligated during the program year, funds may be made available according to the procedures described in the Additional Detail on Method of Distribution section following this table.

	Describe threshold factors and grant size limits.	Maximum \$750,000/Minimum \$100,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting LMI Persons
9	State Program Name:	General HOME Funds for Single-Family Activities
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	TDHCA awards single-family activity funds as grants and loans through a network of local administrators for Homeowner Reconstruction (HRA), Tenant Based Rental Assistance (TBRA), and Homebuyer Assistance with New Construction (HANC). Assistance length and term depends on the type of activity. Non set-aside funds are initially made available on a regional basis in accordance with state statute (unless waived by the Governor in response to a state of federally declared disaster). Remaining funds are made available statewide through a first-come, first-served Reservation System, a contract-based system or some combination of these two methods. The method will be described in NOFAs and is informed by needs analysis, oversubscription for the activities, and public input.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants must comply with requirements stated in NOFAs, the Single-Family Programs Umbrella Rule, and State HOME Program Rules in effect at the time they receive their award. Review of Applications: All programs will be operated through direct administration by TDHCA, reallocation of deobligated funding and program income, or through the release of a NOFA with an emphasis on geographic dispersion of funds, particularly in rural areas of the state, using a Regional Allocation Formula (RAF) which uses objective measures to determine rural housing needs such as poverty and substandard housing. For NOFAs, applicants must submit a complete application to be considered for funding or eligibility to access the Reservation System. Applications received by TDHCA will be reviewed for applicable threshold, eligibility and/or scoring criteria in accordance with the Department’s rules and application review procedures published in the NOFA and/or application materials. Information related to NOFAs, application requirements and fees, and application review procedures and materials is available at https://www.tdhca.texas.gov/home-application-materials Selection Process: Qualifying applications for funding are recommended to TDHCA’s Board based on the Department’s rules and any additional requirements established in the NOFA. Applications for participation in the Reservation System are not submitted to the TDHCA Board for approval but are subject to all other review requirements. Should TDHCA reprogram unutilized HOME funds for development activities, applications submitted for development activities will also receive a review for financial feasibility, underwriting, and compliance under the HOME Final Rule as well as the Department’s existing previous participation review process. The state may select subrecipients or state recipients as described in program rules and NOFAs, or may conduct a portion of HOME activities directly in accordance with §92.201. When administrators have not successfully expended the HOME funds within their contract period, TDHCA de-obligates the funds and pools the dollars for redistribution according to TDHCA’s Reallocation of Financial Assistance rule at 10 TAC §1.19, and consistent with the reservation system and any open NOFAs. TDHCA may also reallocate these funds through a competitive NOFA process resulting in an award of funds.
--	---

	Describe how resources will be allocated among funding categories.	TDHCA announces the annual allocation of HOME Single-Family funds through a NOFA and specifies that the funds will initially be made available using a Regional Allocation Formula (RAF) which divides funds among 26 sub-regions as required by state statute. The allocation method is developed based on a formula which considers need and funding availability. After a period of time established in the NOFA, regional allocations collapse. Following the release of the annual allocation through the RAF, TDHCA periodically adds HOME program income and de-obligated funds to the funds available via the Reservation System and either allocates a specific amount of funds per activity based on funding priorities or may allow HOME administrator's requests for funding through the system to determine how the funds are finally allocated among fund categories. TDHCA may specify the maximum amount of funds that will be released for each activity type and may allocate funds via a first come, first served Reservation System or alternate method based on public comment. All NOFAs can be found on TDHCAs NOFA page on the website at https://www.tdhca.texas.gov/notices-funding-availability-nofas .
	Describe threshold factors and grant size limits.	Applicants must comply with requirements stated in the HOME NOFA and State HOME Program Rules in effect the year they receive their award. These sources provide threshold limits and grant size limits per activity type.
	What are the outcome measures expected as a result of the method of distribution?	Assistance to LMI households.
10	State Program Name:	HOME Multifamily Development
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The Multifamily Direct Loan Program awards HOME loans to for-profit and nonprofit multifamily developers to construct and rehabilitate affordable rental housing. These loans typically carry a 2% interest rate (or higher/lower if reflected in the NOFA) and have terms ranging from 15 years to 40 years. The vast majority of the loans are made to developments that also have awards of 4% or 9% HTC's.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	TDHCA's Texas Administrative Code Chapters 10, 11, and 13 set forth the minimum requirements that document a project owner's readiness to proceed with the development as evidenced by site control, notification of local officials, the availability of permanent financing, appropriate zoning for the site, and a market and environmental study. Additionally, the development must also meet financial feasibility and subsidy layering requirements. After a period of Regional Allocation, HOME funds are typically awarded on a first-come, first-served basis, as long as the criteria above are met, although the NOFA may specify other priorities used to rank applications, such as giving priority to requests for larger amounts of funding. After a certain date, for HOME Multifamily Development applications layered with 9% HTCs, the highest scoring applications in the 9% cycle that also request HOME funds are prioritized according to 9% criteria.
Describe how resources will be allocated among funding categories.	A maximum of 85% of HOME Multifamily Funds, are available for general activities and at least 15% for Community Housing Development Organizations (CHDOs). The HOME Multifamily Direct Loan Program may make funds available annually or through a special purpose NOFA under the General, Supportive Housing/Soft Repayment, or CHDO Set-Asides, or specifically to previously-awarded developments that have experienced cost increases since initial award.
Describe threshold factors and grant size limits.	TDHCA's Qualified Allocation Plan set forth a minimum set of requirements that document a project owner's readiness to proceed with the development as evidenced by site control, notification of local officials, the availability of permanent financing, experience of the developer, appropriate zoning for the site, and a market and environmental study. The development must also meet financial feasibility and subsidy layering requirements. Awards of HOME Multifamily Direct Loan Program funds range from approximately \$4,000,000 to \$10,000,000 per application typically in the form of a loan, but these amounts may change, and the caps may be lower or higher if so reflected in a published NOFA.
What are the outcome measures expected as a result of the method of distribution?	Assistance to LMI households.

11	State Program Name:	Local Revolving Loan Funds
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	TxCDBG allows communities that received Texas Capital Fund awards to support job creation or retention, and that created a local revolving loan fund, prior to implementation of the interim rule published November 12, 2015, to retain the program income generated by the economic development activities and to reinvest the funds to support job creation/retention activities.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Criteria are established by local subrecipients, with guidance from the TxCDBG Revolving Loan Fund Information Guide provided by TDA.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	The TxCDBG Revolving Loan Fund Information Guide is provided directly to subrecipients that have established revolving loan funds.
	Describe how resources will be allocated among funding categories.	Program Income generated by a local RLF is retained by that community or returned to TDA for distribution according to the Action Plan. See "Grantee Unique Appendices" for table of local revolving loan funds.
	Describe threshold factors and grant size limits.	Parameters for minimum or maximum loan amounts may be established by the subrecipient.

	What are the outcome measures expected as a result of the method of distribution?	Activities Benefitting LMI Persons Activities Benefitting LMI Persons through Job Creation/Retention
12	State Program Name:	National Housing Trust Fund
	Funding Sources:	Housing Trust Fund
	Describe the state program addressed by the Method of Distribution.	The NHTF Program awards loans to for-profit and nonprofit multifamily developers to construct/rehabilitate multifamily affordable housing. Because the NHTF is required to benefit ELI households at or below the greater of 30% of AMI or the poverty rate, the units will likely not be able to service a debt payment. The constraints on NHTF dictate that the funds typically be available as construction only loans, 2% interest rate permanent loans with fixed monthly payments, deferred payment, deferred forgivable permanent loans, partially amortizing loans (with the amount not in a fixed payment due at sale, refinance, or at the end of the loan term), or 75% cash flow loans (FHA only) if required, to leverage with tax credits or other financing mechanisms. Loan types may be further limited by NOFA.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	TDHCA's Texas Administrative Code Chapters 11 and 13 set forth a minimum set of requirements that document a project owner's readiness to proceed with the development. The Development must also meet financial feasibility requirements. After an applied period of regional distribution, the funds are awarded on a first-come, first-served basis, as long as the criteria above are met, although the NOFA may specify other priorities used to rank applications, such as giving priority to requests for larger amounts of funding. In the event that multiple qualifying applications are submitted on the same date and insufficient funding exists to award all of them, applications will be scored according to the criteria specified in the NOFA. 10 TAC §13.6 establishes criteria that may be used for scoring; however, staff may identify within a given NOFA that additional scoring criteria are necessary to meet current needs. Remaining NHTF may then be made available statewide in the annual NOFA in other set-asides, or transferred to a special purpose NOFA.

	Describe how resources will be allocated among funding categories.	NHTF will not be allocated among funding categories. The NHTF funds are provided for multiple uses, to meet the requirement to serve ELI households.
	Describe threshold factors and grant size limits.	TDHCA's Texas Administrative Code Chapters 10, 11, and 13 set forth a minimum set of requirements that document a project owner's readiness to proceed with the development as evidenced by site control, notification of local officials, the availability of permanent financing, experience of the developer, appropriate zoning for the site, and a market and environmental study. Additionally, the development must have certain unit amenities and common development amenities. Developments must also meet financial feasibility requirements. Award funds typically range up to \$10,000,000 per application in the form of a loan for this program, but which may be capped at a lower or higher amount in the NOFA.
	What are the outcome measures expected as a result of the method of distribution?	Assistance to ELI households.
13	State Program Name:	Rural Economic Development Program – Stage 2
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Rural Economic Development Program – Stage 2 (RED2) provides financial assistance to implement eligible projects identified in previously adopted economic development plans. Eligible economic development projects include, but are not limited to, projects that create and retain businesses owned by community members, address slum and blighted conditions, and create LMI jobs. Projects must meet a national objective (see 24 CFR 570.483) and identify an eligible activity.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The RED2 program will be offered first-come-first-served to communities that have completed the RED1 pilot program. The competitive RED 2 opportunity - where RED2 grant applications will be received annually for communities with completed economic development plans that are comparable to RED1 products but not prepared through the CDBG program – is not yet available pending the outcome of the pilot program.
	Describe how resources will be allocated among funding categories.	\$3 million in program funds have been set aside for RED 2 for Program Year 2024 to complete the pilot program.
	Describe threshold factors and grant size limits.	Maximum \$1,000,000 / Minimum \$350,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting LMI Persons Activities to Eliminate Slum and Blighted Areas
15	State Program Name:	State Mandated Contract for Deed Set-Aside
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	Rider 6 of the TDHCA bill pattern within the General Appropriations Act for Fiscal Years 2024-2025 requires TDHCA to identify funding sources and estimated funding levels for contract for deed conversions and other activities for families that reside in a colonia and earn 60 percent or less of the applicable area median family income (AMFI) and the home converted must be their primary residence. Funds are set-aside for households at or below 60 percent AMFI and who reside in a colonia for a period of not less than 60 days before being made available statewide, excluding Participating Jurisdictions, to those at or below 80% AMFI.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Administrators must meet HOME Program threshold requirements to access funding. Funding is made available to contract for deed administrators on a first-come, first-served basis, in addition to threshold requirements outlined in the State HOME Program Rule, through the Reservation System.
	Describe how resources will be allocated among funding categories.	TDHCA will set aside \$1,000,000 for Contract for Deed activities annually and will release the funds through the reservation system as a method of distribution.
	Describe threshold factors and grant size limits.	Applicants must meet the thresholds provided in the NOFA and State HOME Program Rules in effect the year in which they receive their award. Administrators are not awarded a grant following a successful application. Rather funds are awarded on a household by household basis.
	What are the outcome measures expected as a result of the method of distribution?	Assistance to households with incomes at or below 60% AMFI.
16	State Program Name:	State Revolving Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	TxCDBG retains the program income generated by economic development activities and reinvests the funds to continue supporting economic development activities. In accordance with 24 CFR 570.479(e)(ii), the State has determined that program income generated by TCF beginning PY 2017 must be returned to the State for redistribution to new economic development activities. TCF awards are made for a specific project, based on the minimum necessary work to support the creation or retention of specific jobs, which must be completed prior to close out of the TCF contract. Therefore the community is unlikely to continue funding the same activity in the near future as described in the regulation.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Application Guides for the Rural Economic Development programs can be found on the TDA website.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Application Guides for the Rural Economic Development programs can be found on the TDA website.
	Describe how resources will be allocated among funding categories.	Program Income generated by the State Revolving Fund in prior Program Years will be allocated to the Rural Economic Development programs. Program Income collected during the current Program Year will be made available through the State Revolving Fund in subsequent Program Year(s).
	Describe threshold factors and grant size limits.	The amount of program income generated will determine the amount of funds available.
	What are the outcome measures expected as a result of the method of distribution?	Activities benefitting LMI Persons and the elimination of slum and blight conditions.
17	State Program Name:	State Urgent Need Fund
	Funding Sources:	CDBG

	Describe the state program addressed by the Method of Distribution.	The State Urgent Need Fund is available following natural disasters and events that are not eligible for federal disaster assistance. The SUN program provides financial assistance to address disaster-related damage to public infrastructure and utilities, including repair, replacement, and mitigation measures.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The State Urgent Need Fund is available as needed following events that receive a proclamation or other formal request for state agency assistance from the Governor (or designee), for which the Governor has not requested federal assistance. • Priority will be given to projects that address safe drinking water, clearance of debris creating unsafe conditions, and other priorities as announced by the Commissioner of Agriculture. • The situation addressed by the applicant must be both unanticipated and beyond the control of the local government. • The problem being addressed must be of recent origin. For SUN assistance, this means that the application for assistance must be submitted no later than twelve months from the date of the state disaster declaration. • The applicant must demonstrate that adequate local funds are not available. For SUN assistance, this generally means the applicant has less than six months of unencumbered general operations funds available in its balance as evidenced by the last available audit required by state statute, and funds from other state or federal sources are not available to completely address the problem. TDA may consider whether funds under an existing CDBG contract are available to be reallocated to address the situation.

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
	Describe how resources will be allocated among funding categories.	Of the State CDBG allocation, \$0 is allocated initially. However, a maximum \$3 million may be transferred from other fund categories for either State Urgent Need Fund or Water Crisis Assistance Fund projects as needed.
	Describe threshold factors and grant size limits.	Maximum: \$500,000 for projects benefitting a single jurisdiction. For projects benefitting multiple counties, up to \$500,000 per county with a maximum total award of \$2 million per project. Minimum: \$100,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefitting LMI Persons Activities Addressing an Urgent Need
18	State Program Name:	Texas ESG Program
	Funding Sources:	ESG

	Describe the state program addressed by the Method of Distribution.	The ESG Program awarded contracts in PY2024, by making a portion of the funds available to prior subrecipients who have demonstrated effective performance under their prior award, with the remainder of funds offered under a competitive funding application. This process will carry over to the PY2025 funds, and some portion of the allocation may be set aside for direct awards to Subrecipients receiving funds for development of non-congregate shelter under HOME-ARP or awarded to nonprofit legal services providers who will accept referrals from subrecipients of ESG funds. ESG funds are awarded to private nonprofit organizations, cities, and counties in the State of Texas to provide the services necessary to help persons who are experiencing or at-risk of homelessness quickly regain stability in permanent housing. To prioritize geographic dispersion of funds, funding is allocated to each CoC based on an allocation formula that includes population and other data as described in the State ESG rules. Award authority for all ESG funds remains with TDHCA's Board, and TDHCA contracts directly with all subrecipients. Any funds returned to the Department from prior year ESG allocations will be redistributed in accordance with the 10 TAC §7.41, or as otherwise approved by the TDHCA Board or as required by HUD.
--	---	---

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	TDHCA will review the performance of existing subrecipients to determine whether they meet criteria, including timely expenditure of funds and acceptable monitoring history, prior to making a determination about the suitability of the subrecipient to be offered a new award of funding. In a competitive process with TDHCA, applications will be selected for an award based on requirements stated in the ESG NOFA and State ESG Program Rules in effect the year they receive their award. These sources provide threshold requirements, which must be met prior to an application being considered for an award, and selection criteria, which are utilized to rank applications and determine the order in which applications may be funded. ESG Subrecipients that are awarded ESG funds will be required to maintain the terms of the contract under which they were competitively awarded, including the performance targets that were a condition of the award. Threshold requirements: information necessary to conduct a previous participation review (including review of single audit compliance), and documentation sufficient to determine that the subrecipient has adequate capacity to administer the ESG funds, including but not limited to timely reporting. Selection criteria include items related to program design, including the type and quality of services offered and performance outcomes.
--	--	--

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	TDHCA may retain some portion of the allocation of funds and offer this portion for direct awards to certain subrecipients that have either successfully administered a prior ESG award or have an existing HOME-ARP funded non-congregate shelter, or will provide legal services to clients referred by other ESG subrecipients. For a competitive process, TDHCA will release a NOFA prior to receipt of ESG funding. The NOFA will include both threshold and selection criteria, and awards will be made to eligible applicants based on the application rank within their CoC region. Eligible applicant organizations are Units of General-Purpose Local Government, including cities, counties and metropolitan cities; urban counties that receive ESG funds directly from HUD; and a consolidation of units of general purpose local governments, like a Council of Governments. Other instrumentalities of a city or county, like a Local Mental Health Authority, may be eligible and should seek guidance from TDHCA to determine if they may apply. Governmental organizations such as Public Housing Authorities (PHAs) and housing finance agencies are not eligible and cannot apply directly for ESG funds. Eligible applicants also include private nonprofit organizations that are secular or religious organizations described in section 501(c) of the Internal Revenue Code of 1986, are exempt from taxation under subtitle A of the Code, have an acceptable accounting system and a voluntary board, and practice non-discrimination in the provision of assistance. Faith-based organizations receiving ESG funds, like all organizations receiving HUD funds, must serve all eligible beneficiaries without regard to religion.
Describe how resources will be allocated among funding categories.	ESG funds may be used for four service components: street outreach, emergency shelter, homelessness prevention, and rapid re-housing assistance. Funds may also be utilized for HMIS/HMIS comparable database and administration in proportion to funding utilized for service components. In order for TDHCA to meet the requirement of no more than 60% of funds expended in street outreach and emergency shelter per 24 CFR §576.100(b), TDHCA reserves the right to remove applications proposing street outreach and emergency shelter from competition when 60% of ESG funds have been awarded to higher ranking applications proposing these activities.

	Describe threshold factors and grant size limits.	While applications for TDHCA ESG funds may request funds for multiple service components, each service type proposed in an application is individually considered for an award of funds. Applicants will be awarded an amount not to exceed an amount set forth in the program rules or NOFA for street outreach activities, rapid re-housing, homeless prevention, and emergency shelter activities. Funds for HMIS are limited to 12% of the amount awarded for Street Outreach, Emergency Shelter, Rapid Rehousing, and Homeless Prevention, and funds for administration are limited to 3% of these amounts. Threshold requirements: information necessary to conduct a previous participation review (inclusive of single audit requirements), and documentation sufficient to determine that the subrecipient has adequate capacity to administer the ESG funds, including but not limited to timely reporting.
	What are the outcome measures expected as a result of the method of distribution?	The expected outcome is that funds will be awarded to organizations that have the administrative and performance capacity to provide the services needed in their communities, with a broad distribution of funding to reach as many areas of the state with quality services as possible.
19	State Program Name:	Texas HOPWA Program
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	The DSHS HIV Care and Medications Unit administers the State of Texas HOPWA formula grant from HUD. The DSHS HOPWA Program serves all 254 counties in Texas, prioritizing those outside the six HOPWA-funded Metropolitan Statistical Areas: Austin, Dallas, El Paso, Fort Worth, Houston, and San Antonio. Therefore, the program targets less urbanized areas of Texas.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Visit the DSHS website for information on grant applications, available funding opportunities, application criteria, etc. http://www.dshs.texas.gov/fic/default.shtm. The Texas Health and Human Services Procurement and Contracting Services (PCS) Division oversees procurement and contracting services for DSHS. This division handles solicitations, contract development, contract execution, and serves as the office of record for DSHS' contracting needs.

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	DSHS contracts with AAs in six Ryan White Part B HIV planning areas encompassing 26 HSDAs. AAs subcontract with Project Sponsors in each HSDA for statewide service delivery. DSHS selects AAs through a combination of competitive requests for applications (RFAs) and intergovernmental contracts. AAs act as an administrative arm for DSHS, with DSHS oversight, by administering the HOPWA program locally for a five-year project period. A Project Sponsor is a nonprofit organization or governmental housing agency that receives funds under a contract with the AA to provide eligible housing and other support services or administrative services. Historically, many of the nonprofit Project Sponsors that provide HOPWA services have met the definitions of grassroots, faith-based, or community-based organizations
	Describe how resources will be allocated among funding categories.	Project Sponsors propose funding allocations and submit them to their respective AA and DSHS for approval. Project Sponsors base allocations on many factors, including but not limited to, number of households projected to continue into the next year, local unmet need, housing costs, prior number of households served, average expenditures per household, changes in the number of PLWH in poverty, etc. During the program year, DSHS reallocates funds within and between HSDAs throughout each planning region as needed. DSHS will reserve \$500,00 from the latest allocation for use in the next annual plan and include this amount under Prior Year Resources. DSHS will only use \$8,577,259 during this annual plan.
	Describe threshold factors and grant size limits.	DSHS uses a formula to determine allocations by HSDA. The formula uses the number of PLWH by county with adjustments for overlapping HOPWA formula jurisdictions, poverty rates, and housing costs DSHS reserves the right to adjust formula allocations when accounting for local factors, including unmet need, prior performance and expenditures, and any other relevant metrics. The formula does not provide a minimum or maximum grant size limit.
	What are the outcome measures expected as a result of the method of distribution?	PLWH and their households will establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to healthcare and supportive services. Stable housing helps PLWH adhere to HIV treatment and achieve viral suppression.
20	State Program Name:	Utility U Job Training Program
	Funding Sources:	CDBG

Describe the state program addressed by the Method of Distribution.	Utility U provides funds to cities and counties, in coordination with water and wastewater utilities, to provide job training opportunities in the utility field. Both classroom and on-site training methods provided by a community based development organization (CBDO) or similar organization shall provide critical utility industry skills to current and newly hired employees to create or enhance job opportunity.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The Utility U Program will be available to cities and counties only upon recommendation by two or more state or federal regulatory or funding agencies. These agencies are expected to evaluate the need for job training for a specific utility or group of utilities prior to making a recommendation to TDA. The utility must agree to employ the trainee for a minimum of two years following completion of the training.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation are available upon request.
Describe how resources will be allocated among funding categories.	\$0 of allocation is made available for the Utility U Program on the first day of the program year. If an eligible project is recommended for funding, up to \$200,000 may be transferred from other fund categories as needed.
Describe threshold factors and grant size limits.	Maximum \$100,000/Minimum \$30,000
What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting LMI Persons

21	State Program Name:	Water Crisis Assistance Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Water Crisis Assistance Fund is available to assist communities where the utility system has been placed under alternative management by state regulators. The WCA Fund provides financial assistance following a appointment of a Receiver and/or temporary Manager, and may be used to address system deficiencies needed to return the system to regular operations.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The Water Crisis Assistance Fund is available as needed following state appointment of a utility district or other political subdivision to serve as a Receiver or Temporary Manager, pursuant to Texas Water Code §13.412. Projects must address critical system deficiencies, such as those identified in a Notice of Violation issued by the Texas Commission on Environmental Quality (TCEQ). Once a utility receives a Water Crisis Assistance Fund project, that utility is no longer eligible to apply for future WCA funding.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
	Describe how resources will be allocated among funding categories.	Of the State CDBG allocation, \$0 is allocated initially. However, a maximum \$3 million may be transferred from other fund categories for either State Urgent Need Fund or Water Crisis Assistance Fund projects as needed.
	Describe threshold factors and grant size limits.	Maximum \$500,000/Minimum \$50,000

	What are the outcome measures expected as a result of the method of distribution?	Activities Benefitting LMI Persons
--	--	------------------------------------

Discussion:

The distribution process for 4% HTC Program, 9% HTC Program, HHSP, State Housing Trust Fund Program, MCC Program, My First Texas Home Program, NSP PI Program, Section 8 HCV Program, Section 811 PRA Program, and TCAP RF can be found in the documents that govern these programs, all available at <https://www.tdhca.texas.gov> The CDBG Colonia Set-Aside Methods of Distribution will be included in Action Plan Section 48, which is specifically about colonias.

Along with selecting appropriate entities to administer funding, the State must ensure that these entities appropriately expend their funds. For example, in addition to tracking of the number of households supported by HOPWA, AAs routinely monitor Project Sponsors for compliance and performance. DSHS annually compiles program progress reports, reviewing household and expenditure outputs as well as housing stability outcomes. More information on CPD Programs monitoring efforts are described in Strategic Plan Section 80, Monitoring.

Additional information for Allocation of CDBG program income and deobligated funds has been provided as an attachment.

Discussion:

AP-35 Projects – (Optional)

Introduction:

Per the IDIS Desk Guide, Project-level detail is not required for a state grantee's Annual Action Plan. Once a state grantee has allocated funding via its Method of Distribution, the state grantee will use the Projects sub-menu in IDIS Online to add its projects for the program year.

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Because no projects have been entered to date in this section, this section is not applicable. Allocation priorities are discussed in Action Plan Section 25, which also includes meeting special needs. Actions to meeting underserved needs are found in Action Plan Section 85. CDBG-DR allocation priorities can be found in the CDBG-DR Action Plans at: <https://www.glo.texas.gov/disaster-recovery/action-plans>

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Not applicable

Acceptance process of applications

Not applicable

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State’s Process and Criteria for approving local government revitalization strategies

TDA's CDBG program operates with a principle of “local control” – supporting locally identified projects that primarily benefit LMI persons, prevent/eliminate slum and blight conditions, and support community planning efforts.

The Community Development Fund provides funds to meet needs identified at both the local and regional level, including utility infrastructure, road reconstruction, community facilities, fire protection, and community or utility planning activities.

The Downtown Revitalization Program is intended to stimulate economic growth through the funding of pedestrian-center public infrastructure improvements to aid in the elimination of slum and blight conditions in the historic downtown areas of rural communities; the Main Street set aside is available to communities designated as an official Texas Main Street City by the Texas Historical Commission. Awarded cities receive funds to make public infrastructure improvements in the designated historic, downtown business district. TDA consistently receives more applications than can be funded through this popular program.

The Colonia Fund offers housing and utility infrastructure improvements to disadvantaged communities near the Texas-Mexico border that have been identified by the county as colonia communities.

AP-48 Method of Distribution for Colonias Set-aside – 91.320(d)&(k)

Introduction:

Distribution Methods

1	State Program Name:	Colonia Economically Distressed Areas Program
	Funding Sources:	CDBG CDBG Colonias Set-aside
	Describe the state program addressed by the Method of Distribution.	Colonia Economically Distressed Areas Program (CEDAP) Legislative Set-Aside fund provides funding to eligible cities and counties to assist colonia residents that cannot afford the cost of service lines, service connections, and plumbing improvements associated with being connected to a TWDB Economically Distressed Area Program or similar water or sewer system improvement project.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The TDA will evaluate the following factors prior to awarding CEDAP funds: • The proposed use of the CDBG funds including the eligibility of the proposed activities and the effective use of the funds to provide water or sewer connections/yard lines to water/sewer systems funded through Economically Distressed Area Program or similar program; • The ability of the applicant to utilize the grant funds in a timely manner; • The availability of funds to the applicant for project financing from other sources; • The applicant's past performance on previously awarded CDBG contracts; • Cost per beneficiary; and • Proximity of project site to entitlement cities or metropolitan statistical areas (MSAs).

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation are available upon request once mainline construction has been confirmed.
	Describe how resources will be allocated among funding categories.	The Texas Legislature has set aside 3.5% of the State CDBG allocation for the CEDAP program. The allocation is distributed on an as-needed basis. In order to fully obligate the annual Colonia Funds to benefit colonia residents, funds not requested for the CEDAP activities may be transferred to other Colonia Fund programs.
	Describe threshold factors and grant size limits.	Maximum \$1,000,000/Minimum \$75,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefitting LMI Persons
2	State Program Name:	Colonia Fund Construction Program
	Funding Sources:	CDBG CDBG Colonias Set-aside
	Describe the state program addressed by the Method of Distribution.	The goal of the Colonia Fund: Construction (CFC) program is to develop viable communities by providing decent housing, viable public infrastructure, and a suitable living environment, principally for persons residing within a community or area that meets the definition of a colonia. An eligible county applicant may submit an application for eligible construction activities, prioritizing access to public utilities and other basic human needs for colonia residents.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	While the Colona Planning and Needs Assessment is underway, the selection criteria for the Colonia Fund: Construction will focus upon the following factors: number of colonia communities identified in the county, and previous funding.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
	Describe how resources will be allocated among funding categories.	Of the State CDBG allocation 6.5% (approximately) is allocated to the Colonia Fund Construction Program. Subsequent to awarding funds, any portion of the CFP allocation that is unable to be awarded may be used to fund additional eligible applications under any other Colonia Fund Set-aside program.
	Describe threshold factors and grant size limits.	Maximum \$1,000,000/Minimum \$150,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting LMI Persons
3	State Program Name:	Colonia Fund Planning & Needs Assessment Program
	Funding Sources:	CDBG CDBG Colonias Set-aside
	Describe the state program addressed by the Method of Distribution.	The Colonia Fund Planning Program is designed to provide needs assessments for colonia communities on a county-by county basis.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The Colonia Fund Planning Program funds assess the conditions and current needs of colonia communities in each county within 150 miles of the Texas-Mexico border on a rotating basis. All counties eligible to participate in the colonia set-aside have been offered an opportunity to receive planning and needs assessment services coordinated through a CFP grant to a designated Planning Zone.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation can be found on TDA's website at www.texasagriculture.gov .
	Describe how resources will be allocated among funding categories.	As planning activities are currently funded for all eligible counties, no funds are allocated to the Colonia Fund Planning Program for this Program Year.
	Describe threshold factors and grant size limits.	Not applicable for Program year 2025.
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting LMI Persons
.4	State Program Name:	Colonia Self-Help Center Legislative Set-Aside (administered by TDHCA)
	Funding Sources:	CDBG

	Describe the state program addressed by the Method of Distribution.	Administered by TDHCA and funded through CDBG, the Colonia Self-Help Center (CSHC) Program serves colonias along the Texas-Mexico border. Colonia Self-Help Centers (Centers) provide concentrated on-site technical assistance to low- and very low-income individuals and families in a variety of ways including housing, community development activities, infrastructure improvements, outreach and education. Key services include: housing rehabilitation; reconstruction; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; grant writing; infrastructure construction and access; contract for deed conversions; and capital access for mortgages.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Approximately 35,979 residents live in the targeted colonias served by the CSHC Program. The Centers process applications from income eligible households using a selection criterion established by each Center. Eligible households must reside in a targeted colonia, which has been preselected by each county and approved by C-RAC. Households must earn less than 80% of AMI.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	The CSHC Program is statutorily required to be provided in Cameron/Willacy, El Paso, Hidalgo, Nueces, Starr, and Webb counties. Statute allows for additional Centers to be established in any other county if TDHCA deems it necessary and appropriate and if the county is designated an economically distressed area under statute. TDHCA established additional Centers in Maverick and Val Verde counties. Each Center must serve five targeted colonias within the county it serves. The Centers conduct outreach activities throughout the contract period to inform colonia residents of program benefits and eligibility criteria and to provide application assistance.

	Describe how resources will be allocated among funding categories.	The Texas Legislature has set aside 2.5% of the State CDBG allocation for the Colonia SHC program. Resources are allocated after analysis and input from each community. Counties that are statutorily designated to participate in the CSHC Program conduct a needs assessment before proposing which target colonias should receive concentrated attention and the scope of program activities and funding. Each county designs a proposal unique to the needs of a specific community. After the C-RAC, composed of colonia residents, review and discuss the proposals from the counties, the proposals are then reviewed and approved by the TDHCA Governing Board for implementation. Funds de-obligated from prior CSHC Program grant years and any program income recovered from CSHC Program funds shall be used by TDHCA for the CSHC Program.
	Describe threshold factors and grant size limits.	Maximum \$1,000,000/Minimum \$500,000 CSHC program rules limit the assistance to up to \$1,000,000 per CSHC per contract period. If there are insufficient funds available to fully fund an application, the Administrator may accept the amount available and wait for remaining funds to be committed the next program year. Each program activity, such as new construction, rehabilitation, reconstruction, and tool library operation, for example, are limited to specific dollar amounts. TDHCA, at its discretion and in coordination with the county, may amend a contract to increase the budget amount, based on performance and other factors.
	What are the outcome measures expected as a result of the method of distribution?	Outcomes include: colonia residents assisted; housing units assisted or created; instances of technical assistance provided; and instances of information delivered. In general, these are Activities Benefiting LMI Persons.
5	State Program Name:	Colonias to Cities Initiative Program
	Funding Sources:	CDBG CDBG Colonias Set-aside

Describe the state program addressed by the Method of Distribution.	The Colonia to Cities Initiative (CCIP) provides funding for basic infrastructure considered necessary for a colonia area to be annexed by an adjoining city. Priority is given to colonias that have received prior CDBG funding. The city's application must include documentation that annexation procedures have begun and a firm commitment from the city to annex the colonia upon completion of the project. Failure to annex the colonia may result in a requirement to repay the CDBG funding to TDA.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The TDA will evaluate the following factors prior to awarding CCIP funds: • the proposed use of the TxCDBG funds including the eligibility of the proposed activities; • the ability of the community to utilize the grant funds in a timely manner; • the availability of funds to the community for project financing from other sources; • The support of colonia residents for the proposed annexation; • The applicant's past performance on previously awarded TxCDBG contracts, if applicable; • cost per beneficiary; and • commitment by the city to annex the colonia area within one year of project completion. If applications exceed the available funding, the Department may use the scoring factors established for the Colonia Fund-Construction component.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Guidelines, applications and additional program documentation are available upon request.
Describe how resources will be allocated among funding categories.	If there are an insufficient number of projects ready for CEDAP or CFC funding, the available Colonia funds may be transferred to the Colonias to Cities Initiative.

	Describe threshold factors and grant size limits.	Minimum \$100,000/Maximum \$1,000,000
	What are the outcome measures expected as a result of the method of distribution?	Activities Benefiting Low and Moderate Income (LMI) Persons

Table 9 - Distribution Methods by State Program for Colonias Set-aside

Outcome Measures expected as results of Distribution Method

Activities Benefiting LMI Persons

Discussion

Texas has the largest number of colonias and the largest colonia population of all the Border States. The method of distribution for funds set aside to serve colonias relies on subgrantees along the Texas-Mexico border as well as interagency cooperation between TDHCA, TDA, TWDB, the Office of the Attorney General, and others. The majority of the funding that assists colonias is through infrastructure development, but funds are also available to address housing, community planning, economic revitalization and disaster relief. TDA administers the 10% CDBG colonia set-aside. TDHCA's role in administering colonia funding is limited to the Colonia Self-Help Center (CSHC) Program (2.5% set-aside of all Texas' CDBG funds, in addition to the 10% federal set aside) and HOME Contract for Deed set-aside. TDHCA focuses efforts of the OCI to counties along the Texas-Mexico Border that include a Colonia Self-Help Center (Center) funded by the Colonia SHC Program and support Center staff and counties with problem solving and training.

The majority of the funding that assists colonias is through the CDBG Program. However, HOME and ESG have a scoring prioritization for colonias. In addition, HOPWA may also provide funding in that area, as described in Action Plan Section 30.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

HOME/NHTF Addresses Geographic Areas for Assistance

TDHCA does not provide priorities for allocation of investment geographically to areas of minority concentration. TDHCA is statutorily required by the Texas Government Code to provide a comprehensive statement of its activities through the State of Texas Low Income Housing Plan and Annual Report. Part of this document describes the ethnic and racial composition of families and individuals receiving assistance from each housing program.

HOME/NHTF funds used for multifamily development are typically paired with tax-exempt bond and/or HTC. TDHCA rules that govern the HTC Program include incentives for developments utilizing the competitive 9% HTC in high opportunity areas, which are defined as high-income and low-poverty areas, with multiple community amenities in close proximity to the development. It also provides competitive incentive to develop in colonias or economically distressed areas. Developments using tax-exempt bond financing and 4% HTCs are more frequently located in qualified census tracts due to federal guidelines that cause these to be more financially viable.

ESG Addresses Geographic Areas for Assistance

Assistance provided by ESG funds will be directed statewide, according to the 12 HUD-designated CoC regions. TDHCA does not provide priorities for allocating investment geographically to areas of minority concentration, as described in 24 CFR §91.320(f).

HOPWA Addresses Geographic Areas for Assistance

The DSHS HOPWA Program serves all 254 counties in Texas, prioritizing those outside the six HOPWA-funded Metropolitan Statistical Areas: Austin, Dallas, El Paso, Fort Worth, Houston, and San Antonio. Therefore, the program targets less urbanized areas of Texas. DSHS contracts with AAs in six Ryan White Part B HIV planning areas encompassing 26 HSDAs. AAs subcontract with Project Sponsors in each HSDA for statewide service delivery.

CDBG Addresses Geographic Areas for Assistance

TDA does not provide priorities for allocation of funds geographically to areas of minority concentration as described in Section 91.320(f). CDBG funds are allocated across the state in three ways.

1. The CD Fund assigns a percentage of the annual allocation to each of the 24 Regional COGs, ensuring that each region of the state receives a portion of the funds. The allocation formula is found in the

Texas Administrative Code, Title 4 Section 30.3.

2. The Colonia Fund directs funding to communities within 150 miles of the Texas-Mexico border. All remaining funds are distributed through state-wide competitions without geographic priorities.

3. The Colonia Self-Help Center (CSHC) Program is offered along the Texas-Mexico border in Cameron/Willacy, El Paso, Hidalgo, Maverick, Nueces, Starr, Val Verde, and Webb counties. The CSHC Program serves approximately 40 colonias in seven border counties, which are comprised of primarily Hispanic households and have concentrations of very low-income households.

NHTF Geographic Priorities description is added to Discussion section text below.

Geographic Distribution

Target Area	Percentage of Funds
State of Texas	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HOME Addresses Geographic Investments

HOME funds are allocated geographically using a regional allocation formula (RAF), as described in Strategic Plan Section 10, of the 2025-2029 State of Texas Consolidated Plan. This process directs funds to areas of the State that demonstrate high need. Unless waived by the Governor in the event of a disaster, at least 95% of TDHCA-administered HOME funds are used in areas that are not Participating Jurisdictions (PJs) per statute. This results in more HOME funds in smaller communities than in larger Metropolitan Statistical Areas (MSAs) that receive HOME funds directly from HUD. The current RAF is online at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports>

ESG Addresses Geographic Investments

ESG allocates ESG funds to each CoC region based on an allocation formula. This formula includes factors such as homeless population, people living in poverty, cost burden of renters, point in time counts and ESG funds available from federal and state sources.

HOPWA Addresses Geographic Investments

DSHS uses a formula to determine allocations by HSDA. The formula uses the number of PLWH by county with adjustments for overlapping HOPWA formula jurisdictions, poverty rates, and housing costs. DSHS reserves the right to adjust formula allocations when accounting for local factors, including unmet need, prior performance and expenditures, and any other relevant metrics.

CDBG Addresses Geographic Investments

Texas CDBG Funds for projects under the CD Fund are allocated by formula to 24 regions based on the Annual Action Plan

methodology that HUD uses to allocate CDBG funds to the non-entitlement state programs (, along with a state formula based on poverty and unemployment ((see attachment for distribution formula details). 12.5% of the annual allocation is allocated to projects under the Colonia Fund categories, which must be expended within 150 miles of the Texas-Mexico border.

State statute mandates designation of six Colonia Self-Help Centers (Centers) along the Texas-Mexico border in Cameron/Willacy, El Paso, Hidalgo, Nueces, Starr, and Webb counties to address the long history of poverty and lack of institutional resources. In 2001, TDHCA added two additional Centers in Maverick and Val Verde counties. These eight counties collectively have approximately 35,979 colonia residents who may qualify to access Center services.

NHTF Geographic Investments description is added to Discussion section text below.

Discussion

Many of the Target Areas available in the Integrated Disbursement and Information System (IDIS), HUD's electronic system in which this Plan has been entered, were too detailed for use at the macro-level; therefore, the State entered the "State of Texas" as a Target Area in Strategic Plan Section 10. Within Texas, each program relies on a formula to distribute funds geographically.

NHTF Geographic Priorities

The Texas NHTF will distribute NHTF funds through a competitive NOFA process. The funds will initially be available geographically, based on the proportion of Extremely Low Income Renter households to the total population of Renter Households in each of thirteen State Service Regions. A minimum will be calculated for each region as a ratio of the available allocation divided by thirteen, and available competitively within each region prior to collapse into a statewide competition.

NHTF Addresses Geographic Investments

NHTF funds are allocated geographically using a Regional Allocation Formula, as described in Strategic Plan Section 10. Acknowledging that all regions of the State have a need to create housing for ELI households, the formula provides opportunity for access to NHTF. This process directs funds to areas of the State that demonstrate high need. Regions may be grouped together for application and funding purposes. Any such grouping will be specified in the NOFA, but in no circumstance will fewer than four groups of regions be created.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

Affordable Housing goals for PY 2024 are indicated in the table below for the number of homeless, non-homeless, and special needs households, and for the number of affordable housing units that will be provided by program type, including rental assistance, production of new units, reconstruction of existing units, or acquisition of existing units. Note that goals entered for ESG are only for Rapid Re-housing. The HOME goals include multifamily and single-family activities.

One Year Goals for the Number of Households to be Supported	
Homeless	730
Non-Homeless	1648
Special-Needs	575
Total	2,953

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2706
The Production of New Units	127
Rehab of Existing Units	120
Acquisition of Existing Units	0
Total	2,953

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion:

The one-year goals for TDHCA's HOME Program include TBRA, homeowner reconstruction assistance, and rehabilitation and construction of single-family and multifamily units.

The one-year goals for TDHCA's NHTF program include construction of new/rehabilitated multifamily units.

TDHCA's ESG Program provides Rapid Re-housing assistance to help homeless individuals and households quickly regain stability in housing. Homelessness Prevention and Emergency Shelter outcome indicators are counted as persons, not households, so is not added into the chart above. ESG also provides street outreach, but as this does not directly equate to affordable housing, it is not counted above.

DSHS' HOPWA Program provides TBRA, STRMU, FBHA, PHP, HCM, and HIS to assist eligible PLWH and their households establish or maintain affordable and stable housing, reduce their risk of homelessness,

and improve their access to healthcare and supportive services. Stable housing helps PLWH adhere to HIV treatment and achieve viral suppression.

Currently, Texas CDBG funds primarily support affordable housing through water and sewer infrastructure for housing. The CDBG funding provides a cost savings for housing when used to install water and sewer yard lines and pay impact and connection fees for qualifying residents. Housing rehabilitation projects are prioritized in several fund categories. CDBG funds also help communities study affordable housing conditions, providing data on affordable housing stock and planning tools for expanding affordable housing. CDBG provides approximately 100 to 200 utility connections per year, which are not reflected in the chart above, but could prove essential to obtaining or maintaining housing.

Colonia residents are considered “Special Needs” households who are supported through the production, rehab or acquisition of units. The Colonia Self-Help Center (CSHC) Program continues to address affordable housing needs in border counties by assisting qualifying colonia residents in improvement or maintenance a safe home in suitable areas, with the contribution of the residents’ self-help construction. In addition, the CSHC Program provides other development opportunities that support the creation of affordable housing for beneficiaries, such as tool lending and training in home construction and repair, financial literacy, and homeownership skills.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

TDHCA believes that the future success of PHAs will center on ingenuity in program design, 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 PHAs, it is important to maintain a relationship with these service providers.

Actions planned during the next year to address the needs to public housing

TDHCA, acting as a small PHA itself, works with other PHAs around the State to port vouchers when necessary. This is especially true for Project Access (PA), a TDHCA program that uses Section 8 HCV vouchers to serve people with disabilities living in certain institutions by transitioning them into residences in the community, described fully in Action Plan Section 65. For the PA Program, an applicant is issued a voucher from TDHCA. In most cases, TDHCA works with the Receiving Public Housing Authority (RPHA) to transfer the documents and the voucher. The voucher holder is briefed and given an introduction on the RPHAs program rules. The RPHA can decide to absorb the voucher or bill the Initial PHA (IPHA). If the RPHA absorbs the voucher, the RPHA will send notice to the IPHA for documentation. This allows TDHCA to use another HCV for another applicant on the PA waiting list. If the RPHA bills the IPHA, the RPHA is required to submit a billing notice within an allotted time to the IPHA so payment can be received. In this way, TDHCA and local PHAs work closely together. TDHCA is also an administrator of Emergency Housing Vouchers and is coordinating, as needed, with local PHAs and CoCs for service delivery and referrals.

HOME/NHTF Addresses PHA Needs

TDHCA provides NOFAs under the HOME Program to interested parties around the State, including PHAs. TDHCA may utilize HOME funds through Tenant-Based Rental Assistance to pay security and utility deposits for Section 8 voucher holders, when other sources are not available. Furthermore, staff of PHAs, especially those receiving HOME funds and those with Section 8 Homeownership programs, are targeted by TDHCA's Texas Statewide Homebuyer Education Program for training to provide homebuyer education opportunities and self-sufficiency tools for PHA residents. PHAs may also administer HOME TBRA funds, for either on-going rental assistance or as a stand-alone program which provides security deposits with TBRA funds, enabling them to provide households with rental assistance and services to increase self-sufficiency.

Regarding HOME/NHTF Multifamily Developments that are financed with the HTC Program, PHAs are incentivized in the QAP to use HTCs for Rental Housing Assistance conversion of PHA properties.

ESG Addresses PHA Needs

PHA residents are eligible to receive assistance and services from ESG Subrecipients, as long as the

assistance does not violate 24 CFR §576.105(d) of HUD's ESG rules regarding use of funds with other subsidies. Fostering public housing resident initiatives is not an initiative for which TDHCA provides funding or that TDHCA tracks for the ESG Program.

HOPWA Addresses PHA Needs

The DSHS HOPWA Program does not provide public housing assistance. However, Project Sponsors interface with local public housing agencies to coordinate housing assistance and supportive services efforts. Project Sponsors share HOPWA program information and eligibility criteria with local housing authorities and other affordable housing programs in their HSDA. While households that participate in HCV or public housing programs do not qualify for HOPWA-funded housing assistance services, Project Sponsors may provide PHP services to secure a subsidized unit. Additionally, Project Sponsors may provide Housing Case Management services to public housing residents and they may receive core medical and support services through the Ryan White HIV/AIDS Program.

CDBG Addresses PHA Needs

The Texas CDBG Program serves public housing areas through various funding categories as residents of PHAs qualify as low- to moderate-income beneficiaries for CDBG projects.

CDBG grant recipients must also comply with local Section 3 policies, including outreach to public housing residents and other qualified Section 3 persons in any new employment, training, or contracting opportunities created during the expenditure of CDBG funding.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HOME, ESG, HOPWA, NHTF, and CDBG are subject to 24 CFR Part 75 which requires that HUD funds invested in housing and community development construction contribute to employment opportunities for low-income persons living in or near the HUD-funded project. These requirements, called Section 3 requirements, are covered at trainings for Subrecipients; persons who may benefit from employment opportunities include PHA residents.

HOME Addresses Public Housing Resident Initiatives

PHAs are eligible to apply to administer HOME funds to provide homebuyer assistance with new construction in their areas. PHAs also provide services to increase self-sufficiency, which may include homebuyer education services. In addition, TDHCA targets its Texas Statewide Homebuyer Education Program to PHAs, among other groups, which provide homebuyer education training opportunities and self-sufficiency tools for PHA residents.

ESG Addresses Public Housing Resident Initiatives

PHA residents are eligible to receive assistance and services from ESG Subrecipients, as long as the assistance does not violate Section 576.105(d) of the ESG rules regarding use of funds with other

subsidies.

HOPWA Addresses Public Housing Resident Initiatives

The DSHS HOPWA Program does not provide public housing assistance. However, Project Sponsors interface with local public housing agencies to coordinate housing assistance and supportive services efforts.

CDBG Addresses Public Housing Resident Initiatives

The CDBG Program serves public housing areas through various funding categories as residents of PHAs qualify as low- to moderate-income beneficiaries for CDBG projects.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

TDHCA has worked to promote programs that will rehabilitate and bring substandard housing into compliant condition and will develop additional affordable housing units. For example, most of the PHA applications for HTCs are for rehabilitation and the applications for new construction usually include a demolition of the existing units. TDHCA also offers a variety of funding sources for assistance. Most PHAs that apply are usually from larger Metropolitan Statistical Areas, which are usually PJs and, as such, are limited by state law in the HOME funding they may receive through TDHCA. Consistent with fair housing objectives, TDHCA seeks ways to accomplish these activities in a manner that disperses the placement of PHA units including dispersion into areas of greater opportunity and not into areas that involve unacceptable site and area features.

TDHCA has a history of assisting troubled housing authorities and has absorbed vouchers from several PHAs that have had difficulties. HUD identified, in two separate instances, public housing authorities that it thought might be well advised to have its voucher programs absorbed by TDHCA. The Navasota Housing Authority and the Alamo Area Council of Governments (which was operating as a PHA) each contacted TDHCA to discuss the possibility of absorbing their housing choice voucher programs. During a series of meetings with HUD staff and the PHAs, discussion resulted in multiple on-site visits. Ultimately, the Navasota Housing Authority and the Alamo Area Council of Governments transferred their voucher programs to TDHCA and HUD reassigned the files' PHA codes.

To expand its work with PHAs, TDHCA has developed a relationship with the Texas Housing Association and the Texas chapter of the National Association of Housing and Redevelopment Officials (NAHRO), which serve the PHAs of Texas. Whenever possible, the State will communicate to PHAs the importance of serving special needs populations.

Discussion:

To address PHA needs, TDHCA has designated PHAs as eligible participants in some of its programs, such as the HTC Program and HOME Program. PHAs have successfully administered HTC funds to rehabilitate

or develop affordable rental housing. The PHA needs to submit an application and be awarded in order to access funding.

There are also federal sources available for PHAs that can be paired with HOME/NHTF. Also, through HUDs Rental Assistance Demonstration (RAD) Program, PHAs can use public housing operating subsidies along with the HTC Program once the older PHA units are demolished and replaced with new housing.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

TDHCA will address requirements in 24 CFR §91.320 by using funds to reduce and end homelessness. Each ESG Applicant is required to coordinate with the lead agency of the CoC, which provides services and follows a centralized or coordinated assessment process; has written policies and procedures in place as described by 24 CFR §578.7(a)(8) and (9); and follows a written standard to provide street outreach, emergency shelter, rapid re-housing, and homelessness prevention assistance. To assist low-income individuals and families to avoid becoming homeless, TDHCA requires each ESG Subrecipient to set performance targets that are part of its scoring criteria for the NOFA, and these targets will be maintained for any offer of a direct award in the future. A Subrecipient must address the housing and supportive service needs of individuals assisted with ESG funds in a plan to move the client toward housing stability.

ESG is one of several programs that work to help transition persons out of institutions, such as the HOPWA Program, Section 811 PRA Program, Project Access Program, Money Follows the Person Program, and the Mainstream Voucher Program. The HHSCC also works to enhance coordination between housing and service agencies to assist persons transitioning from institutions into community-based settings.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Texas ESG Program provides funds to service providers for outreach to unsheltered homeless persons in order to connect them to emergency shelter, housing, or critical services; and to provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or other appropriate facilities. Of critical importance is assisting the unsheltered homeless with emergency shelter or other placement. Subrecipients serving clients through street outreach will be measured against their targets to help persons experiencing homelessness move into temporary, transitional or permanent housing. Subrecipients conducting street outreach may provide: case management, such as assessing housing and service needs; arranging, coordinating, and monitoring the delivery of services; and planning a path to permanent housing stability.

ESG Subrecipients are required to describe how they provide outreach to sheltered and unsheltered homeless persons in their ESG application.

For clients receiving emergency shelter, rapid re-housing, or homelessness prevention, clients will be required to receive case management services with exceptions pursuant to the VAWA and the Family Violence Prevention and Services Act (FVPSA). Subrecipients are required to develop a plan to assist

program participants to retain permanent housing after the ESG assistance ends.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Texas ESG Program provides funds to service providers for outreach to unsheltered homeless persons in order to connect them to emergency shelter, housing, or critical services; and to provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or other appropriate facilities. Of critical importance is assisting the unsheltered homeless with emergency shelter or other placement. Subrecipients serving clients through street outreach will be measured against their targets to help persons experiencing homelessness move into temporary, transitional or permanent housing. Subrecipients conducting street outreach may provide case management, such as assessing housing and service needs; arranging, coordinating, and monitoring the delivery of services; and planning a path to permanent housing stability.

ESG Subrecipients are required to describe how they provide outreach to sheltered and unsheltered homeless persons in the ESG application.

For clients receiving emergency shelter, rapid re-housing, or homelessness prevention, clients will be required to receive case management services with exceptions pursuant to the VAWA and the Family Violence Prevention and Services Act (FVPSA). Subrecipients are required to develop a plan to assist program participants to retain permanent housing after the ESG assistance ends.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

ESG funds may be utilized for short-term and medium-term rental assistance (24 CFR §576.106, unless otherwise waived) and for a variety of housing relocation and stabilization services such as rental application fees, security deposits, utility deposits, utility payments, and moving costs for homeless individuals or persons at risk of homelessness (24 CFR §576.106). Funds may also be utilized for housing service costs related to housing search and placement, housing stability case management, mediation, legal services, and credit repair. ESG funds can also be used to pay for essential service costs including case management, childcare, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services, transportation, and costs related to serving special populations. It should be noted that, while the assistance listed above are eligible under ESG, an ESG Subrecipient may choose to not provide all the assistance listed. Applicants for ESG funds are incentivized through the application scoring process to provide a wide array of services. ESG Subrecipients specify in their written standards which services they

will provide.

Subrecipients that request an award of funds must set targets within their application for funding intended to reduce the length of time from program intake to placement in permanent housing and positive housing destination for persons experiencing homelessness, as well as targets for the percentage of persons served that maintain housing for three or more months after exiting the program. These targets will be evaluated and will be a factor in funding decisions.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

ESG funds promote coordination with community providers and integration with mainstream services to gather available resources. One possible performance measure for Subrecipients is their ability to help increase non-cash benefits for program participants; the Subrecipients help program participants obtain non-ESG resources, such as veterans benefits or food stamps.

Individuals eligible for the State's HOPWA Program who are exiting from an institution receive a comprehensive housing plan and linkage and referrals to health professionals from a case manager. The State HOPWA Program provides TBRA, which can be used to transition persons from institutions into stable housing. Some project sponsors also provide rental deposits and application fees. Other programs included in this Plan also provide Facility-Based Housing Subsidy Assistance to address the temporary housing assistance needs of persons transitioning from institutions.

TDHCA has contracts for more than \$31 million for the Section 811 PRA Program, which is providing approximately 500 integrated supportive housing units in eight areas of the state for extremely low-income individuals with disabilities and their families. The target population includes individuals transitioning out of institutions, people with serious mental illness, and youth and young adults with disabilities transitioning out of the state's foster care system. Individuals in the Section 811 PRA Target Population are eligible for assistance from Texas Health and Human Services or the Department of Family and Protective Services, are Medicaid-eligible, and are between the ages of 18 and 62.

TDHCA has received a preliminary award letter from HUD providing notification that TDHCA has been selected for an award of \$6,982,087 that could create an additional 140-assisted Section 811 PRA Program units.

Coordination between housing and the Health and Human Services (HHS) agencies is exemplified by the Project Access and Money Follows the Person programs. Project Access uses Section 8 Housing Choice

Vouchers administered by TDHCA to assist low-income persons with disabilities transitioning from nursing homes and Intermediate Care Facilities (ICFs) to the community while using the Money Follows the Person Program to provide services by HHS agencies. The TDHCA Governing Board has approved changes to Project Access since it began in 2002 based on input from advocates and the HHS agencies including incremental increases to vouchers from 35 to 140 and creation of a pilot program with DSHS for persons with disabilities transitioning out of State Psychiatric Hospitals. In September 2018, TDHCA received an additional 50 vouchers, awarded by HUD through the Mainstream Voucher Program (MVP), for the Project Access program. An additional 15 MVP vouchers were awarded to TDHCA through the CARES Act also directed toward Project Access recipients.

TDHCA offers TBRA to individuals on the Project Access Wait List, allowing them to live in the community until they can utilize a Project Access voucher. TDHCA conducted outreach and technical assistance to Texas Health and Human Services (HHS) Relocation Specialists and HOME TBRA administrators to help them serve individuals on the Project Access waitlist.

To further address the needs of individuals transitioning from institutions, HHSCC seeks to increase coordination of housing and health services by supporting agencies to pursue funding, such as Relocation Contractor services for people with behavioral health challenges and Intellectual and Developmental Disabilities; Medicaid waiver programs; vouchers from PHAs for people with disabilities and aging Texans; housing resources from the Texas Department of Criminal Justice for people with criminal histories transitioning to the community; and DSHS' rental assistance program.

Discussion

The Texas ESG Program is designed to assist, assess and, where possible, shelter the unsheltered homeless; to quickly re-house persons who have become homeless and provide support to help them maintain housing; and to provide support that helps persons at risk of becoming homeless maintain their current housing. Other special needs populations are described in Action Plan Section 25.

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	456
Tenant-based rental assistance	713
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	56
Total	1,225

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

The Analysis of Impediments to Fair Housing Choice (AI) identifies impediments to fair housing choice in the State of Texas and action steps that the State intends to take to address identified impediments. The State of Texas is currently operating under the 2024 AI. The 2024 AI describes state and local regulatory and land use barriers in detail and may be accessed at <https://www.tdhca.texas.gov/state-texas-analysis-impediments-ai-fair-housing-choice>.

TDHCA staff track goals, efforts, and progress made under the AI. The Fair Housing tracking database provides the State with an ability to pull basic metrics and provide reports by impediments and, recommendations. This assists the state in identifying areas of improvement and success under its HUD related obligation to affirmatively further fair housing choice. The content of the database is maintained on an ongoing basis with periodic reports shared with TDHCA's governing board.

TDHCA and the Texas Workforce Commission Civil Rights Division (TWC CRD) annually collaborate on a Fair Housing webinar series. The series includes training sessions providing general fair housing information and specific sessions on HUD's guidance, how to respond to reasonable accommodation requests, and best practices in fair housing. The webinars are available for free 24/7 on TDHCA's website at: <https://www.tdhca.texas.gov/fair-housing-training-presentations>, [a GoToStage channel](#), and the [Department's YouTube channel](#).

In May 2020, TDHCA was awarded a 1-year grant under HUD's Fair Housing Initiatives Program – Education and Outreach Initiative and has created a library of training presentations, designed a Fair Housing rights brochure distributed statewide to community organizations, and created short form webinar videos, based on the longer presentations, to provide training, education, and outreach on Fair Housing related issues. In March 2023, HRC was notified that TDHCA was awarded another Fair Housing Initiatives Program – Education and Outreach Initiative grant for \$124,913 to produce and distribute professional short form videos to provide education on fair housing issues and direct viewers to more detailed information sources.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

TDHCA reviews all guiding documents, rules, and practices internally to determine if known barriers or impediments to fair housing choice can be addressed through actions within TDHCA's authority. TDHCA's Fair Housing Team collaborates with TDHCA Division Directors to develop and improve tools, rules, and other initiatives to address possible barriers to housing choice. TDHCA has been making and will continue to make a concerted effort to increase staff and subrecipient education to ensure that all

programs are providing best practices guidance to recipients and the general public. In January of 2025, TDHCA's Fair Housing Team released a new, modernized multifamily affirmative marketing tool to make it easier for TDHCA program participants to complete the affirmative marketing planning process. This tool provided a safe harbor process for participants to identify least likely to apply populations for additional marketing outreach.

Discussion:

For its Single-Family programs, TDHCA has promulgated a rule relating to Fair Housing, Requirements, Waitlist Policies, Affirmative Marketing Plans, Homebuyer Counseling, Reasonable Accommodations, and Limited English Proficiency. This rule exists under TDHCA's Single-Family programs umbrella rule. The rule, which reflects federal requirements, requires administrators of federal funds to have an affirmative marketing plan, which identifies the least likely to apply populations and methods of affirmative marketing. Further, the rule requires all TDHCA Single-Family administrators to accept applications for a 21-day calendar period and select applications via a neutral, random selection process, unless the administrator is providing TBRA to assist in the event of a declared disaster. This selection process helps to level the playing field and provide equal access for all households, regardless of disability status or language proficiency. Also included in the rule are specific provisions related to Limited English Proficiency to provide meaningful access and an equal opportunity to participate in services, activities, programs, and other benefits.

For its Multifamily programs, TDHCA consolidated rules for Affirmative Fair Housing Marketing Plans (AFHMP) and Tenant Selection Criteria (TSC), also known as Written Policies and Procedures, and placed them under the purview of Fair Housing staff. When Fair Housing staff provides a review of the AFHMP and TSC of a Multifamily property, additional training and technical assistance is provided to owners, property staff, and management company on Fair Housing issues and policies in order to provide meaningful access for applicants and residents to enjoy Multifamily housing opportunities.

TDHCA maintains and regularly updates a memorandum of understanding with the Texas Workforce Commission's Civil Rights Division that increases communication and information sharing, while also providing a mechanism for TDHCA to refer complaints directly to TWC if they contain suspected fair housing violations.

Finally, the State has a Fair Housing website available at <https://www.tdhca.texas.gov/fair-housing> that includes fair housing information for a variety of audiences (renters and homebuyers, owners and administrators, real estate agents, and local governments and elected officials) and includes fair housing toolkits and resources, updated multifamily affirmative marketing tool and links to the Fair Housing email list and community events calendar. Through this education and outreach, the State is hoping to make its best practices guidance widely known and to integrate such guidance with other state resource

information.

AP-80 Colonias Actions – 91.320(j)

Introduction:

Based on a 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, an estimated 500,000 people live in 2,294 colonias in Texas. Seven Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, Nueces, and Cameron) have the largest population of colonias and are home to an estimated 369,500 people. Texas' colonias lie outside of city limits in the rural areas of their respective counties, where few to no local building codes exist to protect the households that seek affordable and sanitary housing solutions. Egregious housing conditions persist while residents also endure substandard infrastructure, inadequate potable water and wastewater systems, and a host of public health, environmental and employment risks. TDA's redesigned Colonia Fund Planning and Needs Assessment Program is intended to provide updated needs assessments across the colonia-eligible area of the state.

As discussed in Action Plan Section 48, the majority of the funding that assists colonias is through the CDBG Program, which funds both state agencies working to develop infrastructure and water services, as well as subgrantees at the local government level who work in concert with nonprofit service providers for housing, community affairs, and economic development. TDHCA's Office of Colonia Initiatives offer technical assistance in applying for and administering the Colonia Self-Help Center (CSHC) Program. The HOME Program also has a specific Contract for Deed set-to improve the housing affordability and quality of housing for colonia residents.

Actions planned to address obstacles to meeting underserved needs

The State dedicates 12.5% of CDBG funds annually for colonia areas– 10% through the Colonia set-aside and an additional 2.5% set-aside by the State legislature. Additional funds are also awarded for colonia projects through other competitive fund categories. Basic human needs, including water and sewer infrastructure and housing rehabilitation, are prioritized for colonia set-aside funding, with a particular emphasis on connecting colonia households to public utilities. Colonia set-aside funds are not able to effectively address other local priorities for colonia communities, including road reconstruction and drainage improvements that are also important for daily activities. Colonia planning funds are available to research and document characteristics and needs for colonia communities.

The Colonia Self-Help Centers (Centers) experience the obstacle of wavering capacity to meet the needs of extremely under resourced colonia residents. The typical challenges that nonprofits face, such as high turnover, lack of succession planning, lack of long-term funding opportunities, limited access to high quality training, and limited access to continuing education resources, are all exacerbated for subgrantees serving border colonias. In response, TDHCA has an Office of Colonia Initiatives (OCI), with designated employees that are focused on the needs of Centers along the border. The OCI is tasked with providing support to Center staff with problem solving and training.

Colonia residents may also receive benefit through the HOME Program, which provides rental

assistance, reconstruction of owner-occupied units with or without refinancing acquisition and new construction of affordable single-family housing, single-family and multifamily development, and rental housing preservation of existing affordable or subsidized developments.

Actions the state plans to take to reduce the number of poverty-level families

Colonia set-aside funding is intended to improve the living conditions of low and moderate income families in colonias, including basic human needs. As with all CPD funds, Section 3 goals encourage job, contracting, and training opportunities for qualifying residents when such opportunities become available as a result of grant funding.

The CSHC Program provides 40 targeted colonias in eight border counties with a multitude of opportunities to create a one-stop shop for low-income colonia families to gain a foothold out of poverty. The Centers prioritize housing services in the form of new construction, reconstruction, rehabilitation, tool lending, construction skills training, and utility connections. CSHC Program community development activities include homeownership education, access to and training in computers/technology, consumer rights education and financial literacy, and solid waste disposal assistance. While the above listed services are limited only to residents of pre-identified colonias in the CSHC Program, the Centers themselves are open to all who wish to use the meeting space for activities beneficial to the community or simply to seek information on locating other services. By creating an accessible and consistent manner for which services and information are disseminated among colonias, more households can become beneficiaries of multiple kinds of assistance that build their self-sufficiency over time.

Actions the state plans to take to develop the institutional structure

TDHCA and TDA are committed to working with other state and federal regulatory and funding agencies. Agency coordination continues through the Texas Water Infrastructure Coordinating Committee (TWICC), which addresses concerns in colonias and other areas throughout the state. The information sharing within the group facilitates delivery for multiple programs besides affordable housing, and proactively addresses potential obstacles that could affect large areas of the state, including the Texas–Mexico border.

The state legislature has also set aside a portion of the CDBG administration funding for technical assistance and administrative support provided by the regional Councils of Government (COGs). This funding can provide institutional structure and assistance to small communities without administrative resources.

Specific actions the state plans to take to enhance coordination between public and private

house and social service agencies

In addition to the cooperation among various state agencies that help to support and develop colonias, TDHCA focuses efforts of the OCI on counties administering the CSHC Program. The OCI supports administrators, disseminates funding information, and problem solves with administrators and the Colonia Resident Advisory Committee (C-RAC), which is comprised of colonia residents appointed by the counties with a Center. This requires facilitating communication related to administration of the CSHC Program with other service providers, the private sector (such as colonia landowners, title companies, lenders), and other government agencies. The OCI increases the efficiency with which TDHCA can apply solutions and build institutional knowledge in the community.

TDA has an ongoing working relationship with each of the state planning regions, many of which provide services such as workforce development, aging and disability resources, and emergency management services. In addition, TDA field representatives are available to provide general information on potential resources to communities and residents.

AP-85 Other Actions – 91.320(j)

Introduction:

The actions listed below are Other Actions taken by TDHCA, TDA, and DSHS to meet the requirements of §91.320(j). Other Actions include Meeting Underserved Needs, Fostering and Maintaining Affordable Housing, Lead-Based Paint Hazard Mitigation, Reducing Poverty-Level Households, Developing Institutional Structure, and Coordination of Housing and Services. The HOME, ESG, HOPWA, and CDBG programs address the other actions in concert with other federal, state, and local sources.

Actions planned to address obstacles to meeting underserved needs

HOME Addresses Underserved Needs

Obstacles to meeting underserved needs with HOME funds, particularly multifamily activities, include NIMBYism and a lack of understanding of federal requirements surrounding the use of HOME funds. TDHCA works to overcome these obstacles by educating developers and the communities where affordable housing is being proposed.

ESG Addresses Underserved Needs

Lack of facilities and services for homeless persons in rural areas is ESG's greatest underserved need. To help meet this need, TDHCA has used Community Services Block Grant discretionary funds to provide training and technical support to organizations in the Balance of State CoC. Shelters in the Balance of State CoC have limited funds for operations and maintenance, with little access to federal funds which often require substantial organizational capacity less common in smaller organizations. ESG and TDHCAs HHSP, which is state funded only in some urban areas, may supplement federal funds in operational support.

HOPWA Addresses Underserved Needs

Some PLWH face significant obstacles to obtaining and maintaining medical insurance, income, and employment. Rising costs of living (rent, deposits, utilities, food, transportation, etc.) and limited available affordable housing contribute to hardships for many PLWH.

DSHS's HOPWA program addresses the needs of this underserved population by integrating with the administrative structure of the Texas Ryan White Part B HIV/AIDS Program and the larger, multi-sectoral system for delivering treatment and care to PLWH in Texas. This helps PLWH and their households establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to healthcare and supportive services. The program reallocates funding within and between HSDAs throughout the program year to meet changing needs.

CDBG Addresses Underserved Needs

TDA encourages projects addressing underserved community development needs. In PY 2023 CDBG funds will be available through multiple grant categories to provide water or sewer services on private

property for low- and moderate-income households by installing yard lines and paying connection fees. Regional priorities for funding allow each area of the state to determine its highest priority needs, which may vary from first-time water service to drought relief to drainage projects.

Since the first legislative reforms in the 1990s, service providers in colonias have made gains in their capacity to address colonia issues, but unmet needs still exist, and the Texas-Mexico border population growth is still increasing. OCI's main obstacle in addressing colonia housing needs is the varying capacities of subrecipients to administer assistance. The OCI staff provides technical assistance and on-going training to organizations and local governments that use the CSHC Program to serve colonia residents.

Actions planned to foster and maintain affordable housing

HOME Addresses Affordable Housing

The HOME Program provides grant funds, deferred forgivable loans, and repayable loans to households or developments assisted by or through entities including units of local government, public organizations, nonprofit and for-profit organizations, CHDOs, and PHAs. These funds are primarily used to foster and maintain affordable housing by providing rental assistance, reconstruction of owner-occupied housing units with or without refinancing, acquisition and new construction of affordable single-family housing, single-family development and funding for rental housing preservation of existing affordable or subsidized developments. HOME funds may also be used in conjunction with the HTC Program or Bond Program to construct or rehabilitate affordable rental housing.

In addition, tax credits awarded through the HTC program can be layered with awarded funds from the HOME Multifamily Development program. When more than one source of funds is used in an affordable housing project, the State is able to provide more units of affordable housing than with one funding source alone.

ESG Addresses Affordable Housing

While TDHCA encourages the use of ESG funds to provide affordable transitional housing, the majority of funds are utilized to provide emergency shelter. Fostering affordable housing is not an initiative for which TDHCA provides ESG funding or that TDHCA monitors in relation to the ESG Program.

HOPWA Addresses Affordable Housing

The shortage of available affordable housing persists. Rising housing costs price eligible households out of the market while household incomes remain the same or decrease. Rent-to-income-ratio requirements prevent households from accessing housing. Many households have poor credit, rental, and criminal histories that affect housing access. Corporate owners regularly exclude applicants with minor infractions. In response to these market characteristics, the DSHS HOPWA Program provides TBRA, an ongoing and portable rental subsidy that helps households obtain or maintain permanent housing, including assistance for shared housing arrangements, in the private rental housing market until they can enroll in the Housing Choice Voucher Program (HCVP) or other affordable housing

programs.

CDBG Addresses Affordable Housing

Currently, CDBG funds primarily support affordable housing through water and sewer infrastructure for housing. The CDBG funding provides a cost savings for housing when used to install water and sewer yard lines and pay connection fees for qualifying residents. Housing rehabilitation projects are also prioritized in colonia areas.

CDBG funds can help communities study affordable housing conditions, providing data on affordable housing stock and planning tools for expanding affordable housing. The Colonia SHCs continue to address affordable housing needs in border counties by assisting qualifying colonia residents to improve or maintain a safe, suitable home in suitable areas.

The OCI provides training and technical assistance to the Centers to assist with carrying out activities, such as housing rehabilitation, new construction, reconstruction, low-interest mortgages, grants for self-help programs, revolving loan funds for septic tanks, and tool lending.

Actions planned to reduce lead-based paint hazards

HOME Addresses Lead-based Paint

The HOME Program requires lead screening in housing built before 1978 for all HOME eligible activities in accordance with 24 CFR §92.355 and 24 CFR Part 35, subparts A, B, J, K, M, and R. Furthermore, single-family and multifamily development activities in HOME increase the access to lead-based-paint-free housing through the construction of new housing or reconstruction of an existing housing unit. There is significant training, technical assistance, and oversight of this requirement on each activity funded under the HOME Program.

ESG Addresses Lead-based Paint

For ESG, TDHCA requires Subrecipients to evaluate and reduce lead-based paint hazards as part of its habitability review. During the annual contract implementation training, TDHCA will provide ESG Subrecipients with information related to lead-based paint regulations and TDHCA's requirements related to such. TDHCA will require ESG-funded Subrecipients to determine if a housing unit was built prior to 1978, for households seeking ESG funded rent or rent deposit assistance whose household has a family member(s) six years of age or younger. If the housing unit is built prior to 1978, the ESG Subrecipient will notify the household of the hazards of lead-based paint.

While currently not offered under administrative rule, if TDHCA were to program funds for ESG to be used for renovation, rehabilitation, or conversion Subrecipients must comply with the Lead-Based Paint Poisoning and Prevention Act and the Residential Lead-Based Paint Hazard Reduction Act of 1992. Through renovation, rehabilitation or conversion, ESG increases access to shelter without lead-based paint hazards. TDHCA evaluates, tracks, and reduces lead-based hazards for conversion, renovation,

leasing or rehabilitation projects.

NHTF Addresses Lead-Based Paint

The Multifamily Direct Loan Program evaluates the potential for the presence of lead-based paint for NHTF assisted activities and takes appropriate steps in accordance with 24 CFR §93.351 and the applicable provisions in 24 CFR Part 35, as provided in TDHCA's NHTF Minimum Rehabilitation Standards. The aforementioned include notification of potential lead-based paint hazards to households residing in housing units that pre-date 1978. Furthermore, multifamily development and reconstruction activities with NHTF increase the access to lead-based-paint-free housing because they create new housing.

HOPWA Addresses Lead-Based Paint

Per 24 CFR §574.310(b), §574.635, §35, and HUD CPD Notices 94-05 and 22-15, assisted housing, including shared housing arrangements, must meet safety and sanitation standards and comply with applicable state and local housing codes, licensing provisions, and any other structural or operational requirements. Assisted housing must also meet all Habitability Standards, Lead Safe Housing Rules, Fire Safety Requirements, and Carbon Monoxide Safety Requirements. While the DSHS HOPWA Program does not undertake lead-based paint abatement activities, Project Sponsors perform Housing Quality Standards certifications for each assisted unit to assess for lead-based paint health risks.

CDBG Addresses Lead-Based Paint

Lead-based paint mitigation is an activity eligible under housing rehabilitation that is funded under the Colonia Fund and Community Development Funds. Each contract awarded requires the sub-grantee to conform to Section 302 of the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4831(b)) and procedures established by TDA's CDBG in response to the Act.

Actions planned to reduce the number of poverty-level families

HOME Addresses Poverty-Level Households

Through the HOME TBRA Program, TDHCA assists households with rental subsidy, and security and utility deposit assistance for an initial term not to exceed 24 months. As a condition to receiving rental assistance, households must participate in a self-sufficiency program, which can include job training, General Education Development (GED) classes, or drug dependency classes. The HOME Program enables households to receive rental assistance while participating in programs that will enable them to improve employment options and increase their economic independence and self-sufficiency. Additionally, TDHCA allocates funding toward the construction of affordable housing, incentivizing units to assist very low-income households, and assists very low-income households along the international border of Texas and Mexico by promoting the conversion of contract for deed arrangements to traditional mortgages.

ESG Addresses Poverty-Level Households

The ESG Program funds activities that provide shelter and essential services for homeless persons, as well as intervention services for persons threatened with homelessness. Essential services for homeless

persons include medical and psychological counseling, employment counseling, substance abuse treatment, transportation, and other services. While TDHCA supports the use of ESG funds to help ESG clients lift themselves above the poverty line, it is not a specific initiative for which TDHCA earmarks ESG funding or that TDHCA monitors for the ESG Program.

For individuals threatened with homelessness, homelessness prevention funds may be utilized for short-term subsidies to defray rent and utility arrearages for households receiving late notices, and security deposits.

HOPWA Addresses Poverty-Level Households

The DSHS HOPWA Program helps eligible PLWH and their households establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to healthcare and supportive services. Stable housing helps PLWH adhere to HIV treatment and achieve viral suppression. HOPWA activities benefit low-income PLWH and their households. The DSHS HOPWA Program does not specifically target households with incomes at or below the Federal poverty level. Nevertheless, over 80 percent of assisted households consistently fall within 0 to 30 percent of the AMI each year. CDBG

Addresses Poverty-Level Households

A substantial majority of TDA's CDBG funds, over 90% in Program Year 2024, are awarded to principally benefit low- and moderate-income persons. In addition, the formula used to distribute CD funds among regions includes a variable for poverty/income to target funding to the greatest need, scoring criteria in the CD Fund, DRP Program, and Colonia Fund also direct funding toward communities with the greatest need. Economic development activities improve local opportunities for jobs and entrepreneurship.

Actions planned to develop institutional structure

HOME Addresses Institutional Structure

The HOME Program encourages partnerships in order to improve the provision of affordable housing. Organizations administering programs that require a federal affordability period resulting in a mortgage loan are required to ensure that participating household receive HUD approved housing counseling prior to loan closing. In addition, organizations receiving TBRA funds must provide self-sufficiency services directly, or coordinate with a local organization that will provide the services. Finally, partnerships with CHDOs and nonprofit and private-sector organizations facilitate the development of quality rental housing developments and assist in the reconstruction of owner-occupied housing.

ESG Addresses Institutional Structure

TDHCA encourages ESG subrecipients to coordinate services with housing and other service agencies. Likewise, the CoCs funded with ESG funds are required to coordinate services and their local funded organizations to provide services as part of the local CoC. TDHCA reviews ESG subrecipients' coordination efforts during on-site and desk monitoring. A map of local CoCs can be found online at:

<https://www.thn.org/texas-balance-state-continuum-care/>.

HOPWA Addresses Institutional Structure

DSHS contracts with AAs in six Ryan White Part B HIV planning areas encompassing 26 HSDAs. AAs subcontract with Project Sponsors in each HSDA for statewide service delivery. AAs act as an administrative arm for DSHS, with DSHS oversight, by administering the HOPWA program locally for a five-year project period. AAs also administer funding for other HIV medical and support, including the Ryan White HIV/AIDS Program funds. This structure ensures the coordination of all agencies serving PLWH, avoids duplication, saves dollars, and provides comprehensive core medical and support services for PLWH in each local community.

CDBG Addresses Institutional Structure

Each CDBG applicant must invite local housing organizations to provide input into the project selection process. TDA coordinates with state and federal agencies, regional Councils of Governments, and other partners to further its mission in community and economic development.

TDA also uses conference calls and webinars to provide training and technical assistance throughout the state. On-site project reviews may be conducted based on risk and other factors.

Actions planned to enhance coordination between public and private housing and social service agencies

TDHCA has staff members that participate in several State advisory workgroups and committees. The workgroups and committees which TDHCA leads are listed in Action Plan Section 15. The groups in which TDHCA participates include, but are not limited to, the Community Resource Coordination Groups, led by the Health and Human Services Commission (HHSC); the Council for Advising and Planning for the Prevention and Treatment of Mental and Substance Use Disorders, led by DSHS; Reentry Task Force, led by Texas Department of Criminal Justice; Interagency Workgroup on Border Issues, led by Secretary of State; Texas Foreclosure Prevention Task Force, led by Texas State Affordable Housing Corporation; Money Follows the Person Demonstration Project, led by HHSC; and Texas State Independent Living Council, led by the HHSC.

TDHCA's participation in HUD's Section 811 PRA Program requires linkages between housing and services through a partnership with TDHCA, the State Medicaid Agency (i.e., HHSC), and the Texas Department of Family and Protective Services (DFPS). Because the program is designed so that an individual can access both affordable housing and services in the community, TDHCA staff and HHSC/DFPS staff work closely to ensure both housing and services are coordinated for the program. TDHCA and HHSC/DFPS have responsibilities to execute the program. TDHCA uses units in multifamily housing financed by TDHCA and a network of local service providers coordinated by the HHSC enterprise agencies provides the services.

HHSCC, established by Texas Government Code §2306.1091, seeks to improve interagency

understanding and increase the number of staff in state housing and health services agencies that are conversant in both housing and services.

Other coordination efforts for HHSCC involving people leaving institutions are in Action Plan Section 65.

Senate Bill 7 passed during the 83rd Legislative session directed further cooperation. Texas Government Code §533.03551 directs the commissioner of HHSC to work in cooperation with TDHCA, TDA, Texas State Affordable Housing Corporation (TSAHC), and other federal, state, and local housing entities to develop housing supports for people with disabilities, including individuals with intellectual and developmental disabilities.

Finally, HHSC provides Money Follows the Person Demonstration funds to TDHCA to support two full-time employees to increase affordable housing options for individuals with disabilities who currently reside in institutions and choose to relocate into the community and to support a unit damages fund and a barrier busting fund. These enhanced coordination efforts further the implementation of many programs included in the Consolidated Plan, including the Section 811 PRA Program, Section 8 Project Access, and HOME Single-family activities.

Discussion:

In addition to the program actions mentioned above, TDHCA strives to meet underserved needs by closely monitoring affordable housing trends and issues as well as conducting its own research. TDHCA also makes adjustments to address community input gathered through roundtable discussions, webinars and public hearings held throughout the State.

To foster and maintain affordable housing, TDHCA, TDA, and DSHS provide funds for nonprofit and for-profit organizations and public organizations to develop and maintain affordable housing. Funding sources include grants, low-interest loans, housing tax credits, and mortgage loans.

For lead-based paint hazard mitigation, DSHS has been charged with oversight of the Texas Environmental Lead Reduction Rules (TELRR). TELRR cover areas of lead-based paint activities in target housing (housing constructed prior to 1978) and child-occupied facilities, including the training and certification of persons conducting lead inspections, risk assessments, abatements, and project design. For all projects receiving over \$25,000 in federal assistance, contractors need to follow inspections and abatements standards overseen by DSHS. By following these standards, the State is increasing the access to housing without lead-based paint hazards. The adherence to inspection and abatement standards is related to the extent of lead-based paint in that a majority of the housing in need of rehabilitation is likely housing built before 1978.

Furthermore, TDHCA, DSHS, and TDA's programs are aimed at reducing the number of Texans living in poverty, thereby providing a better quality of life for all Texans. The departments provide long-term

solutions to the problems facing people in poverty and focus resources to those with the greatest need.

Regarding institutional structure, TDHCA, DSHS, and TDA are primarily pass-through funding agencies and distribute federal funds to local entities that in turn provide assistance to households. Because of this, the agencies provide housing and social services through work with many partners, including consumer groups, community based organizations, neighborhood associations, community development corporations, councils of governments, community housing development organizations, community action agencies, real estate developers, social service providers, local lenders, investor-owned electric utilities, local government, nonprofits, faith-based organizations, property managers, state and local elected officials, and other state and federal agencies. Because the agencies typically do not fund individuals directly, coordination with outside entities is essential to the success of their programs. By structuring its operations this way, the State allows local providers to focus on local needs.

AP-90 Program Specific Requirements

Introduction:

Program specific requirements as referenced in 24 CFR §91.320 (k)(1,2,3) are described below for the CDBG, HOME, and ESG programs.

For the CDBG Program, it is expected that the total amount of program income collected in PY 2024 and made available for programming in PY 2025 will be approximately. \$663,000, including program income collected by the state and program income retained by local subgrantees. The amount of CDBG urgent need activities is not expected to exceed \$3,000,000. The 85% of CDBG funds anticipated to benefit persons of low to moderate income includes PY 2024-2026.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	1,100,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	1,100,000

Other CDBG Requirements

1. The amount of urgent need activities	3,000,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section

Annual Action Plan

324

92.205 is as follows:

The State is not proposing to use any form of investment in its HOME Program that is not already listed as eligible for investment in 24 CFR §92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

TDHCA has elected to utilize the recapture provision under 24 CFR §92.254(a)(5)(ii) as its primary method of recapturing HOME funds under any program the State administers that is subject to this provision. The following methods of recapture would be acceptable to TDHCA and will be identified in the note prior to closing.

A. Recapture the amount of the HOME investment reduced on a pro rata share based on the time the homeowner has owned and occupied the unit measured against the required affordability period. The amount subject to recapture will be calculated by determining number of complete years that the affordability requirements were met regardless of any additional months and deducting that number from the number of years in the affordability period. The total HOME subsidy will be divided by the number of years of the affordability period; the result will then be multiplied by the number of years resulting from the calculation above. The calculation would appear as follows:

$$(\text{Number of years in affordability period} - \text{Number of complete years affordability was met}) \times (\text{Total HOME subsidy} / \text{Number of years in affordability period}) = \text{Amount subject to recapture}$$

B. The recapture amount is subject to available net proceeds in the event of sale or foreclosure of the housing unit. In the event of sale or foreclosure of the housing unit, if the net proceeds (i.e., the sales price minus closing costs; any other necessary transaction costs; and loan repayment, other than HOME funds) are less than the HOME investment that is subject to recapture, then the Department will recapture the available amount of net proceeds. If there are no net proceeds from the sale, no repayment will be required of the homebuyer and the balance of the loan shall be forgiven. TDHCA will not recapture more than the amount available through net proceeds.

C. The household can sell the unit to any willing buyer at any price.

D. In the event that the ownership of assisted property is not transferred, and the assisted property is rented or leased, or otherwise ceases to be the principal residence of the initial household prior to the end of the affordability period, the entire HOME investment is subject to recapture.

E. In the event of sale to a subsequent low-income purchaser of a HOME-assisted homeownership unit, the low-income purchaser may assume the existing HOME loan and recapture obligation

entered into by the original buyer if no additional HOME assistance is provided to the subsequent homebuyer. In cases in which the subsequent homebuyer needs HOME assistance in excess of the balance of the original HOME loan, the HOME subsidy (the direct subsidy as described in §92.254) to the original homebuyer must be recaptured. A separate HOME subsidy must be provided to the new homebuyer, and a new affordability period must be established based on that assistance to the buyer.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds are as follows:

In certain limited instances, TDHCA may choose to utilize the resale provision at 24 CFR §92.254(a)(5)(i) under any activity the State administers that is otherwise subject to this provision. The following method of resale would be acceptable to TDHCA and will be identified in the note prior to closing:

A. Resale is defined as the continuation of the affordability period upon the sale or transfer, rental or lease, refinancing, or if the initial Household is no longer occupying the property as their Principal Residence.

B. Resale requirements must ensure that, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability, the housing is made available for subsequent purchase at an affordable price to a reasonable range of low- or very low-income homebuyers that will use the property as their principal residence. Affordable to a reasonable range of low-income buyers is defined as targeting Households that have income between 70 and 80 percent of the area median family income and meet all program requirements.

C. The resale requirement must ensure that the price at resale provides the original HOME-assisted owner a fair return on investment. Fair return on investment is defined as the sum of down payment and closing costs paid from the initial seller's cash at purchase, closing costs paid by the seller at sale, the principal payments only made by the initial homebuyer in excess of the amount required by the loan, and any documented capital improvements in excess of \$500. Fair return on investment is paid to the seller at sale once mortgage lien debt with priority to the HOME funds is paid and all other conditions of the initial written agreement are met. In the event there are no funds for fair return, then fair return does not exist. In the event there are partial funds for fair return, then fair return shall remain in force.

D. The initial homebuyer's investment of down payment and closing costs divided by TDHCA's HOME investment equals the percentage of appreciated value that shall be paid to the initial homebuyer. The balance of appreciated value shall be paid to TDHCA. If appreciated value is zero, or less than zero, then no appreciated value exists. The HOME loan balance will be transferred to the subsequent buyer and the affordability period will remain in effect. The period of affordability is

based on the total amount of HOME funds invested in the housing.

E. In the event that a federal affordability period is required, and the assisted property is rented or leased, or no member of the Household has it as the Principal Residence, the HOME investment must be repaid. In the event that a federal affordability period is required, and the assisted property is sold or transferred in lieu of foreclosure to a qualified low income buyer at an affordable price, the HOME loan balance shall be transferred to the subsequent qualified buyer and the affordability period shall remain in force to the extent allowed by law.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

TDHCA may use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds as described in 24 CFR §92.206(b)(2). TDHCA shall use its underwriting and evaluation standards, site and development requirements, and application and submission requirements found in 10 TAC, Chapter 11 and 13, for refinanced properties in accordance with its administrative rules. TDHCA may allow for lower per-unit rehabilitation costs than those required in 10 TAC §11.101(b)(3), potentially allowing rehabilitation costs as low as \$1,000 per unit provided (1) those minimal rehabilitation costs can be supported in a Scope and Cost Review, (2) the request is in accordance with this plan, TDHCA's rules, and the applicable NOFA, and (3) TDHCA's Board agrees to waive the minimum rehabilitation costs in 10 TAC §11.101(b)(3). At a minimum, this requires the following:

1. That rehabilitation is the primary eligible activity for developments involving refinancing of existing debt by requiring that the HOME eligible rehabilitation costs – whether funded entirely or partially by TDHCA's HOME funds – are greater than the refinancing costs (i.e. payoff amount plus closing and title costs);
2. That a minimum funding level – minimal rehabilitation costs as described above, or the applicable per unit costs in 10 TAC §11.101(b)(3) – is set for rehabilitation on a per unit basis;
3. That a review of management practices is required to demonstrate that disinvestments in the property has not occurred;
4. That long-term needs of the project can be met;
5. That the financial feasibility of the development will be maintained over an extended affordability period;
6. That whether new investment is being made to maintain current affordable units and/or creates additional affordable units is stated;
7. That the required period of affordability is specified;
8. That the HOME funds may be used throughout the entire jurisdiction (except as TDHCA may be limited by the Texas Government Code) is specified; and
9. That HOME funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG, is stated.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

HOME TBRA is a planned activity for Texas, but TDHCA does not generally administer this program directly. TBRA is primarily offered through a network of Administrators, who may select to utilize a preference in administration of the TBRA locally. These preferences are limited to those special populations listed in AP-25, and establishment of a preference by an Administrator must be included on their application for funding, which is reviewed by TDHCA. The available preferences include: persons with disabilities, persons with substance use disorders, persons living with HIV/AIDS (PLWH), persons with Violence Against Woman Act (VAWA) protections, colonia residents, farmworkers, homeless populations, veterans, (including wounded warriors as defined by the Caring for Wounded Warriors Act of 2008), public housing residents, persons transitioning out of incarceration, persons impacted by a state or federally declared disaster, and persons transitioning out of foster care and nursing facilities.

Additionally, for administrators with programs that are designed to limit assistance to certain populations, TDHCA will only approve program designs that limit assistance to households that include a member within the following populations if necessary to provide as effective housing, aid, benefit, or services as those provided to others in accordance with 24 CFR §8.4(b)(1)(iv): PLWH, mental illness, substance use disorders, or households that would qualify under the TDHCA's Project Access program as defined in 10 TAC §5.801. Otherwise, administrators may only request a preference for populations described in the special needs section.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The allowable preferences established that may be selected by administrators in their local TBRA Programs are necessary to increase affordability and accessibility to meaningful housing subsidy. These populations are shown to be at increased risk of being cost burdened or at risk of homelessness as shown in the Needs Assessment in the Consolidated Plan. TBRA typically has a shorter waiting list for subsidy than other tenant-based voucher program, and reduces their rent to 30% of their income, assuming that they select a unit that is at or below the Fair Market Rent for their area.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)).

Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

ESG Written Standards are evaluated based on questions that are Included as an attachment.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Each of the 11 CoCs in Texas has a different centralized or coordinated assessment system. TDHCA ensures that its Subrecipients participate in the local CoC's coordinated assessment. Applicants for ESG funding are required to certify their participation in the CoC centralized or coordinated assessment system. ESG Subrecipients are required to use this process per 24 CFR §576.400(d), with an exception for victim service providers. ESG Subrecipients are also required to certify that they have written standards that are consistent with the CoC's screening, assessment and referral of ESG program participants, or to certify that the Subrecipient is a victim services provider and not required to participate in coordinated assessment/entry.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG funds may be offered to eligible prior subrecipients who have demonstrated effective performance under their prior award or may be offered under a competitive funding application. Some portion of the allocation may be set aside for direct awards to Subrecipients receiving funds for development of non-congregate shelter under HOME-ARP. The allocation amounts available in each CoC region are established by formula.

Eligible applicant organizations include Units of General Purpose Local Government, including cities, counties and metropolitan cities; and a consolidation of units of general purpose local governments, like a Council of Governments. Other instrumentalities of a city or county, like a Local Mental Health Authority, may have been eligible and were advised to seek guidance from TDHCA to determine their eligibility for application. Governmental organizations such as Public Housing Authorities (PHAs) and housing finance agencies are not eligible subrecipients and applications from such agencies would not be awarded ESG funds.

Eligible applicants also include private nonprofit organizations that are secular or religious organizations exempt from taxation under Section 501(c) of the Internal Revenue Code of 1986, have an acceptable accounting system and a voluntary board, and practice non-discrimination in the

provision of assistance. Faith-based organizations receiving ESG funds, like all organizations receiving HUD funds, must serve all eligible beneficiaries without regard to religion.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

As a State recipient, TDHCA is not required to provide for the participation of a homeless individual or formerly homeless individual on the board of directors or other equivalent policy-making entity. However, TDHCA may prioritize funding for Subrecipients by allocating points if they have participation of homeless or formerly homeless individuals in their programs.

5. Describe performance standards for evaluating ESG.

TDHCA has transitioned from evaluating performance based on whole numbers of persons or households served to percentages of persons or households served who achieve particular outcomes.

Subrecipients providing street outreach will be required to meet contractual performance targets for the percentage of assisted persons placed in temporary or transitional housing.

Subrecipients providing emergency shelter and transitional shelter will be required to meet contractual performance targets for the provision of essential services and the percentage of assisted persons who will exit to temporary, transitional, positive, or permanent housing destinations.

Subrecipients providing homelessness prevention and rapid re-housing assistance will be required to meet contractual performance targets for the percentage of assisted persons receiving higher income at exit than at entry, the percentage of persons who will exit to permanent or positive housing destinations and, the percentage of persons who will maintain housing three months or more as a result of receiving ESG assistance.

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

- ☒ Applications submitted by eligible recipients
- ☐ Subgrantees that are HUD-CPD entitlement grantees

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter “N/A”.

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Selection criteria typically only apply when funds are oversubscribed; in cases where the application is layered concurrently with 9% Housing Tax Credits and submitted during the competitive HTC cycle, for instance, scoring in 10 TAC §11.9 would be applicable. To the extent that two or more applications for NHTF have the same received by date and the funds are oversubscribed, the criteria listed in the Multifamily Direct Loan Rule (10 TAC Chapter 13), found in the attachments, will apply, unless alternative scoring or prioritization criteria has been specified in the NOFA. If applications for NHTF are not combined with 9% HTC or do not need to be prioritized in a regional allocation formula, they will be prioritized based on the Application Acceptance Date and reviewed according to the priorities established in the NOFA to ensure they meet the Department's threshold criteria, which takes into account all of the selection criteria in 24 CFR §91.320(k)(5)(i).

The Texas Department of Housing and Community Affairs’ Multifamily Division awards or allocates more than \$1 billion annually of debt and equity in an efficient and compliant manner. Processes for Application selection are comprehensive and assure that the resulting Developments satisfy strong standards for financial feasibility and long-term stability. TDHCA’s Compliance Monitoring Division assures that all properties meet these standards for the duration of their affordability period and is frequently cited as one of the best Compliance divisions nationally.

Program requirements are outlined in the Texas Administrative Code the Qualified Allocation Plan and Multifamily Direct Loan Rule are updated annually through an open and transparent public input process. Additionally, the QAP is approved annually by the Governor. All of the selection criteria described in 24 CFR §91.320(k)(5)(i) are addressed by the rules, although not necessarily contained in one rule dedicated solely to NHTF. TDHCA holds all Applications for multifamily funds to the same standards through the application of consistent requirements across all fund sources.

All Applications for NHTF funds must meet threshold criteria in 10 TAC Chapter 11, Subchapters A through D, and the Multifamily Direct Loan Rule, which address Definitions, Site and Development

requirements, Applicant and Application requirements, and loan structure and underwriting requirements.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Texas' application requirements can be found in 10 TAC Chapter 11, Subchapter C: Application Submission Requirements, Ineligibility Criteria, Board Decisions and Waiver of Rules; as well as 10 TAC Chapter 13 (Multifamily Direct Loan Rule). See link in attachments to rules.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Selection criteria typically only apply when funds are oversubscribed; in cases where the application is layered concurrently with 9% Housing Tax Credits and submitted during the competitive HTC cycle, for instance, scoring in 10 TAC §11.9 would be applicable. To the extent that two or more applications for NHTF have the same received by date and the funds are oversubscribed, the scoring criteria listed in the linked Multifamily Direct Loan Rule (10 TAC Chapter 13) in the attachments, will apply, unless alternative priorities or scoring criteria are established in the applicable NOFA.

If applications for NHTF are not combined with 9% HTC or do not need to be prioritized in a regional allocation formula, they will be prioritized based on the Application Acceptance Date and reviewed to ensure they meet the Department's threshold criteria, which takes into account all of the selection criteria in 24 CFR §91.320(k)(5)(i).

Please see response to 3a for additional detail on selection criteria.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

As described in SP-10 Geographic Priorities the Texas NHTF will distribute NHTF funds through a competitive NOFA process. As reflected in 10 TAC §13.4(b) the funds will initially be available geographically, based on the proportion of Extremely Low Income Renter households to the total population of Renter Households in each of thirteen State Service Regions. A minimum will be calculated for each region as a ratio of the available allocation divided by thirteen and made available competitively within each region for at least the first 30 days after a NOFA is published prior to being collapsed into a statewide competition. Regions may be combined within the NOFA, but in no case will there be fewer than four geographic groups for distribution unless the state's annual allocation is \$4 million or less, in which case there may be fewer regions to allow each region to have at least \$1 million

in its initial allocation.

Thereafter, consideration of geographic diversity will not be a factor in evaluating applications. Please see attached Multifamily Direct Loan Rule for text of 10 TAC §13.4(b).

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants must provide evidence of their experience in developing and managing multifamily developments as required under 10 TAC §11.204(6) if layered with other fund sources, or 10 TAC §13.5(h)(1) if MFDL only. Both 10 TAC §11.204(6) or 10 TAC §13.5(d)(1) are mentioned in the table HTF Funding Priorities Question 3a.

Application criteria including readiness to proceed as evidenced by site control, appropriate zoning, architectural plans, and evidence of financing will be considered.

Furthermore, 10 TAC §13.11(c)(3) through (4) states:

"(3) After a Development receives environmental clearance (if applicable), the Department will draft a Contract to be emailed to the Direct Loan awardee. Direct Loan awardees must execute and return a Contract to the Department within 30 calendar days after receipt of the Contract.

(4) Loan closing must occur and construction must begin on or before the date described in the Contract. If construction has not commenced within 12 months of the Contract Effective Date, the award may be terminated."

Execution of a Contract fulfills the Commitment definition in 24 CFR §93.2 in that the Contract is the "legally binding written agreement (that includes the date of the signature of each person signing the agreement) with an eligible recipient for a project that meets the definition of 'commit to a specific local project.'" Additionally, 10 TAC §13.11(c)(13) states: "Termination of the Direct Loan award and repayment of all disbursed funds will be required for any Development that is not completed within four years of the effective date of a Direct Loan Contract." Finally, the Department may impose a two-year ban on applying for MFDL for any applicant that fails to meet commitment and/or expenditure requirements in accordance with 10 TAC §13.11(a) and (b), which states: "Direct Loan awardees must satisfactorily complete the following Post-Award Requirements after the Board approval date. If a Direct Loan award is declined by the Direct Loan awardee and returned after Board approval, or if the Direct Loan awardee or affiliates fail to timely enter into the Contract, close the loan, begin and complete construction, or leave a portion of the Direct Loan award unexpended, penalties may apply under 10 TAC §11.9(f)(relating to Competitive HTC Selection Criteria), and/or the Department may prohibit the Applicant and all Affiliates from applying for MFDL funds for a period of two years." See attachments for

full text of referenced TDHCA 10 TAC rules.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

While the availability of project-based rental assistance will be considered, only applications that demonstrate the ability to meet Underwriting requirements will be funded.

The State of Texas will consider project based rental assistance to the extent that the existence of it allows or the lack of it does not allow an application to meet TDHCA's underwriting requirements. A development that would otherwise be characterized as infeasible may be deemed feasible if the criteria, as described in 10 TAC §11.302(i)(6)(B) are applicable. See link in the attachments for 10 TAC Chapter 11. For Applications layered with 9% credits, leveraging is a scoring item under 10 TAC §11.9(e)(4). See link in the attachments for 10 TAC Chapter 11. If an application is not layered with 9% credits, it must have other sources of funding, such as project based vouchers, in order to be viable over the affordability period.

10 TAC §13.8 from the Multifamily Direct Loan Rule and 10 TAC §§11.301 through .306 of the Uniform Multifamily Rule will comprise TDHCA's underwriting requirements.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

No priority for funding based on the feasibility of the project beyond the required 30-year period will be given except in instances where a first-lien loan ahead of an NHTF loan or grant has a term greater than 30 years that would result in the NHTF loan or grant having a term greater than 30 years. Texas Government Code §2306.185(c) further limits the length of the affordability period that the State can impose, stating: "The department shall require that a recipient of funding maintains the affordability of the multifamily housing development for households of extremely low, very low, low, and moderate incomes for the greater of a 30-year period from the date the recipient takes legal possession of the housing or the remaining term of the existing federal government assistance. In addition, the agreement between the department and the recipient shall require the renewal of rental subsidies if available and if the subsidies are sufficient to maintain the economic viability of the multifamily development." In other words, absent scoring considerations, unless an FHA-insured loan or similar type of federal government-insured loan with a term greater than 30 years is part of the financing, the longest NHTF affordability period that the State will impose is 30 years. Additionally, for bond layered transactions the NHTF state affordability period will match the length of the affordability period required for the bonds.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Threshold requirements for all multifamily projects are found in 10 TAC Chapter 11 Subchapter B, which include criteria such as Mandatory Development Amenities, Common Amenities, Unit Requirements, Tenant Supportive Services requirements, and Development Accessibility Requirements. 10 TAC Chapter 11 Subchapter B also includes threshold requirements such as Undesirable Site Features and Undesirable Neighborhood Characteristics. Additionally, Applications layered with 9% Tax Credits are scored on proximity to desirable community features, as are Direct Loan Applications if the fund source or set-aside is over-subscribed.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

It is anticipated that Applications for NHTF will require multiple funding sources in order to meet threshold feasibility requirements.

Without other fund sources, this range of subsidy level will not be possible, so other funding sources – whether owner equity if NHTF is the only source of Department funding or, more likely, Housing Tax Credits since NHTF works best as gap financing – are required. Finally, although not federally required, 10 TAC §11.204(7)(E) discusses documentation requirements for HOME Match funds of requested Direct Loan funds. See link in attachments for text of 10 TAC Chapter 11.

Applications layered with 9% Housing Tax Credits will be subject to scoring in 10 TAC §11.9(e)(4) - Leveraging of Private, State, and Federal Resources - which states:

(A) An Application may qualify to receive up to three (3) points if at least 5% of the total Units are restricted to serve households at or below 30% of AMGI (restrictions elected under other point items may count) and the Housing Tax Credit funding request for the proposed Development meet one of the levels described in clauses (i) - (iv) of this subparagraph: (i) the Development leverages CDBG Disaster Recovery, HOPE VI, RAD, or Choice Neighborhoods funding and the Housing Tax Credit Funding Request is less than 9% of the Total Housing Development Cost (3 points). The Application must include a commitment of such funding; or

(ii) If the Housing Tax Credit funding request is less than seven 9% of the Total Housing Development Cost (3 points); or

(iii) If the Housing Tax Credit funding request is less than eight 10% of the Total Housing Development

Cost (2 points); or

(iv) If the Housing Tax Credit funding request is less than nine 11% of the Total Housing Development Cost (1 point).

(B) The calculation of the percentages stated in subparagraph (A) of this paragraph will be based strictly on the figures listed in the Funding Request and Development Cost Schedule. Should staff issue an Administrative Deficiency that requires a change in either form, then the calculation will be performed again and the score adjusted, as necessary. However, points may not increase based on changes to the Application. In order to be eligible for points, no more than 50% of the Developer Fee can be deferred. Where costs or financing change after completion of underwriting or award (whichever occurs later), the points attributed to an application under this scoring item will not be reassessed unless there is clear evidence that the information in the Application was intentionally misleading or incorrect.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

TDHCA adopted the Section 234 Condominium Housing Basic Mortgage Limits (Section 234 Condo Limits) published by HUD, subject to the High Cost Adjustment as allowed for all jurisdictions in Fort Worth HUB, for 2021, 2022 and 2023 PY awards made through the Multifamily 2021, 2022, and 2023 NOFAs. It plans to do the same with 2024 awards. While TDHCA does not make any FHA-insured loans, the Department has adopted the per unit limits for substantial rehab for our Direct Loans (HOME, NHTF, TCAP RF, NSP1 PI) for 2024. The attached limits do not vary based on geographic location in Texas since the limits were approved by HUD for use throughout the state. They will be used statewide for ease of use both for applicants and TDHCA staff.

Additional limits may apply if the NHTF funds are used in conjunction with other affordable housing programs. Also, these subsidy limits may be subject to stricter limits in NOFAs.

Funds from the HOME-American Rescue Plan Program will not be included when evaluating subsidy layering.

See the attached justification as to why the State will not establish separate maximum limitations on the total amount of NHTF.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; National Standards for the Physical Inspection of Real Estate; Scope and Cost Review; and Capital Needs Assessments (if applicable).

Rehabilitation Standards are attached.

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

☒ The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

N/A

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

The State will limit beneficiaries and/or give preferences to the segments of the extremely low-income population in accordance with AP-25 of the 2024 One-Year Action Plan.

12. Refinancing of Existing Debt. Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter “N/A.”

TDHCA may use NHTF funds to refinance existing debt secured by multifamily housing that is being rehabilitated with NHTF funds as described in 24 CFR §93.201(b). TDHCA shall use its underwriting and

evaluation standards, site and development requirements, and application and submission requirements found in 10 TAC Chapters 11 and 13, for refinanced properties in accordance with its administrative rules. The NOFA may allow for lower per unit rehabilitation costs than those described at 10 TAC §13.7(c), and the Board may waive the rehabilitation minimums at 10 TAC §11.101(b)(3). At a minimum:

- Rehabilitation costs must be the primary eligible activity for developments involving refinancing of existing debt so the NHTF eligible rehabilitation costs – whether funded entirely or partially by TDHCA’s NHTF funds – are greater than the total refinancing costs (i.e. payoff amount plus closing and title costs);
- The proportional rehabilitation cost per NHTF unit must be greater than the proportional amount of debt per NHTF unit that is being refinanced; and
- The proposed NHTF rent on a unit at application must be less than the greater of actual rent being collected from tenants at application or the tenant’s portion of the rent payment, as restricted by any entity through a project-based contract, operating subsidy, or by a use agreement.

Discussion:

The State is not proposing to use any form of investment in its NHTF Program that is not already listed as eligible for investment in 24 CFR §93.201(b). As described above, TDHCA may use NHTF funds to refinance existing debt secured by multifamily housing that is being rehabilitated as described in 24 CFR §93.201. TDHCA will use its underwriting and evaluation standards, site and development requirements, and application and submission requirements found in 10 Texas Administrative Code, Chapters 11 and 13, for refinanced properties in accordance with its administrative rules.

For HOME, the State is not proposing to use any form of investment in its HOME Program that is not already listed as eligible for investment in 24 CFR §92.205(b). As described above, TDHCA may use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated as described in 24 CFR §92.206(b). TDHCA shall use its underwriting and evaluation standards, site and development requirements, and application and submission requirements found in 10 Texas Administrative Code, Chapters 1, 10, 11, and 13, for refinanced properties in accordance with its administrative rules. For any HOME funds utilized for homebuyer assistance or for rehabilitation of owner-occupied single family housing TDHCA utilizes HUDs homeownership limits for the area provided by HUD.

Attachments

General OYAP Attachments:

- CDBG Allocation of CDBG program income and deobligated funds
- ESG Written Standards

AP-90 NHTF Attachments:

- 2025 Multifamily Rules
 - [10 TAC Chapter 1, Administration \(Link\)](#)
 - [10 TAC Chapter 11, Qualified Allocation Plan \(Link\)](#)
 - [10 TAC Chapter 13, Multifamily Direct Loan Rule \(Link\)](#)
- 2025 Multifamily Direct Loan Certification
- AP-90 Question 3a – Table of Corresponding Requirements in 24 CFR §93.2 and State Rules
- AP-90 Question 3d –Estimated Allocation Amounts and Map of the State Service Regions

General Consolidated Plan Attachments

- Bibliography
- Summary of Public Comment (No Comment was recieved)

2025 One Year Action Plan

CDBG Method of Distribution Attachment

Attachment: Allocation of CDBG program income and deobligated funds

Deobligated Funds: Deobligated funds may be used to fully fund pending applications in any fund category for which only partial funding is available, or to fund additional grants in categories experiencing high demand. At the discretion of the Department, TDA may open an application cycle for the FAST Fund, SUN Fund, or other appropriate fund category in order to effectively utilize deobligated funds available.

Program Income:

Program income is defined as gross income received by a state, a unit of general local government, or a subrecipient of a unit of general local government that was generated from the use of CDBG funds. When program income is generated by an activity that is only partially funded with CDBG funds, the income shall be prorated to reflect the percentage of CDBG funds used. Any remaining program income must be returned to the State.

The State may use up to the maximum allowable percentage of the amount recaptured and reportable to HUD each year for administrative expenses under the CDBG Program. This amount will be matched by the State on a dollar-for-dollar basis.

TCF, RED Programs and Revolving Loan Fund ("RLF") Program Income

Funds retained in any existing local RLF must be committed within three years of the original CDBG contract programmatic close date. At least one eligible loan/award from the local RLF must be made every three years. Every award from the RLF must be used to fund the same type of activity from which such income was derived. A local RLF may retain a cash balance not greater than 33% of its total cash and outstanding loan balance. All activities funded with RLF funds must comply with CDBG regulations and rules and guidelines. If a local government does not comply with the RLF requirements, all program income retained in the local RLF and any future program income received from the proceeds of the RLF must be returned to the State.

To the extent there are eligible applications, program income derived from the Texas Capital Fund real estate and/or infrastructure projects (from prior Program Years) will be used to fund awards under the Rural Economic Development Programs. Other available program income shall be allocated based on the methodology used to allocate Deobligated Funds.

Additional detail for Geographic Allocation:

Funds for projects under the CD Fund are allocated among the 24 State planning regions based on the following: The original CD formula is used to allocate 45% of the annual State CDBG allocation.

1) Original CD formula (45%) factors:

- a. Non-Entitlement Population 30%
- b. Number of Persons in Poverty 25%
- c. Percentage of Poverty Persons 25%
- d. Number of Unemployed Persons 10%
- e. Percentage of Unemployed Persons 10%

To the extent possible, the information used to calculate the regional allocations through these factors will be based on the eligible non-entitlement applicants within each region. The population and poverty information used is from the current available decennial census data. The unemployment information used is the current available annual average information. TDA does not provide priorities for allocation of funds geographically to areas of minority concentration as described in Section 91.320(f).

2) The HUD formula is used to allocate 27.35% of the annual State CDBG allocation.

The formula is the same methodology that HUD uses to allocate CDBG funds among the States for use in non-entitlement areas. The HUD factors, percentages, and methodology are specified in 42 USC. §5306(d). TDA will use available data to calculate the allocations to each region.

Using the HUD methodology, the allocation for each region shall be the greater of an amount that bears the same ratio to the allocation for all 24 regions available as either:

(A) the average of the ratios between:

- the population of the non-entitlement counties in that region and the population of the nonentitlement counties of all 24 regions (counted one time - 25% weight);
- the extent of poverty in the non-entitlement counties in that region and the extent of poverty in the non-entitlement counties of all 24 regions (counted two times - 50% weight); and
- the extent of housing overcrowding in the non-entitlement counties in that region and the extent of housing overcrowding in the non-entitlement counties of all 24 regions (counted one time - 25% weight);

OR

(B) the average of the ratios between:

- the age of housing in the non-entitlement counties in that region and the age of housing in the nonentitlement counties in all 24 regions (counted two and one half times - 50% weight);
- the extent of poverty in the non-entitlement counties in that region and the extent of poverty in the non-entitlement counties of all 24 regions (counted one and one half times - 30% weight); and
- the population of the non-entitlement counties in that region and the population of the nonentitlement counties of all 24 regions (counted one time - 20% weight).

Once allocations have been calculated and applications selected within the funding range based on the published application funding amount, any funds remaining not assigned to a fully funded application are considered Marginal Funds and may be allocated among regions with eligible, unfunded applications. The next eligible applicant in each region not fully funded through the regional allocation is considered the Marginal Applicant.

Marginal Funds from all regions are pooled and the regions ordered by the total Marginal Funds contributed to the pool from greatest to least. The Marginal Applicant from each region is ordered and selected for funding based on 1) any region with less than two fully funded applications, and 2) the regional order for the Marginal Pool.

If funding remains after all Marginal Applicants are funded, the remaining funds are considered a Reallocation Pool. The regions are ordered based on the total regional allocation amount, from smallest to largest. The next eligible applicant not fully funded in each region shall be selected for funding based on this ranking until all Reallocation Pool funds are exhausted.

At the Department's discretion, an award less than the requested amount of funding may be offered to the next highest ranked applicant as long as the amount of funds still available exceeds the minimum CD Fund grant amount.

	Summary of CD Fund Regional Allocation Funding Process		
Process	Funding Available	Applications Considered	Methodology
Regional Allocation	All funds assigned to the CD Fund in this One Year Action Plan	All applications submitted to the CD Fund	Formulae 1 and 2
Marginal Pool	Marginal Funds remaining from each region after fully funding applications	One application per region, for which the regional allocation would provide less than full funding	Ensure minimum of two applications per region, regions ordered by total Marginal Funds contributed to the pool
Reallocation Pool	Funds remaining after all Marginal Applicants are fully funded	Remaining unfunded applications by region	Regions ordered by total regional allocation amount; continue rotation until all funds exhausted

Unobligated Funds

For an application that is invited to the full Project Application phase and is subsequently withdrawn with sufficient time for another applicant to complete the Project Application phase prior to the grant award date, the following procedures will apply based on the fund category:

1. The CD Fund – funds from the withdrawal of an application shall be offered to the next highest ranked applicant from that region that was not recommended to receive an award due to depletion of the region’s allocation.

2. RED Programs – funds from the withdrawal of a Downtown Revitalization/ Main Street Program shall be offered to the next highest ranked application that was not recommended to receive an award due to depletion the program’s allocation. Any unallocated RED funds are then subject to the procedures used to allocate Deobligated Funds.

3. The Colonia Funds – funds from the withdrawal of any Colonia Fund award remain available to potential Colonia Fund applicants during that program year. If unallocated within the Colonia Fund, funds then may be used for other CDBG fund categories to fund eligible projects or activities that assist colonia residents. Remaining unallocated funds are then subject to the procedures used to allocate Deobligated Funds.

4. SUN Funds - funds from the withdrawal of a SUN award shall be returned to the fund category from which the funds were previously transferred, consistent with the procedures used to allocate Deobligated Funds.

Procedures used to allocate Deobligated Funds will apply to:

- 1) a grant agreement that is executed and subsequently terminated;
- 2) an award that is announced and subsequently declined or withdrawn from an applicant prior to execution of a grant agreement; or
- 3) an application that is invited to the full Project Application phase and subsequently withdraws from competition on or after a date determined by the Department to not allow sufficient time for invitation to another applicant prior to the grant award date.

ESG Written Standards

TDHCA requires that its Subrecipients establish and implement written standards for providing ESG assistance. TDHCA reviews the standards to ensure they answer the following questions.

1. Evaluation (24 CFR §576.400(e)(3)(i))

- a) Are the definitions of homeless or at-risk of homelessness included in the evaluation?
- b) Are there standard policies and procedures for evaluating individual and household eligibility for ESG?
- c) Are priority populations listed?
- d) Are the priority populations listed the same as the Continuum of Care priority populations?

2. Targeting - 24 CFR §576.400(e)(3)(ii),(iv)

- a) Are there standards for targeting and providing essential services related to street outreach?
- b) Are there standards determining how providers will assess, prioritize, and reassess participant's needs for essential services related to emergency shelter?

3. Evaluation for Emergency Shelter - 24 CFR §576.400(e)(3)(iii)

- a) Is there a description of:
 - i. Clients that will be admitted?
 - ii. Clients that will be diverted?
 - iii. Clients that will be referred?
 - iv. Clients will be discharged?
- a) Are there safeguards to secure safety (if applicable)?
- b) Are reasonable accommodations for persons with disabilities included?

4. Coordination - 24 CFR §576.400(e)(3)(v)

- a) Are there policies and procedures for coordination among:
 - i. Emergency shelter providers?
 - ii. Essential service providers?
 - iii. Homelessness prevention providers?
 - iv. Rapid re-housing assistance providers?
 - v. Other homeless assistance providers?
 - vi. Mainstream services and housing providers?

5. Assistance Levels - 24 CFR §576.400(e)(3)(vi)

- a) Is there a description of:
 - i. Which clients will receive rapid re-housing or homelessness prevention?
 - ii. Whether a percentage or amount of rent will be paid by client?
 - iii. Whether a percentage or amount of utilities will be paid by client?
 - iv. How long will client receive rental assistance?
 - v. How or if rental assistance be adjusted over time?
 - vi. What is amount of assistance will be provided?
 - vii. How will the duration of assistance be determined?
 - viii. What happens after a break in service (i.e., Program participant stops receiving assistance one month)?
 - ix. What unit sizes are appropriate for rapid re-housing?
 - x. What data sources/formats are used for rent reasonableness?

6. Housing Stability Case Management/Relocation Services – 24 CFR §576.400(e)(3)(ix)

- a) Is there a description of:
 - i. What types of services offered and not offered?
 - ii. What amounts are offered for the services?
 - iii. How long will case management/relocation services last?
- b) Does case management include monthly meetings to assist with housing stability? (n/a for Domestic Violence providers)
- c) Does case management include development for participant to retain permanent housing once ESG assistance ends? (n/a for Domestic Violence providers)
- d) Does case management include assistance for program participants' access supportive services for which they may be eligible? (n/a for Domestic Violence providers)

7. Relocation Services: Financial – 24 CFR §576.105(a)

- a) Do the written standards specify when the following financial assistance is offered or not offered:
 - i. Rental application fees
 - ii. Security deposits/Last month's rent
 - iii. Utility deposits/payments
 - iv. Moving costs
 - v. Storage fees (3 months maximum)

8. Service Costs (Include if services are offered and which community organizations can act as a referral source, if applicable) – 24 CFR §576.105(b)(3)-(5)

- a) Do the written standards specify when the following services are offered or not offered, and which community resources can be used?
 - i. Mediation
 - ii. Legal Services
 - iii. Credit Repair

9. Denials 24 CFR §576.402

- a) Are there policies and procedures for terminating assistance?
- b) Does the appeal process include notification of denial?
- c) Does the appeal process include the household's process to appeal the decision?
- d) Does the appeal process include recordkeeping process for denial requests?

Multifamily Direct Loan Certification

I (We) hereby make application to the Texas Department of Housing and Community Affairs (the “Department”) for an award of Multifamily Direct Loan funds, which may be composed of HOME Investment Partnerships Program (“HOME”), HOME American Rescue Plan (“HOME-ARP”), Emergency Rental Funds (“ERA”), Tax Credit Assistance Program Repayment Funds (“TCAP RF”), and/or national Housing Trust Fund (“NHTF”). The undersigned hereby acknowledges that an award by the Department does not warrant that the Development is deemed qualified to receive such award. I (We) agree that the Department or any of its directors, officers, employees, and agents will not be held responsible or liable for any representations made to the undersigned or its investors relating to the Multifamily Direct Loan; therefore, I (We) assume the risk of all damages, losses, costs, and expenses related thereto and agree to indemnify and save harmless the Department and any of its officers, employees, and agents against any and all claims, suits, losses, damages, costs, and expenses of any kind and of any nature that the Department may hereinafter suffer, incur, or pay arising out of its decision concerning this application for Multifamily Direct Loan funds or the use of information concerning the Multifamily Direct Loan.

On behalf of the Applicant and all affiliates of the Applicant (hereinafter “Applicant”), I (We) hereby certify that the Applicant is familiar with the state Rules, as published in 10 TAC Chapters 1, 2, 10, 11, and 13, as well as Chapter 12 as applicable. I (We) hereby acknowledge that this Application is subject to disclosure under Tex. Gov’t Code Chapter 552, the Texas Public Information Act, unless a valid exception exists.

I (We) hereby assert that the information contained in this Application as required or deemed necessary by the materials governing the Multifamily Direct Loan program are true and correct and that I (We) have undergone sufficient investigation to affirm the validity of the statements made and the Department may rely on any such statements.

Further, I (We) hereby assert that I (We) have read and understand all the information contained in the application. By signing this document, I (We) affirm that all statements made in this government document are true and correct under penalty of Tex. Penal Code Chapter 37 titled Perjury and Other Falsification and subject to criminal penalties as defined by the State of Texas.

I (We) understand and agree that if false information is provided in this Application which has the effect of increasing the Applicant’s competitive advantage, the Department will disqualify the Applicant and may hold the Applicant ineligible to apply for Multifamily Direct Loan funds or until any issue of restitution is resolved. If false information is discovered after the award of Multifamily Direct Loan funds, the Department may terminate the Applicant’s written agreement and recapture all Multifamily Direct Loan funds expended.

I (We) shall not, in the provision of services, or in any other manner discriminate against any person on the basis of age, race, color, religion, sex, national origin, familial status, or disability. Verification of any of the information contained in this application may be obtained from any source named herein.

I (We) have written below the name of the individual authorized to execute the Multifamily Direct Loan agreement and any and all future Multifamily Direct Loan commitments and contracts related to this application. This individual is named in the Application as able to exercise Control over the Application and proposed Development. If this individual is replaced by the organization, I (We) must inform the Department within 30 days of the person authorized to execute agreements, commitment and/or contracts on behalf of the Applicant.

I (We) certify that no person or entity that would benefit from the award of Multifamily Direct Loan funds has committed to providing a source of match.

I (We) certify that I (We) will meet, Texas Minimum Construction Standards, 2010 ADA Standards for Accessible Design, as well as the Fair Housing Accessibility Standards and Section 504 of the Rehabilitation Act of 1973, as further detailed in 10 TAC Chapter 1, Subchapter B. I (We) certify that the Development will meet all local building codes or standards that may apply as well as the Uniform Physical Conditions Standards in 24 CFR §5.705

I (We) certify that if refinancing is a component of the proposed development the Applicant must confirm that Multifamily Direct Loan funds will not be used to replace loans, grants or other financing provided or insured by any other Federal program, or in violation of the provisions of 10 TAC Chapter 13.

I (We) certify that if federal, governmental, or any other assistance is used in the financing of this development I (We) will notify the Texas Department of Housing and Community Affairs.

I (We) certify that I (We) do not and will not knowingly employ an undocumented worker, where "undocumented worker" means an individual who, at the time of employment, is not lawfully admitted for permanent residence to the United States or authorized under law to be employed in that manner in the United States.

If, after receiving a public subsidy, I (We), am convicted of a violation under 8 U.S.C Section 1324a (f), I (We) shall repay the amount of the public subsidy with interest, at the rate and according to the other terms provided by an agreement under Tex. Gov't Code Section 2264.053, not later than the 120th day after the date TDHCA notifies Applicant of the violation.

If applying for HOME, HOME-ARP, or TCAP-RF funds, on behalf of the Applicant, I (We) hereby certify that the Applicant is familiar with the provisions of the federal HOME Final Rule, as

published in 24 CFR Part 92, and other related administrative rules and regulations and court rulings issued by the Federal government or State of Texas with respect to the HOME Investment Partnerships Program and all Developments eligible to receive these funds will comply with such rules during the application process and, in the event of award of these funds, for the duration of the proposed Development. HOME-ARP Applicants also certify familiarity with CPD Notice 21-10.

If applying for NHTF funds, on behalf of the Applicant, I (We) hereby certify that the Applicant is familiar with the provisions of the interim Housing Trust Fund rule, as published in 24 CFR Part 93, and other related administrative rules and regulations and court rulings issued by the Federal government or State of Texas with respect to the NHTF and all Developments eligible to receive NHTF funds will comply with such rules during the application process and, in the event of award of NHTF funds, for the duration of the proposed Development.

If applying for ERA funds, on behalf of the Applicant, I (We) hereby certify that the Applicant is familiar with the provisions of Section 3201(a) of the American Rescue Plan Act of 2021, Pub. L. No. 117-2 (March 11, 2021), U.S. Department of the Treasury Emergency Rental Assistance Frequently Asked Questions, and other related administrative rules, regulations, and guidance (and related court rulings) issued by the Federal government or the State of Texas with respect to the ERA; and all Developments eligible to receive ERA funds will comply with such rules during the application process and, in the event of award of ERA funds, for the duration of the proposed Development.

Threshold Certification

On behalf of the Applicant and all affiliates of the Applicant (hereinafter “Applicant”), I (We) hereby certify that the Applicant is familiar with the provisions and requirements of the applicable Multifamily Direct Loan Notice of Funding Availability (NOFA) approved by the Department’s Governing Board for which I (We) am applying.

I (We) understand that housing units subsidized by Multifamily Direct Loan funds must be affordable to low, very low or extremely low-income persons. I (We) understand that mixed income rental developments may only receive funds for units that meet the Multifamily Direct Loan affordability standards. I (We) understand that all Applications intended to serve persons with disabilities must adhere to the Department’s Integrated Housing Rule at 10 TAC §1.15.

I (We) understand that, all contractors, consulting firms, Borrowers, Development Owners and Contract Administrators must sign and submit the appropriate documentation with each draw to attest that each request for payment of Multifamily Direct Loan funds is for the actual cost of providing a service and that the service does not violate any conflict of interest provisions in the

Texas Grant Management Standards, 2 CFR Part 200, 24 CFR Part 92, or 24 CFR Part 93, as applicable.

I (We) certify that I (We) am eligible to apply for funds or any other assistance from the Department. I (We) certify that all audits are current at the time of application. I (We) certify that any Audit Certification Forms have been submitted to the Department in a satisfactory format on or before the application deadline for funds or other assistance pursuant to 10 TAC §1.403.

I (We) certify that, the Development will meet the broadband infrastructure requirements of 81 FR 92626, and that these costs are included in the Application.

Applications for Developments Previously Awarded Department Funds

This Development proposed in this Application has _____ /has not _____ previously received Department funds. (check one)

If the Development proposed in this Application has previously received Department funds and construction has already started or been completed, and acquisition and rehabilitation is not being proposed, a letter from the Applicant that seeks to explain why this Application should be found eligible is provided behind this tab, except if applying in the COVID-Impacted Set-Aside or HOME-ARP. I (we) understand that such funding from federal sources may not be eligible, and depending on the fund sources available in the applicable NOFA, the proposed Development may not be eligible for assistance.

All applicants applying under a Multifamily Direct Loan Notice of Funding Availability (NOFA) must read and initial after each of the following sections regarding federal cross cutting requirements in the boxes below.

HUD Section 3

I (We) hereby agree that the work to be performed in connection with any award of HOME or NHTF funds is subject to the requirements of section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (“Section 3”). The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by Section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing. These regulations were updated in 2021.

I (We) agree to comply with HUD's regulations in 24 CFR Part 135, which implement Section 3. I (We) agree to put the Department’s Section 3 clause in all applicable construction contracts. For more information about HUD Section 3, please reference the TDHCA website dedicated to Section 3 at: <http://www.tdhca.state.tx.us/program-services/hud-section-3/index.htm>


(initial)

Environmental

I (We) understand that the environmental effects of each activity carried out with an award of HOME or HOME-ARP funds must be assessed in accordance with the applicable provisions of National Environmental Policy Act of 1969 (NEPA) (42 U.S.C. §4321 et seq.) and the related activities listed in HUD’s implementing regulations at 24 CFR Parts 50, 51, 55, and 58 (NEPA regulations). Each such activity must have an environmental review completed and support documentation prepared complying with the NEPA and NEPA regulations. **No loan may close or funds be committed to an activity before the completion of the environmental review process, including the requirements of 24 CFR Part 58, and the Department has provided written clearance.**

The Department as the Responsible Entity must ensure that environmental effects of the property are assessed in accordance with the provisions of the National Environmental Policy Act of 1969 and the related authorities listed in HUD’s implementing regulations at 24 CFR Parts 50 and 58.

I (We) certify that all parties involved in any aspect of the development process began the project with no intention of using Federal assistance.

I (We) certify that as of the date of the Multifamily Direct Loan application all project work, other than as allowed in 24 CFR Part 58, has ceased.

I (We) understand that the environmental effects of each activity carried out with an award of NHTF funds must be assessed in accordance with the provisions of CPD Notice 16-14.

I (We) certify that I (we) have read and understand the requirements in 24 CFR §58.22 or CPD Notice 16-14, and I (we) understand that **acquisition of the site, even with non-HUD funds, prior to completion of the environmental review process will jeopardize any federal funding.**

I (We) certify that we will not engage in any choice limiting actions until the site has achieved Environmental Clearance as required in CPD Notice 16-14 or 24 CFR Part 58, as applicable.

Choice-limiting activities include but are not limited to these examples:

- Acquisition of land, except through the use of an option agreement, regardless of funding source;
- Closing on loans including loans for interim financing;
- Signing a construction contract.

(initial)

Relocation and Anti-Displacement

The property proposed for this Application is _____ /is not _____ occupied. (check one)

If occupied, the occupant(s) are owners _____ / tenants (residential) _____ / tenants (commercial inclusive of businesses, nonprofit organizations, and farms) _____ (check all that apply).

The property will have a transfer of federal assistance from an existing multifamily development _____ yes/ _____ no.

Displacement of Existing Tenants

I (We) certify that that the work to be performed in connection with any award of federal funds is subject to Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 ("URA"), as amended, and implementing regulations at 49 CFR Part 24. HOME and HOME ARP also subject to the relocation requirements of 24 CFR Part 42. Consistent with the goals and objectives of activities assisted under the Act and HUD Handbook 1378, if the Development is eligible for federal funds the Applicant must prepare and submit the following to TDHCA with the Multifamily Uniform Application, in accordance with the TDHCA Relocation Handbook https://www.tdhca.texas.gov/sites/default/files/program-services/docs/ura/docs/TDHCA-RelocationHandbook_0.pdf:

- 1) A detailed explanation of the reasons for displacement relocation;
- 2) A detailed plan of the relocation, including evidence of comparable replacement housing or commercial space;
- 3) Copies of the General Information Notices (signed by the tenant or sent Certified Mail, return recipient requested) sent to all residential and commercial tenants on the Rent Roll listed with the Multifamily Direct Loan Application, and
- 4) Estimated costs and funding sources available to complete the permanent relocation.

(initial)

Demolition and Conversion

I (We) certify that when the work is to be performed in connection with any award of federal funds that are subject to 24 CFR Part 42 (CDBG, HOME, and as revised for HOME ARP), then Development Owner will replace all occupied and vacant occupiable low-income housing that is demolished or converted to a use other than low-income housing as a direct result of the project. All replacement housing will be provided within three (3) years after the commencement of the demolition or conversion. Before receiving a commitment of federal funds for a project that will directly result in demolition or conversion, the project owner will make the information public in accordance with 24 CFR Part 42 and submit the information to TDHCA along with the following information in writing at application:

- 1) The location map, address, and number of commercial or dwelling units by bedroom size of lower income housing that will be demolished or converted to use other than as lower income housing as a direct result of the project;
- 2) A time schedule for the commencement and completion of the demolition and conversion;
- 3) To the extent known, the location, map, address, and number of dwelling units by bedroom size of the replacement housing or commercial space that has been or will be provided;
- 4) The amount and source of funding and a time schedule for the provision of the replacement housing;
- 5) The basis for concluding that the replacement housing will remain lower income housing beyond the date of initial occupancy;
- 6) Information demonstrating that any proposed replacement of housing units with similar dwelling units (e.g. a 2-bedroom unit with two 1-bedroom units) or any proposed replacement of efficiency or SRO units with units of a different size is appropriate and consistent with the housing needs of the community; and

7) The name and title of the person or persons responsible for tracking the replacement of lower income housing and the name and title of the person responsible for providing relocation payments and other relocation assistance to any lower-income person displaced by the demolition of any housing or the conversion of lower-income housing to another use.

(initial)

Lead Based Paint

I (We) certify that documentation of compliance with the Texas Environmental Lead Reduction Rules in 25 TAC Chapter 295, Subchapter I and 24 CFR Part 35 (Lead Safe Housing Rule), as applicable, will be maintained in project files. I (We) understand that for Developments subject to 24 CFR Part 35, standard forms are available in the Federal Register, as indicated by the sources noted below.

- 1) Applicability 24 CFR §35.115 – A copy of a statement indicating that the property is covered by or exempt from Lead Safe Housing Rule.
 - a) If the property is exempt, the file should include the reason for the exemption and no further documentation is required.
 - b) if the property is covered by the Rule, the file should include the appropriate documentation to indicate basic compliance, as listed below:
 - i) Summary Paint Testing Report or Presumption Notice 24 CFR §35.930(a) – A copy of any report to indicate the presence of lead-based paint (LBP) for projects receiving up to \$5,000 per unit in rehabilitation assistance. If no testing was performed, then LBP is presumed to be on all disturbed surfaces;
 - ii) Notice of Evaluation 24 CFR §35.125(a) – A copy of a notice demonstrating that an evaluation summary was provided to residents following a lead-based-paint inspection, risk assessment or paint testing;
 - iii) Clearance Report 24 CFR §35.930(b)(3)– A report indicating a “clearance examination” was performed of the work site upon completion; and
 - iv) Notice of Hazard Reduction Completion 24 CFR §35.125(b) – Upon completion, a copy of a notice to show that a LBP remediation summary was provided to residents.

(initial)

Labor Standards

On behalf of the Applicant and all affiliates of the Applicant (hereinafter “Applicant”), I (We) hereby certify that the Applicant is familiar with the applicable provisions and requirements of the Davis-Bacon Act (40 U.S.C. §§3141-3144 and 3146-3148).

I (We) understand that a Development assisted by the Department under this Application containing more than twelve (12) HOME or HOME ARP-assisted Units, must use the appropriate rate as determined by the Secretary of Labor in accordance with the Davis-Bacon Act (40 U.S.C. §§3141-3144 and 3146-3148).

I (We) understand that contracts involving such employment shall be subject to the provisions, as applicable, of the Contract Work Hours and Safety Standards Act (40 U.S.C. §§3701-3708) as supplemented by the Department of Labor regulations (“Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction” at 29 CFR Part 5), Copeland (Anti-Kickback) Act (40 U.S.C. Sec. §3145 et seq.) and 24 CFR Part 70 (with regards to volunteers).

I (We) understand that construction contractors and subcontractors must comply with regulations issued under these Acts and with other federal laws and regulations pertaining to labor standards and HUD Handbook Federal Labor Standards Compliance in Housing and Community Development Programs, as applicable.

I (We) agree to put the Department’s Davis-Bacon clause in all applicable contracts.

(initial)

Application number: _____

Requested Multifamily Direct Loan Funding Source: _____

By:

Authorized Representative

Title

Date

THE STATE OF _____ §

§

COUNTY OF _____ §

Before me, a notary public, on this day personally appeared _____, known to me to be the person whose name is subscribed to the foregoing document and, being by me first duly sworn, declared and certified that the statements therein contained are true and correct.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this ____ day of _____, _____

(Seal)

Notary Public Signature

Question 3a: *Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR §93.2).*

The State of Texas will distribute FY 2025 Housing Trust Fund (“HTF”) Program funds by selecting applications submitted by eligible recipients as defined in §93.2 (definition of recipient) through the Application Submission Requirements, Ineligibility Criteria, Board Decisions, and Waiver of Rules for Applications provisions found in Chapter 11 of the Texas Administrative Code (TAC), Subchapter C (10 TAC §§11.201 through 11.207). The State of Texas will not limit recipients to a specific category such as nonprofits. Please see the table below for the requirements in §93.2 and the corresponding requirements found in state rules at 10 TAC Chapter 11 and 10 TAC Chapter 13.

<i>Recipient requirements in §93.2</i>	<i>State Rules</i>
(1) Make acceptable assurances to the grantee that it will comply with the requirements of the HTF program during the entire period that begins upon selection of the recipient to receive HTF funds, and ending upon the conclusion of all HTF-funded activities (2) Demonstrate its familiarity with the requirements of other Federal, State, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs;	10 TAC §11.204 establishes the required documentation for application submission, including a required certification that the applicant understands and will comply with all applicable requirements. Please see the full text of the rule for further information.
(3) Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity; (4) Have demonstrated experience and capacity to conduct an eligible HTF activity as evidenced by its ability to: (i) Own, construct, or rehabilitate, and manage and operate an affordable multifamily rental housing development; or	10 TAC §13.5(g) establishes minimum experience requirements that are required to be eligible for funding. Please see the full text of the rule for further information.

(ii) Design, construct, or rehabilitate, and market affordable housing for homeownership. (iii) Provide forms of assistance, such as down payments, closing costs, or interest rate buy downs for purchasers.	
---	--

PY 2025 NHTF Allocation

Table 1 - Raw Data

	Region	Individuals at or Below 200% Poverty	HH at or Below 200% Poverty	Cost-Burdened Renters	Overcrowded Renters	Vacant Units For Rent
MSA Counties with Urban Places	1	196,762	72,875	42,515	4,467	9,419
	2	95,791	35,478	18,168	1,330	3,179
	3	2,082,887	771,440	558,916	80,814	95,871
	4	188,459	69,800	29,108	3,447	8,049
	5	133,084	49,290	21,206	2,903	4,193
	6	2,190,033	811,123	496,301	94,989	94,360
	7	513,036	190,013	181,986	23,082	16,272
	8	339,567	125,766	79,943	7,100	10,075
	9	774,251	286,760	166,377	24,680	28,918
	10	190,772	70,656	35,232	4,038	8,827
	11	826,572	306,138	75,096	24,727	11,847
	12	134,696	49,887	26,881	4,304	4,409
	13	370,787	137,329	52,203	8,975	8,323
	Subtotal	8,036,697	2,976,554	1,783,932	284,856	303,742
Non-MSA Counties and Counties with Only Rural Places	1	111,046	41,128	9,727	1,931	2,751
	2	85,509	31,670	8,458	962	1,723
	3	86,881	32,178	12,212	1,606	1,695
	4	209,150	77,463	22,008	2,425	3,686
	5	147,450	54,611	17,671	2,723	2,749
	6	72,624	26,898	11,583	1,212	2,182
	7	33,989	12,589	4,473	501	491
	8	92,823	34,379	9,827	1,176	1,552
	9	68,233	25,271	8,090	1,589	1,506
	10	90,249	33,426	10,454	1,405	1,594
	11	110,459	40,911	7,374	2,603	1,188
	12	59,632	22,086	4,786	991	1,293
	13	9,924	3,676	886	56	209
	Subtotal	1,177,969	436,285	127,549	19,180	22,619
	Total	9,214,666	3,412,839	1,911,481	304,036	326,361

Texas Average HH Size: 2.7

PY 2025 NHTF Allocation

Table 2 - Weights

	Region	Total Need Variables	% of Total Need Variables	Weighted	Total Availability Variable	% of Total Availability Variable	Weighted	Initial Subregion Allocation	% of Total Award
MSA Counties with Urban Places	1	119,857	2.1%	\$ 276,313	9,419	2.9%	\$ (124,826)	\$ 151,486.85	1.75%
	2	54,976	1.0%	\$ 126,740	3,179	1.0%	\$ (42,130)	\$ 84,609.77	0.98%
	3	1,411,170	25.1%	\$ 3,253,252	95,871	29.4%	\$ (1,270,538)	\$ 1,982,713.59	22.92%
	4	102,355	1.8%	\$ 235,964	8,049	2.5%	\$ (106,670)	\$ 129,294.08	1.49%
	5	73,399	1.3%	\$ 169,212	4,193	1.3%	\$ (55,568)	\$ 113,643.79	1.31%
	6	1,402,413	24.9%	\$ 3,233,066	94,360	28.9%	\$ (1,250,514)	\$ 1,982,551.84	22.92%
	7	395,081	7.0%	\$ 910,804	16,272	5.0%	\$ (215,646)	\$ 695,158.11	8.04%
	8	212,809	3.8%	\$ 490,600	10,075	3.1%	\$ (133,520)	\$ 357,080.25	4.13%
	9	477,817	8.5%	\$ 1,101,539	28,918	8.9%	\$ (383,238)	\$ 718,300.46	8.30%
	10	109,926	2.0%	\$ 253,420	8,827	2.7%	\$ (116,981)	\$ 136,438.98	1.58%
	11	405,961	7.2%	\$ 935,885	11,847	3.6%	\$ (157,003)	\$ 778,881.81	9.00%
	12	81,072	1.4%	\$ 186,901	4,409	1.4%	\$ (58,431)	\$ 128,470.33	1.49%
	13	198,507	3.5%	\$ 457,629	8,323	2.6%	\$ (110,301)	\$ 347,327.46	4.02%
	Subtotal	5,045,342	89.6%	\$ 11,631,324	303,742	93.1%	\$ (4,025,366)	\$ 7,605,957.32	87.93%
Non-MSA Counties and Counties with Only Rural Places	1	52,786	0.9%	\$ 121,691	2,751	0.8%	\$ (36,458)	\$ 85,233.14	0.99%
	2	41,090	0.7%	\$ 94,727	1,723	0.5%	\$ (22,834)	\$ 71,892.98	0.83%
	3	45,996	0.8%	\$ 106,038	1,695	0.5%	\$ (22,463)	\$ 83,574.49	0.97%
	4	101,896	1.8%	\$ 234,907	3,686	1.1%	\$ (48,849)	\$ 186,057.71	2.15%
	5	75,005	1.3%	\$ 172,914	2,749	0.8%	\$ (36,431)	\$ 136,482.33	1.58%
	6	39,693	0.7%	\$ 91,506	2,182	0.7%	\$ (28,917)	\$ 62,588.95	0.72%
	7	17,563	0.3%	\$ 40,488	491	0.2%	\$ (6,507)	\$ 33,980.88	0.39%
	8	45,382	0.8%	\$ 104,622	1,552	0.5%	\$ (20,568)	\$ 84,053.52	0.97%
	9	34,950	0.6%	\$ 80,573	1,506	0.5%	\$ (19,958)	\$ 60,615.00	0.70%
	10	45,285	0.8%	\$ 104,397	1,594	0.5%	\$ (21,125)	\$ 83,272.52	0.96%
	11	50,888	0.9%	\$ 117,314	1,188	0.4%	\$ (15,744)	\$ 101,570.42	1.17%
	12	27,863	0.5%	\$ 64,234	1,293	0.4%	\$ (17,136)	\$ 47,098.45	0.54%
	13	4,618	0.1%	\$ 10,645	209	0.1%	\$ (2,770)	\$ 7,875.33	0.09%
	Subtotal	583,014	10.4%	\$ 1,344,056	22,619	6.9%	\$ (299,760)	\$ 1,044,295.72	12.07%
	Total	5,628,356	100.0%	\$ 12,975,380	326,361	100%	\$ (4,325,127)	\$ 8,650,253.04	100.00%

Total Allocation: \$8,650,253

Weight of Need Variables: 150%

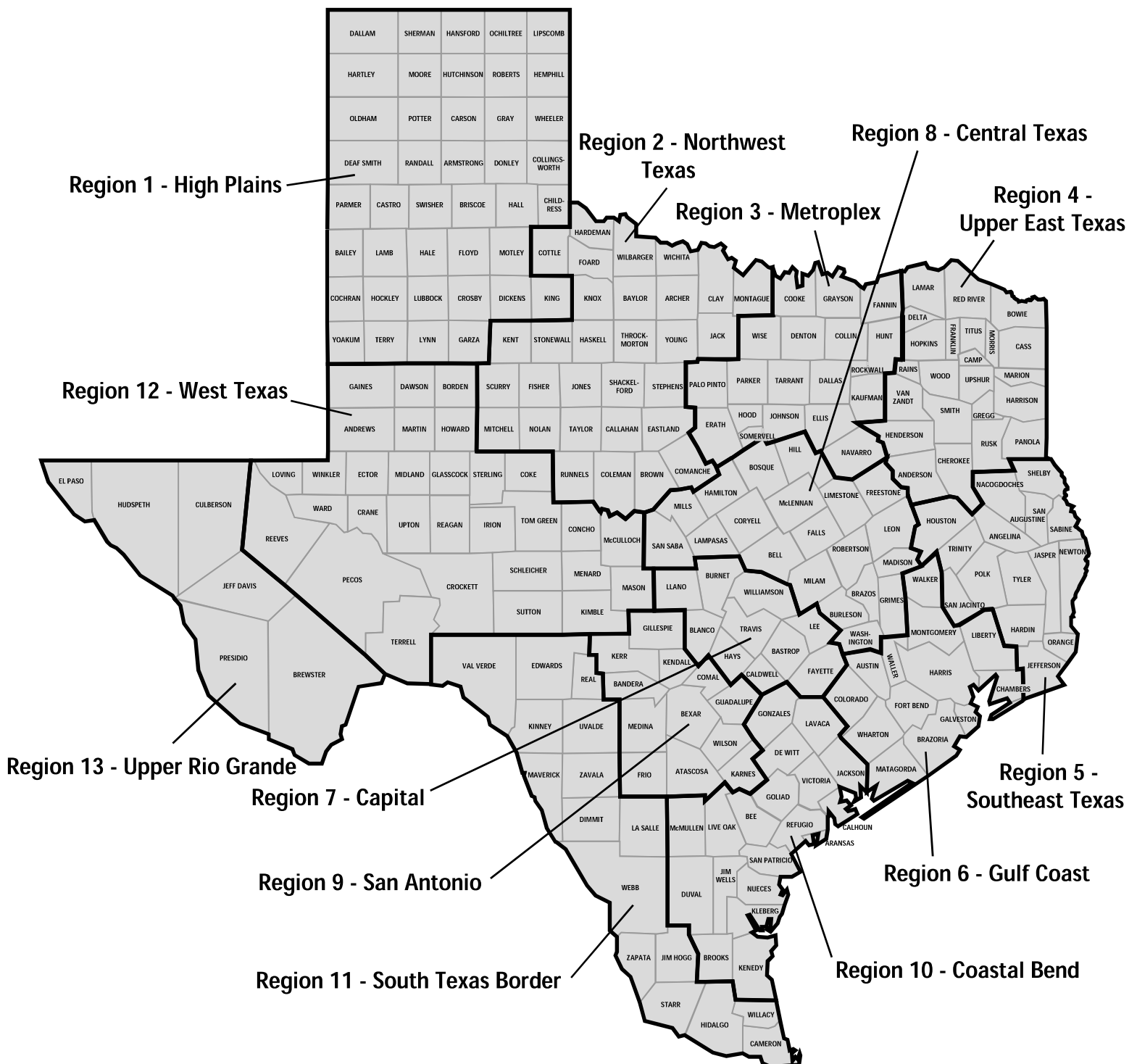
Weight of Availability Variables: -50%

PY 2025 NHTF Allocation

Table 3 - Regional Amounts

Region	Region Allocation	% of Total Award
1	\$ 236,720.00	2.74%
2	\$ 156,502.76	1.81%
3	\$ 2,066,288.07	23.89%
4	\$ 315,351.79	3.65%
5	\$ 250,126.11	2.89%
6	\$ 2,045,140.79	23.64%
7	\$ 729,138.99	8.43%
8	\$ 441,133.77	5.10%
9	\$ 778,915.46	9.00%
10	\$ 219,711.50	2.54%
11	\$ 880,452.23	10.18%
12	\$ 175,568.78	2.03%
13	\$ 355,202.79	4.11%
Total	\$ 8,650,253.04	100.00%

13 State Service Regions of Texas



Bibliography for 2025-2029 Consolidated Plan

- Administration for Children and Families. (2016). *Domestic Violence and Homelessness: Statistics*. Retrieved from US Department of Health and Human Services: <https://www.acf.hhs.gov/ofvps/fact-sheet/domestic-violence-and-homelessness-statistics-2016#:~:text=Homeless%20Children%20and%20Youth%2C%20Causes,immediate%20cause%20of%20their%20homelessness.>
- HUD Office of Policy Development and Research. (2023, December 5). *PD&R EDGE An Online Magazine*. Retrieved from HUD User: <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-120523.html#:~:text=Older%20adults%20are%20less%20likely%20to%20have,already%20limited%20supply%20range%20of%20suitable%20units.>
- Joint Center for Housing Studies of Harvard University. (2024). *America's Rental Housing*. Cambridge: Joint Center for Housing Studies of Harvard University.
- Kuskoff, E., Sharma, N., Stambe, R.-M., Plage, S., & Parsell, C. (2024). 'Moving, moving, moving': the social forces that perpetuate housing instability for women experiencing intimate partner violence. *Housing Studies*, 1-22.
- Morgan, R. E., & Truman, J. L. (2022). *Stalking Victimization, 2019*. U.S. Department of Justice.
- National Alliance to End Homelessness. (2024). *State of Homelessness: 2024 Edition*. Retrieved from National Alliance to End Homelessness: <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness/#who-experiences-homelessness>
- National League of Cities. (2021). *Unlocking Homelessness, Part 1: Who Experiences Homelessness and Why*. National League of Cities.
- National Low Income Housing Coalition. (2024). *Out of Reach: The High Cost of Housing*. Washington DC.
- National Low Income Housing Coalition. (2024). *The Gap*. Washington: National Low Income Housing Coalition.
- OpenFEMA Dataset: Individual Assistance Housing Registrants - Large Disasters - v1. (2022). Retrieved from FEMA: <https://www.fema.gov/openfema-data-page/individual-assistance-housing-registrants-large-disasters-v1>
- Prince, D. M., Vidal, S., Okpych, N., & Connell, C. M. (2019). Effects of Individual Risk and State Housing Factors on Adverse Outcomes in a National Sample of Youth Transitioning Out of Foster Care. *Journal of Adolescence*, 33-44.
- Texas A&M University. (2023). *2023 Texas State Hazard Mitigation Plan*. Austin: Texas Division of Emergency Management.

Texas Comptroller of Public Accounts. (2022). *Texas Broadband Plan*. Austin.

Texas Council on Family Violence. (2021). *Regaining Balance*. Texas Council on Family Violence.

Texas Department of Housing and Community Affairs. (2024). *Properties with Affordability Period End Date*.

Texas Department of Housing and Community Affairs. (2024). *Properties with Unit and Building Count*.

Texas Veterans Commission. (2024). *Needs Assessment of Texas Veterans 2024 Findings*.

Texas Workforce Commission. (2022). *TWC CES Report*. Retrieved from Texas Labor Market Information: <https://texaslmi.com/LMIbyCategory/CES>

(2024). *The Housing Affordability Challenge*. Austin: Texas Comptroller of Public Accounts.

U.S. Census Bureau. "Households by Presence of People 65 Years and Over, Household Size and Household Type." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B11007, 2022, <https://data.census.gov/table/ACSST5Y2022.B11007?t=Older+Population&g=040XX00US48>. Accessed on April 24, 2025.

U.S. Census Bureau. (2022). Poverty Status in the Past 12 Months. American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701. Retrieved April 24, 2025, from <https://data.census.gov/table/ACSST5Y2022.S1701?q=S1701&g=040XX00US48>.

U.S. Census Bureau. (2022). Selected Social Characteristics in the United States. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP02. Retrieved April 24, 2025, from <https://data.census.gov/table/ACSDP5Y2022.DP02?q=DP02&g=040XX00US48>.

U.S. Census Bureau, U.S. Department of Commerce. "Household Type by Household Size." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B11016, 2023, <https://data.census.gov/table/ACSST5Y2023.B11016?q=B11016:+Household+Type+by+Household+Size>. Accessed on April 24, 2025.

U.S. Census Bureau. (2022). Disability Characteristics. American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1810. Retrieved April 24, 2025, from <https://data.census.gov/table/ACSST5Y2022.S1810?q=S1810&g=040XX00US48>.

U.S. Census Bureau. (2022). Household Size by Number of Workers in Household. American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B08202. Retrieved April 24, 2025, from <https://data.census.gov/table/ACSST5Y2022.B08202?q=B08202&g=040XX00US48>.

U.S. Census Bureau. (2022). Selected Economic Characteristics for the Civilian Noninstitutionalized Population by Disability Status. American Community Survey, ACS 5-Year Estimates Subject

Tables, Table S1811. Retrieved April 24, 2025, from <https://data.census.gov/table/ACSST5Y2022.S1811?q=S1811&g=040XX00US48>.

U.S. Census Bureau. (2020). TOTAL POPULATION IN OCCUPIED HOUSING UNITS BY TENURE. Decennial Census of Island Areas, DECI American Samoa Demographic and Housing Characteristics, Table H9. Retrieved April 24, 2025, from <https://data.census.gov/table/DECENNIALDHCAS2020.H9>.

U.S. Census Bureau. (2022). Median Household Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars) by Household Size. American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B19019. Retrieved April 24, 2025, from https://data.census.gov/table/ACSDT5Y2022.B19019?q=B19019&g=040XX00US48_860XX00US77082.

U.S. Department of Housing and Urban Development. (2023). *HUD 2023 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report*. Washington DC.

U.S. Department of Housing and Urban Development. (2024). *HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report*. Washington DC.

United States Interagency Council on Homelessness. (2022). *All In: The Federal Strategic Plan to Prevent and End Homelessness*. United States Interagency Council on Homelessness.

Voth Schrag, R. J., Ravi, K. E., & Robinson, S. R. (2020). The Role of Social Support in the Link Between Economic Abuse and Economic Hardship. *Journal of Family Violence*, 85-93.

Yakubovic, A. R., Bartsch, A., Metheny, N., Gesink, D., & O'campo, P. (2022). Housing interventions for women experiencing intimate partner violence: a systematic review. *The Lancet Public Health*, 23-35.



Texas Department of Housing and Community Affairs

Citizen Participation on the 2025-2029 State of Texas Consolidated Plan

July 2025

Public Notification was achieved for the 2025-2029 State of Texas Consolidated Plan through posting the Draft Plan on the TDHCA Public Comment section of the TDHCA website and in the Texas Register:

<https://www.tdhca.texas.gov/tdhca-public-comment-center>

<https://www.sos.state.tx.us/open/index.shtml>

For the 2025-2029 Consolidated Plan the State put the Plan out for a 31-day public comment period from May 19, 2025, to June 17, 2025. In addition, to the 31-day comment period a public hearings were held on May 22, 2025 at 12:00 pm, May 29, 2025 at 6:00 pm, June 3, 2025 at 6:00 pm, and June 10, 2025 at 12:00 pm. There was one attendee to the Public Hearing on May 29, 2025 and no comment was received on the plan during the public comment period or at any public hearing.