

2020 STATE of TEXAS Low Income Housing Plan and Annual Report



TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
Proud administrator of Texas' new Ending Homelessness Fund



Created during the 85th Legislative Session, the Ending Homelessness Fund (the Fund) officially launched in January 2018 through coordination between the Texas Department of Housing and Community Affairs (TDHCA) and the Texas Department of Motor Vehicles.

Texans have an opportunity to donate to the Fund when completing their first-time Vehicle Registration or Vehicle Registration Renewal. The Fund supports the state's efforts to combat homelessness.

From its launch through July 2019, contributions to the Fund totaled more than \$230,000. Maximizing every dollar graciously donated by Texans, TDHCA leverages contributions with the current federally-funded Emergency Solutions Grant (ESG) Program and state-funded Homeless Housing and Services Program (HHSP).

In October 2019, the TDHCA Governing Board approved the first distribution of funds through the Fund. Six Texas cities, Arlington, Austin, Dallas, El Paso, Plano and Texarkana each received approximately \$35,000 to complement their homelessness prevention services, such as homeless assistance, prevention, emergency shelter operations, and case management.

To learn more about the
Ending Homelessness Fund
visit:

www.tdhca.state.tx.us/home-division/ending-homelessness-fund.htm

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SECTION 1: INTRODUCTION

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

This section is organized as follows:

- Institutional Structure
- Agency Mission and Charge
- Administrative Structure
- 2020 State of Texas Low Income Housing Plan and Annual Report (SLIHP) Overview

INSTITUTIONAL STRUCTURE

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

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

AGENCY MISSION AND CHARGE

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

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

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

(a) The legislature finds that:

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

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

Agencies that provide the Department funds to meet legislative goals include: the U.S. Department of Housing and Urban Development (HUD), U.S. Department of the Treasury, U.S. Department of Health and Human Services (USHHS), U.S. Department of Energy (DOE), and State of Texas General Revenue funds. TDHCA administers two federal Low Income Housing Tax Credit (LIHTC) programs, a competitive 9% Housing Tax Credit (HTC) Program and a 4% HTC Program paired with Private Activity Bonds (PAB). TDHCA utilizes private sector financing mechanisms and converts a portion of its tax exempt bond cap to Mortgage Credit Certificates to provide financing for homeownership. With these resources, TDHCA strives to promote sound housing policies by leveraging state and local resources to ensure the stability and continuity of services through a fair, nondiscriminatory, and open process. TDHCA ensures that any programs it administers that are subject to the requirement to affirmatively further fair housing remain in compliance with applicable regulations. Due to the great amount of need in proportion to the federal and state funding available, the Department strives to provide the most benefit to the people of Texas by effectively managing limited resources.

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

ADMINISTRATIVE STRUCTURE

Department programs are grouped into the following divisions:

- The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), the Section 8 Housing Choice Voucher (HCV) Program, and the Weatherization Assistance Program (WAP).
- The HOME and Homelessness Programs Division administers the Contract for Deed (CFD), Single Family Development (SFD), Tenant-Based Rental Assistance (TBRA), Homebuyer Assistance (HBA), Homeowner Rehabilitation Assistance (HRA), and Homebuyer Assistance with New Construction or Rehabilitation (HANC) program activities funded through HUD's HOME Investment Partnerships Program (HOME). Homelessness programs administered by this division are the Emergency Solutions Grants (ESG) Program, the Homeless Housing and Services Program (HHSP), and the Ending Homelessness Fund (EH Fund).
- The Multifamily Finance Division administers the 9% and 4% HTC Programs and the Multifamily Direct Loan (MF Direct Loan) Program.
- The Multifamily Bond Finance section administers the issuance of bonds.
- The Section 811 Project Rental Assistance (Section 811 PRA) Program manages two awards of Section 811 PRA funds totaling \$24 million and reports directly to the Director of Programs.
- The OCI, HTF, and NSP Division administers the State Housing Trust Fund (HTF) programs, the Office of Colonia Initiatives (OCI) programs, and the Neighborhood Stabilization Program (NSP). HTF offers the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program. OCI offers the Colonia Self-Help Center (SHC)

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

- The Texas Homeownership Division offers the My First Texas Home (MFTH) Program, My Choice Texas Home (MCTH) Program, Texas Mortgage Credit Certificate (TX MCC) Program, the Texas Statewide Homebuyer Education Program (TSHEP), and Texas Homebuyer U (TXHBU).
- The Manufactured Housing Division administers the Texas Manufactured Housing Standards Act. The Manufactured Housing Division is administratively attached to TDHCA, although it operates independently with its own executive director and governing board.

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

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

- The Asset Management Division is responsible for monitoring and processing all post-award activities for multifamily developments funded by the Department. The Asset Management Division also works with owners and with other divisions within the Department to resolve regulatory and financial issues on those properties.
- The Compliance Division monitors to ensure compliance with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews. Key compliance monitoring requirements for housing activities include ensuring that units are leased to income qualified households, that rents are properly restricted and that developments funded through the Department are accessible to persons with disabilities and in compliance with property condition standards, while compliance on non-housing activities (such as CEAP) include ensuring household eligibility, adherence to program regulations, and appropriate expenditure of funds.
- The Division of Policy and Public Affairs disseminates Department information to the public and serves as the Department's liaison with industry stakeholders, advocacy groups, and the executive and legislative branches of state and federal government.
- The Fair Housing, Data Management, and Reporting Division is responsible for the development and oversight of cross-cutting agency projects and initiatives and the compilation of Department reports, performance measures, and metric tools. Projects pertain to quantifying, assessing, and reporting Department performance and/or the coordination of resources to enhance the efficiency and cost-effectiveness of Department efforts. The group heads the Department's efforts to address fair housing issues in the state, working collaboratively across TDHCA divisions to review rules, collect data, and guide the implementation of agency policies and initiatives to decrease impediments to access and further fair housing choice as directed in the Analysis of Impediments to Fair Housing Choice (AI). Fair Housing initiatives include creating internal and external collaborations, evaluating program data, developing and refining agency fair housing goals,

and developing materials and trainings for use by residents, affordable housing and services providers, community groups, and units of local government. The State of Texas is currently operating under the 2019 AI. The 2019 AI identifies and describes impediments to fair housing choice and provides recommendations and action steps that the State plans to take to address the impediments.

- The Housing Resource Center is established by the Department's governing statute. It provides educational materials and information to the public; community-based housing development organizations; nonprofit housing developers; and other state, federal, and local agencies. This assistance helps providers determine local housing needs, access appropriate housing programs, and identify available funding sources needed to increase the stock of affordable housing. The Housing Resource Center also assists the general public in locating the appropriate service providers in their community. The Center is also responsible for plans and reports that TDHCA is required to submit to receive funding from both the state and federal government. These policy documents are integral components of the strategic planning process that determines the direction of housing policy for the State of Texas.
- The Loan Servicing Division performs loan servicing functions and provides support functions to other areas related to the Department's single family and multifamily loan portfolios. The Loan Servicing Division also performs loss mitigation functions related to the single-family loan portfolio, though not for loans originated through the Texas Homeownership Division.
- The Program Services Section is responsible for the adherence, processing and completion of cross-cutting federal and departmental requirements for programs administered by the Department, including environmental clearances, labor standards requirements, minimizing resident relocation, single-family loan closing, and the commitment and disbursement of state and federal funds.
- The Real Estate Analysis Division provides the TDHCA Board and staff with comprehensive analytical reports necessary to make well-informed financial decisions for funding of affordable multifamily housing developments.
- Other divisions that are involved in TDHCA's internal management include Financial Administration, Human Resources, Information Systems, Internal Audit, and Legal. Additionally, the Department is responsible for the licensing of Migrant Labor Housing Facilities and performs this work in collaboration with the Texas Workforce Commission.

2020 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT OVERVIEW

The 2020 State of Texas Low Income Housing Plan and Annual Report (SLIHP) is prepared annually in accordance with Tex. Gov't Code §§2306.072-2306.0724, which require that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs, and a resource allocation plan to meet Texas' housing needs. The SLIHP is adopted by reference annually in 10 Texas Administrative Code (TAC) §1.23. The SLIHP offers policy makers, affordable housing providers, and local communities a comprehensive reference on statewide housing needs and housing resources. The format is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the SLIHP is a working document and its annual changes reflect changes in programs or funding amounts, policy changes, statutory guidance and input received throughout the year.

The SLIHP is organized into seven sections and appendices:

- **Section 1: Introduction** - An overview of TDHCA and the SLIHP;
- **Section 2: Housing Analysis** - An analysis of statewide and regional demographic information, housing characteristics, and housing needs;
- **Section 3: Annual Housing Report** - A comprehensive statement of activities for State Fiscal Year (SFY) 2019, including actual numbers served and a discussion of TDHCA's goals;
- **Section 4: Action Plan** - A description of TDHCA's program descriptions and plans, resource allocations, policy initiatives, special needs, and goals;
- **Section 5: Public Participation** - Information on the SLIHP preparation and a summary of public comment;
- **Section 6: Colonia Action Plan** - A biennial plan for 2020-2021 which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, summarizes the strategies and programs designed to meet these goals, and describes projected outcomes to support the improvement of living conditions of residents of colonias;
- **Section 7: Texas State Affordable Housing Corporation (TSAHC) Plan** - This section outlines TSAHC's plans and programs for 2020 and is included in accordance with Tex. Gov't Code §2306.0721(g);
- **Appendix A: TDHCA's enabling statute and Tex. Gov't Code Chapter 2306;**
- **Appendix B: Housing Analysis Regional Tables;**
- **Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs;**
- **Appendix D: TDHCA Goals and Objectives;**
- **Appendix E: Bibliography; and**
- **Appendix F: Acronyms.**

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

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

SECTION 2: HOUSING ANALYSIS

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

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

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

This section is organized as follows:

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

DATA SOURCES AND LIMITATIONS

Major data sources for the SLIHP include the U.S. Census Bureau's decennial Census and American Community Survey (ACS) as well as the U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) data. Additional reliable, public sources and local information are used to augment federal demographic and needs assessment data throughout the SLIHP. The following subsection discusses the advantages and limitations of using these data sources.

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

The Census Bureau also conducts ACS 1-Year Estimates for each calendar year. Although ACS 1-Year Estimates more accurately predict year-to-year demographic changes, they also have larger margins of error due to smaller sample sizes. In order to eliminate large margins of error, the Census Bureau only publishes 1-Year estimates for geographic areas with a population of 65,000 or more. According to the 2013-2017 ACS 5-Year Estimates, 201 of Texas' 254 counties have a population less than 65,000 people, making them ineligible for ACS 1-Year Estimates. Since the SLIHP requires reliable, statewide housing data, ACS 5-Year Estimates provide the best method for approximating comparable demographic changes in the state of Texas.

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

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

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

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

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

The information provided in this section should be considered within the context of its limitations. For example, the most reliable data available on persons experiencing homelessness, particularly those who are unsheltered, is the annual Point in Time (PIT) count. The PIT count is conducted by Continuum of Care (CoC) Program organizations funded by HUD and counts the number of persons experiencing homelessness (sheltered and unsheltered) on a single night in January. CoCs that provide beds and housing units for persons experiencing homelessness gather data on the sheltered homeless population; however, to gather data on the unsheltered population, the PIT count relies on volunteers locating and interviewing or observing persons experiencing homelessness. This methodology might exclude individuals who do not wish to speak with volunteers or those who find informal shelter, such as a friend's couch.

In addition, PIT count data are not available at the county level. This is a common issue in regards to special needs populations. County level data are similarly not available for persons experiencing substance use disorders, and residents of colonias. For these populations, analysis is only available at the state or local level.

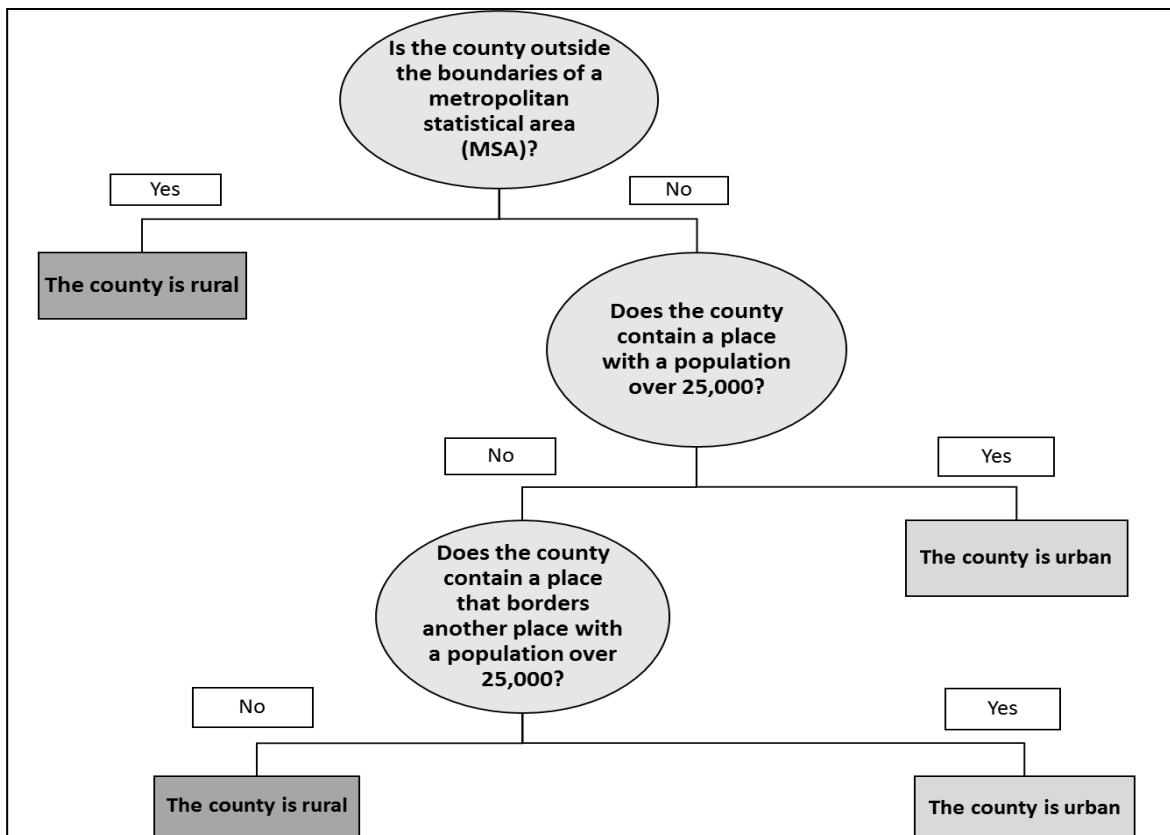
Many facets of housing need, especially those tied to localized conditions, are not captured when data are aggregated into statewide, regional, or even county totals. The Department recognizes that the most accurate assessment of housing need can best be found at the local level based on the direct experience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

Rural areas also present issues regarding data accuracy and reliability. In counties with a small population, the margin of error in ACS datasets can be very high. For example, according to the 2013-2017 ACS 5-Year Estimates, Loving County has a population of 74, but a margin of error of 33. This means that there is a 90% certainty that the population of Loving County is between 41 and 107. None of the counties with a population over 7,500 (184 counties) have a margin of error in the 2013-2017 ACS 5-Year Estimates total population figures, meaning those estimates are more precise.

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

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

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



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

STATE OF TEXAS OVERVIEW

DEMOGRAPHIC CHARACTERISTICS

Urban and Rural Poverty

By using the Census Bureau's 2013-2017 ACS 5-Year Estimates, it is possible to compare statewide and national population trends to identify how demographic changes will affect housing need. Currently, Texas has approximately 27,419,612 people, which is about 8.5% of the US population. Texas' population primarily resides in urban counties (23,982,802 people), with the remaining 3,436,810 people residing in rural counties.

Population Residing in Rural and Urban Counties, Texas

State	Rural	Urban	Total
Total	3,436,810	23,982,802	27,419,612
Percent	12.53%	87.47%	100%

Source: Population from 2013-2017 American Community Survey, Table DP05. 2019 RAF Urban-Rural Counties.

Population differences between the state's urban and rural counties also affect the relative location of economic need. Currently, it is estimated that there are 4,291,100 Texans living under the federal poverty line of \$25,750 for a family of 4. After accounting for ACS ineligible populations, the state's poverty rate (persons in poverty/total population) equals 16%. In the state's rural counties, there are 578,250 people under the poverty line for a poverty rate of 17.7%; there are 3,713,134 people living under the poverty line in the state's urban counties for a poverty rate of 15.8%. Taken together, this indicates that, while a vast majority (85.5%) of Texans living under the poverty line reside in urban counties, rural Texans are still more likely to live under the poverty line than urban Texans.

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

State	Rural		Urban		Total	
Total	578,250	13.5%	3,713,134	85.5%	4,291,384	100%
Poverty Rate	17.7%		15.8%		16.0%	

Source: 2013-2017 American Community Survey, Table DP05. 2019 RAF Urban-Rural Counties.

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

Race, Ethnicity, and Poverty Status

Texas mirrors the US closely in terms of racial demographics, but differs according to ethnicity. The Census Bureau defines race as self-identification with one or more of 4 groups (white, Black or African American, American Indian and Alaskan Native, Asian, and Native Hawaiian and Other Pacific Islander), while ethnicity is self-identification as Hispanic or Latino. The following table shows the racial breakdown of the Texas population compared with the US population.

Texas and US Population by Race

Race	Texas Population	% of Texas Population	US Population	% of US Population
White alone	20,459,525	74.6%	234,370,202	73.0%
Black or African American alone	3,286,950	12.0%	40,610,815	12.7%
American Indian and Alaskan Native alone	130,360	0.5%	2,632,102	0.8%
Asian alone	1,236,852	4.5%	17,186,320	5.4%
Native Hawaiian and Other Pacific Islander alone	23,531	0.1%	570,116	0.2%
Some Other Race alone	1,580,393	5.8%	15,553,808	4.8%
Two or More Races	702,001	2.6%	10,081,044	3.1%
Total	27,419,612	100.0%	321,004,407	100.0%

Source: 2013-2017 American Community Survey, Table DP05.

Texas diverges ethnically from national trends. While 17.6% of Americans identify as ethnically Hispanic, that percentage reaches to 38.9% of Texans, a 21.3% difference. In fact, Texans account for 18.89% of the Hispanic population in the United States. This is mirrored in the percentage of Non-Hispanic White only persons in the U.S. and Texas; while 61.5% of Americans identify as Non-Hispanic and White, 42.9% of Texans identify as Non-Hispanic White, 18.6% fewer. Persons identifying as White only and Non-Hispanic are not the majority in Texas, which is the case in only Texas (42.9% Non-Hispanic White); New Mexico (38.2%); California (37.9%); Washington, DC (36.0%); Hawaii (22.2%); and Puerto Rico (0.8%). The following table shows the ethnic breakdown of the Texas population.

Texas and US Population by Ethnicity

Ethnicity	Texas Population	% of Texas Population	US Population	% of US Population
Hispanic or Latino	10,673,909	38.9%	56,510,571	17.6%
Not Hispanic or Latino	16,745,703	61.1%	264,493,836	82.4%
Total	27,419,612	100.0%	321,004,407	100.0%

Source: 2013-2017 American Community Survey, Table DP05.

According to 2013-2017 ACS Estimates, the number of people in poverty varies dramatically by race and ethnicity. In absolute terms, there are more whites in Texas (60.5%) and the United States (69.7%) who are below the poverty line than any other racial group. However, since whites make up a significant majority of the population in both Texas and the United States, this percentage is lower than would be expected if poverty rates were equal amongst all races. Similarly, Black or African American individuals comprise 21.5% of persons below the poverty line in the United States and 15.7% of persons below the poverty line in Texas, but since Black or African American individuals make up 12.7% of the US population and 12% of the Texas population, this number is actually 8.8% higher in the United States and 3.7% higher in Texas than overall population percentage. This difference indicates that Black or African American individuals are more likely than whites to live below the poverty line in both Texas and the United States. With the exception of Whites and Asians, this trend also occurs across all other racial groups in Texas, as the poverty percentage for each racial group outpaces the group's proportion to the general population. This trend can be explored further in the following table.

Texas and US Population in Poverty by Race

Race	% of US Population	% of US Population in Poverty	% Difference	% of TX Total Population	% of TX Total Population in Poverty	% Difference
White alone	73.0%	60.5%	-12.5%	74.6%	69.7%	-4.9%
Black or African American alone	12.7%	21.5%	8.8%	12.0%	15.7%	3.7%
American Indian and Alaskan Native alone	0.8%	1.5%	0.7%	0.5%	0.6%	0.1%
Asian alone	5.4%	4.4%	-0.9%	4.5%	3.0%	-1.5%
Native Hawaiian and Other Pacific Islander alone	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Some Other Race alone	4.8%	8.0%	3.1%	5.8%	8.3%	2.5%
Two or More Races	3.1%	3.9%	0.8%	2.6%	2.6%	0.1%

Source: 2013-2017 American Community Survey, Table S1701. % difference

Texas and US Population in Poverty by Ethnicity

Ethnicity	% of US Population	% of US Population in Poverty	% Difference Expected and Observed Proportions	% of TX Population	% of TX Population in Poverty	% Difference Expected and Observed Proportions
Hispanic or Latino	17.6%	26.9%	9.3%	38.9%	56.2%	17.2%
Not Hispanic or Latino	82.4%	73.1%	-9.3%	61.1%	43.8%	-17.2%
Not Hispanic or Latino - White Alone	61.5%	43.4%	-18.0%	42.9%	23.7%	-19.2%

Source: 2013-2017 American Community Survey, Table S1701.

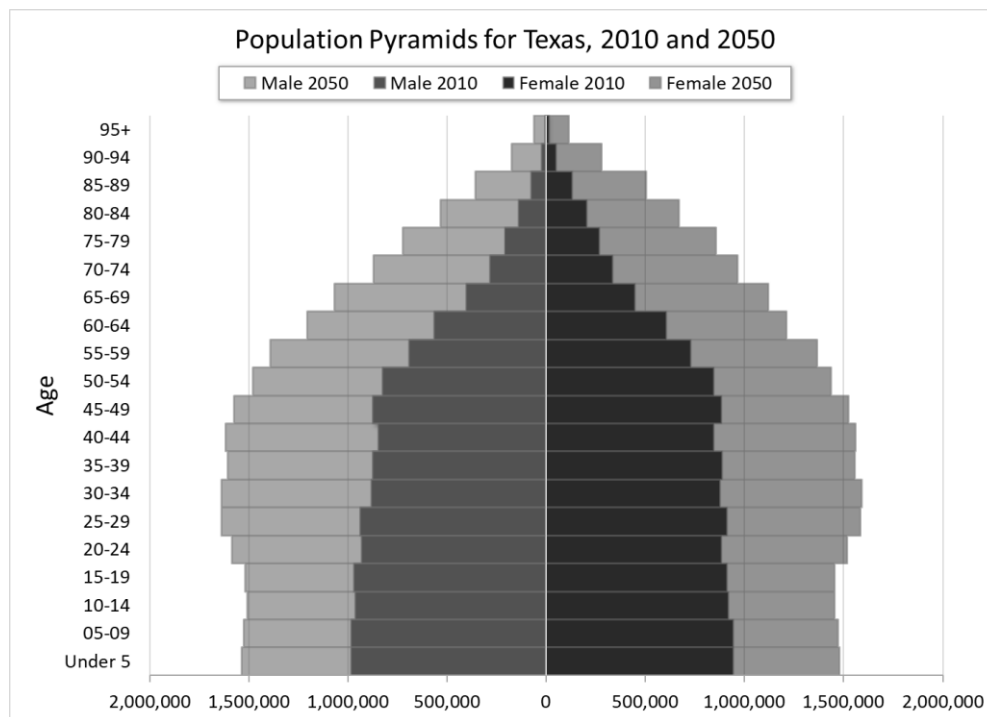
Calculating the poverty rate within each racial and ethnic group more clearly demonstrates inequalities in income. This rate (total in poverty of group/total in group) shows how some racial and ethnic groups are more likely to experience poverty than others. In Texas, White Non-Hispanic individuals had a poverty rate of 8.8%; Hispanic individuals 23.0%; White individuals, regardless of ethnicity, 14.9%; Black or African American individuals 21.4%; American Indian and Alaska Native individuals 18.8%; Asian individuals 10.6%; Native Hawaiian and Other Pacific Islander individuals 15.2%; individuals identifying as some other race 22.9%; and individuals identifying as multi-racial 16.4%. These numbers indicate that non-Hispanic whites are the least likely to experience poverty meanwhile, Hispanics are the most likely to experience poverty amongst groups.

Within group poverty rates are important to note because housing challenges are both a cause and an effect of poverty (JRF Foundation 2015). Lack of adequate housing can exacerbate existing economic inequalities between racial/ethnic groups. Recent research from the Department of Housing and Urban Development suggests that access to safe, affordable homes can lead to numerous positive outcomes for families, including improved health, education, incomes, and inter-generational wealth (HUD 2016). This means that access to adequate housing may help lessen the high rates of poverty experienced by certain racial and ethnic groups.

Age and Housing Need

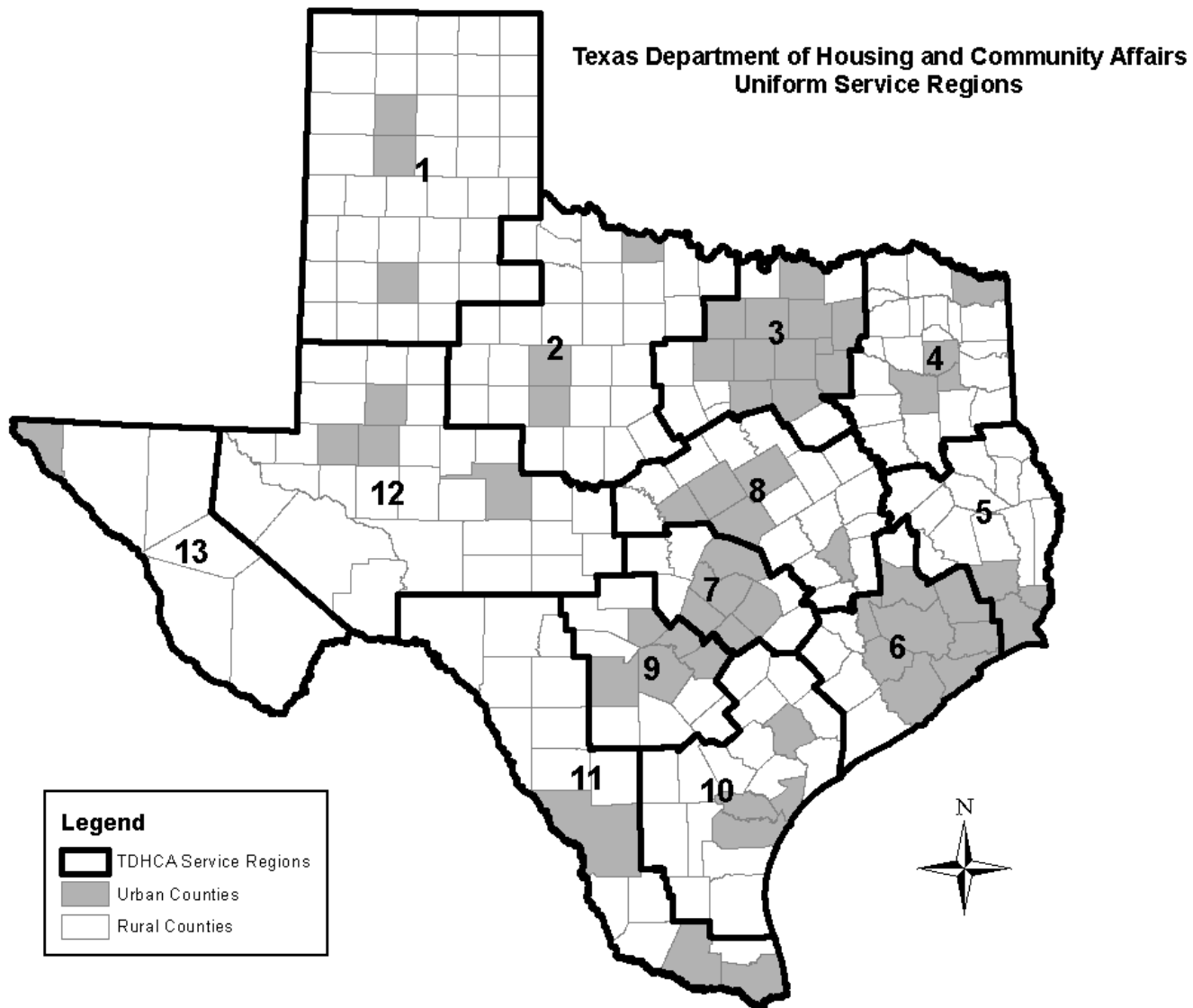
Age is an important factor in the planning and construction of low-income housing. New families increase the demand for housing space, so an influx of young to midcareer adults could create housing shortages. Conversely, an aging population could both increase demand for senior living facilities and increase the supply of housing as older individuals move out of conventional housing units. Therefore, it is important to note that Texas has a larger percentage of children under 18 and a smaller percentage of persons over age 65 than the US as a whole. 26.3% of Texans are under 18 years old, compared with 22.9% for all Americans. While 14.9% of Americans are over age 65, only 11.7% of Texans fall into this age group. These demographic factors contribute to a median age of 34.3 years in Texas, while the median age of the national population is 37.8 years, a difference of 9.7%.

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



Source: 2019 Texas Population Projections, Texas Demographic Center

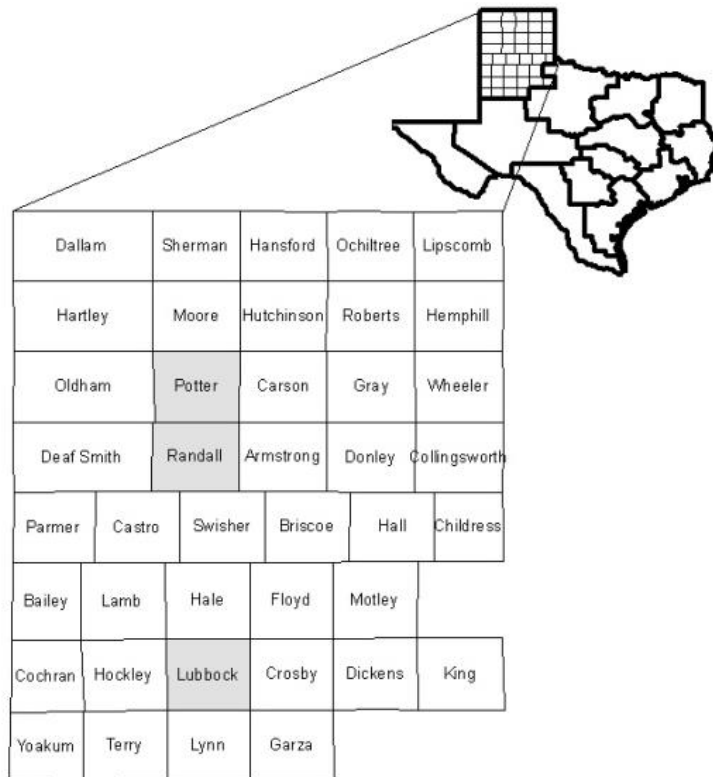
TDHCA SERVICE REGIONS OVERVIEW



Source: U.S. Census Bureau, 2017 TIGER Data

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

For a list of Texas counties broken up by TDHCA Service Region, please see Appendix B: Housing Analysis Regional Tables. In the map of TDHCA state service regions and in the following regional maps, the shaded counties are classified as urban by TDHCA’s regional allocation formula and in accordance with Tex. Gov’t Code §2306.004(36). Please note that the designation of Bastrop County changed from rural to urban for the 2020 SLIHP.



Region 1

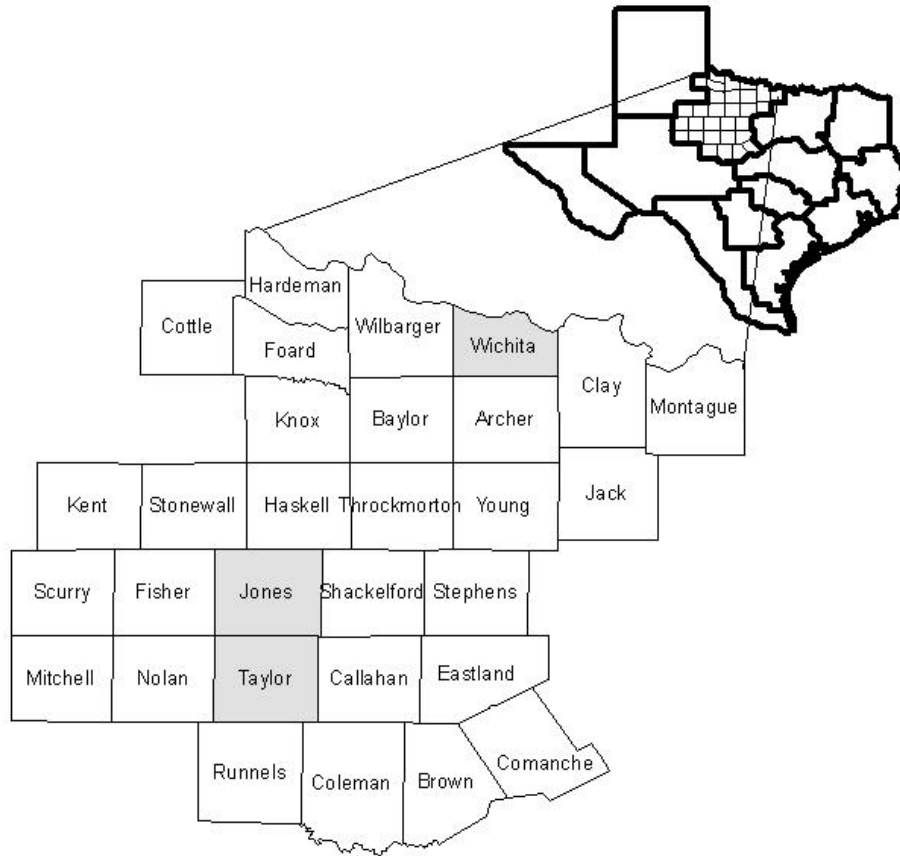
Geography: 41 counties in the northwest corner of Texas encompassing over 39,500 square miles of the Texas Panhandle.

Population: 3.2% of Texas’ population (865,696 people) and 3.3% of Texas’ occupied housing units (309,552 households).

63.5% of residents live in urban counties located in the Amarillo and Lubbock MSAs.

Household Type: Housing unit ownership rates are very close to Texas rates—62.9% of the region’s households are owner households compared to 62.0% of Texas households.

Race and Ethnicity: Ties with Region 2 for highest percentage population identifying as American Indian or Alaskan Native, 0.8%.



Region 2

Geography: 30 counties in the northern portion of Texas.

Population: 2.0% of the State's population (548,634 people) and 2.1% of occupied housing units (201,989 households), the smallest share among all regions.

52.3% of residents live in urban counties located in the Wichita Falls and Abilene MSAs.

Region 2 was the only region that lost population from the 2012-2016 to the 2013-2017 ACS 5-Year Estimates. While all other regions overall saw population growth of 0.2% (Region 13) to 2.9% (Region 7), Region 2's population decreased by 0.2%.

Household Type: 23.0% of Region 2's population is under 18 years old, the lowest percentage among all regions.

Region 2 has the lowest percentage of total households with own children under 18 years of age (26.9%) and second lowest percentage of total households that are family households (66.2%), behind Region 7. A family household is defined as two people or more related by birth, marriage, or adoption and residing together.

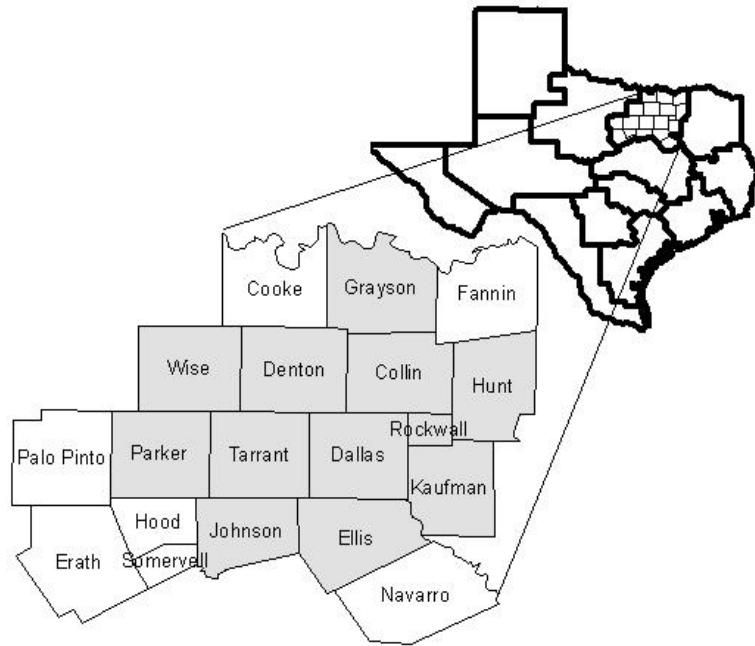
Region 2 is one of only two regions with a majority of owner households residing in rural counties (54.0%), the other being Region 4.

Region 2 has higher rates of homeownership than the State of Texas—67.9% compared to 62.0%.

Race and Ethnicity: Highest percentage population identifying as White Non-Hispanic among all regions, 68.4%.

Ties with Region 1 for highest percentage population identifying as American Indian or Alaskan Native, 0.8%.

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



Region 3

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

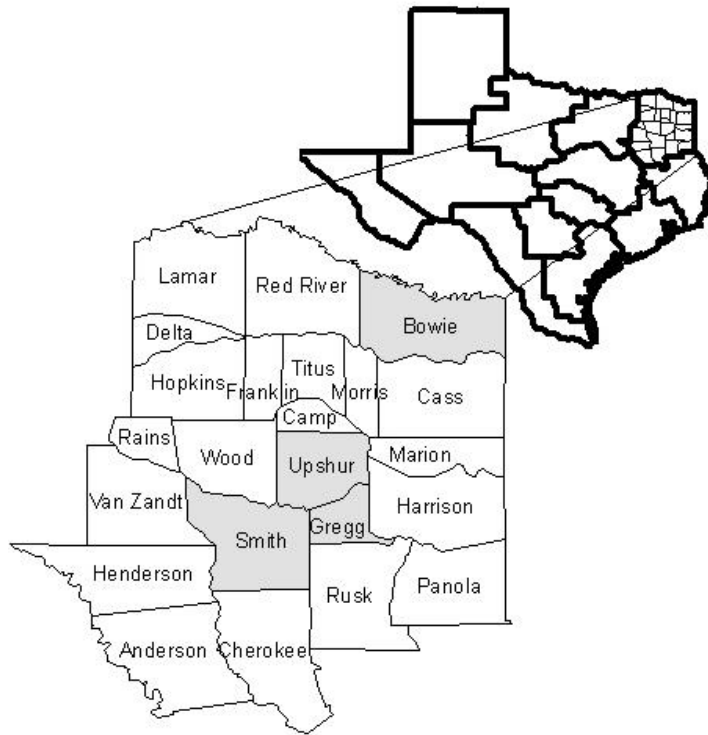
Population: Contains 27.1% of the State’s population (7,420,776 individuals) and 27.7% of occupied housing units (2,610,782 households). It is the most populous region in Texas.

Approximately 96.6% of Region 3 residents reside in urban counties located in the Dallas-Fort Worth-Arlington and Sherman-Denison MSAs. This is the third highest urban population percentage among all regions behind Regions 13 and 6.

Household Type: Region 3 has a lower percentage of owner households than the State of Texas. 60.2% of households are owner households in Region 3 compared to the State’s 62.0%.

Race and Ethnicity: Region 3 has the second lowest percentage population identifying as White (70.1%), second only to Region 6.

Second highest percentage population identifying as Asian (6.1%), second only to Region 6.



Region 4

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

Population: Contains 4.1% of the State's population (1,131,838 people) and 4.3% of occupied housing units (405,998 households).

Region 4 is the only region that has a larger rural population than urban; 57.6% of individuals and 58.0% of households live in rural counties.

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

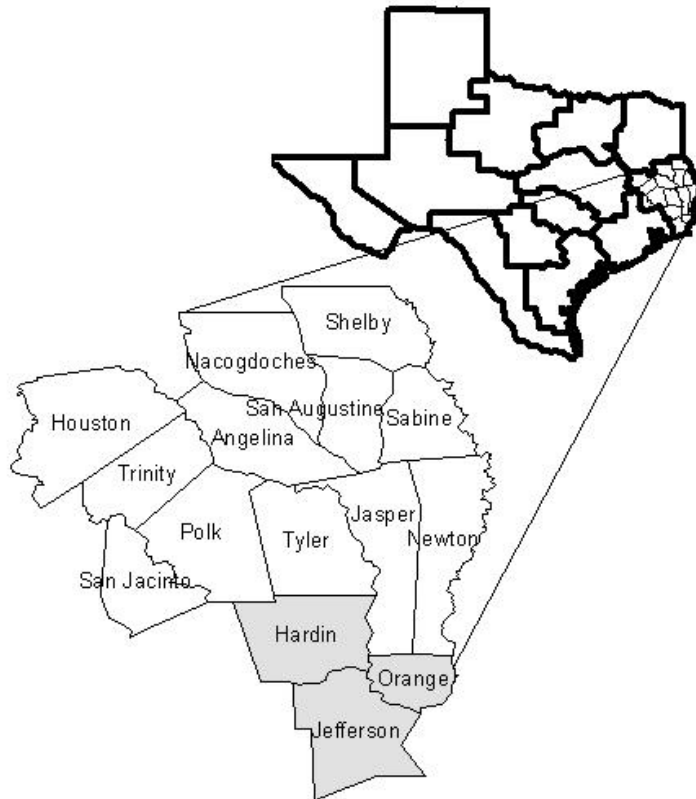
Household Type: Region 4 has the highest rate of homeownership among all regions: 70.1% of all households in Region 4 are homeowners, compared to 62.0% for all of Texas. The majority of owner households (61.2%) reside in rural counties, which is only the case with Region 4 and Region 2.

Ties with Region 5 for second lowest percentage of total households with own children under 18 years of age (27.9%) behind Region 2.

Race and Ethnicity: Region 4 is one of only two regions with a Hispanic population less than 20% of the total regional population. 14.8% of Region 4's population identifies as Hispanic, second lowest only to Region 5.

67.1% of Region 4's population identifies as White Not Hispanic, the second highest percentage among all regions behind Region 2.

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



Region 5

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

Population: Contains 2.8% of the State's population (774,935 people) and 3.0% of occupied housing units (283,393 households).

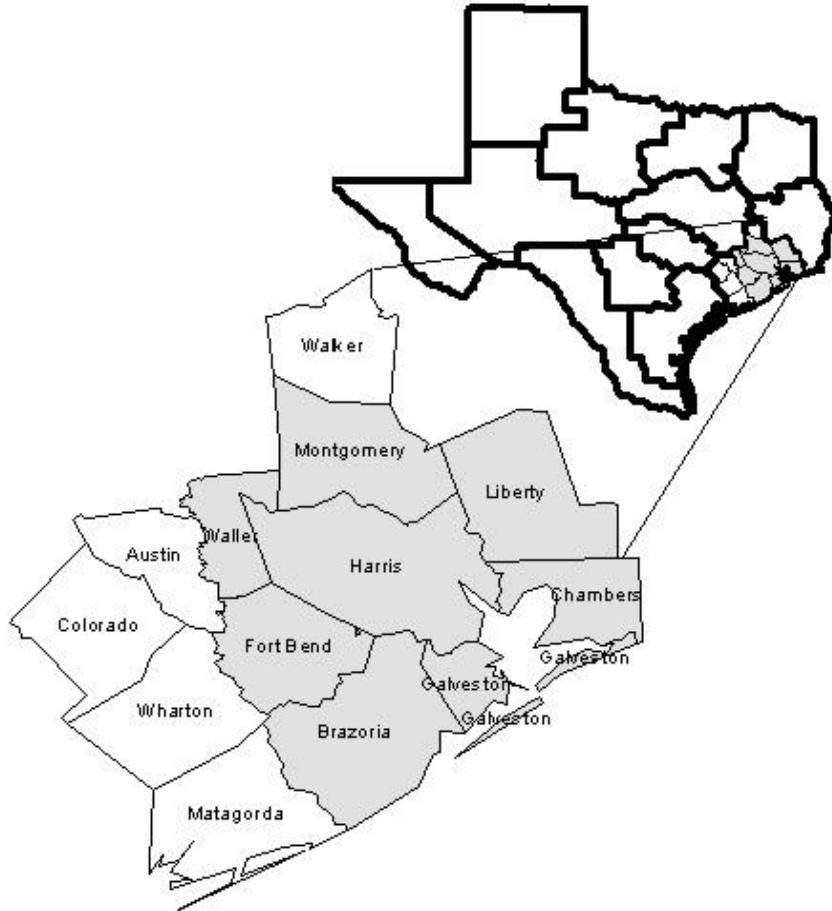
Approximately 50.9% of Region 5 residents live in urban counties located in the Beaumont-Port Arthur MSA. This is the second lowest urban population percentage among all regions behind Region 4.

Household Type: Region 5 has the second lowest percentage of persons under age 18 (23.6%) and ties with Region 4 for the second lowest percentage of households with their own children under 18 years old (27.9%), both behind Region 2.

Region 5 has the second highest rate of homeownership among all regions behind Region 4: 69.2% of all households are owner households.

Race and Ethnicity: 20.0% of Region 5's population identifies as Black or African American, the highest percentage among all regions.

14.7% of Region 5's population identifies as Hispanic or Latino, the lowest percentage among all regions. Region 5 also has the lowest percentage of residents identifying as Some Other Race (1.7%), and second lowest percentage population identifying as Two or More Races (1.7%) behind Region 11.



Region 6

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

Population: Contains 24.8% of the State's population (6,806,113 individuals) and 24.7% of occupied housing units (2,329,493 households), second only to Region 3.

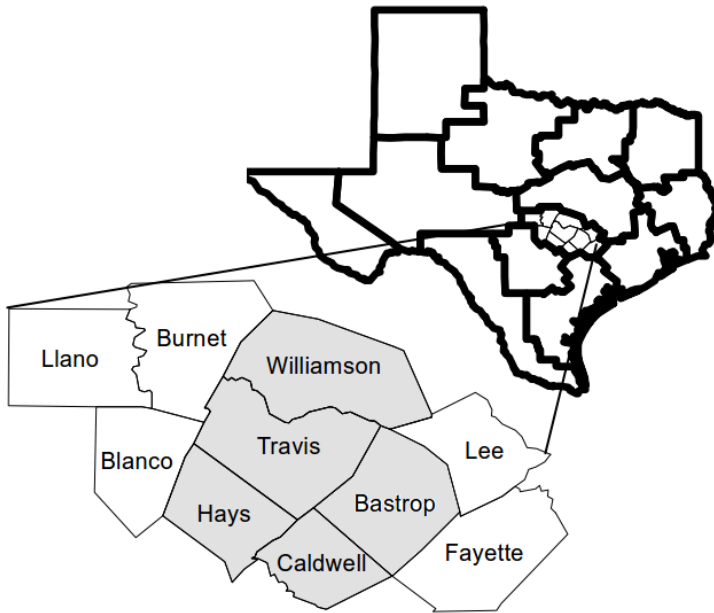
Approximately 97.1% of the population is located in urban counties located in the Houston-The Woodlands-Sugar Land MSA, the highest percentage among all regions tied with Region 13.

Household Type: Region 6's rate of homeownership is only slightly lower than the State's percentage—60.5% of households in Region 6 are owner households, compared to 62.0% of Texas households.

Race and Ethnicity: 65.9% of Region 6's population identify as White, the lowest percentage among all regions.

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

7.3% of Region 6's population identifies as Asian, the highest percentage among all regions.



Region 7

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

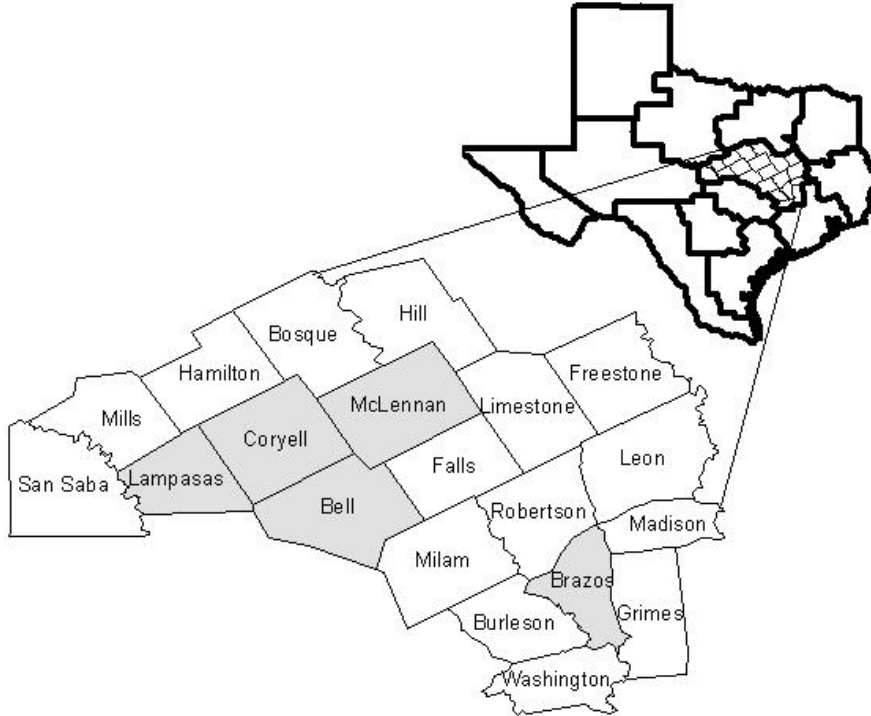
Population: Contains 7.7% of the State's population (2,118,704 people) and 8.2% of occupied housing units (769,438 households). Region 7 had the largest population increase among all regions from the 2012-2016 to the 2013-2017 ACS 5-Year Estimates at 2.9%.

Approximately 94.4% of residents live in urban counties located in the Austin-Round Rock MSA.

Household Type: Only 62.6% of Region 7 households are family households, the smallest percentage among all regions. Region 7 has the third lowest percentage of individuals under the age of 18 (23.7%, behind regions 2 and 5) and the fourth lowest percentage of households with own children under 18 years old (29.8%, behind regions 2, 5, and 4) among all regions.

Region 7 has the second lowest homeownership rate among all regions after with Region 8. 59.4% of all households in Region 7 are owner households, compared to 62.0% for the State of Texas.

Race and Ethnicity: Region 7 has the second highest percentage of residents identifying as Two or More Races (3.2%) behind Region 8.



Region 8

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

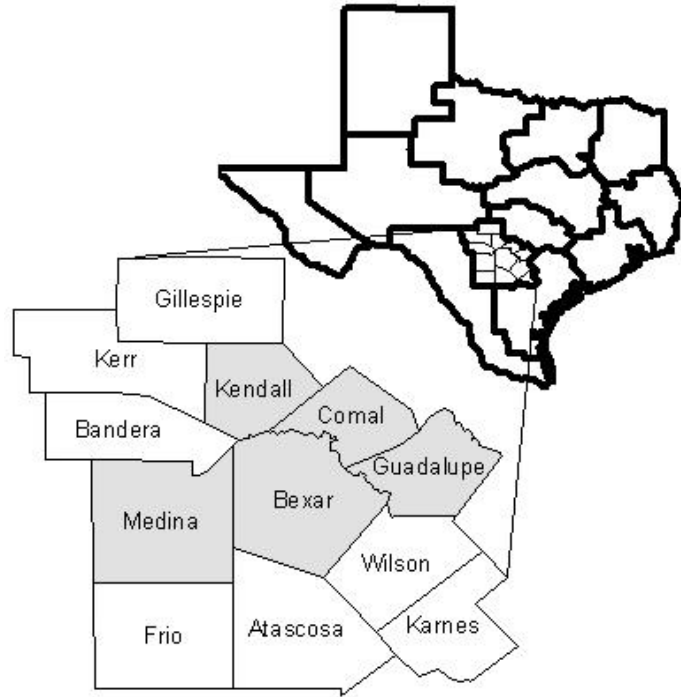
Population: Contains 4.3% of the State's population (1,176,946 people) and 4.4% of occupied housing units (413,724 households).

Approximately 75.9% of residents live in urban counties located in the College Station-Bryan, Killeen-Temple, and Waco MSAs.

Household Type: 59.2% of all households in Region 8 own their housing unit, the lowest percentage among all regions.

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

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



Region 9

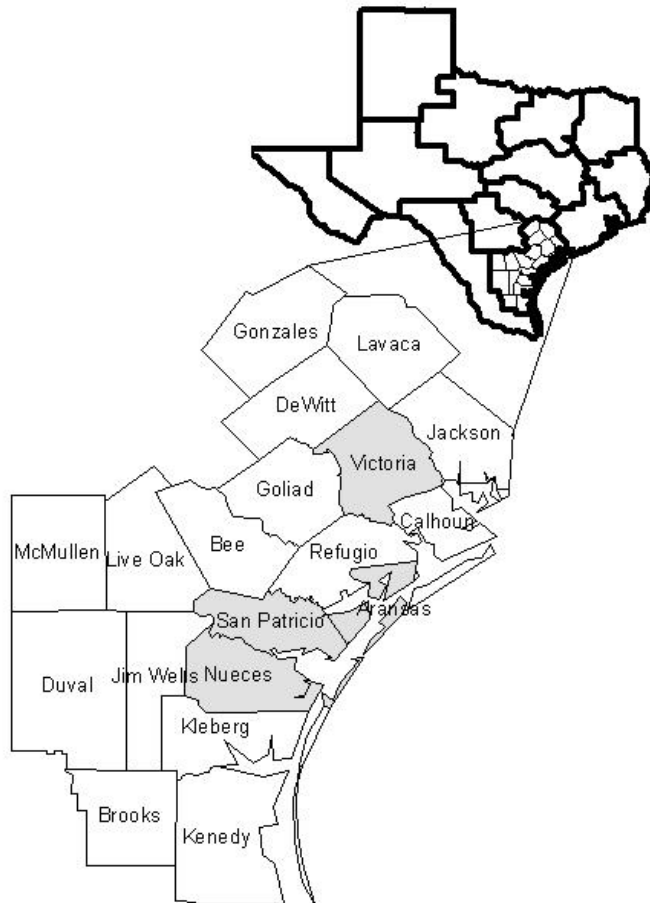
Geography: Region 9 consists of 12 counties in central Texas.

Population: Contains 9.1% of the State's population (2,488,368 people) and 8.9% of occupied housing units (835,727 households), the third largest share among all regions.

Approximately 90.9% of residents live in urban counties located in the San Antonio-New Braunfels MSA, the fourth highest urban rate among all regions.

Household Type: 63.1% of persons in Region 9 own their housing unit. This is close to the State of Texas' homeownership rate, 62.0%.

Race and Ethnicity: Region 9 has the third lowest percentage of residents identifying as White, Not Hispanic (35.3%), behind regions 11 and 13. Region 9 also has the fourth highest percentage of residents identifying as Hispanic (54.3%), behind regions 11, 13, and 10.



Region 10

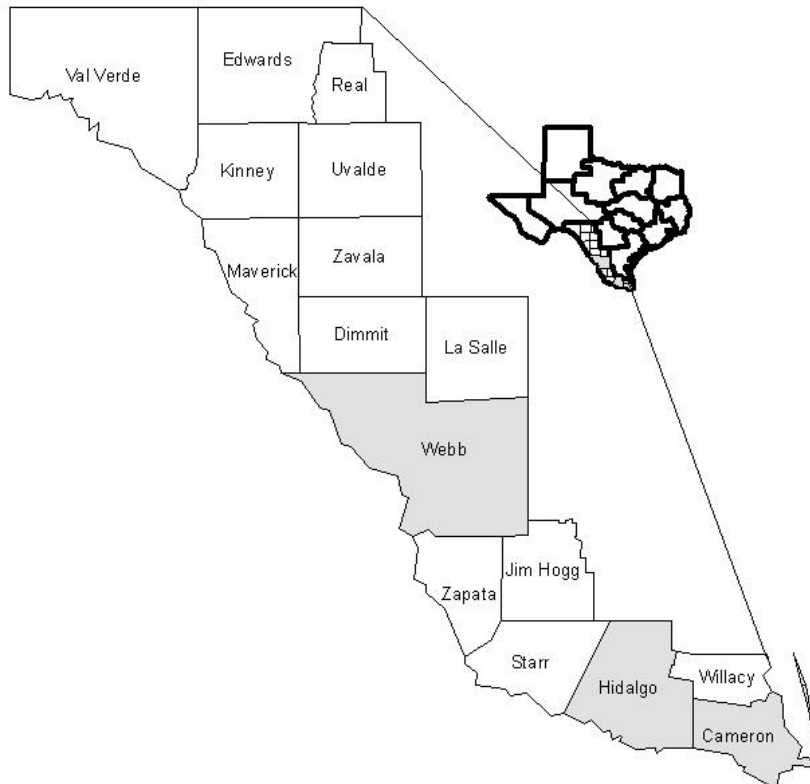
Geography: Region 10 consists of 19 counties in the southeastern part of the State on the Gulf of Mexico.

Population: Contains 2.9% of the State's population (791,451 people) and 2.9% of occupied housing units (277,644 households).

A majority of the population (68.4%) live in urban counties located in the Corpus Christi and Victoria MSAs.

Household Type: 63.2% of households in Region 10 own their housing unit, only slightly higher than the State homeownership rate of 62.0%.

Race and Ethnicity: 87.1% of Region 10's population identifies as White, the second highest percentage among all regions after Region 11. However, 36.3% of Region 10's population identifies as White, Not Hispanic or Latino. The majority of Region 10's White residents identify as Hispanic or Latino—57.2%, the third highest percentage behind regions 11 and 13.



Region 11

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

Population: Contains 6.6% of the State’s population (1,807,254 people) and 5.4% of occupied housing units (507,675 households).

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

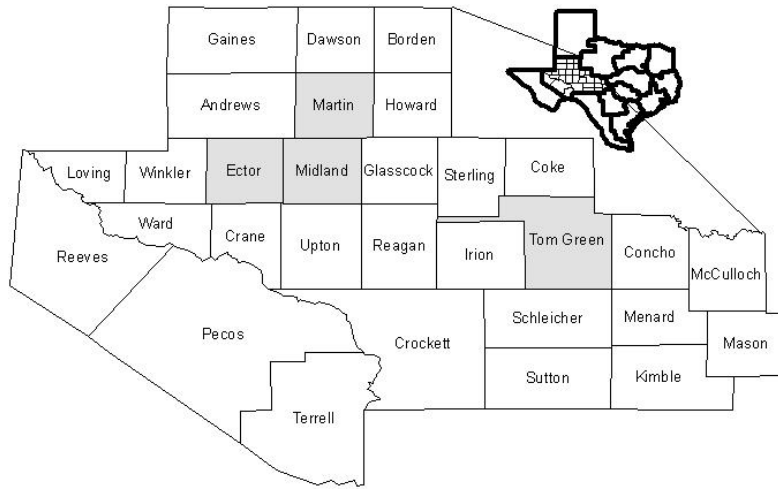
Household Type: 32.5% of Region 11’s population is under 18 years old, the highest percentage among all regions.

Out of all Region 11’s households, 80.1% are family households and 41.6% are households with their own children under 18 years old; the highest percentage of both among all regions.

67.3% of Region 11’s housing units are owner-occupied, higher than the State’s rate of 62.0%.

Race and Ethnicity: 91.7% of Region 11’s population identifies as White, the highest percentage among all regions—however, only 7.4% of Region 11 identifies as White, Not Hispanic (the lowest percentage among all regions). 91.2% of Region 11’s population identifies as Hispanic or Latino, the highest percentage among all regions.

Region 11 has the lowest percentage population of many racial groups. 0.5% of Region 11’s population identifies as Black or African American, 0.3% as American Indian and Alaska Native, 0.8% as Asian, 0.02% as Native Hawaiian and Other Pacific Islander, and 1.0% as Two or More Races. All of these percentages are the lowest among all regions for the respective race, although Region 11 is tied with Region 2 for lowest percentage residents identifying as Native Hawaiian and Other Pacific Islander.



Region 12

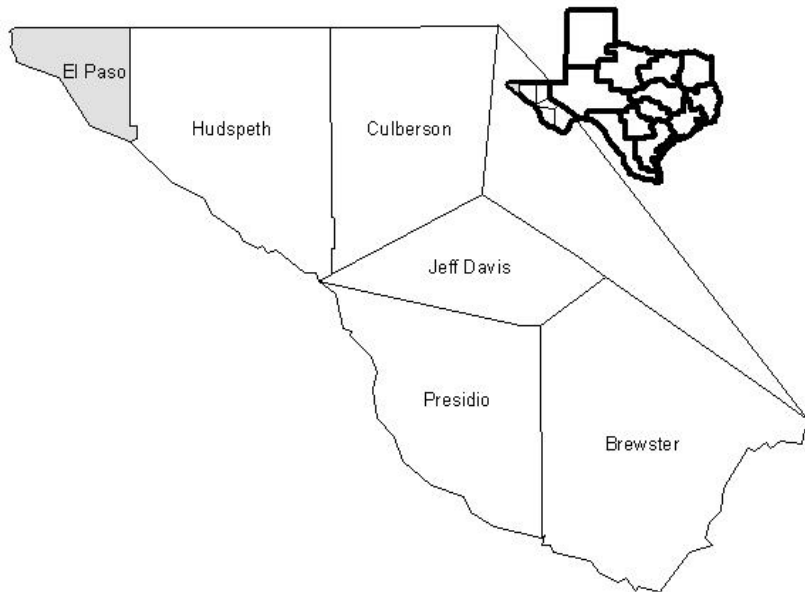
Geography: Region 12 consists of 30 counties in west Texas.

Population: Contains 2.3% of the State's population (629,466 people) and 2.3% of occupied housing units (212,651 households), the second smallest share among all regions behind Region 2.

Approximately 69.6% of residents live in urban counties located in the Midland, Odessa, and San Angelo MSAs.

Household Type: Region 12 has a homeownership rate of 67.5%, higher than the State's rate of 62.0%

Race and Ethnicity: 8.7% of Region 12's population identifies as Some Other Race, the second highest percentage after Region 13.



Region 13

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

Population: Contains 3.1% of the State's population (859,431 people) and 2.9% of occupied housing units (272,353 households).

Approximately 97.1% of Region 13 residents live in urban El Paso County, located in the El Paso MSA, the highest rate among all regions tied with Region 6. The urban nature of Region 13 is primarily due to an extremely low rural population.

Household Type: 27.9% of Region 13's population is under 18 years old, the second highest percentage after Region 11.

Out of all Region 13's households, 73.9% are family households and 35.1% are households with their own children under 18 years old; the second highest percentage of both out of all regions, in both cases behind Region 11.

61.6% of Region 13 households own their housing unit, only slightly lower than the State homeownership rate of 62.0%.

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

81.6% of Region 13 identifies as Hispanic or Latino, the second highest percentage after Region 11. 13.0% of Region 13 identify as White Not Hispanic or Latino, the second lowest percentage after Region 11.

0.7% of Region 13's population identified as American Indian or Alaska Native, the second highest percentage after regions 1 and 2.

11.1% of Region 13's population identifies as Some Other Race, the highest percentage among all regions. This could be a result of the Hispanic population including their ethnicity with their race.

SPECIAL NEEDS POPULATIONS

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

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

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

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

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

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

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

Elderly Persons

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

The number of persons aged 65 years or older is projected to substantially grow over the next two decades. The US Census projects the 65 and over population will increase by more than 30 million people by 2035 to reach 79 million, and the 80 and over population will double in that same time period from 12 million to 24 million. By 2035, it is projected that one in five people in the US will be 65 years or older, up from one in seven in 2016 (Harvard University Joint Center for Housing Studies, 2016). This could have wide-ranging effects on the U.S. housing market, as aging homeowners increasingly choose to reside in their homes, rather than move to a multi-family unit or assisted living facility. In 2018, this phenomenon, referred to as ‘aging-in-place,’ kept about 1.6 million houses off the market, accounting for more than 60% of the United States’ current long-term shortfall of 2.5 million housing units (Freddie Mac, 2019). With the cost of new homes increasing and the supply of existing homes dwindling, many young adults have chosen to forego home ownership due to the outstanding costs, creating a demographic inversion in rates of homeownership amongst different age groups (Freddie Mac, 2018).

Elderly populations have a range of unique housing needs. First, elderly populations have higher housing cost-burdens (expenditures including housing and utilities that exceed 30% of income) than the general population. A 2014 Harvard University Joint Center for Housing Studies report on housing needs of the nation’s aging population found that cost burden is the most common housing problem for households with persons aged 65 and older. Households experiencing cost burden are often forced to cut back sharply on other necessities. On average, severely cost burdened households aged 50 and over in the bottom expenditure quartile spend 43% less on food and 59% less on health care than households living in housing they can afford, making clear the link between hunger and high housing costs among older adults (Harvard University Joint Center for Housing Studies, 2014). Recent studies by the Harvard Joint Center for Housing Studies estimate that nearly a third (9.7 million) of all households age 65 or older faced cost-burdens (Harvard Joint Center for Housing Studies 2018). Meanwhile, half of that number (4.9 million) live with severe cost-burdens, paying half of their income to rents and utilities. Although the percentage of people age 50-65 with cost-burdens has decreased to 19.9%, this percentage still accounts for over 10.9 million households.

Since many elderly individuals live on fixed incomes, it is common for cost-burdens to increase with age; however, ‘worst-case’ housing needs arise when elderly household incomes fall far below AMFI, especially in high-growth metropolitan areas. The US Census Bureau defines worst case needs as VLI renter households who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both. In a comprehensive 2015 study on worst case needs, HUD found that 39.8% of all households without children headed by a person 62 years of age or older VLI renter households had worst case housing needs (HUD 2017).

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

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

This need is reflected in the 2013-2017 ACS Estimates for the state of Texas. While 9.7% of Texans 18 to 64 years old have a disability, 38.8% of Texans 65 and older have a disability. In addition, according to the 2013-2017 ACS Estimates, older households tend to live in older homes: 32.8% of Texan householders aged 65 years and older lived in housing stock built before 1970 compared to 21.9% among householders younger than 65 years old.

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

According to the table below, approximately 81.3% of Texans aged 65 and older live in urban areas. Texans aged 65 and older who live in rural areas may face difficulty accessing health and other services because they live at greater distances from health facilities, community centers, and other amenities. Additionally, the programs that serve them may not benefit from a concentration of an aging population and the efficiencies that can be realized from serving older adults in a centralized location (Viveiros, 2014).

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

State	Rural Elderly Persons	Urban Elderly Persons	Total Elderly Persons	Total Population	Percent Elderly of Statewide Population
Total	601,156	2,614,750	3,215,906	27,419,612	11.7%

Source: 2013-2017 American Community Survey, Table DP05.

Regional Analysis

While the percentage population of individuals 65 years or older is higher in rural counties than in urban counties for all regions, the number of individuals aged 65 years or older is higher in urban counties for most regions. The regions with the highest percentage population of individuals 65 years or older also happen to be the only regions where the majority of individuals aged 65 years or older reside in rural counties. In northeast Texas, Region 4’s population is 17.3% persons over the age of 65, the highest among all regions, and 62.0% of those individuals 65 years or older reside in rural

counties. Similarly, regions 2 and 5 have the second and third highest percentage population of individuals 65 years or older (16.7% and 16.0% respectively) and the second and third highest percentage of individuals 65 years or older residing in rural counties (56.1% and 54.8% respectively).

The subregion with the largest percentage population of individuals 65 years or older is the rural counties of Region 7 in central Texas, where 24.0% of residents are 65 years or older. As noted previously, rural elderly residents may face increased difficulty accessing services as a result of decreased development density and travel challenges.

Regions 3 and 6 together account for 46.7% of the states' elderly residents, or 1,501,919 individuals. The urban counties of Regions 3 and 6 alone, a total of 20 counties encompassing the majority of the Houston-The Woodlands-Sugar Land and Dallas-Fort Worth-Arlington MSAs, account for 44.3% of the states' elderly population. However, the urban counties of Region 3 and Region 6 account for 50.2% of the population of the State of Texas. This means that proportionally the elderly population of these subregions is relatively low. 10.3% of Region 6's residents are at least 65 years old, the lowest proportion of all regions followed by regions 7 (10.7%) and 3 (10.8%).

Farmworkers

As one of the top five states in agricultural production, Texas leads the nation in the number of farms and ranches, with 247,000 farms and ranches covering over 127 million acres (USDA 2018). According to the Texas Workforce Commission, the number of agriculture and forestry workers grew by 6% (adding 3,350 jobs to 59,175 workers total) between the first quarters of federal fiscal year 2013 and federal fiscal year 2018 (Texas Workforce Commission 2018). In Texas and across the nation, the agricultural industry has been using fewer and fewer workers in recent decades as farming methods have become more efficient. Farms now tend to be fewer in number, larger and more expensive to operate, but also much more productive (Texas Workforce Commission, 2017). For this reason, Texas employs relatively few agricultural workers relative to the scale of its agricultural production; however, due to the food demands of a growing population, it is expected that demand for agricultural workers will continue to increase faster than many other professions. From 2018 to 2024, it's estimated that agricultural jobs in Texas will increase by 9.6% to 64,850 jobs total (Texas Workforce Commission, 2017).

Agricultural workers support the \$985 billion agricultural industry in the U.S. and increase the overall economic output of regions in which they work. However, farmworker housing may be substandard or non-existent, and the wages of the farmworker are usually low. Agricultural workers represent some of the most economically disadvantaged people in the U.S., with 33% of agricultural worker families surveyed in the 2015-2016 National Agricultural Workers Survey reporting total family income levels below the national poverty guidelines. Amongst farmworkers, migrant and unauthorized farmworkers were more likely to have family incomes below the poverty line with poverty rates of 52% and 38% respectively (National Agricultural Workers Survey 2018).

Nationally, many agricultural workers, particularly migrant workers, report living in crowded living spaces or having living situations not meant for human habitation (outdoors, cars, trucks, vans, etc.) (National Center for Farmworker Health, Inc, 2018). It is estimated that 33% of farmworkers live in overcrowded dwellings of more than one person per room with a higher percentage of migrant farmworkers (45%) living in crowded conditions (National Agricultural Workers Survey, 2016). These housing conditions may be exacerbated by legal, cultural, and geographic circumstances that can contribute to the economic and social marginalization of farmworkers (Housing Assistance Council, 2013).

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

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

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

For some federal programs that the Department administers, the indicator of 125% of the poverty line is used to indicate housing need. The U.S. Census Bureau sets the poverty threshold by calculating the income needed for a family to buy necessary goods. The 2019 poverty income guideline for a family of 4 is \$25,750. In 2019, a family of 4 at 125% poverty would make approximately \$32,188 per year (USHHS, 2019).

According to the 2013-2017 American Community Survey, 5,693,878 individuals in Texas live below 125% of the poverty line. Urban counties tend to have higher numbers of people below 125% of poverty, but also tend to have lower rates than rural counties.

Individuals Below 125% of Poverty, Texas

Individuals	Rural	Urban	Texas
Individuals below 125% of poverty	774,909	4,918,969	5,693,878
% Individuals below 125% of poverty	23.8%	20.9%	21.3%
Total population for whom poverty status is determined	3,260,325	23,533,873	26,794,198

Source: 2013-2017 American Community Survey, Table S1701.

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

Households by Income Group, Texas

Area	ELI Households	VLI Households	LI Households	MI Households	Households with Incomes >100% AMFI	Total Households
Rural	159,117	158,846	209,856	120,119	548,449	1,196,250
Urban	1,073,750	989,205	1,373,015	789,340	3,868,020	8,093,270
Total	1,232,867	1,148,051	1,582,871	909,459	4,416,469	9,289,520

Source: 2012-2016 CHAS, Table 8.

HUD's definition for low income (LI) is less than or equal to 80% AMFI. According to the above table, 42.7% of all Texas households are in or below the LI category. Meeting the needs of this large portion of the State's households is TDHCA's primary focus.

Regional Analysis

In general, rural residents are more likely to have lower incomes than urban residents; whereas 44.1% of rural Texas households have incomes less than or equal to 80% AMFI, 42.5% of urban households and 42.7% of total Texas households have incomes less than or equal to 80% AMFI. While rural/urban location does correlate with income level, an even stronger relationship can be found between income level and type of tenure. Renter households are far more likely to have lower incomes than owner households; whereas 60.9% of renter households in Texas have incomes less than or equal to 80% AMFI, that percent drops by almost half to 31.4% for owner households. In every single region, the majority of renter households have incomes less than or equal to 80% AMFI.

Region 11 has the largest proportion of total households in the ELI and VLI income groups at 20.9% and 15.8% respectively. Region 13 follows Region 11 with 14.6% of total households in the ELI category and 14% in the VLI category. By comparison, 13.3% of the State's households are ELI and 12.4% are in the VLI category. Region 11 is the only region where the majority of total households have incomes less than or equal to 80% AMFI (54.1%). Region 13 has the next highest percentage at 46.9%. These percentages drastically increase when looking at renter households—71.1% of Region 11 renter households and 64.1% of Region 13 renter households have incomes less than or equal to 80% AMFI. Regions 11 and 13 contain the majority of Texas' border counties.

Region 9 is the only region with a higher rate of households with incomes less than or equal to 80% AMFI in its urban as opposed to rural counties. While all other regions have higher low income rates in their rural rather than urban counties, Region 13 has the greatest difference between these two rates (46.9% in the urban counties and 51.8% in the rural counties). This indicates that rural households in in Region 13 tend to have lower income levels than rural households elsewhere in the state. However, only 2.8% of Region 13's households reside in rural counties, meaning that the absolute number of rural low income households is relatively low.

Region 12 has the smallest proportion of ELI households to regional population at 10%. Only 8.9% of Region 12's urban households are ELI, which marks the lowest urban ELI rate amongst all regions. For rural households, Region 1 has the lowest ELI rate at 11.1% of rural households.

Region 3 has the largest number of ELI households of any region (320,235, 26.4% of the states' total ELI population), followed by Region 6 (299,870, 24.2% of the states' total ELI population). The urban counties of Regions 3 and 6 alone account for 50.6% of the states' total ELI households.

The percentage of households in each region below 125% poverty follows a similar pattern to that of ELI households. Region 11 has by far the highest rate of households below 125% poverty at 39.2%. The next highest regional rate is in Region 13, 28.4%. Region 7 has the lowest rate at 16.0%, followed by Region 12 at 16.4%.

Persons Experiencing Homelessness

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

According to the most recent HUD Annual Homeless Assessment Report to Congress, homelessness increased by 3% nationally between 2018 and 2019 (HUD, January 2020). Following a trend from 2018, this increase occurred due to a rise in unsheltered homelessness, predominantly in Western states, such as California. HUD’s point-in-time count estimates that 567,715 persons experienced homelessness over the course of one night in January 2019. Of these individuals, 396,045 (70%) were in households without children, 171,670 (30%) in households with at least one adult and one child, and 4,101 (<1%) in households with only children. The number of people experiencing homelessness in families with children declined by 4.8% (or 8,743 people). This demonstrates progress towards HUD’s goal of ending family homelessness.

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

The table below is a count compiled by HUD of sheltered and unsheltered persons experiencing homelessness by subpopulation in Texas.

Homeless Populations, Texas

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

Source: HUD, 2020.

Youth Experiencing Homelessness

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

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

Since PIT Counts cover only a single night in January, they represent a time-limited snapshot of homelessness in the United States. For this reason, it's useful to integrate a variety of sources into any report on youth homelessness. Each year, the National Center for Homeless Education, in conjunction with the Department of Education, aggregates Federal data on public school students who experienced homelessness during the school year. The most recent report estimates that 1,504,544 (2.9%) out of 51,089,863 public school students experienced homelessness in the United States during the 2017-2018 school year (NCHE, nda). Of these students, 129,370 (8.6%) were unaccompanied, 16,054 (1.1%) were migratory, and 271,464 (18%) were students with disabilities. This report does not include students who experience homelessness over school breaks, or youth who aren't enrolled in public schools, which means that the report does not account for the entirety of this special population.

A 2013 study of youth who were experiencing homelessness or had run away from home found that 41.1% of respondents identified as Black or African American compared to 33.3% identifying as White only. The same study found that 30% of surveyed street youth identified as lesbian, gay or bisexual while 6.8% identified as transgender, roughly three times the percentage of transgender youth nationally (USHHS FYSB, 2014). According to a report by the National Health Care for the Homeless Council, various studies indicate that youth experiencing homelessness have higher substance use rates than the general youth population, ranging anywhere from 28-81% (NHCHC, 2015). The same report indicates that youth experiencing homelessness may be four times more likely to experience a psychiatric disorder than the general youth population.

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

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

Homeless Youth Subpopulations, Texas

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

Source: HUD, 2020.

Persons Living with HIV/AIDS and their Families

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

Although the number of Texans living with HIV rises each year, the number of deaths among persons with HIV remained between 1,200 and 1,500 people per year from 2007 through 2014. Effective treatment has extended the lifespans of persons with HIV so that, despite increasing numbers of persons with HIV, fewer are dying from HIV-related causes (DSHS, 2017). As reported by the Texas Department of State Health Services (DSHS), there were 86,669 Texans living with a diagnosed HIV infection at the end of 2016 and 90,700 Texans living with a diagnosed HIV infection at the end of 2017 (DSHS, 2018).

Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS - 2016, Rural	Persons with HIV/AIDS - 2016, Urban	Total Persons with HIV/AIDS*, 2016	2013-2017 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	4,168	82,496	90,700	26,956,435	0.34%

Source: DSHS, 2018; 2013-2017 American Community Survey, Table DP05.

*The 4,036 people (4.4% of all persons living with HIV/AIDS in the State of Texas) counted in Texas Department of Criminal Justice (TDCJ) facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement (ICE) facilities are not attributed to a geographic area.

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

Regional Analysis

The 2017 HIV Surveillance Report (released in July 2018) indicates that almost two thirds (64.2%) of all persons in Texas with HIV diagnoses live in the urban counties of Region 3 and Region 6 containing the Dallas and Houston MSAs. Almost half (48.2%) live in Harris and Dallas Counties alone. Not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities, 0.39% of people in Region 3 and 0.46% of people in Region 6 have HIV/AIDS compared to Texas' 0.34%. Only Regions 3 and 6 surpass the state percentage of population with HIV/AIDS. The remaining regions' percentages of persons living with HIV/AIDS range from 0.10% in Region 2 to 0.31% in Region 7. Region 6 has the largest population of persons living with HIV/AIDS among all

regions at 30,281 individuals, which is 33.4% of all persons living with HIV/AIDS in the State of Texas.

The vast majority (95.2%) of persons with HIV diagnoses who are attributed a geographic region in Texas live in urban counties, where services including healthcare are more readily available. Of the total Texas population residing in urban counties, 0.35% have an HIV diagnosis, not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities. Only the urban subregions of Region 3 and Region 6 surpass this subregional rate with 0.40% and 0.46% of their urban population respectively. Nearly a quarter (22.7%) of all persons with HIV diagnoses who are attributed a geographic region in rural Texas counties live in Region 4, followed by Region 5 with 16.2%. 0.18% of all residents of rural Region 5 counties are living with HIV/AIDS, the highest rate among all rural subregions followed by Region 6 (0.17%) and Region 4 (0.15%). These individuals living in rural East Texas counties could experience increased barriers to accessing care and services.

Persons with Disabilities (Mental, Physical, and Developmental)

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

A significant number of persons with disabilities face severe housing needs. The 2013-2017 ACS 5-Year Estimates data show that 17.7% of individuals that live below the poverty level in Texas have a disability, while 8.7% of individuals that live at or above the poverty level have a disability. HUD’s Office of Policy Development and Research reported that worst case housing needs affected 39.4% of unassisted very low-income renter households containing nonelderly persons with disabilities in 2015, slightly less than the 43.2% prevalence among very low-income renters overall. 24.2% of very low-income renter households containing persons with disabilities are severely rent burdened and pay more than 50% of their income towards housing, a steep 25.2% drop since 2013 (HUD, August 2017).

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

Persons with Disabilities, Texas

State Population	Rural	Urban	Total
Persons with Disabilities	541,280	2,579,292	3,120,572
Total Civilian Non-institutionalized	3,287,701	23,655,986	26,943,687
Percent	16.5%	10.9%	11.58%

Source: 2013-2017 American Community Survey, Table S1810.

Persons with Disabilities as a Percentage of Total Population, Texas

Age	Population with a Disability	Total Civilian Non-Institutionalized Population	Persons with a Disability as a Percentage of Total Civilian Non-Institutionalized Population
Under 5 years	15,555	1,981,593	0.8%
5 to 17 years	280,426	5,220,947	5.4%
18 to 34 years	375,180	6,556,575	5.7%
35 to 64 years	1,237,942	10,059,204	12.3%
65 to 74 years	550,081	1,891,476	29.1%
>74 years	661,388	1,233,892	53.6%
Total	3,120,572	26,943,687	11.6%

Source: 2013-2017 American Community Survey, Table S1810.

Regional Analysis

Mirroring statewide trends, rural counties have higher rates of disability than urban counties in every TDHCA service region. Urban counties generally have more persons with disability overall. For example, 23.6% of civilian non-institutionalized individuals in the rural counties of Region 13 have a disability, the highest rate among any subregion, but that accounts for only 5,633 individuals, the lowest number of persons with disabilities among any subregion (and 0.2% of the total State population of persons with disabilities).

Regions 2, 4, and 5 are the only regions that have a greater number of persons with disabilities in their rural counties than in their urban counties. Region 4 is the only region that has a greater total rural population than urban. Region 4 has 15.5% of all persons with disabilities in the State of Texas, but only 4.1% of the State's total population. Just over 17% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 16.9%.

The urban counties of Regions 3 and 6 combined account for 42.1% of all persons with disabilities in the State. However, Regions 3 and 6 account for 50.2% of all people in the State of Texas, so this is a relatively low rate. In fact, Region 6 has the lowest percentage population of persons with disability at 9.6%, followed closely by Region 7 at 9.7% and Region 3 at 9.9%. Regions 3, 6, and 7 contain the cities of Dallas-Fort Worth, Houston, and Austin respectively. Despite representing the greater number of persons with disability in Texas, these cities proportionally contain less of the State's persons with disabilities.

Persons with Substance Use Disorders

According to U.S. Substance Abuse and Mental Health Services Administration's 2018 National Survey on Drug Use and Health (NSDUH), 2.72% of Americans over the age of 18 meet the criteria for illicit drug dependence or abuse. This is compared with 2.25% of Texans over the age of 18. Due to increasing rates of opioid misuse in the United States, the U.S. Department of Health and Human Services determined that opioid misuse constituted a public health emergency in 2017. The NSDUH reports that 0.65% of American adults and 0.54% of Texan adults abuse or are dependent upon painkillers, which are commonly associated with the opioid crisis. According to the President's Council of Economic Advisers in 2017, the total economic cost of the opioid crisis in 2015 was \$504 billion dollars, which in addition to the emotional and mental toll of addiction, puts financial strain on families, government, and the healthcare system (Council of Economic Advisers, 2017).

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

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

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

Persons with Violence Against Women Act (VAWA) Protections

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

On September 13th 2018, the National Network to End Domestic Violence conducted its National Census of Domestic Violence Services, which collects information on the services provided by domestic violence programs across the United States on September 13th each year. During the census, 1,608 domestic violence programs served a reported 74,823 people with 42,494 (56.8%) of those served receiving some form of housing assistance. 71% of programs provided some form of emergency shelter during the day and 33% of programs provided transitional and other housing assistance. Programs also reported 9,183 unmet requests for assistance, of which 6,972 (76%) were

for housing (National Network to End Domestic Violence, 2019a). During HUD’s 2019 PIT Count, 44,752 persons reported that they were a victim of domestic violence, accounting for 7.9% of persons experiencing homelessness.

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

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

The National Network to End Domestic Violence found that on September 13, 2018, alone, domestic violence programs in Texas served 7,337 people with 4,560 (62.2%) receiving some form of housing assistance. During the same time, 958 requests for services in Texas were unmet because programs did not have the resources to provide the requested services. 62% (589) of those requests were for housing. A major reason for not being able to provide services was identified as staff reductions (National Network to End Domestic Violence, 2019b).

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2018 was 197,023. This represented a 0.7% decrease when compared to 2017. These incidents involved 212,885 victims (an increase of 0.3% from 2017) and 207,360 offenders (an increase of 0.1% from 2017). The table below shows total victims of domestic violence in Texas in calendar year 2017. It must be noted that there is not a one-for-one relationship between incidents and victims of domestic violence. One incident can involve multiple victims, and one victim can experience multiple incidents. However, the numbers below will not reflect the severity of the problem.

Incidences of Family Violence and Sexual Assaults, Texas

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

Source: Texas Department of Public Safety, 2019

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

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

Regional Analysis

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

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

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

Residents of Colonias

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

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

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

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

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

colonias,' which applies to subdivisions located greater than 150 miles from the international border of the state. Therefore, since the Tex. Water Code's definition for a colonia (and EDAs more generally) do not set requirements for distance from the Texas-Mexico border, TWDB population estimates for EDAs or colonias do not necessarily align with the TDHCA definition of colonia, which is limited to counties 150 miles from the Texas-Mexico border.

As such, reporting agencies can arrive at different estimates for the number of people living in colonias depending on which definitions they utilize. For instance, a 1996 TWDB study estimated 392,188 individuals living in 1,495 EDAs in 33 EDAP eligible counties (TWDB, 1997). However, not all of these EDAP eligible counties were within 50 or even 150 miles of the Texas-Mexico border, including Coryell, Marion, Newton, Sabine, and Tyler counties. A 2003 TWDB EDAP assessment reported that 2,333 EDAs were identified in 42 EDAP eligible counties with a population of approximately 484,900. Again, not all counties included were within 50 or even 150 miles of the border, including Crosby, Grimes, Liberty, Marion, Newton, Red River, San Augustine, Tyler, and Yoakum counties. The 2003 TWDB report goes on to examine counties that were EDAP eligible for both the 1996 assessment and the 2003 assessment; 32 counties containing 2,294 EDAs with a total population of 464,158. An Appendix to that 2003 TWDB assessment, Appendix B: Office of the Attorney General Border Colonia Geographic Database Population Estimates, gave a colonia population range of 207,952 to 483,507, with a midpoint estimate of 345,730 and a best estimate of 334,194 (TWDB, 2003). A 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, which utilizes a similar definition to TDHCA, found that the six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) with the largest colonia populations contain 1,854 colonias with a population of 369,482. Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudsperson site visits.

Colonia Resident Population Estimates, Texas

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

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

Conversely, a 2015 Federal Reserve Bank of Dallas report estimates that 500,000 people live in 2,294 colonias in Texas (Federal Reserve Bank of Dallas, April 2015). This is likely based on the previously mentioned 2003 TWDB assessment, specifically the examination of counties that were EDAP eligible for both the 1996 and the 2003 assessment periods.

Residents of Public Housing

Public housing authorities administer a variety of programs for low-income families, aging Texans, and persons with disabilities. These programs range from housing choice voucher administration to public housing construction and rehabilitation. While housing choice vouchers provide rental subsidies for households living in private rental units, public housing units offer affordable low-income housing that is managed directly by the public housing authority. Numerous studies have indicated that residents of public housing often have low educational attainment, poor mental and physical health, and limited access to social networks that facilitate job access and physical isolation from opportunity (Urban Institute, 2013). HUD estimated in 2010 that the existing capital need to repair and improve the nation’s public housing stock rests at \$25.6 billion, which includes funds for lead paint abatement and accessibility accommodations (HUD, 2010). The Fiscal Year 2019 HUD budget awarded \$2.78 billion to the public housing capital fund and \$4.65 billion to the public housing operating fund, representing modest increases from the previous year. Despite these increases, The Harvard Joint Center for Housing Studies estimates that the public housing capital fund’s backlog rests at \$56.5 billion (Harvard Joint Center for Housing, 2019). According to a Congressional Research Service report in 2014, the nation’s aging public housing stock will continue to decline in habitability and viability without major capital improvements (McCarty, 2014). This decline in housing conditions could affect many low income Texans. According to HUD, the median income for a public housing resident in Texas is \$13,258 with 72% of all households being classified as extremely low income (HUD, 2018).

Public Housing Authority Units, Texas

State	Rural	Urban	Total Units
Total	15,013	32,702	47,715

Source: HUD, 2018.

Regional Analysis

The majority of the State’s PHA units are in urban counties, 68.5%. Region 9 has 15.0% of the State’s PHA units, the highest percentage of any Region, followed by Region 3 at 14.5%. Region 12 has the smallest share of the State’s PHA units at 2.6%, followed by Region 1 at 3.1%. Region 10 experienced the greatest loss of public housing units between 2017 and 2018, from 3,470 units to 2,475 units. The entirety of the loss comes from urban counties of Region 10. Additional regional analysis of subsidized multifamily units, including PHA units, is available in the Housing Assessment portion of this section, under the Statewide Assisted Housing Inventory.

Veterans

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

Veterans face a host of challenges when transitioning back to civilian life. Nationwide, about 1.5 million veterans live in poverty, and the veteran poverty rate is rising (US Department of Veteran Affairs, 2015). On a single night in January 2019, there were 37,085 veterans experiencing

homelessness in the United States, and nearly all (98%) were homeless in households without children. Between 2018 and 2019, homelessness among veterans decreased by 2% (or 793 individuals) nationwide.

The 2013-2017 ACS estimates that there are about 1,513,294 veterans in Texas, representing 7.4% of the Texas civilian population over age 18. HUD’s 2019 PIT Count reported that there were 1,806 veterans experiencing homelessness in Texas over a single night in January 2019 (HUD, January 2020). Veterans accounted for 7% of the homeless population in Texas. This is a decrease from 2018, when 7.6% of the adult population experiencing homelessness counted on a single night in January consisted of veterans (HUD, December 2018). Between 2018 and 2019, Texas had the largest absolute decrease in veterans experiencing homelessness at -129, a 6.7% decrease.

Veteran housing issues can be compounded by service-connected disabilities, such as traumatic brain injury, substance use and mental disorders (National Housing Conference and Center for Housing Policy, 2013). As many as two-thirds of veterans of the Iraq and Afghanistan wars experiencing homelessness had post-traumatic stress disorder (DeAngelis, 2013). As part of the Mayors Challenge to End Veterans Homelessness, Texas cities collected data on the main drivers of veteran homelessness and reported that the top five barriers to Veterans receiving services were a) incarceration, b) criminal record, c) screening criteria for rental housing, d) denial of service, and e) experiencing mental health disorders other than PTSD (TDHCA, 2016b). These factors may affect veteran’s ability to acquire and remain in stable housing and support the need for availability of services.

Veterans, Texas

State	Rural Veterans	Urban Veterans	Total Veterans	2013-2017 Civilian Population over 18 years	Percent Veterans of Population Over 18 Years
Total	222,146	1,260,725	1,482,871	20,115,418	7.4%

Source: 2013-2017 American Community Survey, Table S2101.

Regional Analysis

12.3% of Region 8’s civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 11.3%. Region 8 contains Fort Hood in Killeen and Region 9 contains Joint Base San Antonio, which includes Fort Sam Houston, Lackland Air Force Base, and Randolph Air Force Base. Region 9 has the third largest veteran population of all regions at 208,079.

While a greater number of veterans live in urban counties (85.0% of the State total), rural counties have a higher percentage population of veterans than urban counties (8.5% vs. 7.2%).

Region 3 has the largest veteran population of all regions, 367,037 or 24.8% of all Texas veterans. Region 6 has 282,571, or 19.1% of all Texas veterans. Considering that Regions 3 and 6 account for 27.1% and 24.8% of the State’s total population respectively, this is a relatively low proportion.

Region 12 has the smallest share of the State’s veteran population at 2.3% while Region 11 has the lowest percentage population of veterans at 3.9%.

Youth Aging Out of Foster Care

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

Studies have found that youth aging out of foster care are less likely than their peers who have not been in foster care to graduate high school or a post-secondary school or be employed at a job that can support their basic necessities. Youth aging out of foster care are more likely to experience violence, homelessness, mental illness, incarceration, substance use issues and early parenthood out of wedlock (Casey Family Programs, 2016).

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

Youth Aging Out of Foster Care, Texas SFY 2018

State	Rural	Urban	Total
Total	220	991	1,211

Source: Texas Department of Family and Protective Services, 2019

Regional Analysis

Because the number of youth aging out of foster care is small compared the population of the State, the percentage of each region’s population that are youth aging out of foster care vary by only thousandths of a percentage. 0.0087% of the population of Region 1 are youth aging out of foster care, the highest percentage among all regions. Region 13 has the lowest percentage—only 0.0029% of the region’s population are youth aging out of foster care.

Region 3 contains 22.0% of all youth aging out of foster care in Texas, the largest share of all regions. The urban counties of Regions 3 and 6 account for 41.3% of all youth aging out of foster care in the State of Texas. Region 12 has the smallest portion of State youth aging out of foster care at 1.7%.

Despite only 9.4% of all Texas residents of urban counties being in Region 9, 18.0% of all youth aging out of foster care living in urban counties reside in Region 9.

HOUSING ASSESSMENT

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

Housing Needs

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

Households with One or More Housing Problems, Texas

Income Categories	Renter At least one problem	Renter Total Households	Renter % with at least one problem	Owner At least one problem	Owner Total Households	Owner % with at least one problem	Total Households
ELI	628,564	795,884	79.0%	315,700	436,983	72.2%	1,232,867
VLI	512,375	623,040	82.2%	285,065	525,011	54.3%	1,148,051
LI	368,727	738,443	49.9%	335,707	844,428	39.8%	1,582,871
MI	84,221	360,226	23.4%	135,032	549,233	24.6%	909,459
>100% AMFI	88,103	1,024,574	8.6%	253,383	3,391,895	7.5%	4,416,469
Total	1,681,963	3,542,105	47.5%	1,320,514	5,747,480	23.0%	9,289,520

Source: 2012-2016 CHAS, Table 1 and Table 8.

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

PHYSICAL INADEQUACY (LACK OF KITCHEN AND PLUMBING FACILITIES)

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

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

Number of Occupied Units Lacking Kitchen and/or Plumbing Facilities by Income Category, Texas

Income Categories	Renter Households lacking kitchen or plumbing	Total Renter Households	% of renters lacking kitchen/plumbing in income category	Owner Households Lacking Kitchen or Plumbing	Total Owner Households	% of owner lacking kitchen/plumbing in income category
ELI	20,037	795,884	2.5%	10,256	436,983	2.3%
VLI	12,548	623,040	2.0%	6,469	525,011	1.2%
LI	11,883	738,443	1.6%	6,422	844,428	0.8%
MI	4,315	360,226	1.2%	2,806	549,233	0.5%
>100% AMFI	11,002	1,024,574	1.1%	12,362	3,391,895	0.4%
Total	59,780	3,542,105	1.7%	38,287	5,747,480	0.7%

Source: 2012-2016 CHAS, Table 3 and Table 8.

Out of the total count of physically inadequate occupied housing units, 20.4% are occupied by ELI renter households and 10.4% are occupied by ELI owner households. A greater number of renters with incomes less than or equal to 100% AMFI lack kitchen or plumbing compared to owners, while a greater number of owners with incomes greater than 100% AMFI lack kitchen or plumbing compared to renters. However, the rate of households in each income category that lack plumbing or kitchen facilities decreases as income increases. While the percentage of ELI owner and renter households who lack complete kitchen or plumbing facilities are similar, for all other income categories rates of physical inadequacy are higher among renter households.

Regional Analysis

Region 11 has the highest rates of physical inadequacy among all regions with 2.0% of its households lacking kitchen or plumbing facilities. The region with the next highest rate of physical inadequacy is Region 12 at 1.6%. Region 11 owner households in the ELI category have the highest rate of households lacking complete plumbing or kitchen facilities at 5.5%. The next highest is Region 12 ELI renter households, at 4.3%, and then Region 2 ELI owner households at 4.1%.

Regions 3, 6, and 7 have particularly low rates of physical inadequacy. All three of these regions are predominantly urban, with at least 90% of households in each region in urban counties. Overall, the rate of physical inadequacy is higher in rural counties than in urban counties (1.5% and 1.0% of total rural and urban households, respectively). Region 12 is the only region where physical inadequacy is higher in urban households (1.7%) than rural households (1.5%). Region 13 has the largest difference between urban and rural rates of physical inadequacy; while 0.9% of urban households in Region 13 lack complete kitchen or plumbing facilities, 2.8% of rural households have the same issues.

HOUSING COST BURDEN

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

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

Income Categories	Renters with Cost Burden	Total Renter Households	% of Renter Households with Cost Burden	Owners with Cost Burden	Total Owner Households	% of Owners with cost burden
ELI	610,904	795,884	76.8%	303,526	436,983	69.5%
VLI	482,826	623,040	77.5%	262,898	525,011	50.1%
LI	314,054	738,443	42.5%	285,898	844,428	33.9%
MI	58,923	360,226	16.4%	110,177	549,233	20.1%
>100% AMFI	39,429	1,024,574	3.8%	182,017	3,391,895	5.4%
Total	1,506,136	3,542,105	42.5%	1,144,516	5,747,480	19.9%

Source: 2012-2016 CHAS, Table 8.

VLI renter households have the highest rate of households experiencing cost burden at 77.5% of all VLI renter households. ELI renter households have the largest absolute number of households experiencing cost burden with 610,904 households. This is a larger population than renter and owner households with incomes greater than 100% AMFI experiencing cost burden combined, 221,759 households. While the number of cost burdened households (both renters and owners) increased from previous years, the percentage of cost burdened households decreased or stayed the same across all income categories when compared with the 2011-2015 CHAS data.

The number of households experiencing cost burden declines for both renter and owner households as income increases, however, this decline is different for renter and owner households. For renters, cost burden is heavily concentrated in the lowest income categories. Cost burdened renter households are 40.5% ELI, 32.1% VLI, 20.9% LI, and just 6.5% are MI and above. Cost burdened owners are 26.5% ELI, 23.0% VLI, 25.0% LI, and 25.5% MI and above. This could possibly be there are more households in the higher income categories when compared with renting. As such, higher income groups comprise a larger portion of cost burdened homeowners.

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

Regional Analysis

Region 12 has the lowest overall rate of housing cost burden with 21.4% of Region 12 households paying more than 30% of their income towards housing costs. Region 7 has the highest rates of housing cost burden among all regions with 31.2% of households experiencing housing cost burden. Regions 3, 6, 11, and 13 all have the next highest rate of cost burdened households at 29.5%. Despite having the same percentage of cost burdened households, there does not appear to be any discernable reason as to why this similarity exists, as all four regions are markedly dissimilar in their geography and demography. This indicates that the factors which influence cost burden are varied.

Region 12 possesses the lowest rate of cost burdened households in the state at 21.4%. Region 2 has the next lowest rate at 23.7%. It's worth noting that both these regions are located next to each other, which could mean that similar geographic and economic factors are lessening cost-burden across these two regions.

Region 7 households have the highest rates of cost burden across the majority of income categories, however, renter households in Region 13 with incomes greater than 50% AMFI have higher rates of

burden than households in the same categories in Region 7. Region 13 has a very small rural population and the rural cost burden rate is low, so this issue is concentrated in El Paso County.

Region 7 renter households in the VLI income category have the highest rate of households experiencing cost burden at 84.7%. The next highest is Region 3 ELI renter households, at 80.6%, and then Region 9 VLI renter households at 79.8%.

Housing cost burden is more prevalent in urban areas than in rural; 29.5% of total urban households and 21.8% of total rural households experience cost burden. Regions 7 and 8 have the highest rates of cost burden among urban subregions; 32.9% of urban households in Region 7 and 32.1% of urban households in Region 8 experience cost burden. Regions 3 and 6 have the highest rates of cost burden among rural subregions; 25.8% of rural households in Region 6 and 25.6% of rural households in Region 3 experience cost burden.

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

OVERCROWDING

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

Number of Households Experiencing Overcrowding by Income Group, Texas

Income Categories	Over-crowded Renters	Total Renter Households	% of Renters with Overcrowding	Over-crowded Owners	Total Owner House-holds	% of Owners with Overcrowding
ELI	78,414	795,884	9.9%	23,611	436,983	5.4%
VLI	66,151	623,040	10.6%	30,343	525,011	5.8%
LI	58,227	738,443	7.9%	47,966	844,428	5.7%
MI	22,984	360,226	6.4%	23,663	549,233	4.3%
>100% AMFI	40,558	1,024,574	4.0%	61,374	3,391,895	1.8%
Total	266,286	3,542,105	7.5%	186,859	5,747,480	3.3%

Source: 2012-2016 CHAS, Table 10 and Table 8.

Generally, lower income households experience overcrowding at a higher rate than higher income households. However, unlike households lacking complete plumbing or kitchen facilities or households experiencing cost burden, overcrowding rates peak for the VLI income category, rather than the ELI income category. This is likely caused by the increased prevalence of multiple income-earner households in the VLI category, which increases both household income and overcrowding.

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

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

Regional Analysis

Region 11 has the highest rates of overcrowding among all regions with 12.4% of total households experiencing overcrowding. Unlike rates of physical inadequacy and housing cost burden, Region 11 has the highest rates of overcrowding regardless of income category, owner or renter status, or urban or rural area. The total rate of overcrowding among all households in Region 11 is more than twice as high as the region with the next highest rate of overcrowding, Region 13 at 5.8%. It's worth noting that both Regions 11 and 13 contain the vast majority of Texas' border counties, which seems to indicate that geography plays at least some role in rates of overcrowding. On the other hand, Region 2 has the lowest regional rate of overcrowding, 2.5% of all households. Region 2 also has the lowest rate of overcrowding across all renter and owner income categories with a few exceptions.

Rates of overcrowding are relatively close in urban and rural counties. The largest difference between the urban and rural rate is in Region 11, where 9.8% of rural and 12.8% of urban households experience overcrowding. While the statewide urban rate (5.0%) is slightly higher than the statewide rural rate (4.3%), there is not a distinguishable pattern regarding urban vs. rural overcrowding across regions.

Housing Supply

During the 5-year ACS estimate (2013-2017), approximately 67.9% of occupied housing units in Texas were single-unit homes. Of these single-unit homes, 65.3% are detached 1-unit structures. Multifamily structures comprise roughly 24.7% of Texas' housing units: 1.9% in developments of 2 units; 3.2% in developments with 3 or 4 units; 11.1% in developments with 5 to 19 units; and 8.4% in developments of over 20 units. The remaining 7.5% of units were manufactured homes and other units such as boats or RVs.

Physical Housing Characteristics for Occupied Units, Texas

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
1 unit	1,123,579	6,081,506	7,205,085	67.9%
2 units	32,558	169,268	201,826	1.9%
3 or 4 units	36,145	308,129	344,274	3.2%
5 to 19 units	43,429	1,134,679	1,178,108	11.1%
20+ units	23,535	868,098	891,633	8.4%
Mobile homes	278,681	494,616	773,297	7.3%
Other types of housing	5,185	11,978	17,163	0.2%
Total	1,543,112	9,068,274	10,611,386	100.0%

Source: 2013-2017 American Community Survey, Table DP04.

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

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

Housing Occupancy, Texas

State	Renter Occupied Housing Units	Owner Occupied Housing Units	Vacant Housing Units	Percent of Total Units that are Occupied
Rural	333,426	866,415	343,271	77.8%
Urban	3,245,947	4,984,631	837,696	90.8%
Total	3,579,373	5,851,046	1,180,967	88.9%

Source: 2013-2017 American Community Survey, Table DP04.

Regional Analysis

The percent of total units that are occupied slightly decreased from the 2012-2016 ACS due to a small decrease in rural counties' occupancy rates. The number of vacant units in both rural and urban counties increased, though this increase was outpaced by the increase in occupied units.

Region 2 has the lowest regional occupancy rate of all regions at 79.4%. Region 10 has the lowest occupancy rate among urban subregions (85.6%) but Region 13 has the lowest occupancy rate among rural subregions (66.4%).

Region 3 has the highest overall occupancy rate of all regions at 92.1% of units occupied. Region 3's urban counties have the highest occupancy rate of any subregion (92.5%) followed closely by the urban counties of Region 7 (92.1%). This aligns with the housing cost burden statistics previously discussed; lower vacancy rates may lead to greater difficulty finding affordable units. Regions 3 and 7 had high rates of housing cost burden.

STATEWIDE ASSISTED HOUSING INVENTORY

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

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

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

Because this is a count of subsidized units, the unit total only includes those units that have income restrictions and does not include market-rate units that may incidentally have affordable rents available in some developments. Housing Choice Vouchers are included in the count as they can subsidize the rent of market rate units and voucher holders are required to meet income restrictions. TDHCA units represent the active multifamily units as taken from TDHCA's internal Central Database on October 15, 2019 HUD units, Housing Choice Vouchers, and Public Housing Authority unit data

were obtained from HUD’s 2018 Picture of Subsidized Households county-level dataset available on HUD’s Office of Policy Development and Research webpage. USDA subsidized unit data for active projects as of August 2018 were taken from USDA’s Rural Development Datasets webpage.

Subsidized Units, Texas

Multifamily Units	State	Percent of State Inventory
TDHCA Units	261,688	47.3%
HUD Units	62,810	11.4%
PHA Units	47,722	8.6%
Housing Choice Vouchers	167,007	30.2%
USDA Units	13,624	2.5%
Total	552,851	100.0%

Source: HUD, 2018; U.S. Department of Agriculture, 2019.

Regional Analysis

Geographic data was not available for 7 PHA, 877 HCV, and 23 TDHCA units and were not included in this regional analysis.

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

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

FORECLOSURES

Foreclosures can affect the availability and affordability of local housing stocks. Foreclosures, particularly if concentrated in one area or in a weak market neighborhood, can lead to declining property values and physical deterioration from long periods of vacancy or lack of maintenance (Urban Institute, 2009). Foreclosed homes may be in worse condition than owner-occupied properties, which may suggest higher rates of substandard housing in areas with large numbers of foreclosures. While foreclosures may increase the local available housing stock, rapid increases in housing stock can put downward pressure on local home prices. If foreclosures become a sizable share of home sales, that could affect the value of all available homes in one area, not just those that went through foreclosure (Immergluck, 2016). This can make additional households more susceptible to foreclosure as homes become more difficult to sell or refinance, a phenomenon known as foreclosure contagion.

The following data are from RealtyTrac and represents the number of notices announcing public auction of properties, which is one of the final steps in the foreclosure process. The highest number of notices of public auction was in Quarter 2 of State Fiscal Year 2019, March 2019 to May 2019.

Foreclosures, Texas SFY 2019

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	503	516	465	412	1,796
Urban	7,175	7,493	7,158	6,097	28,023
Total	7,678	8,009	7,623	6,509	29,819

Source: RealtyTrac, 2019.

Regional Analysis

The urban counties of Regions 3 and 6 alone account for more than half (55.5%) of Texas homeowners who received notices of public auction. Urban and rural counties of Regions 3 and 6 account for 56.4% of total State foreclosures in FY 2019 (31% in Region 6, 25.4% in Region 3). The next highest regional share of State foreclosures is in Region 9, which had 11.0% of the State total. Each of the remaining regions range from 1.0% (Region 2) to 5.6% (Region 11) of all Texas foreclosures.

The rural counties of Region 4 account for 26.1% of all rural foreclosures (468 foreclosures), despite only having 19.0% of all rural Texan households.

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

Housing Affordability

The following tables compare demand and supply of affordable housing by looking at the number of households and housing units in different affordability categories by tenure (meaning whether the household is a renter or owner household). In the following tables, rental unit affordability depends on gross rent and owner unit affordability depends on the home value. Units reported in the following tables have complete kitchen and plumbing facilities. Because higher income households often reside in units that could be affordable to the lowest income households, there are fewer units available at a cost that is affordable to lower income households. For example, 931,663 renter households in Texas with incomes greater than 80% AMFI occupy rental units that would be affordable to renter households with incomes less than or equal to 80% AMFI (see tables below). Renter households in this category can afford rental units in any of the defined affordability categories. Therefore, renter households that are not ELI, VLI, or LI often limit the supply of affordable rental housing units available to those lower income renter households.

The following tables describe the housing market interaction of various income groups and housing costs. The tables illustrate the housing market mismatch between housing units and income groups. Owner households with incomes greater than 100% AMFI occupy 39.2% of homes affordable to ELI owner households. Only 22.2% of ELI renter households are living in rental units affordable to renter households in that income bracket, which implies that the remaining 77.8% of ELI renter households may be experiencing housing cost burden. This is supported by the cost burden statistics previously discussed, where 76.8% of ELI renter households were found to be experiencing cost burden. However, the mismatch displayed in these tables is not the only factor in cost burden. 11% of LI

renter households are in units that are affordable to households with incomes greater than 80% AMFI, above the LI income bracket. However, 42.5% of LI renter households experience housing cost burden.

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

Unit Rent Affordability	ELI Renter Households	VLI Renter Households	LI Renter Households	MI Renter Households	Renter Households with incomes >100% AMFI	Total Renter Occupied Units
Rental Units Affordable to ELI HHs	176,904	67,720	52,902	21,982	52,220	371,710
Rental Units Affordable to VLI HHs	247,079	195,307	171,164	59,538	97,020	770,027
Rental Units Affordable to LI HHs	295,264	301,046	421,084	212,055	488,848	1,718,221
Rental Units Affordable to MI HHs and HHs with incomes greater than 100% AMFI	56,627	46,437	81,410	62,361	375,514	622,353
Total Renter Households	795,884	623,040	738,443	360,226	1,024,574	3,542,105

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

Unit Rent Affordability	% of ELI Renter Households	% of VLI Renter Households	% of LI Renter Households	% of MI Renter Households	% of Renter Households with incomes >100% AMFI
Rental Units Affordable to ELI HHs	22.2%	10.9%	7.2%	6.1%	5.1%
Rental Units Affordable to VLI HHs	31.0%	31.3%	23.2%	16.5%	9.5%
Rental Units Affordable to LI HHs	37.1%	48.3%	57.0%	58.9%	47.7%
Rental Units Affordable to MI HHs and HHs with incomes >100% AMFI	7.1%	7.5%	11.0%	17.3%	36.7%

Source: 2012-2016 CHAS, Table 15C.

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

Home Value Affordability	ELI Owner Households	VLI Owner Households	LI Owner Households	MI Owner Households	Owner Households with incomes >100% AMFI	Total Owner Occupied Units
Homes Affordable to ELI and VLI HHs	293,086	360,192	510,629	296,527	940,899	2,401,349
Homes Affordable to LI HHs	74,763	98,301	207,411	159,840	1,060,179	1,600,512
Homes Affordable to MI HHs	20,233	23,402	47,774	38,301	433,422	563,105
Homes Affordable to HHs with Incomes >100% AMFI	38,576	36,611	72,204	51,803	945,039	1,144,238
Total Owner Households	436,983	525,011	844,428	549,233	3,391,895	5,747,480

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

Home Value Affordability	% of ELI Owner Households	% of VLI Owner Households	% of LI Owner Households	% of MI Owner Households	% of Owner Households with Incomes >100% AMFI
Homes Affordable to ELI and VLI HHs	67.1%	68.6%	60.5%	54.0%	27.7%
Homes Affordable to LI HHs	17.1%	18.7%	24.6%	29.1%	31.3%
Homes Affordable to MI HHs	4.6%	4.5%	5.7%	7.0%	12.8%
Homes Affordable to HHs with Incomes >100% AMFI	8.8%	7.0%	8.6%	9.4%	27.9%

Source: 2012-2016 CHAS, Table 15A and Table 15B.

LOCAL ASSESSMENT OF NEED

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

Public Assistance Request Inventory

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

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

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

Below are explanations of types of requests received:

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

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

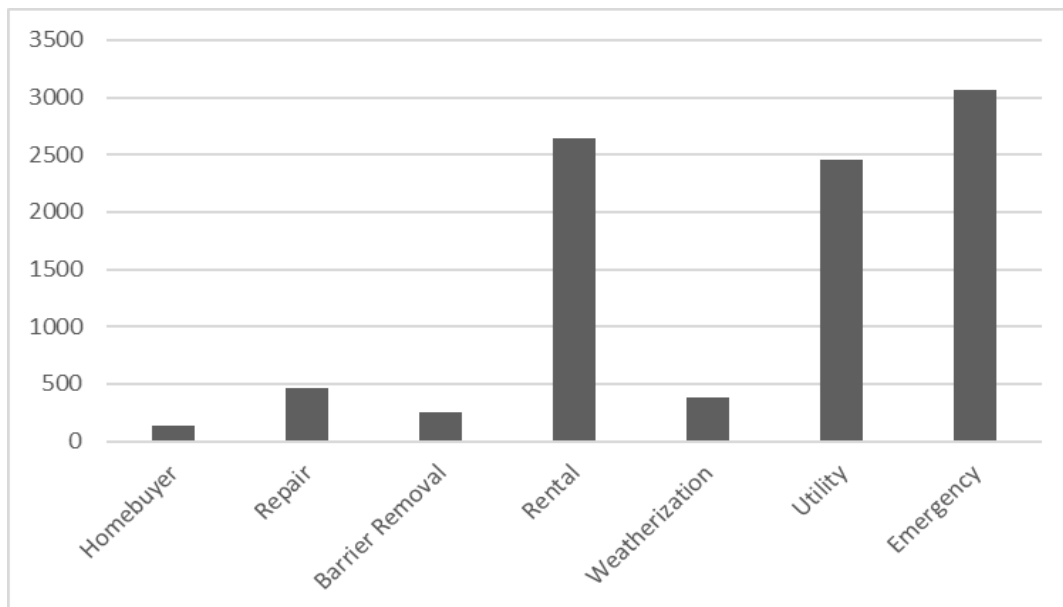
For all requests except Legal Assistance and Other Housing-Related Assistance, TDHCA usually responds by referring the requestor to local agencies funded through TDHCA that provide help with these services. For Legal Assistance and Other Housing-Related Assistance, staff refers the public to local Legal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

Public Assistance Requests, SFY 2018

Type of Requests	Personal Requests for Assistance	Automated Online Assistance Searches	Total
Barrier Removal	248	1,725	1,973
Emergency	3,071	7,535	10,606
Foreclosure Prevention	220	n/a	220
Homebuyer	130	3,305	3,435
Legal	640	n/a	640
Other	635	n/a	635
Rental Assistance	2,641	8,839	11,480
Repair	465	4,485	5,310
Utility	2,454	34,868	37,322
Weatherization	387	7,001	7,388

Source: TDHCA Public Assistance Inventory, 2019.

Personal Requests for Assistance, SFY 2019



Source: TDHCA Public Assistance Inventory, Personal Requests, 2019.

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

SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT

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

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

- The Operating and Financial Statements for the Texas Department of Housing and Community Affairs (TDHCA or Department) for State Fiscal Year 2019 as required by Tex. Gov't Code §2306.072(c)(1).
- Description of TDHCA activities during the preceding year that served to address housing and community service needs as required by Tex. Gov't Code §2306.072(c)(2)(A-C).
- TDHCA activities described by region as required by Tex. Gov't Code §2306.072(c)(5).
- An analysis of the sources, uses and geographic distribution of housing tax credits as required by Tex. Gov't Code §2306.072(c)(7).
- Description of housing opportunities offered by TDHCA's multifamily development inventory as required by Tex. Gov't Code §2306.072(c)(6)(A-J), §2306.072(c)(8), and §2306.0724(a).
- The amount of funds allocated to state service subregions and allocation targets under the Regional Allocation Formula (RAF) as required by Tex. Gov't Code §§2306.111(e)(2) and 2306.111(f).

This section is organized as follows:

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

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

OPERATING AND FINANCIAL STATEMENTS

TDHCA's Operating Budgets and Basic Financial Statements are prepared and maintained by the Financial Administration Division. Find these reports at: <http://www.tdhca.state.tx.us/finan.htm>

STATEMENT OF ACTIVITIES

The Department has numerous housing programs that provide an array of services. Housing programs are split into renter and owner activities.

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

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

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

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

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

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

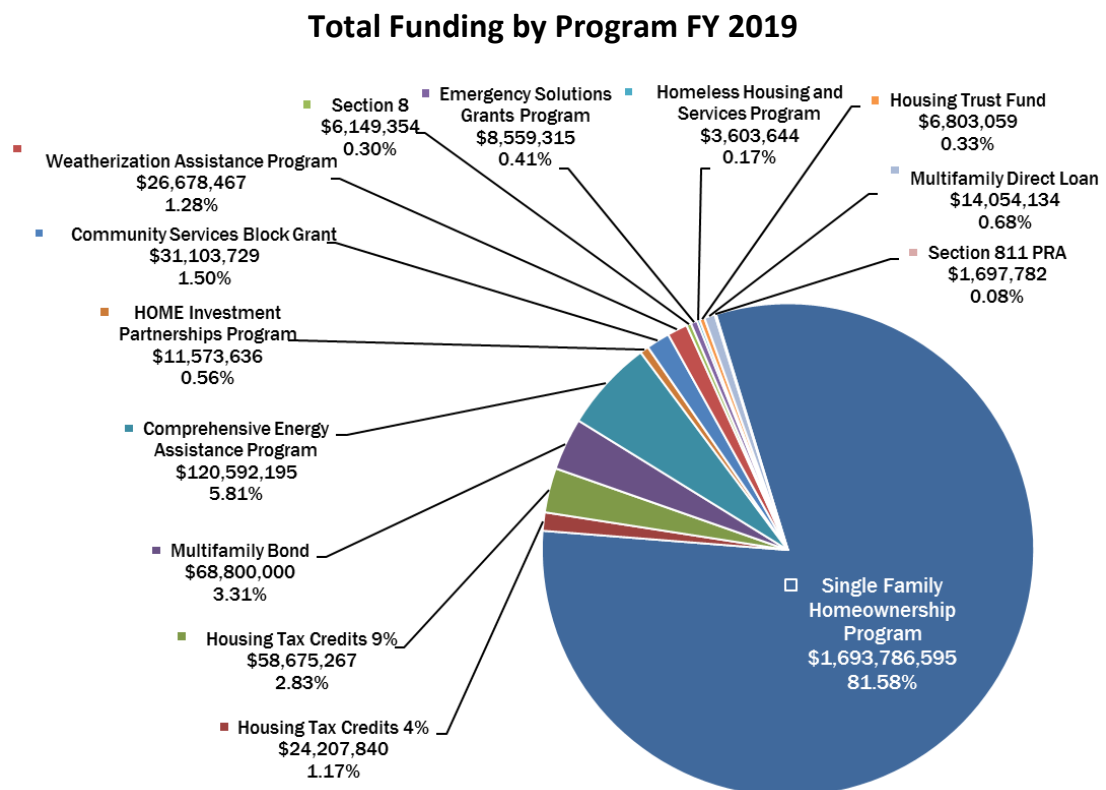
Homelessness programs include the Emergency Solutions Grants (ESG) Program, Homeless Housing and Services Program (HHSP), and Ending Homelessness Fund (EH Fund). The EH Fund is a new program and does not yet have any activity. Activities associated with these programs are grouped together under “homeless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

FUNDING AND HOUSEHOLDS AND INDIVIDUALS SERVED BY ACTIVITY AND PROGRAM

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

In FY 2019, TDHCA expended or issued \$2,076,285,016 in total funds and tax credit assistance. The vast majority of funding and assistance derives from federal or federally-authorized resources or market-based loan mechanisms. Programs with state sources of funding, which include HTF programs and the HHSP, comprised 0.5% of total FY 2019 funding. In the following chart and tables, HCV Program data may include participants that have been ported to another Public Housing Authority (PHA), but are still receiving TDHCA assistance. Single family homeownership funding amounts for Mortgage Credit Certificates (MCCs) reflect the value of the mortgage loans homebuyers were able to secure due to the MCCs. Figures for the HOME Investment Partnerships Program include only single family HOME activities. Multifamily HOME funds are included in the number for Multifamily Direct Loan.

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



Total Funding by Program, FY 2019

Program	Funds	Percent
Single Family Homeownership Program	\$1,693,786,595	81.58%
Housing Tax Credits 4%	\$24,207,840	1.17%
Housing Tax Credits 9%	\$58,675,267	2.83%
Multifamily Bond	\$68,800,000	3.31%
Comprehensive Energy Assistance Program	\$120,592,195	5.81%
HOME Investment Partnerships Program	\$11,573,636	0.56%
Community Services Block Grant	\$31,103,729	1.50%
Weatherization Assistance Program	\$26,678,467	1.28%
Section 8	\$6,149,354	0.30%
Emergency Solutions Grants Program	\$8,559,315	0.41%
Homeless Housing and Services Program	\$3,603,644	0.17%
Housing Trust Fund	\$6,803,059	0.33%
Multifamily Direct Loan	\$14,054,134	0.68%
Section 811 PRA	\$1,697,782	0.08%
Total	\$2,076,285,016	100.00%

Funding and Households/Individuals Served by Activity, FY 2019, All Activities

Activity	Expended Funds	% of Total Committed Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
Rental Assistance	\$11,021,909	0.53%	1,932	0.24%
Renter New Construction	\$108,945,178	5.25%	7,062	0.86%
Renter Rehab Construction	\$56,792,063	2.74%	2,503	0.31%
Owner Financing & Down Payment	\$1,693,834,604	81.58%	9,605	1.18%
Owner Rehabilitation Assistance	\$11,384,025	0.55%	251	0.03%
Single Family Development	\$3,769,888	0.18%	85	0.01%
Energy Related Assistance	\$147,270,662	7.09%	162,668	19.90%
Supportive Services	\$31,103,729	1.50%	561,906	68.75%
Homeless Services	\$12,162,959	0.59%	71,350	8.73%
Total	\$2,076,285,016	100.00%	817,362	100.00%

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

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

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

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

Funding and Households Served by Housing Activity and Program, FY 2019

Households Served by Activity and Housing Program, FY 2019

Activity	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	0	796	0	0	0	N/A	0	845	291	1,932
Rental New Construction	0	0	0	3,877	3,129	N/A	56	0	0	7,062
Rental Rehabilitation	0	0	0	864	1,639	N/A	0	0	0	2,503
Owner Financing & Down Payment	9,599	6	0	0	0	N/A	0	0	0	9,605
Owner Rehabilitation Assistance	0	86	165	0	0	N/A	0	0	0	251
Single Family Development	0	1	84	0	0	N/A	0	0	0	85
Total	9,599	889	249	4,741	4,768	N/A	56	845	291	21,438

*Note that all properties funded in FY19 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

Funding by Housing Activity and Program, FY 2019

Activity	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	\$0	\$3,174,773	\$0	\$0	\$0	\$0	\$0	\$6,149,354	\$1,697,782	\$11,021,909
Rental New Construction	\$0	\$0	\$0	\$50,877,361	\$16,495,119	\$29,500,000	\$12,072,698	\$0	\$0	\$108,945,178
Rental Rehabilitation	\$0	\$0	\$0	\$7,797,906	\$7,712,721	\$39,300,000	\$1,981,436	\$0	\$0	\$56,792,063
Owner Financing & Down Payment	\$1,693,786,595	\$48,009	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,627,014,820
Owner Rehabilitation Assistance	\$0	\$8,236,866	\$3,147,159	\$0	\$0	\$0	\$0	\$0	\$0	\$11,384,025
Single Family Development	\$0	\$113,988	\$3,655,900	\$0	\$0	\$0	\$0	\$0	\$0	\$3,769,888
Total	\$1,693,786,595	\$11,573,636	\$6,803,059	\$58,675,267	\$24,207,840	\$68,800,000	\$14,054,134	\$6,149,354	\$1,697,782	\$1,818,927,882

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

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

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

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

Funding and Households (HH) /Individuals (IND) Served by Community Affairs Programs and Homelessness Programs, FY 2019

Households and Individuals Served by Activity and Community Affairs Programs and Homelessness Programs, FY 2019

Activity	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
Energy Related Assistance	0	0	159,152	3,516	0	162,668
Supportive Services	0	561,906	0	0	0	561,906
Homeless Services	64,877	0	0	0	6,473	71,350
Total	64,877	561,906	159,152	3,516	6,473	795,924

Funding by Activity and Community Affairs Programs and Homelessness Programs, FY 2019

Activity	ESG	CSBG	CEAP	WAP	HHSP	Total
Energy Related Assistance	\$0	\$0	\$120,592,195	\$26,678,467	\$0	\$147,270,662
Supportive Services	\$0	\$31,103,729	\$0	\$0	\$0	\$31,103,729
Homeless Services	\$8,559,315	\$0	\$0	\$0	\$3,603,644	\$12,162,959
Total	\$8,559,315	\$31,103,729	\$120,592,195	\$26,678,467	\$3,603,644	\$190,537,350

FUNDING AND HOUSEHOLDS AND INDIVIDUALS SERVED BY INCOME GROUP

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

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

The vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% AMFI. However, CEAP, CSBG, and WAP provide assistance using federal poverty guidelines. These guidelines do not translate exactly to AMFI based income levels. For this reason, assistance from these programs is reported in the VLI category. As a result, the VLI category has a significantly larger amount of total expended funds and households/individuals served than other income categories.

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

In the following tables, households and individuals have been added together for totals, though one household can contain multiple individuals. In total, TDHCA programs report serving 184,106 Households in addition to 633,256 Individuals that were served in FY 2019 through TDHCA programs.

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2019

All Activities

Income Category	Expended Funds	% of Total Expended Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
ELI (\leq 30% AMFI)	\$34,253,175	1.6%	2,266	0.3%
VLI ($>$ 30%, \leq 60% AMFI)	\$818,868,377	39.4%	808,516	98.9%
LI ($>$ 60%, \leq 80% AMFI)	\$674,279,426	32.5%	3,808	0.5%
MI ($>$ 80% AMFI)	\$548,884,038	26.4%	2,772	0.3%
Total	\$2,076,285,016	100.0%	817,362	100.0%

Households Served by Income Category and Housing Program, FY 2019

Income Category	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
ELI ($\leq 30\%$ AMFI)	118	571	52	580	43	N/A	10	601	291	2,266
VLI ($>30\%$, $\leq 60\%$ AMFI)	3,028	288	168	4,161	4,725	N/A	46	176	0	12,592
LI ($>60\%$, $\leq 80\%$ AMFI)	3,686	30	29	0	0	N/A	0	63	0	3,808
MI ($>80\%$ AMFI)	2,767	0	0	0	0	N/A	0	5	0	2,772
Total	9,599	889	249	4,741	4,768	N/A	56	845	291	21,438

*Please note all properties funded in FY19 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

Funding by Income Category and Housing Program, FY 2019

Income Category	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8	Section 811 PRA	Total
ELI ($\leq 30\%$ AMFI)	\$12,931,241	\$4,633,914	\$1,053,626	\$6,899,605	\$220,619	\$0	\$2,051,954	\$4,764,433	\$1,697,782	\$34,253,175
VLI ($>30\%$, $\leq 60\%$ AMFI)	\$460,065,867	\$5,715,609	\$5,111,802	\$51,775,662	\$23,987,221	\$68,800,000	\$11,838,846	\$1,036,021	\$0	\$628,331,028
LI ($>60\%$, $\leq 80\%$ AMFI)	\$671,924,209	\$1,224,113	\$637,630	\$0	\$0	\$0	\$163,333	\$330,140	\$0	\$674,279,426
MI ($>80\%$ AMFI)	\$548,865,278	\$0	\$0	\$0	\$0	\$0	\$0	\$18,760	\$0	\$548,884,038
Total	\$1,693,786,595	\$11,573,636	\$6,803,059	\$58,675,267	\$24,207,840	\$68,800,000	\$14,054,134	\$6,149,354	\$1,697,782	\$1,885,747,666

As previously discussed, the vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% AMFI. Since federal poverty guidelines do not align exactly with AMFI-based income categories, assistance for these programs is reported as serving persons in the VLI category. In order to represent the households and individuals receiving assistance through Community Affairs programs and Homelessness programs more accurately, the ELI and VLI categories have been combined in the following tables.

Households and Individuals Served by Income Group and Community Affairs Programs and Homelessness Programs, FY 2019

Income Category	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
ELI and VLI ($\leq 60\%$ AMFI)	64,877	561,906	159,152	3,516	6,473	795,924
LI ($>60\%$, $\leq 80\%$ AMFI)	0	0	0	0	0	0
MI ($>80\%$ AMFI)	0	0	0	0	0	0
Total	64,877	561,906	159,152	3,516	6,473	795,924

Funding by Income Group and Community Affairs Programs and Homelessness Programs, FY 2019

Income Category	ESG	CSBG	CEAP	WAP	HHSP	Total
ELI and VLI ($\leq 60\%$ AMFI)	\$8,559,315	\$31,103,729	\$120,592,195	\$26,678,467	\$3,603,644	\$190,537,350
LI ($>60\%$, $\leq 80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
MI ($>80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$8,559,315	\$31,103,729	\$120,592,195	\$26,678,467	\$3,603,644	\$190,537,350

RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS AND INDIVIDUALS RECEIVING ASSISTANCE

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

Regional analyses of this racial and ethnic data for housing programs are included in the Statement of Activities by Uniform State Service Region section that follows. Racial and ethnic data for Community Affairs and Homelessness programs are not available at a regional level because coverage areas for the various providers cross multiple regions, but detailed information on community affairs subrecipients is available in Appendix C of this document. Note that the State population racial and ethnic composition data are measured by individuals, while many program racial and ethnic composition data are measured by households. Racial and ethnic data is not available for all individuals and households served; those households will be grouped under "unknown." For the purposes of program reporting, individuals identifying as Two or More Races are grouped under "other."

Racial Composition of the State of Texas

Race	Individuals	Percent
American Indian or Alaska Native	130,360	0.5%
Asian	1,236,852	4.5%
Black or African American	3,286,950	12.0%
Native Hawaiian or Other Pacific Islander	23,531	0.1%
White	20,459,525	74.6%
Some Other Race	1,580,393	5.8%
Two or More Races	702,001	2.6%
Total	27,419,612	100.0%

Ethnic Composition of the State of Texas

Ethnicity	Individuals	Percent
Hispanic or Latino	10,673,909	38.6%
Not Hispanic or Latino	16,745,703	61.1%
Total	27,419,612	100.0%

Source: 2013-2017 American Community Survey 5-Year Estimates, Table DP05.

HOUSING PROGRAMS

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

Renter Programs

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

Racial and ethnic data for active TDHCA-funded and assisted multifamily properties are collected from the reported head of household data. Active properties are those properties that are still in their affordability period and therefore still monitored by TDHCA. The race and ethnicity of households in the entire active portfolio of the 9% HTC, 4% HTC, MF Direct Loan, and the MF Bond programs are reported as of the date the data were gathered as opposed to just those served in FY 2019. As a result, the number of households receiving assistance from TDHCA renter programs reported by race and ethnicity differs from those reported by activity and program or by income group. It should be noted that household member data are based on voluntary reporting and will not reflect or represent all units financed or assisted by TDHCA. As a result, the following charts present a picture of race and ethnicity based on properties that may have reported at the time of data gathering and may not represent actual percentages.

Racial Composition of TDHCA-Assisted Renter Households, FY 2019

Race	HHs	Percent
American Indian or Alaska Native	889	0.3%
Asian	3,548	1.4%
Black or African American	85,323	33.2%
Native Hawaiian or Other Pacific Islander	291	0.1%
White	124,072	48.3%
Other	12,580	4.9%
Unknown	30,045	11.7%
Total	256,748	100%

Ethnic Composition of TDHCA-Assisted Renter Households, FY 2019

Ethnicity	HHs	Percent
Hispanic or Latino	82,662	32.2%
Not Hispanic or Latino	144,075	56.1%
Unknown	30,011	11.7%
Total	256,748	100%

Homeowner Programs

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

Racial Composition of HOME and HTF Programs-Assisted Owner Households, FY 2019

Race	HHs	Percent
American Indian or Alaska Native	8	2.3%
Asian or Pacific Islander	17	5.0%
Black or African American	74	21.6%
White	182	56.4%
Other	61	6.6%
Total	342	100%

Ethnic Composition of HOME and HTF Programs-Assisted Owner Households, FY 2019

Ethnicity	HHs	Percent
Hispanic or Latino	194	56.7%
Not Hispanic or Latino	148	43.3%
Total	257	100%

Racial & Ethnic Composition of Single Family Homeownership-Assisted Households, FY 2019

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	5,769	60.1%
-	American Indian or Alaska Native	11	0.1%
-	Asian	152	1.6%
-	Black or African American	1,215	12.7%
-	Native Hawaiian or Other Pacific Islander	7	0.1%
-	White	2,321	24.2%
-	Other	107	1.1%
Unknown	Unknown	17	0.2%
	Total	9,599	100%

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

COMMUNITY AFFAIRS PROGRAMS

While Community Affairs programs allocate funding to subrecipient entities covering all 254 counties in Texas, their service areas differ from the TDHCA state service regions, covering only part of a region or spanning across two or more uniform TDHCA state service regions. Racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional and subregional data are not available. Racial and ethnic composition of all households in the state served by Community Affairs programs in FY 2019 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document. Due to the data reporting techniques of WAP and CEAP, race and ethnicity are combined into one category, and Asian and Native Hawaiian or Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

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

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

Racial and Ethnic Composition of WAP-Assisted Households, FY 2019

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	1,377	39.2%
-	American Indian or Alaska Native	4	0.1%
-	Asian or Pacific Islander	29	0.8%

Ethnicity	Race	HHs	Percent
-	Black or African American	1051	29.9%
-	White	984	28.0%
-	Other	43	1.2%
Unknown	Unknown	28	0.8%
	Total	3516	100%

Racial and Ethnic Composition of CEAP-Assisted Households, FY 2019

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	58,972	37.1%
-	American Indian or Alaska Native	375	0.2%
-	Asian or Pacific Islander	2,926	1.8%
-	Black or African American	59,316	37.3%
-	White	35,511	22.3%
-	Other	2,052	1.3%
	Total	151,152	100%

Racial Composition of CSBG-Assisted Individuals, FY 2019

Race	Individuals	Percent
American Indian or Alaska Native	1,891	0.3%
Asian	1088	0.2%
Black or African American	61,501	10.9%
Native Hawaiian or Other Pacific Islander	1,770	0.3%
White	171,704	30.6%
Other	26,972	4.8%
Unknown	296,980	52.9%
Total	561,906	100%

Ethnic Composition of CSBG-Assisted Individuals, FY 2019

Ethnicity	Individuals	Percent
Hispanic or Latino	156,925	27.9%
Not Hispanic or Latino	108,329	19.3%
Unknown	296,652	52.8%
Total	561,906	100.0%

HOMELESSNESS PROGRAMS

TDHCA's Homelessness programs allocate funding to subrecipients with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional data are not available. The racial and ethnic composition of all households in the state served by Homelessness programs in FY 2019 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

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

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

**Racial Composition of ESG-Assisted
Individuals, FY 2019**

Race	Individuals	Percent
American Indian or Alaska Native	668	1.0%
Asian	386	0.6%
Black or African American	21,893	33.6%
Native Hawaiian or Other Pacific Islander	159	0.2%
White	40,800	62.7%
Unknown	1,157	1.8%
Total	65,063	100%

**Ethnic Composition of ESG-Assisted
Individuals, FY 2019**

Ethnicity	Individuals	Percent
Hispanic or Latino	23,758	36.6%
Not Hispanic or Latino	40,632	62.6%
Unknown	487	0.8%
Total	64,877	100.0%

HHSP assists large metropolitan areas to provide services to homeless individuals and families, including case management, housing placement and retention, and construction. Beginning in 2010, TDHCA distributed these funds to be administered to cities with populations larger than 285,500 persons. Based on the latest U.S. Census data, this is currently the nine largest cities in Texas. Cities may either use these funds themselves or may elect to subgrant some or all of the funds to one or more organizations serving their community whose mission includes serving homeless individuals and families with appropriate services targeted towards eliminating or preventing the condition of homelessness. In the following tables, racial and ethnic totals may not match as totals are approximate.

**Racial Composition of HHSP-Assisted
Individuals, FY 2019**

Race	Individuals	Percent
American Indian or Alaska Native	57	0.9%
Asian	24	0.4%
Black or African American	1,963	30.1%
Native Hawaiian or Other Pacific Islander	24	0.4%
White	4,350	66.8%
Unknown	2	<0.1%
Total	6,515	100%

**Ethnic Composition of HHSP-Assisted
Individuals, FY 2019**

Ethnicity	Individuals	Percent
Hispanic or Latino	2,977	46.0%
Not Hispanic or Latino	3,494	54.0%
Unknown	2	0.0%
Total	6,473	100.0%

PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS

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

The following five goals are established by the Department's Budget Structure and provide the framework for performance measure reporting:

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

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

PERFORMANCE IN ADDRESSING HOUSING NEEDS

The true need for safe, affordable housing for low-income Texans can be difficult to quantify succinctly. The U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data provide a snapshot of that need, as shown in the Section 2 Housing Analysis. CHAS data indicate that there are approximately 1,509,666 renter households with incomes less than or equal to 80% AMFI with housing problems and 936,472 owner households with incomes less than or equal to 80% AMFI with housing problems, such as a cost burden, lack of kitchen or plumbing, and overcrowding. These 2,446,138 households equate to approximately 26.3% of all households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD. For instance, a household may receive utility assistance funds through the CEAP program and yet still pay more than 30% of their household income in rent. Additionally, CHAS data estimates from HUD cover a five year period in the past, which means that these estimates do not always reflect current changes in housing need.

Looking across TDHCA's programs that serve and collect data based on households, rather than individuals, TDHCA serves 184,106 low income households below 80% AMFI in FY 2019. This accounts for nearly 12.2% of the state's low income households estimated in the 2011-2016 CHAS data.

TDHCA housing assistance programs are targeted to assist renter and owner households with incomes less than or equal to 80% AMFI with housing problems. This includes the Section 8 program, which operates under TDHCA's Community Affairs Division. In FY 2019 TDHCA's housing programs served 18,666, or 0.8% of Texas households with incomes less than or equal to 80% AMFI with at least one housing problem.

Community Affairs programs address a variety of needs through activities categorized as either energy assistance or supportive services. Total assistance provided through TDHCA Community Affairs Programs served 162,668 households and 561,906 individuals in FY 2019. Due to different eligibility and reporting requirements across CSBG, CEAP, and WAP funds, it's necessary to evaluate performance via different measures for each program. Although Community Affairs programs utilize various percentages of the federal poverty line to determine eligibility, households served by WAP and CEAP are placed in the VLI category in the SLIHP. According to this metric, WAP and CEAP served 162,668 VLI households in FY 2019, which represents 14.2% of the 1,148,051 VLI households in Texas. CSBG reports based on the number of individuals served and calculates income eligibility at 125% of the federal poverty line. According to the 2013-2017 ACS, there are 4,291,384 individuals living below 125% of the poverty line in Texas. In FY 2019, CSBG served 561,906 or 13.1% of these Texans.

Homelessness programs, which include ESG and HHSP, serve individuals at risk of or currently experiencing homelessness. A comprehensive dataset representing this population is not readily available, as HUD relies on Point-in-Time (PIT) counts to estimate the prevalence of homelessness. According to the 2013-2017 ACS, there are 4,291,384 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness programs funding allocation formulas. Homelessness programs served 71,350 individuals or 1.1% of individuals below the poverty level. Not all persons below poverty are eligible for homelessness assistance.

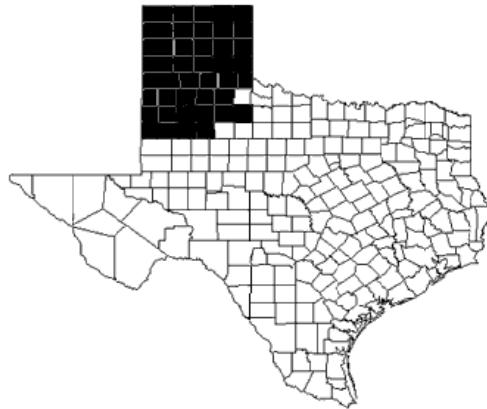
STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

This section describes TDHCA's FY 2019 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG and HHSP because, as noted previously, funds are provided to subrecipient organizations whose coverage areas do not align with regional boundaries. Additionally, for purposes of reporting, Office of Colonia Initiatives (OCI) data does not appear as an independent category, but rather the data is grouped under their respective funding sources. For example, Bootstrap, though administered by OCI, is funded and reported under HTF. HOME funding for new construction and rehabilitation of renter housing is funneled through and reported under MF Direct Loan.

As required by Texas Government Code §2306.072(c)(5), TDHCA reports on the racial composition of individuals and households receiving assistance. Because TDHCA does not accept applications directly from applicants for a majority of its programs, the Department is unable to report on the racial and ethnic composition of applicants, but only those that receive assistance. The racial and ethnic composition reflects actual households served in FY 2019. Single Family Homeownership, HOME, HTF, Section 811 PRA, and HCV program awards are the same as the actual households served in FY 2019. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2019 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2019 with previous years' awards. Therefore, the racial and ethnic table totals may not correlate with the activity type or income group tables for each region.

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

REGION 1



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaskan Native	69	1.1%	0	0	1	0.6%
	Asian or Pacific Islander	0	0.0%	0	0	0	0.0%
	Black or African American	1163	17.9%	0	0	6	3.4%
	White	3985	61.2%	0	0	71	39.9%
	Other	280	4.3%	0	0	3	1.7%
	Unknown	1018	15.6%	0	0	1	0.6%
by Ethnicity	Hispanic or Latino	2091	31.5%	0	0.0%	96	53.9%
	Not Hispanic or Latino	3598	54.2%	0	0.0%	-	-
	Unknown	945	14.2%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$25,514,345	186	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$628,300	54	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$25,514,345	186	\$0	0	\$0	0	\$628,300	54	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

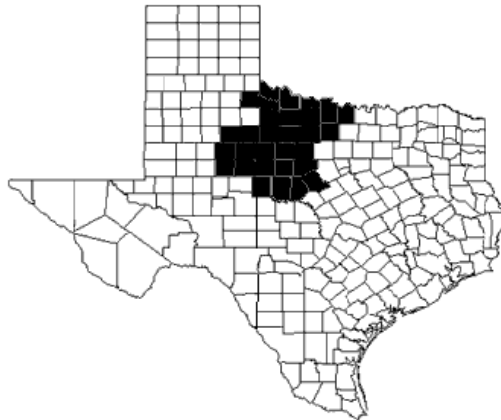
Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$176,582	2	\$0	0	\$0	0	\$58,176	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$8,145,587	67	\$0	0	\$0	0	\$570,124	49	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$9,699,980	66	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$7,492,196	51	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$25,514,345	186	\$0	0	\$0	0	\$628,300	54	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

*Please note all properties funded in FY19 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

TDHCA's housing programs allocated \$26,142,645 in Region 1 during FY 2019 and served 240 households. Homeowner programs received more funding than renter programs and served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 2



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	24	0.6%	0	0.0%	0	0.0%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	706	16.9%	1	25.0%	2	6.1%
	White	2776	66.4%	3	75.0%	26	78.8%
	Other	126	3.0%	0	0.0%	0	0.0%
	Unknown	549	13.1%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	596	14.2%	2	50.0%	5	15.2%
	Not Hispanic or Latino	3059	72.8%	2	50.0%	-	-
	Unknown	547	13.0%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$3,885,232	33	\$191,139	2	\$39,756	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$237,572	68	\$0	0	\$1,591,622	109	\$0	0	\$0	0	\$1,025,000	0	\$14,946	4	\$0	0
Total	\$3,885,232	33	\$428,711	70	\$39,756	2	\$1,591,622	109	\$0	0	\$0	0	\$1,025,000	0	\$14,946	4	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$0	0	\$258,391	45	\$19,756	1	\$147,775	10	\$0	0	\$0	0	\$0	0	\$11,549	3	\$0	0
VLI	\$967,089	11	\$169,605	24	\$20,000	1	\$1,443,847	99	\$0	0	\$0	0	\$1,025,000	0	\$3,397	1	\$0	0
LI	\$1,878,565	14	\$715	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$1,039,578	8	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$3,885,232	33	\$428,711	70	\$39,756	2	\$1,591,622	109	\$0	0	\$0	0	\$1,025,000	0	\$14,946	4	\$0	0

*Please note all properties funded in FY19 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

TDHCA's housing programs allocated \$6,985,267 in Region 2 during FY 2019 and served 218 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 3



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	223	0.3%	0	0.0%	2	0.1%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	31567	45.6%	8	33.3%	511	19.2%
	White	25606	37.0%	8	33.3%	735	27.7%
	Other	4389	6.3%	8	33.3%	28	1.1%
	Unknown	7460	10.8%	0	0.0%	6	0.2%
by Ethnicity	Hispanic or Latino	12893	18.3%	9	24.3%	1373	51.7%
	Not Hispanic or Latino	50078	71.0%	28	75.7%	-	-
	Unknown	7597	10.8%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

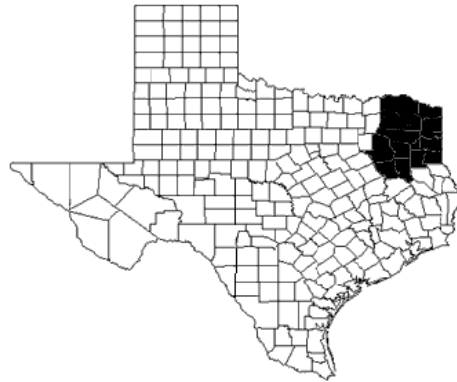
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$536,002,089	2693	\$38,887	1	\$1,501,771	36	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$680,450	121	\$0	0	\$12,490,973	953	\$10,875,164	2155	\$64,200,000	0	\$3,000,000	36	\$1,582,399	210	\$460,886	78
Total	\$536,002,089	2,693	\$719,337	122	\$1,501,771	36	\$12,490,973	953	\$10,875,164	2,155	\$64,200,000	0	\$3,000,000	36	\$1,582,399	210	\$460,886	78

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$3,922,122	32	\$476,554	77	\$60,290	2	\$1,271,123	97	\$165,566	32	\$0	0	\$0	0	\$1,244,574	152	\$460,886	78
VLI	\$141,035,394	824	\$212,497	41	\$1,425,692	33	\$11,219,850	856	\$10,709,598	2,123	\$64,200,000	0	\$3,000,000	36	\$290,058	47	\$0	0
LI	\$211,395,094	1,033	\$30,286	4	\$15,789	1	\$0	0	\$0	0	\$0	0	\$0	0	\$47,767	11	\$0	0
>=MI	\$179,649,479	804	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$536,002,089	2,693	\$719,337	122	\$1,501,771	36	\$12,490,973	953	\$10,875,164	2,155	\$64,200,000	0	\$3,000,000	36	\$1,582,399	210	\$460,886	78

TDHCA's housing programs allocated \$630,832,619 in Region 3 during FY 2019 and served 6283 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 4



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	19	0.2%	0	0.0%	0	0.0%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	3718	44.3%	28	57.1%	16	14.2%
	White	3883	46.3%	19	38.8%	81	71.7%
	Other	127	1.5%	2	4.1%	0	0.0%
	Unknown	642	7.7%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	385	4.6%	4	8.2%	16	14.2%
	Not Hispanic or Latino	7356	87.3%	45	91.8%	-	-
	Unknown	686	8.1%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$14,662,468	113	\$2,675,380	28	\$451,600	21	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$462,114	138	\$0	0	\$2,169,913	211	\$0	0	\$0	0	\$1,741,436	0	\$0	0	\$0	0
Total	\$14,662,468	113	\$3,137,494	166	\$451,600	21	\$2,169,913	211	\$0	0	\$0	0	\$1,741,436	0	\$0	0	\$0	0

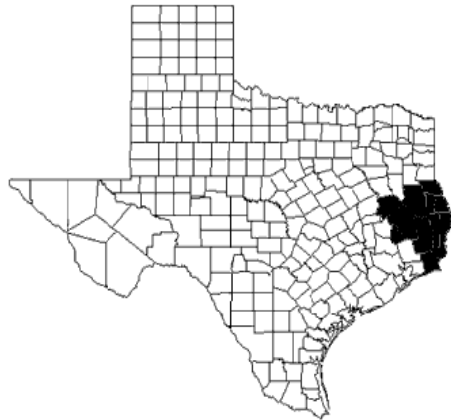
Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$205,835	3	\$864,121	84	\$117,280	6	\$183,086	18	\$0	0	\$0	0	\$284,256	0	\$0	0	\$0	0
VLI	\$4,664,739	41	\$1,888,850	76	\$314,321	14	\$1,986,827	193	\$0	0	\$0	0	\$1,457,180	0	\$0	0	\$0	0
LI	\$4,475,723	34	\$384,523	6	\$20,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$5,316,171	35	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$14,662,468	113	\$3,137,494	166	\$451,600	21	\$2,169,913	211	\$0	0	\$0	0	\$1,741,436	0	\$0	0	\$0	0

*Please note all properties funded in FY19 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

TDHCA's housing programs allocated \$22,162,911 in Region 4 during FY 2019 and served 511 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 5



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	13	0.1%	0	0.0%	0	0.0%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	5431	61.8%	2	66.7%	33	40.2%
	White	2669	30.4%	1	33.3%	30	36.6%
	Other	173	2.0%	0	0.0%	4	4.9%
	Unknown	507	5.8%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	421	4.7%	0	0.0%	15	18.3%
	Not Hispanic or Latino	7970	89.8%	5	100.0%	-	-
	Unknown	485	5.5%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$11,650,811	85	\$286,307	3	\$90,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$408,954	110	\$0	0	\$1,983,594	174	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$11,650,811	85	\$695,261	113	\$90,000	2	\$1,983,594	174	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$147,557	2	\$455,878	91	\$0	0	\$192,177	17	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$3,958,600	32	\$144,209	21	\$90,000	2	\$1,791,417	157	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$3,781,385	27	\$95,175	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$3,763,268	24	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$11,650,811	85	\$695,261	113	\$90,000	2	\$1,983,594	174	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

TDHCA's housing programs allocated \$14,419,666 in Region 5 during FY 2019 and served 374 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 6



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	231	0.4%	0	0.0%	2	0.1%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	30497	47.9%	7	87.5%	417	18.2%
	White	23470	36.9%	1	12.5%	486	21.2%
	Other	3680	5.8%	0	0.0%	32	1.4%
	Unknown	5784	9.1%	0	0.0%	3	0.1%
by Ethnicity	Hispanic or Latino	15884	24.4%	1	12.5%	1352	59.0%
	Not Hispanic or Latino	43252	66.6%	7	87.5%	-	-
	Unknown	5850	9.0%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$404,579,774	2340	\$283,000	4	\$59,230	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$33,303	11	\$0	0	\$8,899,865	856	\$5,303,106	1012	\$0	0	\$3,287,698	0	\$3,566,289	443	\$269,951	54
Total	\$404,579,774	2,340	\$316,303	15	\$59,230	4	\$8,899,865	856	\$5,303,106	1,012	\$0	0	\$3,287,698	0	\$3,566,289	443	\$269,951	54

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,575,107	16	\$27,321	6	\$0	0	\$878,690	84	\$55,053	11	\$0	0	\$1,267,698	0	\$2,686,841	304	\$269,951	54
VLI	\$87,204,141	604	\$287,127	7	\$39,230	3	\$8,021,175	772	\$5,248,053	1,001	\$0	0	\$2,020,000	0	\$622,304	94	\$0	0
LI	\$167,187,956	951	\$1,855	2	\$20,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$241,174	41	\$0	0
>=MI	\$148,612,569	769	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$15,970	4	\$0	0
Total	\$404,579,774	2,340	\$316,303	15	\$59,230	4	\$8,899,865	856	\$5,303,106	1,012	\$0	0	\$3,287,698	0	\$3,566,289	443	\$269,951	54

*Please note all properties funded in FY19 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

TDHCA's housing programs allocated \$426,282,216 in Region 6 during FY 2019 and served 4,724 households. Homeowner programs received more funding than renter programs, but renter programs served more households. LI households (>60%, <=80% AMFI) received the majority of funding but VLI households (>30%, <=60% AMFI) had the greatest number of households served.

REGION 7



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	98	0.4%	2	3.2%	2	0.2%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	4384	16.6%	20	31.7%	108	8.7%
	White	12936	48.9%	32	50.8%	410	32.9%
	Other	1648	6.2%	9	14.3%	18	1.4%
	Unknown	7364	27.9%	0	0.0%	4	0.3%
by Ethnicity	Hispanic or Latino	8102	30.2%	30	46.9%	706	56.6%
	Not Hispanic or Latino	11476	42.7%	34	53.1%	-	-
	Unknown	7279	27.1%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

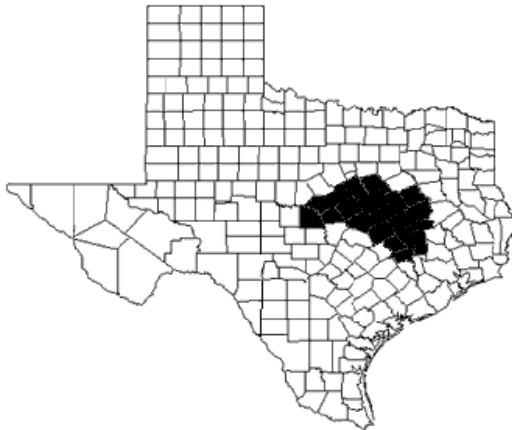
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$239,829,483	1289	\$390,300	4	\$1,413,256	60	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$25,560	6	\$0	0	\$5,940,310	410	\$4,609,486	872	\$0	0	\$2,550,000	20	\$261,443	43	\$534,755	75
Total	\$239,829,483	1,289	\$415,860	10	\$1,413,256	60	\$5,940,310	410	\$4,609,486	872	\$0	0	\$2,550,000	20	\$261,443	43	\$534,755	75

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,135,012	8	\$220,430	7	\$372,685	18	\$657,033	47	\$0	0	\$0	0	\$500,000	10	\$239,012	35	\$534,755	75
VLI	\$62,114,915	367	\$195,430	3	\$853,227	32	\$5,283,277	363	\$4,609,486	872	\$0	0	\$2,050,000	10	\$18,438	7	\$0	0
LI	\$99,347,283	519	\$0	0	\$187,344	10	\$0	0	\$0	0	\$0	0	\$0	0	\$3,993	1	\$0	0
>=MI	\$77,232,273	395	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$239,829,483	1,289	\$415,860	10	\$1,413,256	60	\$5,940,310	410	\$4,609,486	872	\$0	0	\$2,550,000	20	\$261,443	43	\$534,755	75

TDHCA's housing programs allocated \$255,554,593 in Region 7 during FY 2019 and served 2779 households. Homeowner programs received more funding than renter programs, but renter programs served more households. LI households (>60%, <=80% AMFI) received the majority of funding but VLI households (>30%, <=60% AMFI) had the greatest number of households served.

REGION 8



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	31	0.4%	3	25.0%	2	0.7%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	2857	39.7%	3	25.0%	44	15.7%
	White	3452	48.0%	2	16.7%	114	40.6%
	Other	279	3.9%	4	33.3%	8	2.8%
	Unknown	569	7.9%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	1054	14.5%	6	50.0%	113	40.2%
	Not Hispanic or Latino	5632	77.6%	6	50.0%	-	-
	Unknown	576	7.9%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$39,192,583	284	\$286,670	3	\$378,400	9	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$26,307	17	\$0	0	\$2,566,621	213	\$0	0	\$0	0	\$2,450,000	0	\$77,648	19	\$0	0
Total	\$39,192,583	284	\$312,977	20	\$378,400	9	\$2,566,621	213	\$0	0	\$0	0	\$2,450,000	0	\$77,648	19	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$104,315	2	\$114,878	13	\$0	0	\$253,162	21	\$0	0	\$0	0	\$0	0	\$74,160	18	\$0	0
VLI	\$12,367,878	102	\$101,886	5	\$378,400	9	\$2,313,459	192	\$0	0	\$0	0	\$2,286,667	0	\$3,488	1	\$0	0
LI	\$16,682,728	117	\$96,214	2	\$0	0	\$0	0	\$0	0	\$0	0	\$163,333	0	\$0	0	\$0	0
>=MI	\$10,037,662	63	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$39,192,583	284	\$312,977	20	\$378,400	9	\$2,566,621	213	\$0	0	\$0	0	\$2,450,000	0	\$77,648	19	\$0	0

TDHCA's housing programs allocated \$44,978,229 in Region 8 during FY 2019 and served 545 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 9



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	65	0.3%	0	0.0%	2	0.2%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	3305	14.4%	3	13.6%	66	5.0%
	White	14454	63.0%	9	40.9%	269	20.4%
	Other	1198	5.2%	10	45.5%	12	0.9%
	Unknown	3912	17.1%	0	0.0%	3	0.2%
by Ethnicity	Hispanic or Latino	12445	53.7%	18	81.8%	965	73.3%
	Not Hispanic or Latino	6867	29.6%	4	18.2%	-	-
	Unknown	3867	16.7%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$241,896,977	1333	\$958,734	10	\$256,354	12	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$562,957	135	\$0	0	\$3,969,202	272	\$2,500,486	516	\$0	0	\$0	0	\$631,850	123	\$271,144	52
Total	\$241,896,977	1,333	\$1,521,691	145	\$256,354	12	\$3,969,202	272	\$2,500,486	516	\$0	0	\$0	0	\$631,850	123	\$271,144	52

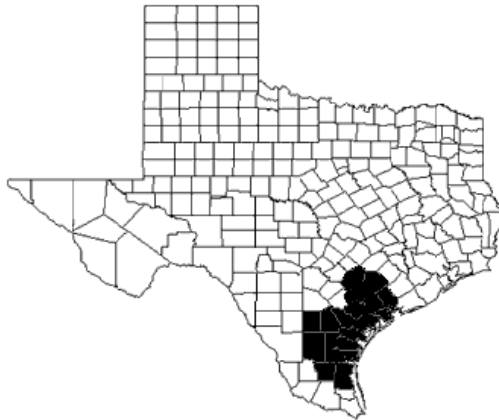
Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$2,805,938	20	\$586,423	93	\$74,057	4	\$472,079	33	\$0	0	\$0	0	\$0	0	\$496,218	87	\$271,144	52
VLI	\$70,172,225	439	\$741,356	47	\$144,669	6	\$3,497,123	239	\$2,500,486	516	\$0	0	\$0	0	\$95,636	25	\$0	0
LI	\$93,824,471	505	\$193,912	5	\$37,628	2	\$0	0	\$0	0	\$0	0	\$0	0	\$37,206	10	\$0	0
>=MI	\$75,094,344	369	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$2,790	1	\$0	0
Total	\$241,896,977	1,333	\$1,521,691	145	\$256,354	12	\$3,969,202	272	\$2,500,486	516	\$0	0	\$0	0	\$631,850	123	\$271,144	52

*Please note all properties funded in FY19 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

TDHCA's housing programs allocated \$251,047,704 in Region 9 during FY 2019 and served 2,453 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 10



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	12	0.2%	0	0.0%	0	0.0%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	663	9.6%	0	0.0%	3	2.1%
	White	5923	85.9%	8	61.5%	40	28.2%
	Other	96	1.4%	5	38.5%	0	0.0%
	Unknown	201	2.9%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	4732	67.7%	11	84.6%	99	69.7%
	Not Hispanic or Latino	2050	29.3%	2	15.4%	-	-
	Unknown	204	2.9%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$21,229,616	142	\$930,271	9	\$180,000	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$432,884	119	\$0	0	\$3,758,987	270	\$0	0	\$0	0	\$0	0	\$14,779	3	\$81,965	15
Total	\$21,229,616	142	\$1,363,155	128	\$180,000	4	\$3,758,987	270	\$0	0	\$0	0	\$0	0	\$14,779	3	\$81,965	15

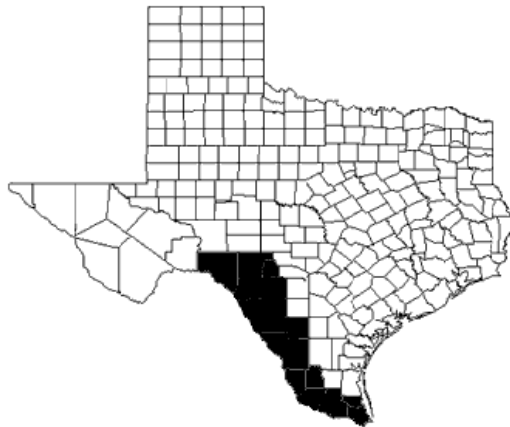
Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$127,251	1	\$677,373	96	\$0	0	\$392,058	28	\$0	0	\$0	0	\$0	0	\$12,079	2	\$81,965	15
VLI	\$4,747,494	37	\$585,057	27	\$180,000	4	\$3,366,929	242	\$0	0	\$0	0	\$0	0	\$2,700	1	\$0	0
LI	\$8,807,466	57	\$100,725	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$7,547,404	47	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$21,229,616	142	\$1,363,155	128	\$180,000	4	\$3,758,987	270	\$0	0	\$0	0	\$0	0	\$14,779	3	\$81,965	15

*Please note all properties funded in FY19 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

TDHCA's housing programs allocated \$26,628,502 in Region 10 during FY 2019 and served 562 households. Homeowner programs received more funding than renter programs, but renter programs served more households. LI households (>60%, <=80% AMFI) received the majority of funding but VLI households (>30%, <=60% AMFI) had the greatest number of households served.

REGION 11



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	7	0.0%	2	4.3%	0	0.0%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	69	0.5%	1	2.1%	0	0.0%
	White	13129	92.2%	30	63.8%	10	3.6%
	Other	164	1.2%	14	29.8%	0	0.0%
	Unknown	865	6.1%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	13034	91.4%	43	91.5%	269	96.4%
	Not Hispanic or Latino	436	3.1%	4	8.5%	-	-
	Unknown	795	5.6%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

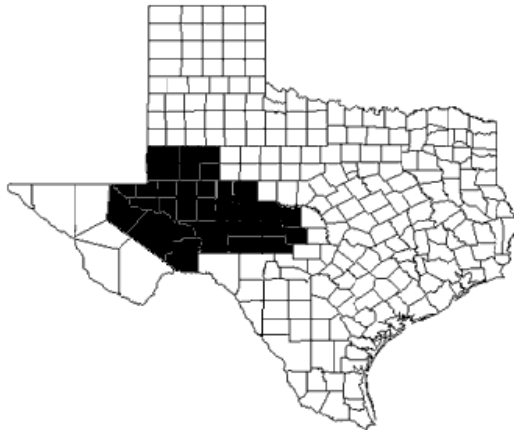
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$39,738,793	279	\$1,317,891	19	\$810,968	27	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$80,553	23	\$0	0	\$8,022,837	619	\$254,567	100	\$4,600,000	0	\$0	0	\$0	0	\$17,401	5
Total	\$39,738,793	279	\$1,512,431	43	\$810,968	27	\$8,022,837	619	\$254,567	100	\$4,600,000	0	\$0	0	\$0	0	\$17,401	5

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$437,488	6	\$154,535	16	\$59,668	3	\$796,453	61	\$0	0	\$0	0	\$0	0	\$0	0	\$17,401	5
VLI	\$17,106,705	130	\$1,037,187	23	\$606,390	19	\$7,226,384	558	\$254,567	100	\$4,600,000	0	\$0	0	\$0	0	\$0	0
LI	\$13,745,099	92	\$320,709	4	\$144,910	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$8,449,502	51	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$39,738,793	279	\$1,512,431	43	\$810,968	27	\$8,022,837	619	\$254,567	100	\$4,600,000	0	\$0	0	\$0	0	\$17,401	5

TDHCA's housing programs allocated \$54,956,997 in Region 11 during FY 2019 and served 1,073 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 12



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	14	0.3%	0	0.0%	0	0.0%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	627	13.8%	1	6.7%	2	3.8%
	White	2982	65.7%	9	60.0%	21	40.4%
	Other	174	3.8%	5	33.3%	2	3.8%
	Unknown	741	16.3%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	2212	48.5%	7	43.8%	27	51.9%
	Not Hispanic or Latino	1606	35.2%	9	56.3%	-	-
	Unknown	741	16.3%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$8,969,982	52	\$95,982	1	\$465,170	15	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$224,120	48	\$0	0	\$1,535,643	120	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$8,969,982	52	\$320,101	49	\$465,170	15	\$1,535,643	120	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$0	0	\$281,381	38	\$38,982	2	\$227,308	17	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$2,429,154	16	\$38,721	11	\$298,536	9	\$1,308,335	103	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$3,668,505	20	\$0	0	\$127,653	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$2,872,324	16	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$8,969,982	52	\$320,101	49	\$465,170	15	\$1,535,643	120	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

TDHCA's housing programs allocated \$11,290,896 in Region 12 during FY 2019 and served 336 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

REGION 13



Funding/HH Served by Race and Ethnicity

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	82	0.8%	0	0.0%	0	0.0%
	Asian or Pacific Islander	0	0.0%	0	0.0%	0	0.0%
	Black or African American	291	3.0%	0	0.0%	7	0.9%
	White	8800	89.3%	60	92.3%	28	3.6%
	Other	246	2.5%	5	7.7%	0	0.0%
	Unknown	432	4.4%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	8813	89.1%	63	96.9%	733	95.4%
	Not Hispanic or Latino	639	6.5%	2	3.1%	-	-
	Unknown	438	4.4%	0	0.0%	-	-

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

Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$106,634,443	770	\$830,316	8	\$1,156,553	57	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$5,117,400	480	\$665,031	113	\$0	0	\$0	0	\$0	0	\$61,680	12
Total	\$106,634,443	770	\$830,316	8	\$1,156,553	57	\$5,117,400	480	\$665,031	113	\$0	0	\$0	0	\$0	0	\$61,680	12

Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$2,294,034	26	\$516,631	5	\$310,909	16	\$1,370,485	142	\$0	0	\$0	0	\$0	0	\$0	0	\$61,680	12
VLI	\$45,151,945	358	\$313,685	3	\$761,337	36	\$3,746,915	338	\$665,031	113	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$37,429,955	251	\$0	0	\$84,307	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$21,758,509	135	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$106,634,443	770	\$830,316	8	\$1,156,553	57	\$5,117,400	480	\$665,031	113	\$0	0	\$0	0	\$0	0	\$61,680	12

TDHCA's housing programs allocated \$114,465,423 in Region 13 during FY 2019 and served 1,440 households. Homeowner programs received more funding than renter programs and served more households. VLI households (>30%, <=60% AMFI) received the majority of funding and had the greatest number of households served.

HOUSING SPONSOR REPORT ANALYSIS

Tex. Gov't Code §2306.072 and §2306.0724 requires the Department to provide property and occupant profiles for multifamily properties with 20 or more units receiving assistance from TDHCA. This report compiled annually includes the contact information for each property, the total number of units, the number of accessible units, the rents for units by type, the racial composition for the property, the number of units occupied by individuals receiving supported housing assistance, the number of units occupied delineated by income group, and a statement as to whether a fair housing agency or federal court found fair housing violations at the property. TDHCA is notified of Fair Housing violations that have been filed with the Texas Workforce Commission, HUD, and the U.S. Department of Justice through its Previous Participation reviews, required reporting by monitored properties, and through the Texas Workforce Commission.

Because of the extensive nature of the information, TDHCA provides this report under a separate publication: the TDHCA Housing Sponsor Report (HSR). The HSR includes an analysis of the collected information, as well as the information submitted by each property. In addition, in fulfillment of Tex. Gov't Code §2306.072(c)(8), the HSR contains a list of average rents sorted by Texas county based on housing sponsor report responses from TDHCA-funded properties.

For more information and a copy of this report, please contact the TDHCA Housing Resource Center at (800) 525-0657 or visit <http://www.tdhca.state.tx.us/housing-center/pubs-plans.htm>.

GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS

Tex. Gov't Code §2306.111(d) requires that TDHCA use a Regional Allocation Formula (RAF) to allocate its 9% HTC to the Uniform State Service Regions it uses for planning purposes. Because of the level of funding and the impact of this program in financing the multifamily development of affordable housing across the state, this section of the SLIHP discusses the geographical distribution of HTCs.

The Department allocated \$126,669,316 in 4% and 9% HTCs during SFY 2019, which represents a one year value. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program's webpage at <http://www.tdhca.state.tx.us/multifamily/>. The map on the following page displays the geographic distribution of the FY 2019 9% and 4% HTC awards. TDHCA received \$296,238 in 9% tax credits from the federal pool of unused funds in 2019. There were \$353,486 in 9% tax credits from the 2017 HTC cycle year at the end of the 2018 calendar year. As of October, 2019, there were \$353,486 in unused 9% tax credits remaining for the 2018 HTC cycle.

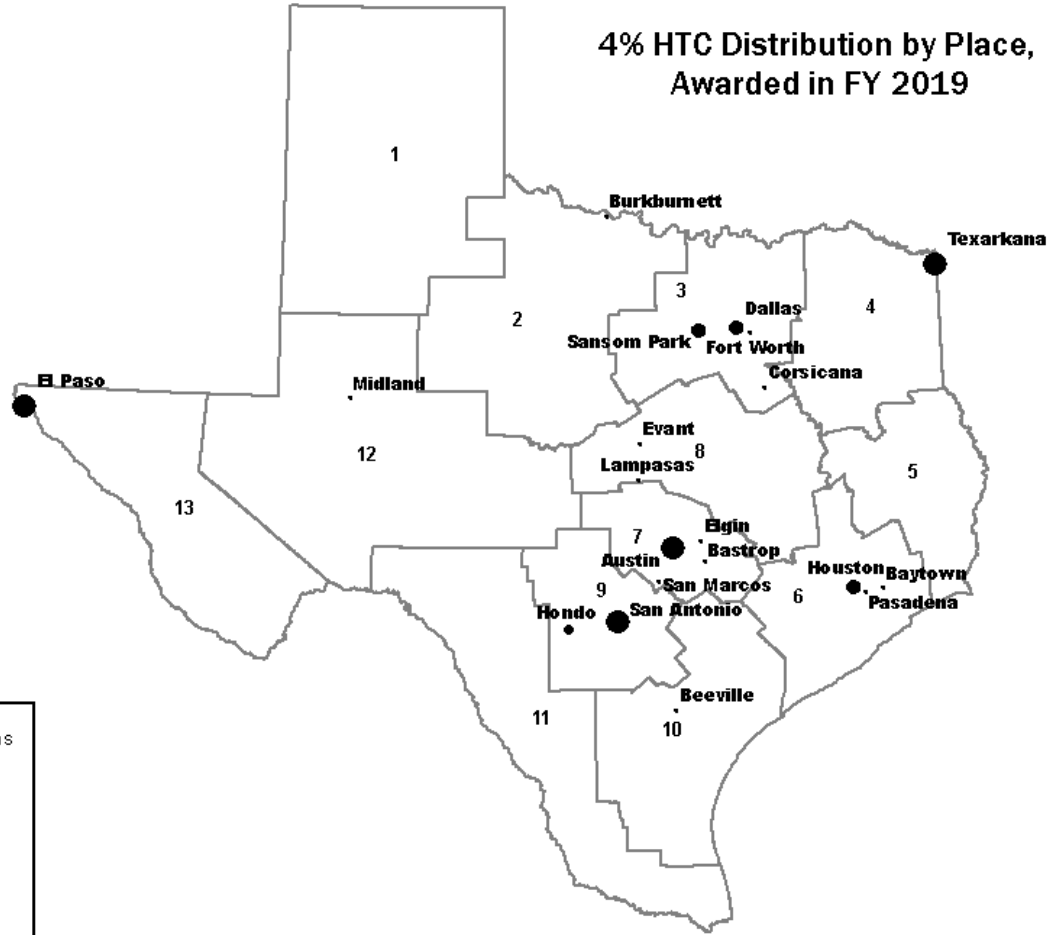
The table below shows the funding distribution of 2019 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. Data for 9% and 4% HTC are as of October, 2019. The Department plans the credit distributions to match the HTC RAF targets as closely as possible; the RAF targets apply to the 9% HTC program. To that end, as many whole awards as possible are made in each Uniform State Service Region's urban and rural sub-regions based on the RAF target for each. The total remainder in each region is then collapsed into a statewide pool. The most under-served sub-regions are ranked and, if possible, additional awards are made from the statewide pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will collapse to the statewide pool of remaining credits.

Region	All HTC	% of all HTCs	4% HTCs	% of all 4% HTCs	9% HTCs	% of all 9% HTCs	Targeted 9% dist. Under RAF	Diff Between actual & targeted
1	\$2,589,409	2.0%	\$0	0.0%	\$2,589,409	3.3%	3.0%	0.3%
2	\$957,467	0.8%	\$102,278	0.2%	\$855,189	1.1%	1.8%	-0.8%
3	\$26,731,221	21.1%	\$10,336,552	21.6%	\$16,394,669	20.8%	24.8%	-4.0%
4	\$5,134,693	4.1%	\$1,865,225	3.9%	\$3,269,468	4.1%	4.1%	0.0%
5	\$2,353,314	1.9%	\$0	0.0%	\$2,353,314	3.0%	2.7%	0.3%
6	\$24,961,975	19.7%	\$5,762,362	12.0%	\$19,199,613	24.4%	22.6%	1.7%
7	\$14,168,303	11.2%	\$8,888,262	18.6%	\$5,280,041	6.7%	7.5%	-0.8%
8	\$3,117,155	2.5%	\$146,406	0.3%	\$2,970,749	3.8%	3.8%	0.0%
9	\$14,213,756	11.2%	\$7,288,573	15.2%	\$6,925,183	8.8%	9.0%	-0.2%
10	\$4,833,791	3.8%	\$293,791	0.6%	\$4,540,000	5.8%	3.1%	2.7%
11	\$8,145,638	6.4%	\$0	0.0%	\$8,145,638	10.3%	10.6%	-0.2%
12	\$4,276,338	3.4%	\$1,904,088	4.0%	\$2,372,250	3.0%	2.3%	0.7%
13	\$15,186,256	12.0%	\$11,286,256	23.6%	\$3,900,000	4.9%	4.7%	0.3%
Total	\$126,669,316	100.0%	\$47,873,793	100.0%	\$78,795,523	100.0%	100.0%	0.0%

Rural/Urban	#
Rural	2
Urban	49

Construction Type	#
Acquisition/Rehab	32
New Construction	19

Target Population	#
Elderly	8
General	43



	TDHCA Service Regions
Four Percent Awards	
	1
	2
	3
	4-5
	5 or More

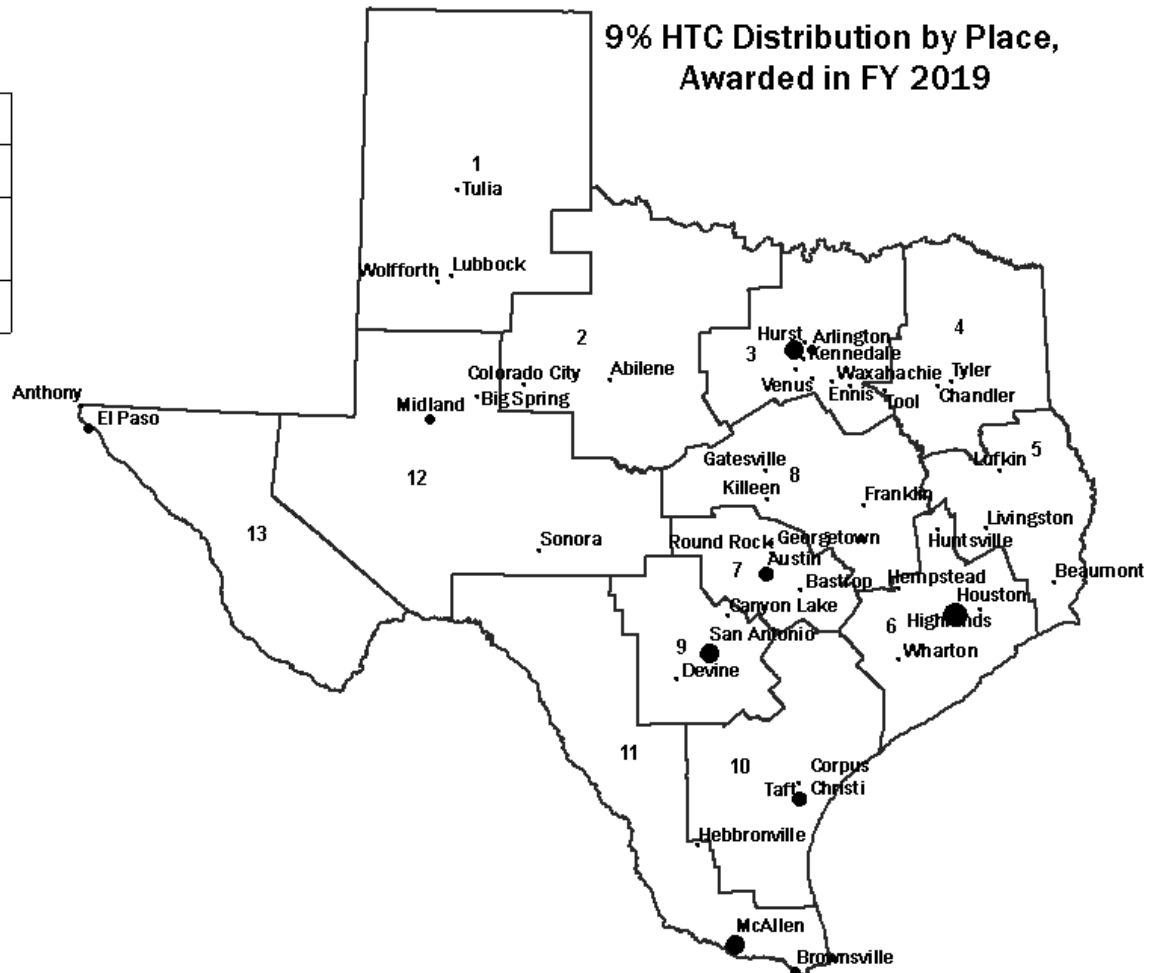
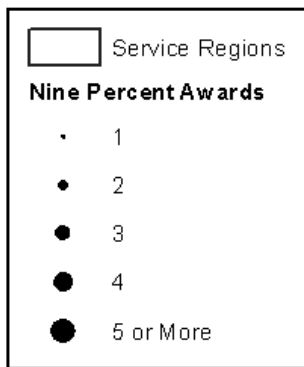
This map is not a survey product; boundaries, distances and scale are approximate only.

The HTC distribution reflects 2019 awards, which will not be finalized until cost certification.

Rural/Urban	#
Rural	12
Urban	59

Construction Type	#
Acquisition/Rehab	14
New Construction/Reconstruction	56
Adaptive Reuse	1

Target Population	#
Elderly	36
General	33
Supportive Housing	2



This map is not a survey product; boundaries, distances and scale are approximate only. The HTC distribution reflects 2019 awards, which will not be finalized until cost certification.

SECTION 4: ACTION PLAN

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

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

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

This section is organized as follows:

- **2020 TDHCA Programs:** Description of TDHCA's programs organized by division including funding source, administrator, purpose, targeted population, allocation, budget, and contact information.
- **Housing Support Continuum:** Activities undertaken by each TDHCA program that address the varying needs of low-income households.
- **Regional Allocation Plans:** Distribution of TDHCA's resources across the 13 State Service Regions.
- **Policy Initiatives:** A brief overview of policy initiatives for TDHCA including Fair Housing and Disaster Recovery.
- **Special Needs Populations:** Populations that have unique needs related to housing.

2020 TDHCA PROGRAMS

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

The following is a list of TDHCA programs and activities made available through administrators in State Fiscal Year (SFY) 2020. It is organized by division:

Community Affairs Division

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

HOME Investment Partnerships Program (HOME) and Homelessness Programs Division

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

Manufactured Housing Division

Multifamily Finance Division

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

OCI, HTF, & NSP Division

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

Section 811 Project Rental Assistance

Texas Homeownership Division

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

COMMUNITY AFFAIRS DIVISION

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

COMMUNITY SERVICES BLOCK GRANT PROGRAM

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

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

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

Up to 5% of the State's CSBG allocation may be used for discretionary activities. Current discretionary activities include: (1) providing additional assistance to CSBG eligible entities to provide direct services to clients; (2) providing assistance to CSBG eligible entities in meeting CSBG Organizational Standards; (3) supporting assessment, training and technical assistance needs of the CSBG-eligible entities; (4) supporting the state's homelessness coordination in the Balance of State; and (5) setting aside funds for disaster recovery immediate response. The Department also uses CSBG State discretionary funds to support organizations administering projects that address the causes of poverty and promote client self-sufficiency in Native American and migrant or seasonal farmworker communities, and to other eligible discretionary activities as authorized by the Department's Board. No more than 5% of the CSBG allocation may be used for administrative purposes by the state. If the full 5% is not needed for administrative purposes, the remainder may be used on a discretionary basis.

CSBG funding for FY 2020 is not known at this time and will depend on federal funding levels.

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

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

FUNDING SOURCE: USHHS

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Eligible entities as defined in the CSBG Act

TARGETED BENEFICIARIES: Persons at or below 125% of the federal poverty guidelines

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

CEAP is funded by the USHHS' Low Income Home Energy Assistance Program (LIHEAP). The purpose of CEAP is to provide energy assistance to income-eligible households. TDHCA administers the program through a network of 37 CEAP Subrecipients. The subrecipients consist of private nonprofit entities and units of local government. CEAP Subrecipients make energy payments for eligible households to energy companies through a vendor agreement with energy providers.

Eligible households may be assisted with Utility Assistance and Household Crisis Assistance benefits, which are the two CEAP assistance components. Benefits are determined on a sliding scale based on income, household size and Federal Poverty Income levels. The Household Crisis Component is designed to provide one-time energy assistance to households during a period of extreme temperatures or an energy supply shortage. A utility disconnection notice may constitute a Household Crisis. In some instances, Household Crisis funds can be used to assist victims of natural disasters.

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

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

CEAP funding for FY 2020 is unknown at this time and will depend on federal funding levels.

CONTACT: To connect to the local CEAP provider, persons needing assistance may go online at <http://www.tdhca.state.tx.us/texans.htm> or call 1-877-399-8939 from a landline phone. Program administrators can call Rachel Slack, Community Affairs Division, at 512-936-7798.

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

FUNDING SOURCE: USHHS

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Private nonprofits and units of local government

TARGETED BENEFICIARIES: Households with income at or below 150% of federal poverty guidelines

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

TDHCA serves as a public housing authority and receives funding for the HCV Program from HUD for counties included in TDHCA's PHA Plan. The HCV Program provides rental assistance payments on behalf of low-income individuals and families, including elderly persons and persons with disabilities. TDHCA pays approved rent amounts directly to property owners. The HCV Program administers approximately 900 housing choice vouchers. The Department administers vouchers in 34 counties, or parts of counties, that are not served by similar local or regional housing voucher programs.

Eligible households must have a gross income that does not exceed 50% of HUD's median income guidelines. HUD requires 75% of all new households admitted to the program be at or below 30% AMFI. Eligibility is based on several factors, including the household's income, size and composition, citizenship or satisfactory immigrant status, assets and medical and childcare expenses. Up to 140 of TDHCA's HCV vouchers are authorized to be utilized anywhere in the state for the Project Access Program, which assists low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing. Additionally, in September 2018, TDHCA was awarded approximately \$396,000 through HUD's Mainstream Voucher Program for Project Access eligible households.

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

Projected HCV Program funding for FY 2020 is unknown at this time and will depend on federal funding levels. Current funding levels, combined with the increasing rents in the Department's jurisdiction, have made the issuance of vouchers a rarity, even when a voucher is vacated.

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

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

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Grant, rental subsidy

RECIPIENTS: Households at or below 50% AMFI

WEATHERIZATION ASSISTANCE PROGRAM

WAP is funded by the U.S. Department of Energy (DOE) and USHHS' Low Income Home Energy Assistance Program (LIHEAP) grant. WAP allocates funding to help low-income households control energy costs through the installation of weatherization (energy-efficient) measures and energy conservation education. The Department administers WAP through a network of 22 WAP Subrecipients. The subrecipients consist of private nonprofit entities and units of local government.

Typical weatherization measures include attic and wall insulation, weather-stripping and air sealing measures, heating and cooling unit repair and/or replacement, replacement of inefficient appliances such as refrigerators, and minor repairs to allow energy efficient measures to be installed in the household.

The targeted beneficiaries of WAP in Texas are households with an income at or below 150% of federal poverty for the LIHEAP WAP and 200% of federal poverty for DOE WAP, with priority given to elderly persons; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

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

Projected WAP funding for FY 2020 is unknown at this time and will depend on federal funding levels.

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

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

FUNDING SOURCES: DOE and USHHS

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Private nonprofits and units of local government

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

HOME AND HOMELESSNESS PROGRAMS DIVISION

The HOME and Homelessness Programs Division covers a continuum spanning from the risk of homelessness to rental assistance to home ownership. The HOME Program and the Emergency Solutions Grants (ESG) Program share common federal oversight through HUD's Office of Community Planning and Development. Programs administered by this division include the (ESG) Program, Homeless Housing and Services Program (HHSP), Ending Homelessness Fund (EH Fund), and HOME Investment Partnerships Program (HOME), which provides Homebuyer Assistance, Homebuyer Assistance with New Construction or Rehabilitation, Homeowner Rehabilitation Assistance, Tenant-Based Rental Assistance, and other specialty programs, including Single Family Development through Community Housing Development Organization (CHDO) set-aside funds and Contract for Deed activities.

HOME INVESTMENT PARTNERSHIPS PROGRAM

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

The purpose of the HOME Program is to expand the supply of decent, safe, and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, barriers to homeownership, and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations to strengthen their capacity to meet the diverse affordable housing needs of lower income Texans. To achieve this purpose, HOME provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other qualified entities to provide assistance to eligible households. Some annual HOME funds awarded by HUD are set aside for specific activities under the Department's One-Year Action Plan; those funds not in such set-asides are made available on a regional basis utilizing the Regional Allocation Formula (RAF). An example HOME RAF for SFY 2020 can be found in the TDHCA Allocation Plan section of this Action Plan chapter. TDHCA also periodically releases deobligated and program income funds for programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

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

Contract for Deed

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

Single Family Development

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

Tenant-Based Rental Assistance

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

Homebuyer Assistance

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

Homeowner Rehabilitation Assistance

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

Funds may also be made available to refinance existing mortgage debt to increase affordability if the refinance takes place in conjunction with substantial rehabilitation. This program may be utilized to address housing issues arising from declared disasters, as well as for assistance provided under the PWD set-aside. These funds are awarded as specified in published rules and NOFAs.

HOME Homebuyer Assistance with New Construction or Rehabilitation

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

SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2020

Projected HOME funding for FY 2020 is unknown at this time, and will depend on federal funding levels; however, at least \$10,000,000 in HOME program income will be available in FY 2020.

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

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

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Loans and grants

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

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

EMERGENCY SOLUTIONS GRANTS PROGRAM

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

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

For the 2019 ESG application cycle, applications were awarded to 50 subrecipients. Applications in the San Antonio/Bexar County CoC, the Fort Worth/Arlington/Tarrant County CoC, and the Texas Balance of State CoC were accepted, reviewed, and recommended by the CoC lead entity contracted to administer a local competition within their CoC. Applicants in the CoC Regions where the CoC lead entity did not administer a local competition applied for funds directly to TDHCA. In total, \$8,717,072 in ESG funds were awarded to provide street outreach, emergency shelter, rapid-rehousing, and homelessness prevention.

SUMMARY OF ESG PROGRAM FUNDING FOR FISCAL YEAR 2020

Projected ESG funding for FY 2020 is unknown at this time, and will depend on federal funding levels.

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

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

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Local governments and nonprofit entities

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

HOMELESS HOUSING AND SERVICES PROGRAM

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

SUMMARY OF HHSP PROGRAM FUNDING FOR FISCAL YEAR 2020

The 86th Legislature appropriated approximately \$9.8 million in General Revenue funds for the 2020-2021 biennium for HHSP general set-aside funds, and an additional \$3 million in General Revenue funds for HHSP specifically set-aside for youth experiencing homelessness. Approximately \$4.9 million dollars in general set-aside funds and \$1.5 million dollars in youth set-aside funds was allocated to cities with a population over 285,500 as required by statute. Allocation among the subrecipients is based on total population, percentage of persons in poverty, population of persons with disabilities, incidents of family violence, and the Point-In-Time count of veterans, unaccompanied youth, parenting youth, children of parenting youth, and overall number of persons experiencing homelessness. The funding for the second year of the biennium will be available to the designated urban areas after the beginning of PY 2021. The cities which are eligible, as of the date of this plan, to participate in HHSP include Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, San Antonio. Plano became eligible for participation in FY2019 due to an increase in population that placed the City of Plano over the threshold for participation.

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

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

FUNDING SOURCE: State General Revenue Funds

TYPE OF ASSISTANCE: Grants

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

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

ENDING HOMELESSNESS FUND

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

SUMMARY OF ENDING HOMELESSNESS FUND FOR FISCAL YEAR 2020

The contributions to the EH Fund are entirely voluntary, and there is little historical basis to speculate what the expected annual contribution level from the public for this fund will be. Contributions to the EH fund have averaged over \$12,500 per month since donations began to be accepted in January 2018, and this trend, if continued, would generate funding estimated at \$150,000 per year. The EH fund will be distributed to eligible municipalities and counties that currently participate in the TDHCA ESG Program or the HHSP Program unless the balance of the EH Fund exceeds \$500,000, at which time the EH Fund will become available through a NOFA for any municipalities and counties.

CONTACT: Interested parties regarding the Ending Homelessness Fund may call Naomi Cantu, HOME and Homelessness Programs Division, at (512) 475-3975.

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

FUNDING SOURCE: Voluntary donations

RECIPIENTS: Municipalities and counties participating in the TDHCA ESG Program or the HHSP Program

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

MANUFACTURED HOUSING DIVISION

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

The Manufactured Housing Division records ownership of over 55,000 homes per year and conducts over 19,000 inspections per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. The Manufactured Housing Division handles more than 78,000 incoming calls and assists approximately 2,200 walk-in customers per year in its customer service center and investigates approximately 675 consumer complaints a year. Additionally, under a memorandum of understanding, the Manufactured Housing Division inspects and licenses Migrant Labor Housing Facilities.

CONTACT: TDHCA, Manufactured Housing Division

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

MULTIFAMILY FINANCE DIVISION

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

HOUSING TAX CREDIT PROGRAM

The HTC Program receives authority from the U.S. Department of the Treasury to provide tax credits to nonprofit and for-profit developers. The tax credits are sold to investors, creating equity that decreases the need to incur and service debt; the equity generated through that sale allows the property owners to lease units to low income households at reduced rents. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 80% of the AMFI. The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (Code), as amended, 26 USC §42. There are two different housing tax credit programs: the 9% Competitive HTC Program and the 4% Non-competitive HTC Program. Under the Competitive HTC Program, the Code authorizes 9% tax credits in the amount of \$2.75 per capita of the state population. TDHCA is the only entity in the state with the authority to allocate HTCs under these programs. As required by the Code the TDHCA develops the HTC Program Qualified Allocation Plan (QAP), which establishes the scoring process and threshold requirements relating to an allocation of housing tax credits. Pursuant to Tex. Gov't Code §2306.6724(c), the Governor shall approve, reject, or modify and approve the Board adopted QAP not later than December 1 of each year.

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

The estimated HTC state housing credit ceiling amount for FY 2020 is \$79,109,460. Because these credits are claimed each year for ten consecutive years their value (without adjustment for effective tax rates, anticipated depreciation, and other passive gains and losses, or net present value) is roughly ten times that amount.

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

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

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

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

The TDHCA issues tax-exempt and taxable multifamily bonds under its Private Activity Bond (PAB) Program to provide loans for the development of affordable rental housing to nonprofit and for-profit developers who assist very low- to moderate-income Texans. The authority to issue PABs is derived from the Internal Revenue Code and the state's PAB program is administered by the Texas Bond Review Board (BRB). Pursuant to Tex. Gov't Code Chap. 1372, approximately 26.25% of the annual tax exempt volume cap is set aside for multifamily developments and available to various issuers, of which TDHCA is one, to finance multifamily developments. Of this amount, 20%, or approximately \$135 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the sub-ceilings of the PAB Program that have not been reserved by other issuers collapse into one allocation pool. This is an opportunity for TDHCA to apply for additional allocation which allows TDHCA to issue multifamily bonds in excess of the set-aside of approximately \$135 million.

Issuers submit applications on behalf of development owners to the BRB, utilizing the lottery process or through the waiting list established by the issuer. Eligible bond issuers in the state include TDHCA, Texas State Affordable Housing Corporation (TSAHC), and various local issuers. Applications submitted to TDHCA under the PAB program are scored and underwritten based on criteria identified in the Multifamily Housing Revenue Bond Rules, the QAP, and Chapter 2306, and ranked based on the priority designations pursuant to Chapter 1372 of the Tex. Gov't Code. The priority designation is elected by the Owner and establishes the income level the development will serve.

MULTIFAMILY DIRECT LOAN PROGRAM

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

HOME funds come from annual formula grant allocations from HUD and program income from repayable multifamily loans. HOME funds can serve households earning up to 80% AMFI. Applicants for HOME funds under the MF Direct Loan program can be for-profit and nonprofit developers. It is anticipated that approximately \$12 million in HOME funds will be available in the annual NOFA for SFY 2020. HOME funds may only be used in parts of the state that do not receive their own allocation from HUD.

The Tax Credit Assistance Program (TCAP) was a program created through the American Recovery and Reinvestment Act of 2009 that was successfully completed in 2012 with full reports in the 2013 SLIHP. Repayment Funds (RF) are income from TCAP loans received after the grant was

closed out in March 2012, now called TCAP RF. TCAP RF funds have been awarded through NOFAs beginning in SFY 2015 and continuing through SFY 2019. It is anticipated that \$1 million in TCAP RF may be available in the annual NOFA for SFY 2020 with an additional \$4 million in TCAP RF available in a Special Purpose NOFA. The Department has made those funds available statewide to create a continuing source of funds that will further the Department's mission to create more affordable housing. Generally, TCAP-RF funds are also used as HOME match.

NSP1-PI is income generated by the receipt of loan payments under the original NSP. \$5 million was available during SFY 2019. The Department does not anticipate any NSP1-PI to be available in SFY 2020. The NSP1-PI funds are for infill new construction or foreclosed developments in target areas of the state, and generally follow the same long-term requirements as HOME.

NHTF is a program for states that was created under the Housing and Economic Recovery Act of 2008 (HERA). NHTF funding comes from a small percentage of the Federal Home Loan Mortgage Corporation's (Freddie Mac) and the Federal National Mortgage Association's (Fannie Mae) new business purchases annually, rather than from appropriations. HUD determines NHTF formula allocation amounts for each state based on several factors, but primarily the shortage of rental units affordable and available to households with extremely low income. For SFY 2020, TDHCA anticipates making available approximately \$12,000,000 in NHTF funds statewide through the NOFA for eligible new construction and reconstruction activities. NHTF has similar long-term requirements to HOME funds, except households to be served must have incomes at or below the greater of either 30% AMFI or the federal poverty line.

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

ONLINE DOCUMENTS: The HTC Program QAP and Multifamily Direct Loan Rules, and Multifamily Housing Revenue Bond Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/multifamily/nofas-rules.htm>.

FUNDING SOURCE: U.S. Internal Revenue Service (IRS) and HUD

TYPE OF ASSISTANCE: HTCs, PABs along with HOME, NSP, TCAP RF, and NHTF loans (repayable, deferred repayable, and deferred forgivable)

RECIPIENTS: For-profit entities, nonprofit organizations and CHDOs

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

OCI, HTF, & NSP DIVISION

One division administers the State Housing Trust Fund (HTF) programs, Office of Colonia Initiatives (OCI) programs, and the Neighborhood Stabilization Program (NSP). For the 2020-2021 biennium, the HTF offers the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program. The OCI offers the Colonia Self-Help Center (SHC) Program.

OFFICE OF COLONIA INITIATIVES PROGRAMS

Colonia Self-Help Center Program

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

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families in a variety of ways. Colonia SHCs provide technical assistance in credit and debt counseling, housing finance, contract for deed conversions, and capital access for mortgages. The Colonia SHCs also offer housing rehabilitation, reconstruction, new construction, surveying and platting, and construction skills training. Lastly, the Colonia SHCs operate tool libraries to support self-help construction by residents of colonias.

Estimated funding for the PY 2020 the Colonia SHC Program is \$1,637,850. The funding for PY 2021 is currently unavailable.

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

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

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

Funding Source: HUD's CDBG Program

Type of Assistance: Grants and forgivable loans

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

Targeted Beneficiaries: Households at or below 80% AMFI within targeted colonias

Texas Bootstrap Loan Program

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

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

Bootstrap Program funding for FY 2020 is \$3,000,000 and for FY 2021 is \$3,000,000.

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

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

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

Funding Source: HTF, which consists of appropriations from the State of Texas, unencumbered fund balances, and public and private gifts or grants

Type of Assistance: Amortizing repayable loans at 0% interest

Recipients: Nonprofit organizations and Colonia SHCs

Targeted Beneficiaries: Households at or below 60% AMFI

STATE HOUSING TRUST FUND PROGRAMS

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

Amy Young Barrier Removal Program

The AYBR Program awards grants to units of local government and private nonprofit entities that provide one-time grants of up to \$22,500 to persons with disabilities at or below 80% AMFI for accessibility modifications and to eliminate life-threatening hazards and correct unsafe conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

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

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

Funding Source: HTF, which consists of appropriations from the State of Texas, unencumbered fund balances, and public and private gifts or grants

Type of Assistance: Grants

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

Targeted Beneficiaries: 80% AMFI

NEIGHBORHOOD STABILIZATION PROGRAM

The purpose of NSP was to redevelop into affordable housing or acquire and hold abandoned and foreclosed properties in areas that were documented to have had the greatest potential for declining property values as a result of excessive foreclosures. NSP was created by the Housing and Economic Recovery Act of 2008 (HERA), establishing a temporary program meant to address economic issues at that time. Although no new NSP funding has been provided to Texas, NSP continues to operate and has approximately 420 land bank properties that still must be put into final use, which is expected to take several years. Administrators for land bank property disposition are the administrators already involved in the original purchase of the lots and no new participants will be added. Program income generated from NSP loan repayments will be utilized for homebuyer assistance on land bank properties, supporting remaining land bank properties, and multifamily developments. Information on NSP will remain in the annual SLIHP until all NSP activities are completed and the program has closed out.

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

Online documents: <http://www.tdhca.state.tx.us/nsp/index.htm>

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

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

Recipients: Units of local governments and nonprofit affordable housing providers which already have NSP funds

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

SECTION 811 PROJECT RENTAL ASSISTANCE PROGRAM

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

Project rental assistance has been committed to multifamily developments owned by a nonprofit or private entity with at least five housing units that have received funding through TDHCA's Multifamily Housing programs. At this time no additional properties are being sought for program participation.

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

Target Populations:

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

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

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

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

CONTACT: For individuals, or their local caseworkers who are interested in accessing a unit through the Section 811 PRA Program, contact Monica McCarthy at (512) 475-3865. More general program information about the Section 811 PRA Program can be found at: <http://www.tdhca.state.tx.us/section-811-pra/index.htm>.

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

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Project-Based Rental Assistance

ELIGIBLE PROPERTIES: Multifamily developments owned by a nonprofit or private entity with at least 5 housing units that have received funding through TDHCA's Multifamily Housing programs and made a commitment to the 811 PRA Program.

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

TEXAS HOMEOWNERSHIP DIVISION

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

MY FIRST TEXAS HOME PROGRAM

The MFTH Program is funded through the sale of mortgage backed securities that can be pledged as collateral for tax exempt or taxable mortgage revenue bonds or can be sold to third party investors. The program is offered on a first-come, first-served basis through a network of participating lenders. The program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30% of tax-exempt mortgage revenue bond funds are made available to assist Texans earning less than or equal to 80% AMFI. The Department intends to issue tax-exempt and taxable mortgage revenue bonds in FY 2020 secured by mortgage-backed securities created with mortgage loans originated through this program.

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

MFTH Program funding for FY 2020 is dependent, in part, on continuation of federal authority, but is projected to be \$935,000,000.

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

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

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

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

ADMINISTRATORS: Participating mortgage lenders

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

MY CHOICE TEXAS HOME PROGRAM

The MCTH Program is funded through the sale of mortgage backed securities that can be pledged as collateral for taxable mortgage revenue bonds or can be sold to third party investors. The program is open to first time and non-first time homebuyers, on a first-come, first-served basis through a network of participating lenders. The program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. The purchase price of the home must not exceed established purchase price limits.

Income limits for the program align with those set by the Internal Revenue Code for tax exempt bond eligibility. These limits are based on income categories determined by HUD.

MCTH Program funding for FY 2020 is projected to be \$400,000,000.

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

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

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

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

ADMINISTRATORS: Participating mortgage lenders

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

TEXAS MORTGAGE CREDIT CERTIFICATE PROGRAM

TDHCA has the ability to issue Mortgage Credit Certificates (MCCs) through its tax-exempt bond authority. The program is offered through a network of approved lenders. An MCC provides first-time homebuyers a federal income tax credit, reducing the homebuyer's potential federal income tax liability. The homebuyer has the ability to convert a portion of their annual mortgage interest into a direct income tax credit on their U.S. individual income tax return. The credit may be applied for the life of the loan, as long as the home remains the borrower's primary residence. The Department's MCC Program offers borrowers a choice of a 25% MCC Credit, which has a maximum annual credit of \$2,000 or a 20% MCC credit, which has no annual maximum. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have

been taken into account. MCC tax credits in excess of a borrower's current year tax liability maybe carried forward for use during the subsequent three years.

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

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

TX MCC funding for FY 2020 is dependent on continuation of federal authority, but is projected to be \$400,000,000.

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

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

FUNDING SOURCE: Conversion of single family private activity bond authority

TYPE OF ASSISTANCE: Individual tax credit that offsets federal income tax liability

ADMINISTRATORS: Participating mortgage lenders

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

TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

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

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

CONTACT: Individuals seeking homebuyer classes may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm>. For more information on TSHEP workshops or to become a certified homebuyer counselor, call the TDHCA at 512-475-2120.

FUNDING SOURCE: State funds

TYPE OF ASSISTANCE: Training and referral services

RECIPIENTS: Local nonprofit homebuyer education providers or prospective providers

TARGETED BENEFICIARIES: No AMFI limits

TEXAS HOMEBUYER U

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

HOUSING SUPPORT CONTINUUM

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

(1) POVERTY AND HOMELESSNESS PREVENTION

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

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

(2) RENTAL ASSISTANCE AND MULTIFAMILY DEVELOPMENT AND REHABILITATION

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

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

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

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

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

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

Category	Program	Description	Eligible Households/Individuals
Homebuyer Assistance	Contract for Deed (CFD)	HOME's CFD activity provides funds to assist with the acquisition or refinance of a lien to convert a contract for deed into a traditional mortgage. Assistance is combined with repair or replacement assistance of the property occupied for the contract for deed holder.	<=80% AMFI. Funds initially set-aside for households <=60% AMFI and who reside in a colonia for a minimum of 60 days
Homebuyer Assistance	My First Texas Home (MFTH) Program Non-Targeted Funds	The Texas Homeownership Division's MFTH Program non-targeted funds may offer eligible first time homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders.	<115% AMFI (100% AMFI for households or 2 persons or less)
Homebuyer Assistance	My First Texas Home (MFTH) Program Targeted Funds	The Texas Homeownership Division's MFTH Program targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders in areas of chronic economic distress. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.	<140% AMFI (120% AMFI for households of 2 persons or less), households in areas of chronic economic distress
Homebuyer Assistance	HOME Homebuyer Assistance (HBA)	HOME's HBA activity includes down payment and closing cost assistance for homebuyers to acquire affordable single-family housing. Homebuyer Assistance with Rehabilitation offers down payment and closing cost assistance and also includes construction costs associated with barrier removal for homebuyers with disabilities.	<=80% AMFI
Homebuyer Assistance	HOME Homebuyer Assistance with New Construction or Rehabilitation (HANC)	HOME's HANC activity offers low-interest loans for the construction or rehabilitation of single-family housing not currently owned and/or occupied by an eligible homebuyer. The loan may also include funds for the acquisition of real property, and associated closing costs.	<=80% AMFI
Homebuyer Assistance	Mortgage Credit Certificate (TX MCC) Program Non-Targeted Funds	The Texas Homeownership Division's TX MCC Program provides an annual tax credit based on a percentage of mortgage interest paid, that effectively reduces the borrower's federal income tax liability. This tax savings may provide a family with more available income to qualify for a loan and meet mortgage payment requirements.	<115% AMFI (100% AMFI for households of 2 persons or less)

Category	Program	Description	Eligible Households/Individuals
Homebuyer Assistance	Mortgage Credit Certificate (TX MCC) Program Targeted Funds	The Texas Homeownership Division's TX MCC Program provides an annual tax credit based on a percentage of mortgage interest paid, that effectively reduces the borrower's federal income tax liability. This tax savings may provide a family with more available income to qualify for a loan and meet mortgage payment requirements. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.	<140% AMFI (120% AMFI for households of 2 persons or less), households in areas of chronic economic distress
Homebuyer Assistance	Neighborhood Stabilization Program (NSP)	Homebuyer assistance is available for NSP land bank properties that will be the eligible homebuyer's principal residence and NSP-funded multifamily developments.	<=120% AMI, must currently own or manage NSP land bank properties
Single Family Development	Single Family Development (SFD)	HOME's SFD activity provides funding to CHDOs that can apply for loans to develop single-family affordable housing, and may provide mortgage loan financing to eligible low-income homebuyers.	<=80% AMFI
Single Family Development	Texas Bootstrap Loan (Bootstrap) Program	The Bootstrap Program provides funds to purchase or refinance real property for new residential housing, construct new residential housing or improve existing residential housing.	<=60% AMFI

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

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

Category	Program	Description	Eligible Households/Individuals
Rehabilitation and Barrier Removal	Amy Young Barrier Removal (AYBR) Program	HTF's AYBR Program provides one-time grants of up to \$22,500 to people with disabilities for accessibility modifications to their housing units and to eliminate life threatening hazards and correct unsafe conditions.	<=80% AMFI, persons with disabilities
Rehabilitation and Barrier Removal	HOME Homeowner Rehabilitation Assistance (HRA)	HOME's HRA activity provides rehabilitation, reconstruction, or new construction, assistance to homeowners for the repair or reconstruction of their existing home, which must be their principal residence.	<=80% AMFI
Weatherization	Weatherization Assistance Program (WAP)	WAP provides cost-effective weatherization measures to improve the energy efficiency of income-eligible client households. In order to provide weatherization measures for a dwelling, the household must meet income-eligibility criteria and the measures must meet specific energy-savings goals. WAP also provides energy conservation education to empower clients to continue to reduce their energy burden.	<=150% Poverty for LIHEAP WAP <=200% Poverty for DOE WAP

(5) DISASTER RELIEF

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

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

TDHCA ALLOCATION PLANS

The Department has developed allocation formulas for many TDHCA programs in order to target available housing resources to the neediest households in each uniform state service region. These formulas are based on objective measures of need ensuring an equitable distribution of funding.

REGIONAL ALLOCATION FORMULA

Tex. Gov't Code §§2306.111(d) and 2306.1115 require that TDHCA use a Regional Allocation Formula (RAF) to allocate its HOME, HTC, and HTF funding when programs are funded above a certain amount. This RAF measures the affordable housing need, available resources and other factors determined by the Department to be relevant to the equitable distribution of housing funds in 13 State Service Regions used for planning purposes. Tex. Gov't Code §2306.111(d) requires that the TDHCA RAF consider rural and urban areas in its distribution of program funding. Because of this, allocations for the HOME, HTC, and HTF programs are allocated by rural and urban areas within each region.

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

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

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

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

HOME PROGRAM REGIONAL ALLOCATION FORMULA

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

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

Example HOME Single Family Program 2020 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$830,311.75	5.5%	\$676,840.33	\$153,471.43
2	Abilene	\$701,798.74	4.7%	\$563,057.17	\$138,741.57
3	Dallas/Fort Worth	\$2,608,814.80	17.4%	\$368,818.11	\$2,239,996.69
4	Tyler	\$1,430,641.78	9.5%	\$985,516.30	\$445,125.48
5	Beaumont	\$903,285.26	6.0%	\$654,366.01	\$248,919.25
6	Houston	\$808,795.97	5.4%	\$317,804.20	\$490,991.77
7	Austin/Round Rock	\$1,384,060.38	9.2%	\$221,834.91	\$1,162,225.47
8	Waco	\$991,796.71	6.6%	\$493,048.19	\$498,748.51
9	San Antonio	\$754,412.86	5.0%	\$351,947.56	\$402,465.29
10	Corpus Christi	\$860,430.81	5.7%	\$509,487.86	\$350,942.96
11	Brownsville/Harlingen	\$1,026,851.53	6.8%	\$639,155.26	\$387,696.27
12	San Angelo	\$872,328.73	5.8%	\$583,079.67	\$289,249.06
13	El Paso	\$1,826,470.67	12.2%	\$1,504,530.80	\$321,940.88
	Total	\$15,000,000.00	100.0%	\$7,869,485.36	\$7,130,514.64

Example HOME Multifamily Program 2020 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$547,773.54	4.4%	\$428,737.92	\$119,035.62
2	Abilene	\$351,368.29	2.8%	\$295,615.73	\$55,752.56
3	Dallas/Fort Worth	\$2,734,253.68	21.9%	\$370,399.14	\$2,363,854.54
4	Tyler	\$1,466,993.23	11.7%	\$989,193.31	\$477,799.92
5	Beaumont	\$894,638.08	7.2%	\$659,407.48	\$235,230.60
6	Houston	\$826,774.74	6.6%	\$310,619.04	\$516,155.70
7	Austin/Round Rock	\$1,375,216.24	11.0%	\$152,864.62	\$1,222,351.62
8	Waco	\$887,249.87	7.1%	\$425,467.65	\$461,782.22
9	San Antonio	\$702,391.22	5.6%	\$317,687.94	\$384,703.28
10	Corpus Christi	\$737,373.34	5.9%	\$411,337.59	\$326,035.75
11	Brownsville/Harlingen	\$977,778.37	7.8%	\$593,108.45	\$384,669.92
12	San Angelo	\$532,187.18	4.3%	\$256,720.01	\$275,467.17
13	El Paso	\$466,002.21	3.7%	\$34,089.93	\$431,912.28
	Total	\$12,500,000.00	100.0%	\$5,245,248.82	\$7,254,751.18

STATE HOUSING TRUST FUND PROGRAM REGIONAL ALLOCATION FORMULA

According to Tex. Gov't Code §2306.111(d-1)(3), the RAF does not apply to activities with less than \$3,000,000 of funding. The Texas Bootstrap Loan Program has not received more than \$3,000,000. Tex. Gov't Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have an opportunity to access funds. No HTF funds will be subject to the RAF for SFY 2020.

HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA

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

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

Example HTC Program 2020 RAF

Region	Place for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$1,852,537.51	2.9%	\$666,692.28	1,185,845.24
2	Abilene	\$1,200,000.00	1.8%	\$600,000.00	600,000.00
3	Dallas/Fort Worth	\$16,368,029.02	25.2%	\$600,000.00	15,768,029.02
4	Tyler	\$2,618,544.24	4.0%	1,488,008.61	\$1,130,535.62
5	Beaumont	\$1,845,238.32	2.8%	\$989,619.58	855,618.74
6	Houston	\$14,867,115.47	22.9%	600,000.00	14,267,115.47
7	Austin/Round Rock	\$4,769,531.02	7.3%	\$600,000.00	4,169,531.02
8	Waco	\$2,598,275.97	4.0%	\$643,554.04	1,954,721.92
9	San Antonio	\$5,797,268.71	8.9%	\$600,000.00	5,197,268.71
10	Corpus Christi	\$1,940,564.35	3.0%	\$624,159.27	1,316,405.08
11	Brownsville/Harlingen	\$6,794,157.32	10.5%	\$888,018.68	5,906,138.63
12	San Angelo	\$1,421,576.86	2.2%	\$600,000.00	821,576.86
13	El Paso	\$2,927,161.21	4.5%	\$600,000.00	2,327,161.21
	Total	\$65,000,000.00	100.0%	\$9,500,052.47	55,499,947.53

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

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

POLICY INITIATIVES

The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive. In addition to the goals established by the Legislative Appropriations Request, the Riders in the General Appropriations Act and state law, TDHCA continues to search for new ways to meet its mission. The following are policy initiatives for TDHCA.

FAIR HOUSING

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

Education, Outreach and Training

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

In April 2019, TDHCA and TWC presented an online webinar series providing an overview of Fair Housing and the basics of the reasonable accommodation process. Materials presented at these webinars are available on TDHCA's Fair Housing webpages at <https://www.tdhca.state.tx.us/fair-housing/presentations.htm>.

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

Program Administration and Monitoring

Annually TDHCA Fair Housing Staff examine small area Fair Market Rents (FMRs) and hypothetical small area FMRs to determine if FMRs in the Department's Housing Choice Voucher Program service area may need to be adjusted to expand tenant housing choices. The establishment of the Department's Housing Choice Voucher payment standards are important because it essentially determines whether a household will be able to find a unit they can afford with the voucher the Department issues. In areas where market rents are high and there is high demand for rental units, it can be challenging for a voucher holder to find a unit. Increased FMRs aid in areas where voucher holders have difficulty in finding acceptable units or affording units in more desirable areas. Higher FMRs provide additional choices and opportunities to tenants in highly competitive rental markets.

The Department's Language Access Plan is revised biennially and defines the actions to be taken by the Department to ensure meaningful access to agency services, programs, and activities for persons who have limited English proficiency. The agency contracts with a third-party translation and

interpreting services through two vendors available on an as-needed basis. Those who are unable to speak, read, write, or understand the English language may call the Department to request translation assistance with any document, event or other information from the Department.

Rule Provisions Oversight of the affirmative marketing requirements on the Department's multifamily portfolio and the written policies and procedures (often called tenant selection criteria) on that portfolio, and the associated review process, have been reassigned organizationally within the Department from the Compliance Division to the Fair Housing, Data Management and Reporting section. As a result, these two issues, currently addressed in the Compliance rule, are proposed to be repealed and moved into a new section of the rules at Chapter 10, Subchapter G, Affirmative Marketing Requirements and Written Policies and Procedures. With that change in rule location, minimal edits are also being made. In particular, the Department is modifying its Occupancy Standards in response to concerns from Development Owners, as a result of tenant complaints, and to be more in line with how HUD is currently enforcing a December 1998 HUD Notice of Statement of Policy regarding Occupancy Standards as a Fair Housing enforcement consideration (also called the Keating memorandum, as it was authored by HUD's General Counsel at the time, Frank Keating). The Department is also highlighting particular requirements for Multifamily Direct Loan funded Developments. These proposed rule changes will be presented to the TDHCA Board in December 2019, and are planned to become effective in Spring 2020.

HUD Requirements and Regulations to Affirmatively Furthering Fair Housing

The 2019 State of Texas Analysis of Impediments to Fair Housing Choice (AI) was approved by the TDHCA Board on September 5, 2019, and is available at <https://www.tdhca.state.tx.us/fair-housing/analysis-impediments.htm>. The 2019 AI analyzes possible barriers to fair housing choice for protected classes in Texas. This review includes reviewing statewide rules, regulations, and policies that affect housing options for persons in protected classes. The AI is required for recipients of certain grant funds from HUD, including states and local governments, with actions undertaken as part of their obligation to Affirmatively Further Fair Housing (AFFH) under the Fair Housing Act. The AI is conducted prior to beginning the five-year Consolidated Plan for 2020-2024.

The Fair Housing, Data Management, and Reporting Division (FHDMR) tracks recommendations and corresponding action items under the AI. The group consolidates records of fair housing activities across the agency and coordinates the setting of priorities and the tracking of results. Staff utilizes a Fair Housing Tracking Database that assists TDHCA in consolidating fair housing records and tracking goals under the AI. The database includes projects in various stages of research, planning, and implementation to affirmatively further fair housing. Action Steps may be associated with one or more of five Impediments identified in the 2019 AI, for both HUD and non-HUD funded activities. The database allows TDHCA to better review current efforts and identify areas for improvement. Database reports will be regularly shared with TDHCA's Governing Board.

DISASTER RECOVERY

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

SPECIAL NEEDS POPULATIONS

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

Special Needs Populations include:

- Elderly Persons;
- Farmworkers;
- Homeless Youth, defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless;
- Individuals and Families of Moderate, Low, Very Low, and Extremely Low Income;
- Homeless Individuals
- Persons Living with HIV/AIDS and Their Families;
- Persons with Disabilities (mental, physical, developmental);
- Persons with Substance Use Disorders;
- Persons with Violence Against Women Act (VAWA) Protections;
- Residents of Colonias;
- Residents of Public Housing;
- Veterans and Wounded Warriors; and
- Youth Aging Out of Foster Care.

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

ELDERLY PERSONS

The MF Direct Loan Program, HTC Program, and MF Bond Program require owners to provide resident supportive services for the benefit of the residents. In addition, TDHCA plays an active role in the Housing and Health Services Coordination Council, which works to increase the amount of service-enriched housing for seniors and persons with disabilities. A description of this Council is included under "Community Involvement" in the next chapter, Public Participation.

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

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

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

FARMWORKERS

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

Due to increased attention on migrant labor facility legislation during the 85th Texas Legislative Session, TDHCA has been seeking input and working on revisions to Department rules concerning migrant labor housing facilities. TDHCA has engaged with the Texas Workforce Commission (TWC) and U.S. Department of Labor (DOL), which regulate certain types of migrant labor housing, in order to increase awareness of the state licensing requirement and minimize duplication of effort. The Department has created an outreach and branding campaign and have identified agricultural employers who post employment opportunities for migrant workers on the DOL website. These efforts have more than quadrupled the number of licensed facilities to over 230 in the past year, and staff will continue to work with stakeholders to improve and streamline the licensing process. Additional information regarding the program, including a list of currently licensed migrant labor housing facilities, is available on the TDHCA Web site in English and Spanish: <https://www.tdhca.state.tx.us/migrant-housing/index.htm>.

In addition, the CSBG and HTC Programs serve or prioritize funding for farmworkers. TDHCA set aside a portion of its Program Year 2020-21 CSBG state discretionary funds to fund educational and employment opportunities for migrant seasonal farmworker and Native American populations. The Department's CSBG State Plan approved by USHHS includes Native Americans and migrant farmworker populations as special populations eligible for services provided by CSBG state discretionary funds.

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

YOUTH EXPERIENCING HOMELESSNESS

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

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2019 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including unaccompanied youth, parenting youth, and children of parenting youth.

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

PERSONS EXPERIENCING HOMELESSNESS

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

The Ending Homelessness Fund, established by the 85th Texas Legislature, is currently utilized to supplement ESG and HHSP funding for eligible subrecipients of ESG and/or HHSP until funding reaches an adequate level to support an autonomous program.

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

While the HTC Program is well-known and primarily used for the construction, acquisition and/or rehabilitation of housing that serves the general population or elderly populations, it can also be used to develop permanent supportive housing for homeless populations. Moreover, the QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is homeless populations.

PERSONS LIVING WITH HIV/AIDS AND THEIR FAMILIES

The Texas Department of State Health Services (DSHS) addresses the unmet housing and supportive services needs of persons living with HIV and their families in Texas by providing emergency short-term rent, mortgage and utility assistance; tenant-based rental assistance; and supportive services to income-eligible households. The DSHS Housing Opportunities for Persons with AIDS (HOPWA) formula program, which is a federal program funded by HUD, is integrated with the larger Ryan White Program

both in administration and service delivery, which in turn is integrated into the larger, multi-sectoral system for delivering treatment and care to these clients. Through the HOPWA Program, housing options are made more affordable for low-income households so they can maintain housing, adhere to medical treatment, and work towards a healthier outcome. The Texas HOPWA Program addresses long-term goals with the clients to help them establish a financial plan that can assist them in maintaining their housing. The goals of the HOPWA Program are to help low-income HIV-positive clients establish or maintain affordable and stable housing, to reduce the risk of homelessness and to improve access to health care and supportive services. In addition to the DSHS statewide program, the cities of Austin, Dallas, El Paso, Fort Worth, Houston, and San Antonio receive HOPWA funds directly from HUD.

Find more information about HOPWA from DSHS:

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

Phone: (512) 533-3000

Email: hivstd@dshs.texas.gov

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

PERSONS WITH DISABILITIES (Mental, Physical, and Developmental)

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

- Tex. Gov't Code Chap. 2306 and TDHCA's QAP require all TDHCA Multifamily properties funded after September 1, 2001, to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA's Fair Housing Team and Compliance Division have produced a Tenant Rights and Resources Guide for TDHCA Monitored Properties that highlights rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.
- The QAP includes a requirement that TDHCA Multifamily units meet certain standards for visitability. The standards are designed so that residents who do not require a fully accessible unit will be able to have a unit with some accessible features, and residents of all units will be able to have visitors with mobility disabilities.
- The QAP also offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons with disabilities.

- The Department is currently able to issue up to 140 Project Access Vouchers, which maximizes the amount of assistance provided to low-income persons with disabilities. Project Access serves as a voucher source for individuals exiting nursing facilities, Intermediate Care Facilities, psychiatric hospitals, and board and care homes (as defined by HUD). To reduce the time a client is on the Project Access wait list, Project Access staff worked closely with HOME TBRA staff and Administrators to identify a process that can transition eligible voucher holders to HOME TBRA and then subsequently to a Project Access voucher to minimize gaps in services and offer longer term assistance to persons with disabilities. Additionally, in September 2018, TDHCA was awarded approximately \$396,000 through HUD's Mainstream Voucher Program for Project Access eligible households.
- Advocates for the aging and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. Through the Amy Young Barrier Removal Program, the rehabilitation funds perform minor physical modifications such as the installation of handrails, grab bars, and ramps, as well as the construction of wheelchair-accessible bathrooms and kitchens, thus making existing units livable and providing a cost-effective and consumer-driven alternative to institutionalization. Likewise, the availability of rental vouchers that provide options beyond institutional settings is a high priority. Since many persons with disabilities and older Texans live on fixed incomes, such as Supplemental Security Income, another recognized need is deeply affordable rents.

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

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

As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME Program allocation is allocated for serving persons with disabilities living in any part of the state. The 2019 HOME Investment Partnerships Program Single Family Contract for Deed and Persons with Disabilities Set-Asides Reservation System NOFA allows administrators to provide tenant-based rental assistance, homebuyer assistance and homeowner rehabilitation assistance under the Persons with Disabilities Set-Aside. Furthermore, the HOME Homebuyer Assistance with Rehabilitation activity provides down payment and closing cost assistance and homebuyers with disabilities can request assistance with construction costs associated with making the unit more accessible.

The MF Direct Loan Program, HTC Program, and MF Bond Program rental developments must conform to Section 504 standards, which require that at least 5% of the development's units be accessible for persons with physical disabilities and at least 2% of the units be accessible for person with hearing and visual impairments. The 2020 QAP requires otherwise exempt Developments to comply with Fair Housing accessibility requirements.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2019 ESG competition, TDHCA awarded more points to applicants whose ESG

programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, which includes persons experiencing chronic homelessness, for which the definition includes a disabling condition; persons experiencing severe mental illness;; persons with substance abuse disorder..

TDHCA is one of 25 states awarded funds by HUD for the Section 811 PRA Program. TDHCA received the maximum grant amount for HUD's 2012 and 2013 rounds. These two grants provide project-based rental assistance for extremely low-income persons with disabilities in eight MSAs in Texas, including Austin-Round Rock; Brownsville-Harlingen; Corpus Christi, Dallas-Fort Worth-Arlington; El Paso; Houston-The Woodlands-Sugar Land; McAllen-Edinburg-Mission; and San Antonio-New Braunfels. Eligible households must include a member of one of the following Target Populations: 1) Persons Exiting Institutions, not including incarceration; 2) Youth and Young Adults Exiting Foster Care with Disabilities; and 3) Persons with Serious Mental Illness. The service areas of the program and target populations selected were the result of an extensive public input process involving persons with disabilities, developers, advocates and state agencies. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with Texas HHS, which was a requirement of the Section 811 PRA grant application. This Inter-Agency Agreement outlines the targeted populations for the Section 811 PRA Program, methods of outreach and referral and commitments of availability of services from Texas HHS contractors.

Integrated Housing Rule

Advocates for persons with disabilities engaged with the Department to advocate that affordable housing for persons with disabilities funded by the Department should be integrated into the community. Integrated housing, as defined by SB 367 and passed by the 77th Texas Legislature, is "housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers." The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, was recently updated and is found at 10 TAC §1.15 and is summarized as follows:

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

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

- Large housing developments (50 units or more) shall provide no more than 25% of the units of the development set aside exclusively for households with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 units) shall provide no more than 36% of the units of the development set aside exclusively for households with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined previously refer only to the units that are to be solely restricted for households with disabilities. This section does not prohibit a property from having a higher percentage of occupants with disabilities.

- Property owners may not market a housing development entirely, nor limit occupancy to, households with disabilities.

The only exceptions to the rule are made for transitional housing and for cases in which the TDHCA Board provides a waiver and affirms that the waiver of the rule is necessary to serve a population or subpopulation that would not be adequately served without the waiver, and that the Development, even with the waiver, does not substantially deviate from the principle of Integrated Housing.

PERSONS WITH SUBSTANCE USE DISORDERS

TDHCA addresses the needs of persons with alcohol and substance use disorders through the HTC and ESG Programs.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons with alcohol and substance use disorders.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2019 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including persons with substance abuse disorders.

PERSONS WITH VIOLENCE AGAINST WOMEN ACT (VAWA) PROTECTIONS

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

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

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

In 2017, the Department updated its rules, website, and training materials to explain VAWA requirements to owners and subrecipients.

RESIDENTS OF COLONIAS

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

In 1996, TDHCA created the OCI in an effort to place greater emphasis on addressing the needs of persons residing in colonias. The OCI is charged with implementing some of the Department's legislative initiatives and programs involving border and colonia issues. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public regarding the services that the Department has to offer. The OCI has established three Border Field Offices to provide technical assistance to colonia residents and the entities that serve them. The

Border Field Offices are located in Pharr, Laredo, and El Paso and are instrumental in facilitating the success of the Colonia SHCs and the Texas Bootstrap Loan Program.

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

The QAP offers points in the scoring criteria for HTC funded developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is colonia residents. In addition, the QAP offers points for developments located in underserved areas, which includes colonias.

RESIDENTS OF PUBLIC HOUSING

TDHCA believes that the future success of Public Housing Authorities (PHAs) will center on ingenuity in program design, maximizing resources, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it does maintain a relationship with these service providers and PHAs can access HOME funding for single family activities including Homebuyer Assistance, Homeowner Rehabilitation Assistance and Tenant-Based Rental Assistance. TDHCA's Housing Choice Voucher Program also works collaboratively with other housing authorities in placing Project Access clients; through those collaborations vouchers are "recycled" and more tenants assisted.

TDHCA works with executives from several large PHAs in the state as well as the Texas Housing Association and the Texas chapter of the National Association of Housing and Redevelopment Officials, which represent the public housing authorities of Texas. TDHCA has worked to promote programs that will repair substandard housing and develop additional affordable housing units. In addition, the HTC Program is consistently used for the redevelopment of public housing authority property, which is mostly being accomplished through HUD's Rental Assistance Demonstration Program (RAD). In 2019, 17 RAD developments (of which 2 are 9% deals) comprising 1,836 (of which 120 are 9% deals) units have been approved by the Department's Board for \$8,803,667 in 4% tax credits and \$2,089,461 in 9% tax credits.

VETERANS

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

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

vouchers in January 2016. In September 2018, TDHCA was awarded its first tenant-based VASH vouchers with an additional \$124,000 for 20 vouchers in the Fort Bend and Galveston jurisdictional area.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2019 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including veterans.

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

YOUTH AGING OUT OF FOSTER CARE

House Bill (HB) 679, passed by the 84th Texas Legislature, required TDHCA, in conjunction with the TICH, to conduct a study of youth experiencing homelessness. The study was submitted to the Texas Legislature on December 1, 2016. *Youth Count Texas!* was an initiative headed by TDHCA for a statewide count and needs assessment of Texas youth experiencing homelessness and unstable housing starting October 2015 and running through March 2016.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2019 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including unaccompanied youth, parenting youth, and children of parenting youth. While the funds are not set-aside for youth aging out of foster care, incentivizing provision of services to youth populations includes youth aging out of foster care. The Department of Family and Protective Services (DFPS) has several programs that help meet the needs of youth aging out of foster care. The Preparation for Adult Living (PAL) Program offers a transitional living allowance that helps youth transition from foster care to adulthood and provides payments for limited services, such as rent or room deposits. The PAL aftercare room and board assistance is available for qualified young adults up to age 21 to help prevent or alleviate homelessness by providing rent and/or utility deposits, rent and/or utility payments and other essential services.

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

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

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

The Department is one of 25 states awarded funds for the Section 811 PRA Program by HUD. The purpose of this program is to provide long-term project-based rental assistance for extremely low-income persons with disabilities. Youth and young adults exiting foster care with disabilities are one of the target populations for this grant.

SECTION 5: PUBLIC PARTICIPATION

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

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

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

This section is organized as follows:

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

COMMUNITY INVOLVEMENT

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

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

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

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

Colonia Residents Advisory Committee (C-RAC)

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

Disability Advisory Workgroup (DAW)

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

Housing and Health Services Coordination Council (HHSCC)

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

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

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

Joint Housing Solutions Working Group

The Joint Housing Solutions Working Group is a network of local, state, and federal agencies, philanthropic organizations, and other related stakeholder groups who share information, identify challenges, and propose solutions responsive to the needs of Hurricane Harvey disaster survivors. The group is chaired by TDHCA and has met regularly since September 2017. While the frequency of meetings for the main group has waned over the last year, subcommittees remain active working on remaining issues as well as a long term disaster housing plan for the state.

Texas Interagency Council for the Homeless (TICH)

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

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

The TICH submits an annual progress report to the governing bodies of the agencies represented on the council. The 2018 Annual Report is available on the TICH website at <https://www.tdhca.state.tx.us/tich/pathways-home.htm>.

Texas State Fair Housing Workgroup

The Texas State Fair Housing Workgroup was convened in May 2014 by TDHCA to encourage resource and idea sharing between the Texas Department of Agriculture, Texas Workforce Commission, Texas Department of State Health Services, the Texas General Land Office, and TDHCA, all of which receive HUD funds for housing-related activities. The group meets regularly and discusses topics such as fair housing training, Limited English Proficiency (LEP) provisions, public participation, complaint direction, Notice of Funding Availability (NOFA) and application requirements, monitoring provisions, website improvements, and other relevant topics that assist state agencies in furthering fair housing choice as directed under the Analysis of Impediments to Fair Housing Choice (AI) and improving agency coordination and sharing of resources. The State of Texas is currently operating under the 2019 AI.

Weatherization Assistance Program Planning Advisory Committee (WAP PAC)

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

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

PARTICIPATION IN TDHCA PROGRAMS

Texas is economically, geographically, and demographically diverse. In recognition of the state's diverse housing needs, TDHCA establishes its criteria for distributing funds based on the priorities laid-out in TDHCA's governing statute. It is incumbent upon TDHCA to increase the public's awareness of available funding opportunities so that its funds will reach those in need across the state.

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

- Throughout the year, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences, and real estate, lending, and property events across the state to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.
- The Division of Policy and Public Affairs performs two key functions through two intertwined sections: legislative affairs and communications/marketing. The Legislative Affairs section is TDHCA's main link between the Department and the Office of the Governor, members of the Texas Legislature and Texas Congressional delegation, state and federal agencies, and housing and community service organizations throughout the state. It is responsible for assisting the Department's leadership in the development and implementation of policy related to legislative mandates. The Communications/Marketing section is responsible for producing news releases and outreach and educational materials, responding to inquiries from the news media, coordinating TDHCA's social media activities, and administering TDHCA's speaker's bureau. The TDHCA Speaker's Bureau Web site can be found at <http://www.tdhca.state.tx.us/housing-center/speaker-bureau.htm>.
- In March 2016, the Department launched a Public Comment Center on its Web site. The Public Comment Center is designed to enhance public participation by making the public comment process easier and more transparent for those interested in commenting on Department rules and programs. The Public Comment Center can be found at <http://www.tdhca.state.tx.us/public-comment.htm>.
- The TDHCA website, through its provision of timely information to consumers, is one of the Department's most successful outreach tools. It is also a key resource for affordable housing and community services programs, and fair housing information and resources. The Help for Texans online database provides a statewide resource for individuals and households seeking assistance. The Help for Texans online database provides contact information for housing and housing-related programs funded or operated by TDHCA and other housing service providers. Help for Texans is available at <http://www.tdhca.state.tx.us/texans.htm>.

- TDHCA also operates voluntary email distribution lists, where subscribed individuals and entities can receive email updates on general TDHCA information, program-specific announcements, compliance related communications, and trainings. TDHCA maintains a Fair Housing email list to encourage public participation from community-based, legal aid, fair housing enforcement, housing advocacy, and other external groups. The email list also provides a way for individuals who are not a member of a stakeholder organization to learn about and engage with Fair Housing topics.
- TDHCA uses online forums and surveys to encourage topical discussions and gather feedback on proposed policies, rules, plans, reports, or other activities. Forums and/or surveys have been used to gather input on the Housing Tax Credit Program's Qualified Allocation Plan, the Regional Allocation Formula, the legislatively required Report on Homelessness Among Veterans, the proposed policy changes for the Amy Young Barrier Removal Program, and the rules for a variety of TDHCA programs.
- TDHCA is involved with a wide variety of committees and workgroups, listed in the Community Involvement section at the beginning of this chapter, which serve as valuable resources to gather input from people working at the local level. These groups share information on affordable housing needs and available resources so that TDHCA can prioritize these needs.
- Department staff will continue to engage stakeholders, including developers, residents, nonprofits, advocates, and other governmental entities, throughout FY 2020. Opportunities for engagement will include both online discussion forums and public roundtables and hearings. For example, the Multifamily Finance Division staff will engage stakeholders especially as it relates to writing the 2020 multifamily rules for the Multifamily Direct Loan and Housing Tax Credit programs. In addition to creating an online forum in which stakeholders can register their opinions on ideas and on questions posted by staff, Multifamily Finance Division staff will continue to hold regularly scheduled public roundtables, where particular aspects of the rules can be discussed in an open setting.

PUBLIC PARTICIPATION IN PROGRAM PLANNING

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

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

and consumers, workgroups, and councils listed in the Action Plan. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

PREPARATION OF THE SLIHP

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

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

PUBLIC COMMENT PERIOD AND PUBLIC HEARING

A 31-day public comment period for the SLIHP was held from Monday, December 16, 2019, through Wednesday, January 15, 2020, at 5:00 p.m. Austin Local Time. A public hearing was held at 2:00 p.m. on Thursday, December 19, 2019, at the Stephen F. Austin Building, 1700 Congress Ave, Room 172 in Austin.

PUBLIC COMMENTS

The Department received two comments from two sources: Advocacy Outreach and the Texas Council on Family Violence (TCFV)

Comment 1: Advocacy Outreach commented that the Department should expand its definitions for several special populations described in the 2020 SLIHP to include the family members of special populations. Advocacy Outreach showed concern that current scoring criteria for Emergency Solutions Grant (ESG) funding do not allow subrecipients to serve the family members of a special population if they choose to serve 100% of persons in a Homeless Subpopulation. Advocacy Outreach recommended that the Department “remedy this problem by adding ‘and their families’ to each category.”

Department Response: The ESG scoring criteria related to serving a percentage of persons in Homeless Subpopulations in 10 TAC §7.40 is not currently open for public comment. TDHCA will take the comment into consideration when revising the scoring criteria in the future. It should be noted that serving 100% of persons in one or more Homeless Subpopulations is not mandated by ESG. ESG Subrecipients can receive the maximum amount of points by choosing to serve 100% of persons in one or more Homeless Subpopulation, but can also receive points for choosing to serve 70% of persons who are in one more Homeless Subpopulation.

Comment 2: The Texas Council on Family Violence (TCFV) commented that “family violence victims’ experiences and perspective should inform TDHCA planning, rulemaking, and guidance as there is a validated and direct link between domestic violence and homelessness.” TFCV encouraged the Department to include data from their “2019 Texas State Plan for family violence services, entitled *Creating a Safer Texas: Access to Safety, Justice and Opportunity*” to the 2020 SLIHP as many of the statistics listed are currently outdated.”

Department Response: The Department acknowledges the need for accurate and up-to-date data related to family violence. The 2020 State Low Income Housing Plan and Annual Report has been updated to include data from the 2019 Texas State Plan for Family Violence Services.

SECTION 6: 2020-2021 COLONIA ACTION PLAN

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

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

This section is organized as follows:

- Policy Goals
- Overview
- Population and Poverty
- Housing
- Colonia Beneficiaries
- Colonia Self-Help Centers
- Border Field Offices
- Texas Bootstrap Loan Program

POLICY GOALS

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

The OCI was created to do the following:

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

OVERVIEW

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

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

POPULATION AND POVERTY

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

The American Community Survey's 2013-2017 data placed the median household income for Texas at \$57,051, while the median household income for the Texas-Mexico border counties range between \$24,794 and \$71,389, depending on county. Counties are designated as Border or Non-Border according to Article 4 of the La Paz Agreement of 1983, which defines a county as a Border county if that county is within 100 kilometers of the U.S.-Mexico border. There are 32 counties in Texas designated as Border counties by this definition. Brooks County, near the border, posted the lowest median household income at \$24,794.

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

The particular need for affordable housing in the border region can be largely attributed to the poverty level of the rapidly growing population. Counties along the Texas-Mexico border shoulder some of the highest poverty rates in the state. According to 2013-2017 American Community Survey, the poverty level in the State of Texas stood at 14.9%, while the four counties with the greatest number of colonias have the following poverty rates: Zapata 30%, Willacy 35%, Starr 32%, and Hidalgo 29.5%. Of these counties, all had poverty rates that were more than double the state's rate.

HOUSING

Many colonias are located along the border region, usually beyond the city limits. The classic hallmarks of colonias include limited infrastructure and a high level of substandard housing, including self-built homes, structures not primarily intended for residential use, and homes with extensions and modifications, often added on a self-help basis, which may not be secure or safe. Since 1995, colonias are required to have infrastructure per the State’s model subdivision rules. These post-1995 colonias are often larger subdivisions, although they share some of the worst housing characteristics in common with the colonias expansion of the 1980s (Ward et al., 2012).

Owner-builder construction in the colonias—or homes built with sweat-equity by the homeowners themselves—faces even more obstacles. First, federal rules, such as those that govern the HOME Investment Partnerships Program, prohibit the use of affordable housing funds to acquire land unless the affordable structure is built within 12 months. Second, lenders are typically reluctant to lend funds for owner-builder construction because these borrowers may have little or no collateral. Third, owner-builders may not be sufficiently skilled and may end up building substandard housing without appropriate supervision or guidance.

COLONIA BENEFICIARIES

The following table displays the total number of beneficiaries served by the Department’s Colonia Self-Help Center (SHC) Program for open contracts as of October 2019. This data is reported by participating counties and provides a representation of the acute need for housing-related assistance. Each administrator conducts its own needs assessment, holds a public hearing and establishes the activities to be performed under the Colonia SHC Program. Approximately 88% beneficiaries are of low-to moderate-income. OCI anticipates that the number of beneficiaries served in the table below will be similar throughout the remainder of the 2020-2021 biennium.

Colonia Self-Help Centers Open Contracts as of October 2019

County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Cameron/Willacy	15,740	11,512
El Paso	4,574	4,345
Hidalgo	1,838	1,183
Maverick	5,158	4,126
Starr	1,746	1,746
Val Verde	4,938	4,938
Webb	1,886	1,886
Total	35,880	29,736

The activities performed under the Colonia SHC Program include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaigns, technology access, utility connections, rehabilitation, reconstruction and new construction. OCI anticipates that the percentages of funding by activity in the table below will be similar throughout the remainder of the 2020-2021 biennium.

Colonia Self-Help Center Activities for Open Contracts as of October 2019

Activity	Funding	Percentage
Administration	\$1,061,500	14%
Construction	\$5,707,500	77%
Public Service	\$681,000	9%
Total	\$7,450,000	100%

TDHCA, through its OCI, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs are being implemented for FY 2020 and 2021.

FY 2020 - FY 2021 Office of Colonia Initiatives Funding

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

*The federal budget for FY 2020 and FY 2021 has not been passed at this time. HUD's budget could potentially be cut, but we do not know how or if that will affect CDBG funding.

COLONIA SELF-HELP CENTERS

Tex. Gov't Code §§2306.581 - §2306.590 directed TDHCA to establish Colonia SHCs in Cameron/Willacy, Hidalgo, Starr, Webb, and El Paso counties. The Colonia Self-Help Center Program also allows the Department to establish a Colonia SHC in a county designated as an economically distressed area, such as in Maverick and Val Verde counties. Each county identifies five colonias to receive concentrated assistance. The operation of the Colonia SHCs may be managed by a local nonprofit organization, local community action agency, local unit of government, or local public housing authority that has demonstrated the capacity to operate a center.

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families. Assistance includes housing, community development, infrastructure improvements, outreach and education housing rehabilitation; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; infrastructure constructions and access; contract for deed conversions; and capital access for mortgages to improve the quality of life for colonia residents. The OCI provides technical assistance to the counties and Colonia SHCs through the three Border Field Offices.

The Colonia SHC Program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 35,880 residents. The Department contracts with the counties, who then subcontract with nonprofit organizations to administer the Colonia SHC Program or specific activities offered under the Program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (RFP) in search of capable entities to provide these services.

The Colonia Resident Advisory Committee (C-RAC) is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents who reside in colonias from the same county as the Colonia SHC to serve on the committee. The C-RAC reviews the county proposals and may make recommendations on contracts before they are considered for award by the Board.

The operations of the Colonia SHCs are funded by HUD through the Texas Community Development Block Grant (CDBG) Program 2.5% set-aside, which is approximately \$1.6 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Agriculture. Only units of local government are eligible to receive CDBG funds and the Department enters into contracts with each participating unit of general local government to implement the Colonia SHC Program. The Department provides administrative and general oversight to ensure programmatic and contract compliance. Colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

BORDER FIELD OFFICES

OCI operates three Border Field Offices along the Texas-Mexico border, located in Pharr, Laredo, and El Paso, to act as a liaison between nonprofit organizations and units of local government as they administer various OCI programs. The Border Field Offices also provide technical assistance to nonprofits, for-profits, units of local government, community organizations and colonia residents along the 150-mile Texas-Mexico border region. The Border Field Offices are partially funded from General Revenue, Appropriated Receipts, and the CDBG Program.

The Border Field Offices anticipate approximately 1,380 technical assistance outreach efforts to colonia residents, nonprofit organizations and units of local government in 2020 and a similar volume is anticipated for 2021. For organizations, this includes providing guidance on program rules, reviewing funding draw submissions, analyzing policies and procedures, conducting workshops and trainings, performing inspections, reviewing loan applications and assuring general compliance with any of OCIs programs. For colonia residents, this includes providing information resources on TDHCA programs and referrals to other housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the Border Field Offices and the Colonia SHCs will provide 3,600 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

TEXAS BOOTSTRAP LOAN PROGRAM

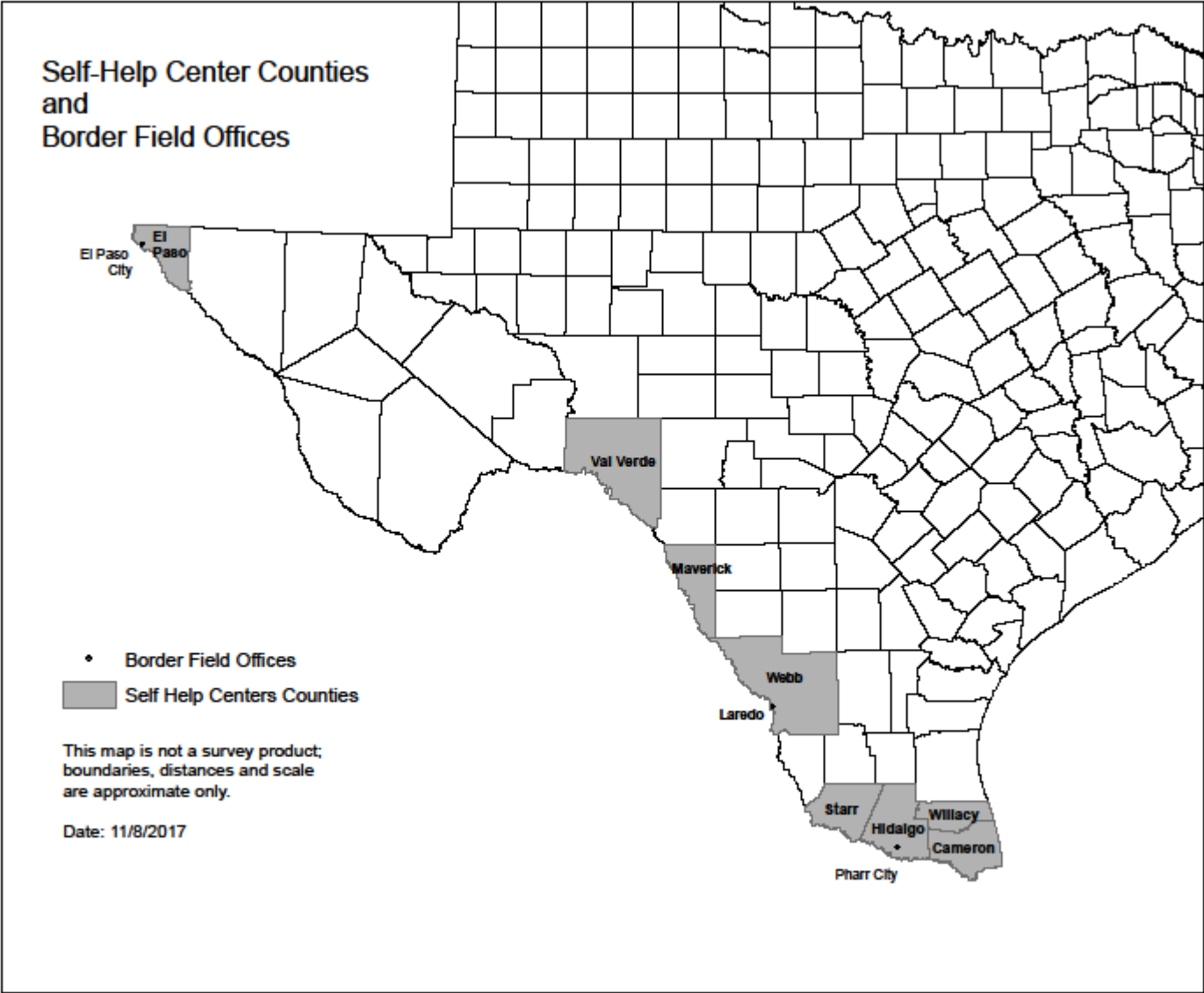
The Texas Bootstrap Loan (Bootstrap) Program is a statewide program that provides funds to Colonia SHCs or certified non-profit organizations to enable eligible households (also known as “Owner-Builders”) to purchase real estate and construct or renovate a home using sweat equity. Under Tex. Gov’t Code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

The Bootstrap Program promotes and enhances homeownership for very low-income Texans. The Owner-Builders must provide a minimum of 65% of the labor required to build or rehabilitate the home. Tex. Gov’t Code §2306.753(a) directs TDHCA to prioritize assisting Owner-Builders with an annual income of less than \$17,500. The maximum Bootstrap Program loan amount per Owner-Builder is \$45,000.

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

The Bootstrap Program allocation is \$3,000,000 for SFY 2018 and \$3,000,000 for SFY 2020. For each year, the funds will be made available under a Notice of Funding Availability (NOFA).

Border Field Offices and Colonia Self-Help Centers



SECTION 7: TSAHC 2020 Action Plan



**TEXAS STATE AFFORDABLE HOUSING CORPORATION
2020 ANNUAL ACTION PLAN**

*ADOPTED FEBRUARY 12, 2020 BY
TEXAS STATE AFFORDABLE HOUSING CORPORATION
BOARD OF DIRECTORS*

TEXAS STATE AFFORDABLE HOUSING CORPORATION 2020 ANNUAL ACTION PLAN

INTRODUCTION

This plan is prepared in accordance with Texas Government Code, Section 2306.566, which requires the Texas State Affordable Housing Corporation (“TSAHC”) to develop a plan to address the state’s housing needs. Texas Government Code, Section 2306.0721(g) requires TSAHC’s Annual Action Plan to be included in the State Low Income Housing Plan (“SLIHP”) prepared by the Texas Department of Housing and Community Affairs (“TDHCA”).

TSAHC OVERVIEW

The Texas State Affordable Housing Corporation, created in 1994 at the direction of the Texas State Legislature, is a self-sustaining nonprofit entity whose purpose is to primarily serve the housing needs of low, very low, and extremely low-income Texans and other underserved populations who cannot access comparable housing options through conventional financial channels. TSAHC’s enabling legislation can be found in Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq.

TSAHC’s office is located in Austin, Texas. A five-member volunteer Board of Directors, appointed by the Governor of Texas, oversees the policies and business of TSAHC. None of TSAHC’s programs or operations are funded through the State’s budget appropriations process.

TSAHC is statutorily authorized to issue mortgage revenue bonds and other tax-exempt bonds to finance the purchase and creation of affordable housing. TSAHC also has the authority to use loans from banks, private mortgage companies, nonprofit organizations and other financial institutions to assist primarily low, very low, and extremely low-income Texans. Over the course of its history, TSAHC has utilized approximately \$4 billion in single family bonding authority and approximately \$929 million in multifamily private activity bonds.¹ Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following home buyer programs:

- Homes for Texas Heroes Home Loan Program
- Home Sweet Texas Home Loan Program
- Mortgage Credit Certificate Program

¹ 2019 TSAHC bond activity includes the reservation of \$667,865,165 in mortgage revenue bonds for the single family program and the reservation of \$108,580,000 in Multifamily Private Activity Bonds.

Using its statutory purpose and powers as guidance, TSAHC has developed the following additional programs, services, and initiatives to help meet the need for affordable housing in Texas:

- Home Buyer and Financial Education
- Texas Housing Impact Fund
- Affordable Communities of Texas
- Asset Oversight and Compliance
- Single Family Rental Program
- Multifamily Rental Program
- Texas Foundations Fund
- Housing and Economic Assistance to Rebuild Texas (HEART)
- Technical Assistance and Other Initiatives

TSAHC MISSION AND OBJECTIVE

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

As Texas' population grows and the housing industry changes, the programs and services TSAHC administers continue to evolve and expand to meet these changing dynamics. TSAHC remains committed to the populations it has historically served, but is also active in responding to new challenges like preserving housing in rural areas, expanding housing opportunities for Texans with complex health needs, and helping Texans rebuild after natural disasters.

TSAHC's objective in 2020 is to serve the evolving housing needs of Texans by implementing innovative solutions through its current programs while also exploring opportunities to establish new programs to better assist underserved populations.

PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS

HOMEOWNERSHIP PROGRAMS

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

In addition to financial benefits, there are social benefits to homeownership. Stable housing created by homeownership can lead to better educational outcomes for children, improved health outcomes, reduced crime, and increased civic engagement.³

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

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

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

In 2006, TSAHC created the Home Sweet Texas Home Loan Program to serve home buyers not eligible for the Homes for Texas Heroes Home Loan Program. The Home Sweet Texas Home Loan Program is not profession-specific.

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

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

Down Payment Assistance Options

TSAHC offers down payment assistance through both the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs because the number one barrier for prospective buyers is that many cannot accumulate sufficient funds for a down payment.⁴ This problem has worsened in recent years as increasing rents make it harder to save money and transition into homeownership.⁵

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

TSAHC's down payment assistance is available statewide on a first-come, first-served basis to home buyers who wish to purchase a newly constructed or existing home. Home buyers must meet income and purchase price limits set by federal guidelines, while demonstrating creditworthiness and meeting standard mortgage underwriting requirements. Home buyers must also occupy the purchased home as their primary residence. The programs are accessible to eligible borrowers by directly contacting a participating mortgage lender.

Both the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs are available statewide to those with incomes at or below 115 percent of the area median family income (AMFI). Serving moderate income Texans – those between 80 and 115 percent AMFI – is an important component of meeting the state's housing needs, because those households are struggling to afford homes in the absence of assistance. For reference, the median home price statewide reached a record high of \$242,000 in September 2019.⁶*Homeownership Programs Financing Mechanisms*

TSAHC funds its mortgage loans with down payment assistance in two ways: by issuing mortgage revenue bonds available under its statutory authority, and by pooling loans on a regular basis and selling the mortgage-backed securities (known in the industry as the TBA program).

Mortgage Credit Certificate Program

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

⁴ Source: Lindsay Vansomeren, "Overcoming Obstacles to Buying a Home," www.lendingtree.com, April 5, 2018

⁵ Source: "American Families Face a Growing Rent Burden," www.pewtrusts.org, April 19, 2018

⁶ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 7, 2019.

Under the MCC Program, the home buyer can take a portion of the annual interest paid on the mortgage loan as a special tax credit. An MCC has the potential of saving the home buyer thousands of dollars over the life of the loan. And although the MCC Program is not a home loan program, TSAHC requires the home buyer to obtain a fixed-rate mortgage loan. Home buyers can also combine the MCC Program with the mortgage loan and down payment assistance provided under the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs.

Home Buyer Education Requirement

Every home buyer who utilizes one of TSAHC's homeownership programs must complete an approved home buyer education course offered by a provider listed on the Texas Financial Toolbox website.⁷ The providers listed on this site are generally nonprofit organizations or government entities who are either HUD-approved or certified to provide home buyer education.

TSAHC requires home buyer education to ensure households are well prepared for the responsibilities of owning a home. Research by the U.S. Department of Housing and Urban Development revealed that home buyer education empowers individuals with the ability to make better financial decisions, understand their home buying options, improve their credit, save more money, and lower housing costs.⁸

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

2019 Homeownership Programs Changes

TSAHC continues to stay abreast of any changes or developments in the mortgage industry and offer consumers an array of mortgage products to meet their needs. In May 2019, TSAHC launched the Lender Advisory Council which is comprised of some of TSAHC's top performing loan officers and plays a critical role in shaping TSAHC's programs and promoting homeownership in Texas. Members of the council share their thoughts about TSAHC, its programs and services, and ways TSAHC can better meet the needs of Texas home buyers.

In July, TSAHC launched a Homes for Texas Heroes Bond Program home buyer product that offered a very competitive interest rate along with a 4% down payment assistance grant. In November, TSAHC waived all the fees associated with the Mortgage Credit Certificate program for veterans. These two initiatives highlight TSAHC's commitment to serving professions covered by our Homes for Texas Heroes program.

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

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

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

Finally, in December TSAHC began offering 3%, 4%, and 5% three-year deferred forgivable second lien down payment assistance options, replacing the repayable second lien option that TSAHC launched in September 2018. The deferred forgivable second lien offers a lower interest rate on the first lien mortgage loan than TSAHC's down payment assistance grant options and is fully forgiven as long as the home buyer does not sell or refinance their home within three years of purchase.

2019 Homeownership Programs Activity Synopsis

Through December 31, 2019, TSAHC's home buyer programs helped 9,397 families purchase a home with down payment assistance, an MCC, or both. In comparison, TSAHC assisted 9,347 families in 2018. To date, TSAHC has served more than 38,100 households under our homeownership programs.

2020 Implementation Plan

TSAHC will look to expand the reach of our homeownership programs by continuing to build upon relationships with current lenders and recruiting additional lenders to participate in our homeownership programs. In 2020, TSAHC will continue to engage the Lender Advisory Council to gather their input on how we can improve our lender network and serve Texas home buyers.

TSAHC will also make a stronger push in marketing to REALTORS[®], particularly those in areas where our programs are underutilized. In the past several years, TSAHC has increased its outreach to these professionals, and the homeownership and marketing teams will continue these efforts, which include in-person and online training as well as other outreach activities.

Additionally, TSAHC will continue to market programs directly to home buyers in new and creative ways. This is necessary because many home buyers don't know that down payment assistance programs exist.¹⁰ TSAHC continues to refine and improve how we target consumers through both online and traditional advertising channels. In 2020 TSAHC will also launch a podcast that will cover homeownership and home buying topics. The intended audience includes consumers, lenders, and REALTORS[®].

¹⁰ Source: Laurie Goodman, et. al. "Barriers to Accessing Homeownership: Down Payment, Credit, and Affordability," Urban Institute, September 2018

HOME BUYER EDUCATION AND FINANCIAL EDUCATION

Connecting Consumers with High Quality Housing and Financial Counselors

In 2012, TSAHC created the Texas Financial Toolbox (www.texasfinancialtoolbox.com) to give consumers an easy way to find nonprofit organizations or government entities that can help them achieve their financial and homeownership goals through home buyer education, credit counseling, or financial education.

Whether consumers want to learn how to better manage their money, find out if they're ready for homeownership, understand the home buying process and the programs that are available to help them buy a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is a great place to start. Information about home buyer programs, home buyer education classes, financial education, and foreclosure prevention is available, all searchable by city. This is a unique tool TSAHC believes is providing essential information to Texas consumers.

In 2018, TSAHC expanded the Toolbox resource by creating a Loan Comparison Calculator¹¹ to help potential home buyers compare the different loans types and down payment assistance options offered by TSAHC. This tool is also available on TSAHC's website www.tsahc.org.

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

The Toolbox also includes a step-by-step guide to help families and individuals gain a better understanding of the home buying process.

Housing Connection Training

TSAHC has offered home buyer and financial education training to Texas housing nonprofits since 2012. From 2012-2017, TSAHC administered the Texas Statewide Homebuyer Education Program (TSHEP), a housing and financial counselor training program, on behalf of the Texas Department of Housing and Community Affairs. In late 2017 TSAHC decided to expand the scope of the training services provided and opted not to continue our role as administrator of TSHEP.

In 2018, TSAHC introduced the Housing Connection training program. The Housing Connection training built upon the success of TSHEP by offering not only housing and financial counselor training but also training for nonprofits interested in affordable housing development. The program's goal is to help both affordable housing and counseling organizations access trainings, promote themselves, and build capacity for their organizations and programs.

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

In 2019, Housing Connection training included five days of training (two separate courses) for housing and financial counselors, two days of training (one course) for organizations that currently or would like to develop and/or operate affordable housing, and two days of training (one course) for participants who wanted to improve their management and leadership skills. These trainings were offered at a weeklong training workshop in June 2019 hosted at the Federal Reserve Bank of Dallas.

The courses covered the following topics: basics for homeownership counselors, test strategies for HUD’s counselor exam, steps of affordable housing development, and strategic thinking and planning. TSAHC contracted with NeighborWorks America, the selected education provider, to provide the training services.

TSAHC, with support from private and public funders, made the training sessions as affordable as possible by subsidizing tuition costs and providing hotel scholarships for participants traveling from out of town. In total, 50 individuals representing 34 organizations in 22 municipalities across Texas went through Housing Connection training in 2019.

To date, 608 individuals representing 198 organizations in 78 municipalities across Texas have attended trainings provided by TSAHC through either TSHEP (2012-2017) or Housing Connection (2018-2019). Additionally, TSAHC has provided 190 scholarships totaling \$102,793 to participants.

In addition to in-person training, TSAHC offers webinars through Housing Connection. In 2019, TSAHC offered four webinars that were attended by more than 100 participants.

2020 Implementation Plan

In 2020, TSAHC will provide four courses, all taught by NeighborWorks America:

1. Homeownership Counseling Certification (5-day course)
2. Understanding Underwriting: Successful Loans for Nonprofit Developers (2-day course)
3. Mortgage Math Made Simple for Homeownership Professionals (1/2-day course)
4. An Introduction to Affordable Rental Housing Development (1/2-day course)

The first two courses will be offered during a weeklong in-person training workshop in June 2020 to be hosted by the Federal Reserve Bank of Dallas – San Antonio branch. The second two courses are offered online, and participants may take them at any point during a one-month period.

TSAHC will continue to make the training as affordable as possible by raising public and private funds to subsidize tuition costs and provide hotel scholarships for participants traveling from out of town.

TEXAS HOUSING IMPACT FUND

The Texas Housing Impact Fund (formerly known as the Direct Lending program) helps provide safe, decent, and affordable housing with an emphasis on serving rural and underserved communities by providing flexible financing options to affordable housing developers.

Leveraging investments from private foundations and banks, TSAHC is able to provide both short-term and long-term affordable housing financing to developers through the Texas Housing Impact Fund. This funding model has enabled TSAHC to steadily grow the fund over time, with applications for new loans accepted on an ongoing basis, provided there is funding available for the program.

To date, the Texas Housing Impact Fund has financed the construction or rehabilitation of 225 single family homes and 2,805 rental units for low and moderate-income households.

TSAHC currently offers three types of loans:

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

Single Family Construction/Rehabilitation

Homeownership is the primary means by which lower-income households create stability and build wealth for the future. As mentioned above, the average household wealth of a homeowner is \$231,420 while the average household wealth of a renter is \$5,200.¹²

However, due to rising housing prices, many Texans cannot afford to purchase a home in their communities. For example, according to the Real Estate Center at Texas A&M University, as of September 2019, the median home price in Texas was a record high \$242,000.¹³ Escalating home prices are especially problematic in urban areas like Austin (median home price of \$320,000), Dallas (\$272,500), and Houston (\$249,000).¹⁴

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

In 2019, affordable housing developers used financing from the Texas Housing Impact Fund to rehabilitate or construct eight homes for low- to moderate-income home buyers.

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

¹³ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 7, 2019.

¹⁴ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 7, 2019.

Multifamily Construction/Rehabilitation

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

TSAHC’s Texas Housing Impact Fund generally targets smaller multifamily developments in rural areas and underserved communities.

In 2019, affordable housing developers were awarded financing from the Texas Housing Impact Fund to help build rehabilitate or construct 844 affordable rental units. Among these, 817 units are located in rural areas.

Texas Housing Impact Fund Loan Production

Loan Production	2019	2003 - 2018
Loans Approved	6	31
# of Single Family Homes Built or Under Construction	8	217
# of Rental Units	844	1961
Amount of Loan Funds Approved	\$7,195,000 ¹⁵	\$16,760,374

2020 Implementation Plan

TSAHC plans to continue to provide flexible lines of credit to developers in targeted areas. These loan products, leveraged with TSAHC’s access to lower cost land through its Affordable Communities of Texas (ACT) land bank, will enable these developers to continue to construct and rehabilitate single family homes that are affordable for working families.

Additionally, TSAHC plans to continue to explore lending opportunities to address housing needs for underserved populations including disaster impacted areas, small and rural markets, and urban areas that are rapidly changing and risk losing affordable housing. There will be a particular emphasis on rural areas given TSAHC’s continued involvement in the preservation of USDA financed properties and the fact that TSAHC was awarded a \$3.75 million grant from the Capital Magnet Fund (program administered by the U.S. Department of Treasury). Those funds are prioritized to address rural housing needs.

TSAHC will continue to grow the fund by pursuing grants, Program Related Investments or Equity Equivalent Investments from foundations, banks, and other lenders and investors.

¹⁵ Texas Housing Impact Fund loans are revolving lines of credit for single-family construction awarded to Legacy CDC, East Dallas Development Corporation, and MiCasita (CDC Brownsville); and loans for the preservation and creation of multifamily units awarded to Accessible Housing Austin, Texas Housing Foundation and Hamilton Valley Management, Inc.

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

AFFORDABLE COMMUNITIES OF TEXAS PROGRAM

TSAHC created the Affordable Communities of Texas (ACT) Program, a land bank and land trust program, in 2008 to stabilize communities experiencing high rates of foreclosure. TSAHC works in partnership with 20 nonprofit organizations across the state to acquire and redevelop foreclosed homes, vacant land, and tax foreclosed properties in order to make these homes available for sale or rent to low-income families.

To date, TSAHC has acquired 572 properties through the ACT program and has created 296 homes for extremely low, very low, low, and moderate-income Texans. The ACT Program has a current portfolio of 214 lots and homes, and there are three active components of the program distinguished by source of funding and targeted use of properties:

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

The ACT program previously included a fourth component, which ended in 2016. This initiative, called the Veterans Housing Initiative, was a partnership with Bank of America. TSAHC accepted higher value homes donated by Bank of America that were redeveloped and sold at a minimum 25% discount or donated mortgage-free to qualified U.S. military veterans in Texas. TSAHC sold 67 discounted homes and donated an additional 10 homes to veterans who are disabled and have low incomes.

Affordable Communities of Texas Portfolio

Program/Initiative	Acquisitions 2019	Sales 2019	Current Portfolio	Current Asset Value
ACT Land Banking	5	14	41	\$1,046,422
Texas NSP	0	20	173	\$2,306,476

2020 Implementation Plan

The ACT Program will continue to play an integral role in TSAHC's overall affordable housing strategy. TSAHC plans to continue to form partnerships to acquire foreclosed and vacant properties, including working directly with local and regional governments.

Additionally, TSAHC intends to continue working with its network of local partner developers to redevelop and sell properties currently in the ACT Land Banking portfolio. TSAHC will also continue to implement new marketing strategies to sell properties.

TSAHC will also continue to focus on selling homes in the Texas NSP portfolio as quickly and efficiently as possible. In 2020, TSAHC will expand its efforts to find local partners in areas of the state where land bank properties exist.

TSAHC continues to explore the implementation of land trust mechanisms that allow TSAHC to deliver homeownership opportunities to low- to moderate-income home buyers and deeper levels of affordable rental housing. This may include properties currently owned by TSAHC or sites where TSAHC partners with another entity.

MULTIFAMILY PRIVATE ACTIVITY BOND PROGRAM

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

TSAHC makes available to developers its multifamily PAB allocation through an annual Request for Proposal application process. To be considered for multifamily PAB financing, multifamily developments must meet specific housing needs identified each year by TSAHC's Board of Directors. In 2019, those housing needs were:

- At-Risk Preservation and Rehabilitation of Existing Affordable Units
- Housing in Rural and Smaller Urban Markets
- Senior and Service Enriched Housing Developments
- Housing in Areas with Disaster Declarations

In 2019, TSAHC issued or reserved \$108,580,000 in multifamily PABs to construct or rehabilitate 1,337 affordable rental units across the state.¹⁶

¹⁶ The developments are Ventura at Tradewinds (Midland, TX), Ventura at Fairgrounds (Midland, TX), Pythian Manor Apartments (Dallas, TX), and 22 rural properties included in the Hamilton Valley Management Inc. portfolio.

2020 Implementation Plan

TSAHC anticipates continued interest and growth in our PAB program due to the high number of affordable housing units needed to meet the demand. For example, research conducted by the National Low Income Housing Coalition found that, in Texas, there are only 51 units that are affordable for every 100 households that earn 50% or less of the average median income.¹⁷

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

TSAHC, Enterprise Community Partners, the Federal Reserve Bank of Dallas, USDA Rural Development, and other partners completed a five-part Rural Housing Preservation Academy in 2018 and hosted a Rural Rental Housing Buyers/Seller Conference in 2019, both of which focused on how to preserve aging rural multifamily developments. In 2020, TSAHC will build on these initiatives and continue to emphasize the preservation of affordable housing in rural areas.

TSAHC will also explore how to create more Permanent Supportive Housing units either through PABs or other financing structures. One such development is under consideration for PAB financing in 2020. The creation of additional PSH housing is another priority for TSAHC, in part due to a recent collaboration with the Texas Department of Health and Human Services. This partnership focused on creating housing opportunities for Medicaid recipients who require stable housing with strong tenancy supports.

ASSET OVERSIGHT AND COMPLIANCE

Asset oversight and compliance monitoring of multifamily properties financed through multifamily private activity bonds is required by many bond issuers, including TSAHC. TSAHC also requires asset oversight and compliance monitoring of multifamily properties financed through our Texas Housing Impact Fund. TSAHC believes these reviews are one of the best ways to ensure properties are continuing to provide safe and decent affordable housing to their residents.

Asset Oversight

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

Compliance

As part of the compliance review process, staff reviews tenant files on-site annually to ensure that property owners and managers are following the federal affordability requirements relating to the

¹⁷ Source: "The Gap: A Shortage of Affordable Homes," The National Low Income Housing Coalition, March 2019

tax-exempt status of the bonds. Completed compliance reports are submitted to property owners, managers, and other stakeholders and are also available on TSAHC's web site. In addition, TSAHC manages an online reporting system that allows property managers to complete their monthly compliance reporting online.

Each month, staff monitors whether property owners and managers are providing the required number of affordable units to income-eligible households and that high-quality resident services are being provided. Monthly compliance monitoring helps TSAHC ensure that property owners and managers are meeting all program requirements.

In 2019, TSAHC performed asset oversight reviews for 32 properties, totaling 4,744 units. In the same year, TSAHC performed compliance reviews for 31 properties, totaling 4,532 units. These properties are either bond-financed or financed through the Texas Housing Impact Fund.

2020 Implementation Plan

TSAHC will continue to provide asset oversight and compliance monitoring services to the properties in its current bond and Texas Housing Impact Fund portfolios. In 2020, TSAHC anticipates adding 22 properties to the portfolio of properties monitored by TSAHC's staff.

TSAHC will continue to review and update its policies and procedures as industry trends and changes in policy dictate. TSAHC will continue to closely monitor the financial health and physical condition of properties in its portfolio and offer specific strategies for improvement.

And finally, TSAHC plans to upgrade the online compliance monitoring system to help property managers report income information in a timely manner and ensure the security of the information collected.

SINGLE FAMILY RENTAL PROGRAM

The cost of living in Austin continued to rise in 2019. According to the Real Estate Center at Texas A&M University, the median home price in Austin was \$320,000 as of September 2019.¹⁸ The average monthly rent was \$1,578 as of October 2019.¹⁹ These prices are simply unaffordable for many low-income Austin families.

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

Homes available through the program are located in areas with higher than average median incomes, with access to good schools and other services nearby. The program has received an

¹⁸ Source: See Footnote 14.

¹⁹ Source: <https://www.rentjungle.com/average-rent-in-austin-rent-trends/> (Accessed November 7, 2019)

extraordinary number of applications from low-income families and individuals interested in renting a home available under the program.

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

TSAHC's single family rental portfolio includes 17 single family homes and one duplex for a total of 19 rental properties in the Austin MSA. These are leased to qualifying, low-income households.

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

Combined, there are 23 rental properties in the Single Family Rental Program across the Austin and San Antonio MSAs.

2020 Implementation Plan

In 2020, TSAHC plans to acquire one more home in the San Antonio MSA.

MULTIFAMILY RENTAL PROGRAM

In July 2015, TSAHC expanded its rental program by acquiring the Rollins Martin apartment complex in East Austin. The Rollins Martin apartment complex was originally financed as part of the federal low-income housing tax credit (LIHTC) program. It consists of 15 three-bedroom apartment units, all of which are affordable for families earning at or below 60% of the area median family income.

The apartment complex is located in a rapidly developing neighborhood of East Austin that is quickly becoming unaffordable to its long-time lower-income residents. Rents in that part of the Austin have increased at an alarming rate, going up between 22-38.6% between 2011-2015.²⁰ By maintaining affordability in the rapidly changing neighborhood, TSAHC is meeting a critical housing need for the community.

Beyond this, TSAHC has also made substantial improvements to the Rollins Martin apartment complex. Since 2015, TSAHC has completed the following repairs and improvements: installed new appliances, tankless water heaters, and HVAC for each unit; installed new roofing, new outdoor trash receptacles, a bike rack, surveillance system, and a fence for the property; expanded doors for the laundry area in each unit; and completely renovated six units. In 2018, TSAHC replaced all staircases at the property and added additional security features to the locks on each unit's door.

²⁰ Source: <https://data.austintexas.gov/stories/s/Household-Affordability/czit-acu8/>

In 2019, extensive repairs continued with a complete renovation of two more units. TSAHC also upgraded the video surveillance system and installed vent fans in the bathrooms for units that did not have them. Moreover, TSAHC completely renovated the exterior of the apartment complex by replacing all siding and windows and adding new exterior lighting, signage, and mailbox.

2020 Implementation Plan

In 2020, TSAHC will continue to renovate individual units on a rolling basis after a tenant moves out, in order to avoid any tenant displacement.

TEXAS FOUNDATIONS FUND

History of the Texas Foundations Fund

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

Through the Texas Foundations Fund, TSAHC partners with nonprofit organizations across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. Selected partners receive grants to support their housing services. Since 2008, TSAHC has awarded more than \$3.7 million in grants.

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

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

TSAHC selected these services by conducting a survey asking its partner housing organizations to identify the greatest housing needs of the very low-income Texans they serve. TSAHC also conducts follow up surveys every few years to confirm that the services funded by the Texas Foundations Fund are still critically needed by very low-income Texans.

TSAHC funds its Texas Foundations Fund awards primarily with earned revenue from its other housing programs. TSAHC's Board of Directors determines the amount available for each funding round.

Prior to each application cycle, TSAHC publishes the Texas Foundations Fund Guidelines for public comment, giving stakeholders the opportunity to provide feedback prior to submitting a funding proposal.

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

2019-2020 Funding Cycle

In 2019, TSAHC's 24 partners (originally selected in May 2018) received \$504,000 in matching grants (\$21,000 each), and they will use the funding to serve very low-income Texans with supportive services and home repairs.

2020 Implementation Plan

TSAHC will begin a new Texas Foundations Fund cycle in spring 2020. Prior to that, TSAHC will survey Texas Foundations Fund stakeholders (existing grantees, past grantees, potential grantees, and other interested parties) as well as internal decision makers to see if funding priorities, guidelines, or any other changes to the program need to be considered and implemented.

TSAHC will operate under the same timeline as in years past. Applications for potential grantees will open in spring 2020; TSAHC will review applications in summer 2020; TSAHC will take its recommendations to the Board in fall 2020; and TSAHC will disburse funding in fall 2020.

HOUSING AND ECONOMIC ASSISTANCE TO REBUILD TEXAS (HEART)

On August 23, 2017, Hurricane Harvey made landfall along the Texas coast, inflicting catastrophic damage to Southeast Texas, the Gulf Coast region, the greater Houston area, and the Coastal Bend area. On August 25, 2017, a Major Disaster Declaration was issued for 41 counties impacted by the hurricane.

In response to this catastrophic event, TSAHC partnered with Enterprise Community Partners to create a grants program to provide critical home repair funding, programmatic support, and technical assistance for nonprofits providing ongoing relief efforts to the impacted areas with an emphasis on providing relief outside of the Harris county area.

The program, entitled Housing and Economic Assistance to Rebuild Texas (HEART), launched in April 2018 thanks to a generous financial commitment from the Rebuild Texas Fund, a joint initiative of the OneStar Foundation and the Michael & Susan Dell Foundation. Other funding was provided by the Meadows Foundation, the Center for Disaster Philanthropy, BBVA and a commitment from TSAHC's Board.

To date, the program has awarded more than \$2,000,000 to 38 nonprofits providing housing-related assistance to low-income households directly affected by Hurricane Harvey. Among those nonprofits, 17 are providing critical home repair services, and 89 homes have been repaired to date. The HEART program also provides technical assistance and, to date, 12 webinars have been offered to grantees as well as individual technical assistance opportunities.

2020 Implementation Plan

TSAHC and Enterprise Community Partners will continue to administer the program and award more grants into 2020 thanks to an additional round of funding provided by the Rebuild Texas Fund in spring 2019. The two organizations will also continue providing technical assistance including an in-person training and grantee roundtable event in January 2020.

TECHNICAL ASSISTANCE AND OTHER INITIATIVES

Rural Rental Housing Preservation

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

Specifically, the organizations were focused on preserving developments that were financed by the U.S. Department of Agriculture under its Section 514 and 515 programs. There are 696²¹ of these developments across Texas, and many face uncertain futures due to a need for repairs, maturing mortgages, expiring rental assistance agreements, or a combination of those factors.

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

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

²¹ Source: <https://catalog.data.gov/dataset/usda-rural-development-multifamily-section-515-rural-rental-housing-and-section-514-farm-l-f2dd4>

In fall 2019, the partner organizations continued their work by hosting a conference connecting rural affordable housing owners interested in selling their properties with potential buyers interested in keeping those properties affordable.

TSAHC remains active in preserving rural rental housing and is currently working on a bond-financed transaction to preserve 22 Section 515 USDA properties across the state. As mentioned above, TSAHC is also active in deploying and eventually recycling funds from the Capital Magnet Fund towards the preservation and creation of rural rental housing.

Health and Housing Partnership

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

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

In addition to the IAP, TSAHC and HHS are also receiving technical assistance from the National Academy for State Health Policy to implement specific components of the state action plan. That technical assistance began in April 2018 and will continue into 2020. TSAHC will continue to work on implementing areas of the state action plan that pertain to creating or preserving permanent supportive housing units.

More specifically, TSAHC conducted a series of Permanent Supportive Housing (PSH) workshops in 2019 for nonprofits and other interested parties who wish to create or preserve PSH units. These one-day workshops provided an overview of the financing of PSH developments and the implementation of supportive services at those developments.

In 2020, TSAHC plans to offer a more in-depth, multi-session PSH Institute for entities who plan to build a PSH development and need technical assistance in accomplishing that. While details are still being finalized for the institute, TSAHC hopes to select at least four development teams in four different cities across the state.

In 2020, TSAHC also plans to partner with HHS to provide additional funding to support the creation of units for individuals with long-term health needs that would like to transition into community-based housing. The funding would be provided via uncommitted funds from the Money Follows the Person program.

General Homelessness Activities

TSAHC continues to support other efforts addressing homelessness. This includes Advisory Member representation on the Texas Interagency Council for the Homeless (TICH) and serving as liaison between the TICH and United State Interagency Council on Homelessness. In addition, TSAHC sponsors the annual Texas Conference on Ending Homelessness hosted by the Texas Homeless Network.

In 2018-2019, TSAHC also sponsored the Texas Homeless Network for the Frequent Users Systems Engagement (FUSE) Learning Community program. FUSE uses data to help communities address homelessness among individuals with complex behavioral health challenges, who are the highest users of jails, homeless shelters, and other crisis service systems.

In 2020, TSAHC will continue to explore ways it can make an impact in homelessness including offering the PSH Institute mentioned above and supporting ongoing efforts to better use data to solve homelessness challenges.

Appendix A: Legislative Requirements for the State Of Texas Low Income Housing Plan and Annual Report

SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (b) Not later than the 30th day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the House of Representatives, and member of any legislative oversight committee.
- (c) The report must include:
 - (1) a complete operating and financial statement of the department;
 - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
 - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
 - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
 - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
 - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
 - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
 - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
 - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
 - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
 - (A) the street address and municipality or county in which the property is located;
 - (B) the telephone number of the property management or leasing agent
 - (C) the total number of units, reported by bedroom size;
 - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
 - (E) the rent for each type of rental unit, reported by bedroom size;
 - (F) the race or ethnic makeup of each project;
 - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;
 - (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;

- (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
- (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

SEC. 2306.0721. LOW INCOME HOUSING PLAN

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

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

SEC. 2306.0722. PREPARATION OF PLAN AND REPORT

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

- (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
- (7) develop housing programs through an open, fair, and public process;
- (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
- (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;
- (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate;
- (11) develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
- (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
 - i. 0 to 30 percent of area median income adjusted for family size;
 - ii. more than 30 to 60 percent of area median income adjusted for family size;
 - iii. more than 60 to 80 percent of area median income adjusted for family size;
 - iv. more than 80 to 115 percent of area median income adjusted for family size; or
 - v. more than 115 percent of area median income adjusted for family size;
- (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and
- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS

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

SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT

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

Appendix B: Housing Analysis Regional Tables

The following notes apply to all Housing Analysis Regional Tables.

- Due to limitations of available data, only civilian, non-institutionalized persons with a disability are counted for each region's persons with disability population count. Statistics for total civilian non-institutionalized population are pulled from the 2013-2017 ACS, Table S1810 and available at the state or county level on the Census Bureau's FactFinder website (factfinder.census.gov).
- The figures reported for Persons with HIV/AIDS do not include those unaware of their HIV infection, or those who tested positive for HIV solely through an anonymous HIV test. In addition, the 4,036 people counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area and only present in the total statewide figure.
- Veteran populations should be compared to civilian population 18 years old and over. Statistics for total civilian population 18 years and over are pulled from the 2013-2017 ACS, Table S2101 and available at the state or county level on the Census Bureau's FactFinder website (factfinder.census.gov).
- Housing units reported in the 'Other' category under Physical Housing Characteristics of Housing Units can include any living quarters occupied as a housing unit that does not fit in the other categories. Examples that fit in the 'Other' category are houseboats, railroad cars, campers and vans.
- There are 7 PHA, 877 HCV, and 489 TDHCA-assisted units that lack geographic data. These units have been included in the statewide count of subsidized multifamily units found in the Housing Analysis section (Section 2), but they are not included in the following regional tables.

For reference, a list of all Texas counties grouped by region with urban/rural designation has been included preceding the Housing Analysis Regional Tables.

TDHCA Counties by Region with 2019 Urban/Rural Designation

<u>Region 1</u>	<u>Region 2</u>	<u>Region 3</u>	<u>Region 4</u>	<u>Region 5</u>	<u>Region 6</u>	<u>Region 7</u>	<u>Region 8</u>	<u>Region 9</u>	<u>Region 10</u>	<u>Region 11</u>	<u>Region 12</u>	<u>Region 13</u>
Armstrong	Archer	Collin	Anderson	Angelina	Austin	Bastrop	Bell	Atascosa	Aransas	Cameron	Andrews	Brewster
Bailey	Baylor	Cooke	Bowie	Hardin	Brazoria	Blanco	Bosque	Bandera	Bee	Dimmit	Borden	Culberson
Briscoe	Brown	Dallas	Camp	Houston	Chambers	Burnet	Brazos	Bexar	Brooks	Edwards	Coke	El Paso
Carson	Callahan	Denton	Cass	Jasper	Colorado	Caldwell	Burleson	Comal	Calhoun	Hidalgo	Concho	Hudspeth
Castro	Clay	Ellis	Cherokee	Jefferson	Fort Bend	Fayette	Coryell	Frio	DeWitt	Jim Hogg	Crane	Jeff Davis
Childress	Coleman	Erath	Delta	Nacogdoches	Galveston	Hays	Falls	Gillespie	Duval	Kinney	Crockett	Presidio
Cochran	Comanche	Fannin	Franklin	Newton	Harris	Lee	Freestone	Guadalupe	Goliad	La Salle	Dawson	
Collingsworth	Cottle	Grayson	Gregg	Orange	Liberty	Llano	Grimes	Karnes	Gonzales	Maverick	Ector	
Crosby	Eastland	Hood	Harrison	Polk	Matagorda	Travis	Hamilton	Kendall	Jackson	Real	Gaines	
Dallam	Fisher	Hunt	Henderson	Sabine	Montgomery	Williamson	Hill	Kerr	Jim Wells	Starr	Glasscock	
Deaf Smith	Foard	Johnson	Hopkins	San Augustine	Walker		Lampasas	Medina	Kenedy	Uvalde	Howard	
Dickens	Hardeman	Kaufman	Lamar	San Jacinto	Waller		Leon	Wilson	Kleberg	Val Verde	Irion	
Donley	Haskell	Navarro	Marion	Shelby	Wharton		Limestone		Lavaca	Webb	Kimble	
Floyd	Jack	Palo Pinto	Morris	Trinity			Madison		Live Oak	Willacy	Loving	
Garza	Jones	Parker	Panola	Tyler			McLennan		McMullen	Zapata	Martin	
Gray	Kent	Rockwall	Rains				Milam		Nueces	Zavala	Mason	
Hale	Knox	Somervell	Red River				Mills		Refugio		McCulloch	
Hall	Mitchell	Tarrant	Rusk				Robertson		San Patricio		Menard	
Hansford	Montague	Wise	Smith				San Saba		Victoria		Midland	
Hartley	Nolan		Titus				Washington				Pecos	
Hemphill	Runnels		Upshur								Reagan	
Hockley	Scurry		Van Zandt								Reeves	
Hutchinson	Shackelford		Wood								Schleicher	
King	Stephens										Sterling	
Lamb	Stonewall										Sutton	
Lipscomb	Taylor										Terrell	
Lubbock	Throckmorton										Tom Green	
Lynn	Wichita										Upton	
Moore	Wilbarger										Ward	
Motley	Young										Winkler	
Ochiltree												
Oldham												
Parmer												
Potter												
Randall												
Roberts												
Sherman												
Swisher												
Terry												
Wheeler												
Yoakum												

Legend:
Urban County
Rural County

Appendix B: Housing Analysis Regional Tables

Region 1		Rural	Urban	Total	Source	
Individuals		315,872	549,824	865,696	2013-2017 ACS, Table DP05	
Households	Owner	73,946	120,903	194,849	2013-2017 ACS, Table DP04	
	Renter	32,760	81,943	114,703		
Elderly Persons (65 years+)		45,280	67,444	112,724	2013-2017 ACS, Table DP05	
Persons with Disabilities		42,674	71,508	114,182	2013-2017 ACS, Table S1810	
Persons with HIV/AIDS		222	948	1,170	Texas DSHS, 2018	
Incidents of Family Violence		1,491	7,473	8,964	Texas DPS, 2019	
Veterans		13,963	30,310	44,273	2013-2017 ACS, Table S2101	
Youth Aging out of Foster Care		22	53	75	Texas DFPS, 2019	
Individuals Below 125% Poverty		67,802	121,082	188,884	2013-2017 ACS, Table S1701	
Households by Income Group	0-30%AMFI	11,952	26,155	38,107	2012-2016 CHAS, Table 8	
	30-50%AMFI	13,672	23,995	37,667		
	50-80%AMFI	20,624	35,565	56,189		
	80-100%AMFI	11,068	20,740	31,808		
	Over100%AMFI	50,620	94,620	145,240		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	244	490	734	2012-2016 CHAS, Table 3	
	30-50%AMFI	342	530	872		
	50-80%AMFI	337	500	837		
	80-100%AMFI	82	105	187		
	Over100%AMFI	341	580	921		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,374	19,765	27,139	2012-2016 CHAS, Table 8	
	30-50%AMFI	5,869	16,295	22,164		
	50-80%AMFI	3,949	12,975	16,924		
	80-100%AMFI	810	3,330	4,140		
	Over100%AMFI	1,003	4,095	5,098		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	673	1,294	1,967	2012-2016 CHAS, Table 10	
	30-50%AMFI	926	1,219	2,145		
	50-80%AMFI	1,656	1,539	3,195		
	80-100%AMFI	768	769	1,537		
	Over100%AMFI	1,563	2,350	3,913		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	132,666	226,528	359,194	2012-2016 ACS, Table DP04	
	1unit	105,837	161,080	266,917		
	2units	3,120	6,588	9,708		
	3or4units	3,334	6,573	9,907		
	5to19units	3,820	20,674	24,494		
	20+units	1,678	16,811	18,489		
	Mobilehome	14,683	14,599	29,282		
	Other	194	203	397		
Housing Occupancy	OccupiedUnits	106,706	202,846	309,552	2013-2017 ACS, Table DP04	
	VacantUnits	25,960	23,682	49,642		
Subsidized Multifamily Units	Total	5,716	11,342	17,058	TDHCA Central Database, 2019	
	TDHCAUnits	1,727	4,917	6,644		
	HUDUnits	632	1,672	2,304		HUD, 2018
	PHAUnits	999	490	1,489		HUD, 2018
	USDAUnits	751	36	787		USDA, 2019
	HCVs	1,607	4,227	5,834		HUD, 2018
Foreclosures		144	503	647	RealtyTrac, 2019	

Appendix B: Housing Analysis Regional Tables

Region 2		Rural	Urban	Total	Source
Individuals		261,516	287,118	548,634	2013-2017 ACS, Table DP05
Households	Owner	73,994	63,073	137,067	2013-2017 ACS, Table DP04
	Renter	24,389	40,533	64,922	
Elderly Persons (65 years+)		51,338	40,172	91,510	2013-2017 ACS, Table DP05
Persons with Disabilities		43,809	42,382	86,191	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		187	383	570	Texas DSHS, 2018
Incidents of Family Violence		1,334	3,524	4,858	Texas DPS, 2019
Veterans		17,955	23,313	41,268	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		16	19	35	Texas DFPS, 2019
Individuals Below 125% Poverty		55,236	59,083	114,319	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	12,500	12,835	25,335	2012-2016 CHAS, Table 8
	30-50%AMFI	12,795	12,430	25,225	
	50-80%AMFI	18,059	17,645	35,704	
	80-100%AMFI	9,779	10,370	20,149	
	Over100%AMFI	45,530	50,385	95,915	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	457	365	822	2012-2016 CHAS, Table 3
	30-50%AMFI	218	294	512	
	50-80%AMFI	284	374	658	
	80-100%AMFI	105	70	175	
	Over100%AMFI	321	314	635	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	8,123	9,600	17,723	2012-2016 CHAS, Table 8
	30-50%AMFI	5,552	8,130	13,682	
	50-80%AMFI	4,149	6,800	10,949	
	80-100%AMFI	893	1,624	2,517	
	Over100%AMFI	1,121	1,945	3,066	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	315	375	690	2012-2016 CHAS, Table 10
	30-50%AMFI	419	688	1,107	
	50-80%AMFI	647	629	1,276	
	80-100%AMFI	245	305	550	
	Over100%AMFI	881	568	1,449	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	134,285	120,218	254,503	2013-2017 ACS, Table DP04
	1unit	104,546	88,808	193,354	
	2units	3,191	3,444	6,635	
	3or4units	2,519	5,789	8,308	
	5to19units	2,493	10,604	13,097	
	20+units	1,382	4,389	5,771	
	Mobilehome	19,908	7,087	26,995	
Other	246	97	343		
Housing Occupancy	OccupiedUnits	98,383	103,606	201,989	2013-2017 ACS, Table DP04
	VacantUnits	35,902	16,612	52,514	
Subsidized Multifamily Units	Total	6,966	7,115	14,081	TDHCA Central Database, 2019
	TDHCAUnits	1,713	2,460	4,173	
	HUDUnits	596	802	1,398	
	PHAUnits	2724	1157	3,881	
	USDAUnits	959	134	1,093	
	HCVs	974	2,562	3,536	
Foreclosures		102	184	286	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 3		Rural	Urban	Total	Source
Individuals		254,283	7,166,493	7,420,776	2013-2017 ACS, Table DP05
Households	Owner	66,220	1,504,442	1,570,662	2013-2017 ACS, Table DP04
	Renter	27,347	1,012,773	1,040,120	
Elderly Persons (65 years+)		47,074	756,262	803,336	2013-2017 ACS, Table DP05
Persons with Disabilities		37,168	690,758	727,926	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		253	28,233	28,486	Texas DSHS, 2018
Incidents of Family Violence		1,665	45,708	47,373	Texas DPS, 2019
Veterans		18,455	348,582	367,037	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		17	249	266	Texas DFPS, 2019
Individuals Below 125% Poverty		54,563	1,290,919	1,345,482	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	11,690	313,695	325,385	2012-2016 CHAS, Table 8
	30-50%AMFI	11,290	299,075	310,365	
	50-80%AMFI	16,405	421,955	438,360	
	80-100%AMFI	9,360	247,775	257,135	
	Over100%AMFI	44,460	1,191,555	1,236,015	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	390	5,944	6,334	2012-2016 CHAS, Table 3
	30-50%AMFI	233	3,980	4,213	
	50-80%AMFI	253	3,958	4,211	
	80-100%AMFI	184	2,179	2,363	
	Over100%AMFI	333	4,643	4,976	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	8,264	245,715	253,979	2012-2016 CHAS, Table 8
	30-50%AMFI	6,750	209,215	215,965	
	50-80%AMFI	4,739	166,570	171,309	
	80-100%AMFI	1,534	46,920	48,454	
	Over100%AMFI	1,857	64,539	66,396	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	533	26,809	27,342	2012-2016 CHAS, Table 10
	30-50%AMFI	550	27,973	28,523	
	50-80%AMFI	1,041	29,008	30,049	
	80-100%AMFI	348	11,358	11,706	
	Over100%AMFI	1,008	20,518	21,526	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	114,690	2,721,294	2,835,984	2013-2017 ACS, Table DP04
	1unit	82,977	1,815,653	1,898,630	
	2units	2,427	34,963	37,390	
	3or4units	2,406	91,094	93,500	
	5to19units	3,874	385,239	389,113	
	20+units	3,012	291,795	294,807	
	Mobilehome	19,692	100,444	120,136	
	Other	302	2,106	2,408	
Housing Occupancy	OccupiedUnits	93,567	2,517,215	2,610,782	2013-2017 ACS, Table DP04
	VacantUnits	21,123	204,079	225,202	
Subsidized Multifamily Units	Total	4,600	134,642	139,242	TDHCA Central Database, 2018 HUD, 2018 HUD, 2018 USDA, 2018 HUD, 2018
	TDHCAUnits	1,427	68,183	69,610	
	HUDUnits	826	9,913	10,739	
	PHAUnits	937	6002	6,939	
	USDAUnits	487	1810	2297	
	HCVs	923	48,734	49,657	
Foreclosures		175	7,398	7,573	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 4		Rural	Urban	Total	Source
Individuals		652,018	479,820	1,131,838	2013-2017 ACS, Table DP05
Households	Owner	174,027	110,525	284,552	2013-2017 ACS, Table DP04
	Renter	61,323	60,123	121,446	
Elderly Persons (65 years+)		121,074	74,277	195,351	2013-2017 ACS, Table DP05
Persons with Disabilities		102,318	67,150	169,468	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		945	1,171	2,116	Texas DSHS, 2018
Incidents of Family Violence		3,512	2,945	6,457	Texas DPS, 2019
Veterans		47,526	30,707	78,233	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		42	26	68	Texas DFPS, 2019
Individuals Below 125% Poverty		142,147	104,696	246,843	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	28,180	20,100	48,280	2012-2016 CHAS, Table 8
	30-50%AMFI	31,150	21,290	52,440	
	50-80%AMFI	41,735	30,165	71,900	
	80-100%AMFI	24,330	17,075	41,405	
	Over100%AMFI	108,145	82,405	190,550	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	938	545	1,483	2012-2016 CHAS, Table 3
	30-50%AMFI	485	414	899	
	50-80%AMFI	539	485	1,024	
	80-100%AMFI	219	183	402	
	Over100%AMFI	621	349	970	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	19,045	14,950	33,995	2012-2016 CHAS, Table 8
	30-50%AMFI	16,189	13,470	29,659	
	50-80%AMFI	11,089	12,019	23,108	
	80-100%AMFI	3,678	3,160	6,838	
	Over100%AMFI	3,777	3,714	7,491	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,240	948	2,188	2012-2016 CHAS, Table 10
	30-50%AMFI	1,722	860	2,582	
	50-80%AMFI	2,022	1,568	3,590	
	80-100%AMFI	801	860	1,661	
	Over100%AMFI	2,533	1,565	4,098	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	290,681	197,244	487,925	2013-2017 ACS, Table DP04
	1unit	208,414	137,483	345,897	
	2units	5,013	6,502	11,515	
	3or4units	6,807	6,953	13,760	
	5to19units	6,786	14,633	21,419	
	20+units	3,752	7,419	11,171	
	Mobilehome	58,743	23,914	82,657	
	Other	1,166	340	1,506	
Housing Occupancy	OccupiedUnits	235,350	170,648	405,998	2013-2017 ACS, Table DP04
	VacantUnits	55,331	26,596	81,927	
Subsidized Multifamily Units	Total	11,794	11,424	23,218	
	TDHCAUnits	3,823	4,792	8,615	TDHCA Central Database, 2019
	HUDUnits	1319	1,712	3,031	HUD, 2018
	PHAUnits	2173	865	3,038	HUD, 2018
	USDAUnits	1581	273	1854	USDA, 2019
	HCVs	2,898	3,782	6,680	HUD, 2018
Foreclosures	468	328	896	RealtyTrac, 2019	

Appendix B: Housing Analysis Regional Tables

Region 5		Rural	Urban	Total	Source
Individuals		380,459	394,476	774,935	2013-2017 ACS, Table DP05
Households	Owner	96,991	99,247	196,238	2013-2017 ACS, Table DP04
	Renter	39,371	47,784	87,155	
Elderly Persons (65 years+)		68,143	56,230	124,373	2013-2017 ACS, Table DP05
Persons with Disabilities		74,390	55,154	129,544	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		676	1,135	1,811	Texas DSHS, 2018
Incidents of Family Violence		2,219	4,955	7,174	Texas DPS, 2019
Veterans		27,509	24,134	51,643	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		14	10	24	Texas DFPS, 2019
Individuals Below 125% Poverty		94,961	84,407	179,368	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	19,195	21,375	40,570	2012-2016 CHAS, Table 8
	30-50%AMFI	19,840	17,425	37,265	
	50-80%AMFI	24,100	23,375	47,475	
	80-100%AMFI	13,215	14,405	27,620	
	Over100%AMFI	59,115	70,215	129,330	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	494	385	879	2012-2016 CHAS, Table 3
	30-50%AMFI	409	210	619	
	50-80%AMFI	363	103	466	
	80-100%AMFI	132	155	287	
	Over100%AMFI	569	630	1,199	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	12,455	14,605	27,060	2012-2016 CHAS, Table 8
	30-50%AMFI	9,615	9,615	19,230	
	50-80%AMFI	6,421	7,399	13,820	
	80-100%AMFI	1,579	2,264	3,843	
	Over100%AMFI	1,744	2,275	4,019	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	732	680	1,412	2012-2016 CHAS, Table 10
	30-50%AMFI	1,087	719	1,806	
	50-80%AMFI	1,024	686	1,710	
	80-100%AMFI	380	265	645	
	Over100%AMFI	1,327	1,424	2,751	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	184,209	168,385	352,594	2013-2017 ACS, Table DP04
	1unit	122,376	120,529	242,905	
	2units	3,393	3,332	6,725	
	3or4units	3,836	4,461	8,297	
	5to19units	5,759	19,116	24,875	
	20+units	3,092	4,817	7,909	
	Mobilehome	44,893	15,878	60,771	
	Other	860	252	1,112	
Housing Occupancy	OccupiedUnits	136,362	147,031	283,393	2013-2017 ACS, Table DP04
	VacantUnits	47,847	21,354	69,201	
Subsidized Multifamily Units	Total	8,865	16,671	25,536	TDHCA Central Database, 2019 HUD, 2018 HUD, 2018 USDA, 2019 HUD, 2018
	TDHCAUnits	2,665	6,218	8,883	
	HUDUnits	1080	3,366	4,446	
	PHAUnits	1612	861	2,473	
	USDAUnits	747	125	872	
	HCVs	2,761	6,101	8,862	
Foreclosures		160	464	624	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 6		Rural	Urban	Total	Source
Individuals		199,197	6,606,916	6,806,113	2013-2017 ACS, Table DP05
Households	Owner	45,284	1,364,881	1,410,165	2013-2017 ACS, Table DP04
	Renter	23,669	895,659	919,328	
Elderly Persons (65 years+)		30,298	668,285	698,583	2013-2017 ACS, Table DP05
Persons with Disabilities		23,721	623,513	647,234	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		330	29,951	30,281	Texas DSHS, 2018
Incidents of Domestic Violence		1,269	49,315	50,584	Texas DPS, 2019
Veterans		12,303	270,268	282,571	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		10	224	234	Texas DFPS, 2019
Individuals Below 125% Poverty		42,134	1,274,864	1,316,998	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	11,030	287,095	298,125	2012-2016 CHAS, Table 8
	30-50%AMFI	8,840	270,245	279,085	
	50-80%AMFI	11,470	364,190	375,660	
	80-100%AMFI	6,655	205,240	211,895	
	Over100%AMFI	30,205	1,085,835	1,116,040	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	244	6,649	6,893	2012-2016 CHAS, Table 3
	30-50%AMFI	208	4,179	4,387	
	50-80%AMFI	84	3,544	3,628	
	80-100%AMFI	24	1,204	1,228	
	Over100%AMFI	144	4,679	4,823	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	6,885	221,640	228,525	2012-2016 CHAS, Table 8
	30-50%AMFI	5,000	185,860	190,860	
	50-80%AMFI	2,755	145,860	148,615	
	80-100%AMFI	620	42,459	43,079	
	Over100%AMFI	1,313	60,760	62,073	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	438	25,830	26,268	2012-2016 CHAS, Table 10
	30-50%AMFI	510	25,668	26,178	
	50-80%AMFI	640	26,029	26,669	
	80-100%AMFI	153	12,227	12,380	
	Over100%AMFI	722	21,543	22,265	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	85,870	2,486,160	2,572,030	2013-2017 ACS, Table DP04
	1unit	57,346	1,640,059	1,697,405	
	2units	1,960	28,219	30,179	
	3or4units	2,661	61,195	63,856	
	5to19units	6,023	342,301	348,324	
	20+units	2,695	295,241	297,936	
	Mobilehome	14,957	115,835	130,792	
	Other	228	3,310	3,538	
Housing Occupancy	OccupiedUnits	68,953	2,260,540	2,329,493	2013-2017 ACS, Table DP04
	VacantUnits	16,917	225,620	242,537	
Subsidized Multifamily Units	Total	3,656	111,557	115,213	
	TDHCAUnits	1,316	62,814	64,130	TDHCA Central Database, 2019
	HUDUnits	808	14,131	14,939	HUD, 2018
	PHAUnits	420	4513	4,933	HUD, 2018
	USDAUnits	455	1310	1765	USDA, 2019
	HCVs	657	28,789	29,446	HUD, 2018
Foreclosures		88	9,156	9,244	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 7		Rural	Urban	Total	Source
Individuals		118,114	2,000,590	2,118,704	2013-2017 ACS, Table DP05
Households	Owner	34,788	422,260	457,048	2013-2017 ACS, Table DP04
	Renter	10,084	302,306	312,390	
Elderly Persons (65 years+)		28,290	197,589	225,879	2013-2017 ACS, Table DP05
Persons with Disabilities		21,359	181,732	203,091	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		276	6,053	6,329	Texas DSHS, 2018
Incidents of Family Violence		489	11,371	11,860	Texas DPS, 2019
Veterans		10,400	107,044	117,444	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		6	67	73	Texas DFPS, 2019
Individuals Below 125% Poverty		19,360	312,060	331,420	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	5,125	86,600	91,725	2012-2016 CHAS, Table 8
	30-50%AMFI	5,830	78,005	83,835	
	50-80%AMFI	7,585	120,030	127,615	
	80-100%AMFI	4,190	73,640	77,830	
	Over100%AMFI	22,095	347,810	369,905	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	250	1,765	2,015	2012-2016 CHAS, Table 3
	30-50%AMFI	218	1,205	1,423	
	50-80%AMFI	280	1,045	1,325	
	80-100%AMFI	10	445	455	
	Over100%AMFI	114	1,900	2,014	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	3,395	68,525	71,920	2012-2016 CHAS, Table 8
	30-50%AMFI	3,100	59,710	62,810	
	50-80%AMFI	2,089	57,379	59,468	
	80-100%AMFI	624	16,780	17,404	
	Over100%AMFI	1,250	21,165	22,415	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	208	7,365	7,573	2012-2016 CHAS, Table 10
	30-50%AMFI	202	5,985	6,187	
	50-80%AMFI	243	6,440	6,683	
	80-100%AMFI	149	2,764	2,913	
	Over100%AMFI	268	5,734	6,002	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	64,282	786,584	850,866	2013-2017 ACS, Table DP04
	1unit	49,011	496,025	545,036	
	2units	1,149	20,938	22,087	
	3or4units	1,633	23,869	25,502	
	5to19units	1,298	96,826	98,124	
	20+units	847	108,445	109,292	
	Mobilehome	10,097	39,408	49,505	
	Other	247	1,073	1,320	
Housing Occupancy	OccupiedUnits	44,872	724,566	769,438	2013-2017 ACS, Table DP04
	VacantUnits	19,410	62,018	81,428	
Subsidized Multifamily Units	Total	2,379	42,159	44,538	
	TDHCAUnits	1,118	28,884	30,002	TDHCA Central Database, 2019
	HUDUnits	143	4,252	4,395	HUD, 2018
	PHAUnits	277	1,380	1,657	HUD, 2018
	USDAUnits	374	316	690	USDA, 2019
	HCVs	467	7,327	7,794	HUD, 2018
Foreclosures		75	1,475	1,550	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 8		Rural	Urban	Total	Source
Individuals		284,198	892,748	1,176,946	2013-2017 ACS, Table DP05
Households	Owner	76,222	168,828	245,050	2013-2017 ACS, Table DP04
	Renter	25,245	143,429	168,674	
Elderly Persons (65 years+)		55,825	95,927	151,752	2013-2017 ACS, Table DP05
Persons with Disabilities		45,640	108,271	153,911	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		395	1,696	2,091	Texas DSHS, 2018
Incidents of Family Violence		1,271	8,392	9,663	Texas DPS, 2019
Veterans		19,639	86,129	105,768	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		25	44	69	Texas DFPS, 2019
Individuals Below 125% Poverty		61,005	199,654	260,659	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	12,905	44,190	57,095	2012-2016 CHAS, Table 8
	30-50%AMFI	13,435	35,825	49,260	
	50-80%AMFI	17,850	52,790	70,640	
	80-100%AMFI	9,990	30,470	40,460	
	Over100%AMFI	47,335	143,100	190,435	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	573	649	1,222	2012-2016 CHAS, Table 3
	30-50%AMFI	251	309	560	
	50-80%AMFI	287	734	1,021	
	80-100%AMFI	133	235	368	
	Over100%AMFI	488	795	1,283	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	8,635	33,870	42,505	2012-2016 CHAS, Table 8
	30-50%AMFI	6,769	26,460	33,229	
	50-80%AMFI	3,816	23,710	27,526	
	80-100%AMFI	1,040	5,939	6,979	
	Over100%AMFI	1,696	6,460	8,156	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	525	1,908	2,433	2012-2016 CHAS, Table 10
	30-50%AMFI	579	1,998	2,577	
	50-80%AMFI	783	1,919	2,702	
	80-100%AMFI	301	963	1,264	
	Over100%AMFI	1,392	2,765	4,157	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	135,400	356,035	491,435	2013-2017 ACS, Table DP04
	1unit	99,279	235,305	334,584	
	2units	2,774	19,217	21,991	
	3or4units	2,097	20,849	22,946	
	5to19units	2,170	38,692	40,862	
	20+units	1,479	18,298	19,777	
	Mobilehome	27,096	23,107	50,203	
	Other	505	567	1,072	
Housing Occupancy	OccupiedUnits	101,467	312,257	413,724	2013-2017 ACS, Table DP04
	VacantUnits	33,933	43,778	77,711	
Subsidized Multifamily Units	Total	5,885	17,086	22,971	
	TDHCAUnits	1,933	4,962	6,895	TDHCA Central Database, 2019
	HUDUnits	449	2,039	2,488	HUD, 2018
	PHAUnits	1708	2270	3,978	HUD, 2018
	USDAUnits	1027	437	1464	USDA, 2019
	HCVs	768	7,378	8,146	HUD, 2018
Foreclosures		178	1,188	1,366	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 9		Rural	Urban	Total	Source
Individuals		227,521	2,260,847	2,488,368	2013-2017 ACS, Table DP05
Households	Owner	60,969	466,064	527,033	2013-2017 ACS, Table DP04
	Renter	18,781	289,913	308,694	
Elderly Persons (65 years+)		44,471	273,301	317,772	2013-2017 ACS, Table DP05
Persons with Disabilities		33,045	306,650	339,695	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		241	6,721	6,962	Texas DSHS, 2018
Incidence of Family Violence		4,923	17,317	22,240	Texas DPS, 2019
Veterans		19,001	189,078	208,079	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		20	178	198	Texas DFPS, 2019
Individuals Below 125% Poverty		42,121	456,334	498,455	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	9,000	98,175	107,175	2012-2016 CHAS, Table 8
	30-50%AMFI	8,930	89,225	98,155	
	50-80%AMFI	12,485	128,130	140,615	
	80-100%AMFI	8,840	72,575	81,415	
	Over100%AMFI	39,730	358,980	398,710	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	243	2,350	2,593	2012-2016 CHAS, Table 3
	30-50%AMFI	227	1,370	1,597	
	50-80%AMFI	283	1,619	1,902	
	80-100%AMFI	139	504	643	
	Over100%AMFI	370	1,848	2,218	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	5,849	71,290	77,139	2012-2016 CHAS, Table 8
	30-50%AMFI	4,375	60,055	64,430	
	50-80%AMFI	3,624	51,910	55,534	
	80-100%AMFI	1,209	14,109	15,318	
	Over100%AMFI	1,805	18,975	20,780	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	662	6,040	6,702	2012-2016 CHAS, Table 10
	30-50%AMFI	710	6,284	6,994	
	50-80%AMFI	878	8,269	9,147	
	80-100%AMFI	408	3,285	3,693	
	Over100%AMFI	1,278	7,805	9,083	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	96,366	826,984	923,350	2013-2017 ACS, Table DP04
	1unit	66,660	577,314	643,974	
	2units	1,286	12,880	14,166	
	3or4units	1,922	29,239	31,161	
	5to19units	2,415	103,547	105,962	
	20+units	1,203	63,874	65,077	
	Mobilehome	22,425	39,499	61,924	
	Other	455	631	1,086	
Housing Occupancy	OccupiedUnits	79,750	755,977	835,727	2013-2017 ACS, Table DP04
	VacantUnits	16,616	71,007	87,623	
Subsidized Multifamily Units	Total	3,182	50,454	53,636	TDHCA Central Database, 2019 HUD, 2018 HUD, 2018 USDA, 2019 HUD, 2018
	TDHCAUnits	1,486	21,641	23,127	
	HUDUnits	405	5,493	5,898	
	PHAUnits	399	6,768	7,167	
	USDAUnits	285	156	441	
	HCVs	607	16,396	17,003	
Foreclosures		187	3,094	3,281	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 10		Rural	Urban	Total	Source
Individuals		249,750	541,701	791,451	2013-2017 ACS, Table DP05
Households	Owner	57,001	118,508	175,509	2013-2017 ACS, Table DP04
	Renter	26,277	75,858	102,135	
Elderly Persons (65 years+)		40,304	77,409	117,713	2013-2017 ACS, Table DP05
Persons with Disabilities		40,616	76,796	117,412	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		201	869	1,070	Texas DSHS, 2018
Incidence of Family Violence		1,403	4,751	6,154	Texas DPS, 2019
Veterans		15,068	40,356	55,424	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		22	31	53	Texas DFPS, 2019
Individuals Below 125% Poverty		58,666	114,736	173,402	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	12,089	23,760	35,849	2012-2016 CHAS, Table 8
	30-50%AMFI	10,662	23,125	33,787	
	50-80%AMFI	13,740	32,405	46,145	
	80-100%AMFI	7,795	18,360	26,155	
	Over100%AMFI	38,725	95,795	134,520	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	437	780	1,217	2012-2016 CHAS, Table 3
	30-50%AMFI	237	630	867	
	50-80%AMFI	187	400	587	
	80-100%AMFI	72	84	156	
	Over100%AMFI	466	605	1,071	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,612	17,000	24,612	2012-2016 CHAS, Table 8
	30-50%AMFI	4,548	14,825	19,373	
	50-80%AMFI	3,516	12,595	16,111	
	80-100%AMFI	848	4,030	4,878	
	Over100%AMFI	996	4,900	5,896	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	808	1,468	2,276	2012-2016 CHAS, Table 10
	30-50%AMFI	603	1,624	2,227	
	50-80%AMFI	1,083	2,198	3,281	
	80-100%AMFI	697	1,065	1,762	
	Over100%AMFI	1,875	3,150	5,025	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	110,080	226,963	337,043	2013-2017 ACS, Table DP04
	1unit	82,345	157,790	240,135	
	2units	2,429	7,331	9,760	
	3or4units	3,230	13,801	17,031	
	5to19units	3,561	22,333	25,894	
	20+units	1,336	10,216	11,552	
	Mobilehome	16,790	14,912	31,702	
	Other	389	580	969	
Housing Occupancy	OccupiedUnits	83,278	194,366	277,644	2013-2017 ACS, Table DP04
	VacantUnits	26,802	32,597	59,399	
Subsidized Multifamily Units	Total	6,552	12,529	19,081	
	TDHCAUnits	1,839	5,276	7,115	TDHCA Central Database, 2019
	HUDUnits	957	2,739	3,696	HUD, 2018
	PHAUnits	1,437	1,038	2,475	HUD, 2018
	USDAUnits	510	261	771	USDA, 2019
	HCVs	1,809	3,215	5,024	HUD, 2018
Foreclosures		72	816	888	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 11		Rural	Urban	Total	Source
Individuals		277,890	1,529,364	1,807,254	2013-2017 ACS, Table DP05
Households	Owner	56,922	284,618	341,540	2013-2017 ACS, Table DP04
	Renter	23,663	142,472	166,135	
Elderly Persons (65 years+)		37,112	163,856	200,968	2013-2017 ACS, Table DP05
Persons with Disabilities		47,181	192,841	240,022	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		259	2,595	2,854	Texas DSHS, 2018
Incidents of Family Violence		1,282	10,250	11,532	Texas DPS, 2019
Veterans		9,134	38,763	47,897	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		18	52	70	Texas DFPS, 2019
Individuals Below 125% Poverty		95,328	603,879	699,207	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	16,129	88,295	104,424	2012-2016 CHAS, Table 8
	30-50%AMFI	13,290	65,910	79,200	
	50-80%AMFI	14,140	72,490	86,630	
	80-100%AMFI	7,924	37,340	45,264	
	Over100%AMFI	28,574	155,815	184,389	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	771	3,765	4,536	2012-2016 CHAS, Table 3
	30-50%AMFI	413	1,835	2,248	
	50-80%AMFI	176	1,230	1,406	
	80-100%AMFI	80	425	505	
	Over100%AMFI	313	1,090	1,403	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	9,560	60,010	69,570	2012-2016 CHAS, Table 8
	30-50%AMFI	4,137	35,010	39,147	
	50-80%AMFI	2,599	22,220	24,819	
	80-100%AMFI	834	5,720	6,554	
	Over100%AMFI	578	6,685	7,263	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	2,178	17,065	19,243	2012-2016 CHAS, Table 10
	30-50%AMFI	1,266	10,525	11,791	
	50-80%AMFI	1,760	10,240	12,000	
	80-100%AMFI	761	4,785	5,546	
	Over100%AMFI	1,848	11,345	13,193	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	102,178	496,023	598,201	2013-2017 ACS, Table DP04
	1unit	74,271	335,489	409,760	
	2units	3,833	15,880	19,713	
	3or4units	4,260	25,624	29,884	
	5to19units	3,098	30,175	33,273	
	20+units	1,428	20,643	22,071	
	Mobilehome	15,036	66,382	81,418	
	Other	252	1,830	2,082	
Housing Occupancy	OccupiedUnits	80,585	427,090	507,675	2013-2017 ACS, Table DP04
	VacantUnits	21,593	68,933	90,526	
Subsidized Multifamily Units	Total	6,470	32,851	39,321	
	TDHCAUnits	1,837	12,694	14,531	TDHCA Central Database, 2019
	HUDUnits	508	3,064	3,572	HUD, 2018
	PHAUnits	1412	4110	5,522	HUD, 2018
	USDAUnits	441	612	1053	USDA, 2019
	HCVs	2,272	12,371	14,643	HUD, 2018
Foreclosures		65	1,594	1,659	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 12		Rural	Urban	Total	Source
Individuals		191,386	438,080	629,466	2013-2017 ACS, Table DP05
Households	Owner	44,389	99,174	143,563	2013-2017 ACS, Table DP04
	Renter	17,026	52,062	69,088	
Elderly Persons (65 years+)		26,766	48,931	75,697	2013-2017 ACS, Table DP05
Persons with Disabilities		23,726	50,385	74,111	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		163	562	725	Texas DSHS, 2018
Incidents of Family Violence		1,261	3,812	5,073	Texas DPS, 2019
Veterans		9,646	23,825	33,471	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		7	14	21	Texas DFPS, 2019
Individuals Below 125% Poverty		34,655	64,737	99,392	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	7,853	13,395	21,248	2012-2016 CHAS, Table 8
	30-50%AMFI	7,597	16,300	23,897	
	50-80%AMFI	9,828	26,535	36,363	
	80-100%AMFI	5,988	14,830	20,818	
	Over100%AMFI	30,410	78,790	109,200	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	201	630	831	2012-2016 CHAS, Table 3
	30-50%AMFI	137	245	382	
	50-80%AMFI	166	540	706	
	80-100%AMFI	63	174	237	
	Over100%AMFI	228	910	1,138	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	4,866	9,450	14,316	2012-2016 CHAS, Table 8
	30-50%AMFI	3,096	9,624	12,720	
	50-80%AMFI	1,702	10,120	11,822	
	80-100%AMFI	599	2,730	3,329	
	Over100%AMFI	411	2,623	3,034	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	229	874	1,103	2012-2016 CHAS, Table 10
	30-50%AMFI	321	738	1,059	
	50-80%AMFI	442	1,460	1,902	
	80-100%AMFI	442	979	1,421	
	Over100%AMFI	1,035	3,409	4,444	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	78,621	165,973	244,594	2013-2017 ACS, Table DP04
	1unit	61,267	113,362	174,629	
	2units	1,468	1,931	3,399	
	3or4units	1,140	4,215	5,355	
	5to19units	1,868	17,754	19,622	
	20+units	1,275	10,773	12,048	
	Mobilehome	11,358	17,156	28,514	
	Other	245	782	1,027	
Housing Occupancy	OccupiedUnits	61,415	151,236	212,651	2013-2017 ACS, Table DP04
	VacantUnits	17,206	14,737	31,943	
Subsidized Multifamily Units	Total	3,482	7,725	11,207	TDHCA Central Database, 2019 HUD, 2018 HUD, 2018 USDA, 2019 HUD, 2018
	TDHCAUnits	1,321	3,385	4,706	
	HUDUnits	360	1,436	1,796	
	PHAUnits	756	462	1,218	
	USDAUnits	383	0	383	
	HCVs	662	2,442	3,104	
Foreclosures		79	380	459	RealtyTrac, 2019

Appendix B: Housing Analysis Regional Tables

Region 13		Rural	Urban	Total	Source
Individuals		24,606	834,825	859,431	2013-2017 ACS, Table DP05
Households	Owner	5,662	162,108	167,770	2013-2017 ACS, Table DP04
	Renter	3,491	101,092	104,583	
Elderly Persons (65 years+)		5,181	95,067	100,248	2013-2017 ACS, Table DP05
Persons with Disabilities		5,633	112,152	117,785	2013-2017 ACS, Table S1810
Persons with HIV/AIDS		20	2,179	2,199	Texas DSHS, 2018
Incidents of Family Violence		51	3,812	5,073	Texas DPS, 2019
Veterans		1,547	48,216	49,763	2013-2017 ACS, Table S2101
Youth Aging out of Foster Care		1	24	25	Texas DFPS, 2019
Individuals Below 125% Poverty		6,931	232,518	239,449	2013-2017 ACS, Table S1701
Households by Income Group	0-30%AMFI	1,469	38,080	39,549	2012-2016 CHAS, Table 8
	30-50%AMFI	1,515	36,355	37,870	
	50-80%AMFI	1,835	47,740	49,575	
	80-100%AMFI	985	26,520	27,505	
	Over100%AMFI	3,505	112,715	116,220	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	79	655	734	2012-2016 CHAS, Table 3
	30-50%AMFI	18	420	438	
	50-80%AMFI	119	415	534	
	80-100%AMFI	0	115	115	
	Over100%AMFI	38	675	713	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	712	25,235	25,947	2012-2016 CHAS, Table 8
	30-50%AMFI	515	21,940	22,455	
	50-80%AMFI	462	19,485	19,947	
	80-100%AMFI	122	5,645	5,767	
	Over100%AMFI	59	5,700	5,759	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	23	2,805	2,828	2012-2016 CHAS, Table 10
	30-50%AMFI	83	3,235	3,318	
	50-80%AMFI	179	3,810	3,989	
	80-100%AMFI	69	1,500	1,569	
	Over100%AMFI	86	3,940	4,026	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	13,784	289,883	303,667	2013-2017 ACS, Table DP04
	1unit	9,250	202,609	211,859	
	2units	515	8,043	8,558	
	3or4units	300	14,467	14,767	
	5to19units	264	32,785	33,049	
	20+units	356	15,377	15,733	
	Mobilehome	3,003	16,395	19,398	
	Other	96	207	303	
Housing Occupancy	OccupiedUnits	9,153	263,200	272,353	2013-2017 ACS, Table DP04
	VacantUnits	4,631	26,683	31,314	
Subsidized Multifamily Units	Total	635	25,741	26,376	TDHCA Central Database, 2019 HUD, 2018 HUD, 2018 USDA, 2019 HUD, 2018
	TDHCAUnits	219	12,549	12,768	
	HUDUnits	0	4,108	4,108	
	PHAUnits	159	2786	2,945	
	USDAUnits	130	24	154	
	HCVs	127	6,274	6,401	
Foreclosures		3	1,343	1,346	RealtyTrac, 2019

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

TDHCA's Community Affairs programs and Homelessness programs allocate funding to subrecipient entities with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. For the purpose of this report, all counties served will be grouped by subrecipients. Maps are provided in order to locate subcontractor service areas; these maps display all counties served during FY 2018 for each subrecipient.

Due to the data reporting techniques of the Weatherization Assistance Program (WAP) and Comprehensive Energy Assistance Program (CEAP), race and ethnicity are combined into one category, and Asian and Native Hawaiian/Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

Negative amounts in the following tables reflect adjustments from figures previously submitted from Subrecipients to TDHCA in monthly and annual performance reports.

Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2019

WAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other
Alamo Area Council of Governments	ATASCOSA, BANDERA, BEXAR, COMAL, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, MEDINA, WILSON	\$2,470,480.54	318	220	0	1	34	43	20
Big Bend Community Action Committee, Inc.	BREWSTER, CRANE, CULBERSON, HUDSPETH, JEFF DAVIS, PECOS, PRESIDIO, TERRELL	\$289,129.49	34	33	0	0	0	1	0
Brazos Valley Community Action Programs	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$411,868.33	65	3	0	0	37	25	0
City of Fort Worth	TARRANT	\$1,267,799.42	170	30	0	2	105	23	10
Combined Community Action, Inc.	AUSTIN, BASTROP, BLANCO, CALDWELL, COLORADO, FAYETTE, FORT BEND, HAYS, LEE	\$511,840.34	61	10	0	0	36	13	2
Community Action Committee of Victoria, Texas	ARANSAS, BEE, BRAZORIA, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, LIVE OAK, MATAGORDA, MCMULLEN, REFUGIO, VICTORIA, WHARTON	\$926,975.64	145	56	0	0	42	47	0
Community Action Corporation of South Texas	BROOKS, CAMERON, DUVAL, HIDALGO, JIM HOGG, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO, STARR, WEBB, WILLACY, ZAPATA	\$3,217,751.94	448	441	0	1	3	1	2

Appendix C: Subrecipient Tables

WAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other
Community Council of South Central Texas, Inc.	DIMITT, EDWARDS, KINNEY, LA SALLE, MAVERICK, REAL, UVALDE, VAL VERDE, ZAVALA	\$608,182.77	77	67	0	0	5	5	0
Concho Valley Community Action Agency	COKE, COLEMAN, CONCHO, CROCKETT, IRION, KIMBLE, MCCULLOCH, MENARD, REAGAN, RUNNELS, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$484,761.27	58	24	0	0	4	28	2
Dallas County Department of Health and Human Services	DALLAS	\$2,603,559.94	364	197	0	1	148	18	0
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, JOHNSON, LIMESTONE, MCLENNAN, NAVARRO	\$532,497.75	69	16	0	0	29	22	2
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,532,785.21	209	0	0	0	0	209	0
Greater East Texas Community Action Program (GETCAP)	ANDERSON, ANGELINA, CHAMBERS, CHEROKEE, GALVESTON, GREGG, HARDIN, HARRISON, HENDERSON, HOUSTON, JASPER, JEFFERSON, KAUFMAN, LIBERTY, NACOGDOCHES, NEWTON, ORANGE, PANOLA, POLK, RUSK, SABINE, SAN AUGUSTINE, SAN JACINTO, SHELBY, SMITH, TRINITY, TYLER, UPSHU	\$2,071,371.43	261	11	0	4	182	64	0

WAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other
Hill Country Community Action Association, Inc.	BELL, BURNET, CORYELL, ERATH, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA, SOMERVELL, WILLIAMSON	\$736,903.94	99	2	0	0	32	64	1
Neighborhood Centers Inc.	HARRIS	\$3,363,794.05	402	70	1	15	269	41	6
Nueces County Community Action Agency	NUECES	\$401,923.52	53	36	0	0	8	8	1
Panhandle Community Services	ARMSTRONG, BRISCOE, CARSON, CASTRO, CHILDRESS, COLLINGSWORTH, DALLAM, DEAF SMITH, DONLEY, GRAY, HALL, HANSFORD, HARTLEY, HEMPHILL, HUTCHINSON, LIPSCOMB, MOORE, OCHILTREE, OLDHAM, PARMER, POTTER, RANDALL, ROBERTS, SHERMAN, SWISHER, WHEELER	\$541,748.97	74	25	0	0	4	45	0
Rolling Plains Management Corporation	ARCHER, BAYLOR, BROWN, CALLAHAN, CLAY, COMANCHE, COTTLE, EASTLAND, FOARD, HARDEMAN, HASKELL, HOOD, JACK, JONES, KENT, KNOX, MONTAGUE, PALO PINTO, PARKER, SHACKELFORD, STEPHENS, STONEWALL, TAYLOR, THROCKMORTON, WICHITA, WILBARGER, WISE, YOUNG	\$988,715.18	133	5	1	1	11	92	23

Appendix C: Subrecipient Tables

WAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LUBBOCK, LYNN, MOTLEY, TERRY, YOAKUM	\$754,263.12	89	51	0	1	8	29	0
Texoma Council of Governments	BOWIE, CAMP, CASS, COLLIN, COOKE, DELTA, DENTON, FANNIN, FRANKLIN, GRAYSON, HOPKINS, HUNT, LAMAR, MARION, MORRIS, RAINS, RED RIVER, ROCKWALL, TITUS	\$1,828,093.75	243	14	1	2	69	157	0
Travis County	TRAVIS	\$588,326.56	84	35	0	1	16	30	2
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$545,693.48	60	31	1	0	9	19	0
Total		\$26,678,467	3,516	1,377	4	29	1,051	984	71

Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2018

CEAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other
Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$892,083.86	1040	379	4	1	139	502	15
Bexar County Community Resources	BEXAR	\$8,739,423.00	9059	6009	15	22	1534	1121	358
Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$1,150,186.83	1664	842	3	0	8	785	26
Brazos Valley Community Action Programs	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$4,222,140.81	5048	501	8	16	2770	1734	19
Central Texas Opportunities, Inc.	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$1,570,130.14	1413	326	5	0	79	924	79
City of Fort Worth	TARRANT	\$5,647,048.05	6792	860	10	124	3927	1682	189
City of Lubbock	LUBBOCK	\$1,025,172.30	1033	478	0	4	379	170	2
Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$911,689.37	1145	0	1	1	573	565	5
Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$1,461,638.54	1837	760	7	8	497	552	13
Community Action Corporation of South Texas	BEE, BROOKS, CAMERON, DUVAL, JIM WELLS, SAN PATRICIO, WILLACY	\$5,277,268.71	6515	6363	2	2	18	125	5

Appendix C: Subrecipient Tables

CEAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other
Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$691,508.73	929	510	6	1	148	254	10
Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, DIMMIT, EDWARDS, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LA SALLE, LIVE OAK, MAVERICK, MCMULLEN, MEDINA, REAL, UVALDE, VAL VERDE, WILSON, ZAVALA	\$5,365,185.58	5895	3817	11	1	171	1873	22
Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$2,267,331.35	2777	79	6	1	1613	1063	15
Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$1,877,047.61	2316	1235	9	0	205	833	34
Dallas County Department of Health and Human Services	DALLAS	\$9,046,849.96	9659	808	20	81	7884	814	52
Economic Action Committee of The Gulf Coast	MATAGORDA	\$294,971.78	351	78	0	3	192	78	0
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN, NAVARRO	\$2,600,491.28	3329	203	7	1	2412	959	-253
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$5,640,969.34	7857	7350	33	34	202	187	51
Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$1,845,801.15	1633	293	4	12	1008	295	21

Appendix C: Subrecipient Tables

CEAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other
Greater East Texas Community Action Program (GETCAP)	ANDERSON, ANGELINA, CHAMBERS, CHEROKEE, GREGG, HARDIN, HENDERSON, HOUSTON, JEFFERSON, KAUFMAN, LIBERTY, NACOGDOCHES, ORANGE, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, VAN ZANDT, WOOD	\$6,777,213.95	7698	248	10	99	5181	2102	58
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$5,484,941.22	8695	8191	2	4	16	467	15
Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$2,142,935.26	2373	0	6	7	812	1435	113
Kleberg County Human Services	KENEDY, KLEBERG	\$672,922.06	727	615	0	0	60	52	0
Neighborhood Centers Inc.	HARRIS	\$16,360,060.23	20129	2492	12	2222	13890	1337	176
Nueces County Community Action Agency	NUECES	\$1,937,018.34	2211	1675	0	0	17	517	2
Panhandle Community Services	ARMSTRONG, BRISCOE, CARSON, CASTRO, CHILDRESS, COLLINGSWORTH, DALLAM, DEAF SMITH, DONLEY, GRAY, HALL, HANSFORD, HARTLEY, HEMPHILL, HUTCHINSON, LIPSCOMB, MOORE, OCHILTREE, OLDHAM, PARMER, POTTER, RANDALL, ROBERTS, SHERMAN, SWISHER, WHEELER	\$3,333,836.91	3466	1424	27	-3	690	1246	82
Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$587,051.78	736	631	2	1	6	93	3
Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$2,762,727.62	2823	203	14	7	662	1871	66
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$1,836,072.71	2319	1688	3	2	245	360	21

Appendix C: Subrecipient Tables

CEAP Subrecipient	Counties Served	Expended	Households Served	Hispanic	American Indian/ Alaskan Native	Asian/ Pacific Islander	Black	White	Other
South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$1,358,884.21	1659	0	0	0	0	1659	0
Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$1,509,331.06	1585	197	6	4	100	1267	11
Texoma Council of Governments	COLLIN, COOKE, DENTON, FANNIN, GRAYSON, HUNT, ROCKWALL	\$3,505,895.69	3951	285	25	59	1445	1988	149
Travis County	TRAVIS	\$3,314,224.12	20968	5922	97	203	9696	4458	592
Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$2,287,582.11	2855	51	3	0	1952	838	11
Webb County Community Action Agency	WEBB	\$1,912,178.43	1992	1988	0	1	1	0	2
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$3,635,808.26	4013	2470	4	0	629	852	58
Williamson-Burnet County Opportunities, Inc.	BURNET, WILLIAMSON	\$646,572.68	660	1	13	8	155	453	30
Total		\$120,592,195	159,152	58,972	375	2,926	59,316	35,511	2,052

Racial and Ethnic Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2019

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Adults and Youth United Development Association, Inc.	EL PASO	\$131,536.40	262	214	0	0	0	14	31	3	262	0	0
Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$196,640.47	1323	7	0	145	1	554	616	0	606	717	0
Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$141,822.85	3167	6	6	17	1	3068	44	25	2748	407	12
Brazos Valley Community Action Programs	BRAZOS, BURLESON, CHAMBERS, GRIMES, LEON, LIBERTY, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$1,027,471.30	21280	860	46	5444	1	4949	161	9819	2042	9419	0
Cameron and Willacy Counties Community Projects, Inc.	CAMERON, WILLACY	\$969,369.51	2187	2	0	1	0	2183	1	0	2174	13	0

Appendix C: Subrecipient Tables

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Central Texas Opportunities, Inc.	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$197,299.58	2528	5	2	147	0	2131	194	49	746	1782	0
City of Austin, Austin Public Health	TRAVIS	\$1,057,361.58	34690	1	13	851	2	892	128	32803	768	1119	0
City of Fort Worth	TARRANT	\$1,632,110.63	14893	24	280	8777	2	5033	777	0	2605	12288	0
City of Lubbock	LUBBOCK	\$390,527.67	409	4	0	109	22	198	27	49	204	156	49
City of San Antonio, The Department of Human Services	BEXAR	\$1,860,710.11	40714	105	149	5836	59	33238	982	345	31776	8688	250
Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$251,790.24	3146	2	3	1152	0	1245	47	697	536	1913	0
Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$348,151.22	5581	7	18	1198	0	3368	105	885	2658	2044	0
Community Action Corporation of South Texas	BEE, BROOKS, DUVAL, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO	\$273,138.96	22681	7	5	64	0	14558	41	8006	14373	302	0
Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$294,427.13	1679	8	3	231	0	1403	34	0	1108	571	0

Appendix C: Subrecipient Tables

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Community Action Social Services & Education, Inc.	MAVERICK	\$182,114.42	382	0	0	0	0	382	0	0	376	6	0
Community Council of Greater Dallas, Inc.	DALLAS	\$3,424,539.79	229467	-3	-12	361	2	402	93	228624	517	378	-110
Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, DIMMIT, EDWARDS, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LA SALLE, LIVE OAK, MCMULLEN, MEDINA, REAL, UVALDE, VAL VERDE, WILSON, ZAVALA	\$712,431.92	10938	27	5	371	0	10454	81	0	8714	2224	0
Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$263,445.78	4036	21	1	2316	0	1442	234	22	169	3867	0

Appendix C: Subrecipient Tables

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Community Services, Inc.	ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT	\$1,675,891.81	1575	5	20	335	0	187	148	880	179	516	0
Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$291,253.82	6230	8	0	261	0	3162	290	2509	2346	1375	0
Economic Action Committee of The Gulf Coast	MATAGORDA	\$142,677.22	1116	0	4	406	0	464	9	233	297	586	0
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN	\$446,970.10	3310	4	0	2243	1	691	616	-245	834	2827	-351
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,439,730.59	27055	80	58	642	45	25958	246	26	25707	1259	89

Appendix C: Subrecipient Tables

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Family Service Association of San Antonio, Inc.	ATASCOSA, BANDERA, BEXAR, COMAL, DIMMIT, FRIO, KARNES, KENDALL, LA SALLE, MEDINA, REAL, UVALDE, WILSON, ZAVALA	\$111,992.14	109	0	0	0	0	109	0	0	109	0	0
Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$453,313.67	2533	4	22	1424	0	1005	78	0	692	1841	0
Greater East Texas Community Action Program (GETCAP)	ANGELINA, CHEROKEE, GREGG, HOUSTON, NACOGDOCHES, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, WOOD	\$749,573.94	15887	20	187	10306	0	4749	376	249	953	14685	0
Gulf Coast Community Services Association	HARRIS	\$5,086,651.62	6621	175	22	3264	0	682	394	2084	843	3705	0
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$1,855,193.35	18433	19	11	51	0	892	17457	3	18086	347	0

Appendix C: Subrecipient Tables

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$500,967.11	10857	38	22	1979	30	3471	479	4838	1390	4629	0
Nueces County Community Action Agency	NUECES	\$438,230.90	3587	5	4	408	0	3105	65	0	2909	678	0
Opportunity Center for the Homeless	EL PASO	\$102,835.84	199	0	0	0	0	199	0	0	199	0	0
Panhandle Community Services	ARMSTRONG, BRISCOE, CARSON, CASTRO, CHILDRESS, COLLINGSWORTH, DALLAM, DEAF SMITH, DONLEY, GRAY, HALL, HANSFORD, HARTLEY, HEMPHILL, HUTCHINSON, LIPSCOMB, MOORE, OCHILTREE, OLDHAM, PARMER, POTTER, RANDALL, ROBERTS, SHERMAN, SWISHER, WHEELER	\$583,068.93	9565	44	29	1841	1416	5714	521	0	4548	5017	0

Appendix C: Subrecipient Tables

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$104,566.72	1646	2	1	13	0	1616	14	0	1462	184	0
Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$422,871.38	8055	41	13	1489	14	3697	893	1908	1948	4200	1
South East Texas Regional Planning Commission	HARDIN, JEFFERSON, ORANGE	\$518,601.38	818	4	1	562	0	212	39	0	122	688	8
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$320,283.67	4932	6	2	445	1	4353	125	0	3852	1080	0
South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$180,031.51	5837	8	0	0	0	5824	2	3	5795	42	0

Appendix C: Subrecipient Tables

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$550,379.48	3052	13	4	219	0	2722	94	0	486	2566	0
Texoma Council of Governments	COOKE, FANNIN, GRAYSON	\$318,505.98	10061	55	144	4509	163	4273	830	87	1086	8922	53
Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$229,429.35	4057	16	0	2611	0	1229	200	1	158	3899	0
Webb County Community Action Agency	WEBB	\$568,762.16	4831	0	2	1	0	4825	3	0	4824	7	0
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$343,711.44	7691	12	3	1102	6	6189	379	0	5219	2472	0

Appendix C: Subrecipient Tables

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Native Hawaiian or Pacific Islander	White	Other Race	Unknown Race	Hispanic	Non-Hispanic	Unknown Ethnicity
Williamson-Burnet County Opportunities, Inc.	BURNET, WILLIAMSON	\$313,345.42	4486	35	20	370	4	862	118	3077	499	910	0
Grand Total		\$31,103,729.09	561906	1891	1088	61501	1770	171704	26972	296980	156925	108329	1

Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2019

ESG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Pacific Islander or Native Hawaiian	White	Other	Hispanic	Non-Hispanic	Ethnicity Unkown
Advocacy Outreach	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$320,427.16	474	0	0	187	0	281	16	135	322	17
Alliance of Community Assistance Ministries, Inc.	FORT BEND, HARRIS, MONTGOMERY	\$284,658.65	232	7	0	147	0	78	0	61	171	0
Ark-Tex Council of Governments	MARION, RED RIVER, CASS, LAMAR, DELTA, MORRIS, CAMP, BOWIE, TITUS, HOPKINS	\$199,347.07	1625	0	2	1189	0	434	0	195	1430	0
Assistance Center of Collin County, Inc.	COLLIN	\$5,453.00	13	0	0	7	0	6	0	0	13	0
Bastrop County Women's Shelter, Inc., dba Family Crisis Center	COLORADO, FAYETTE, BASTROP, LEE	\$64,876.86	313	5	3	84	0	154	67	70	176	67
Bay Area Turning Point, Inc.	HARRIS	\$125,089.16	69	1	0	45	0	21	2	4	65	0
Bishop Enrique San Pedro Ozanam Center, Inc., The	CAMERON	\$79,840.94	2734	0	0	9	7	2717	1	2691	43	0
Bridge Steps dba The Bridge	DALLAS	\$81,027.00	28	0	0	14	0	14	0	4	24	0
Brownsville Literacy Center	CAMERON	\$21,403.90	26	0	0	2	0	21	3	17	2	7
Catholic Charities of the Rio Grande Valley	CAMERON	\$85,258.18	142	0	0	2	13	127	0	140	2	0
Catholic Charities, Diocese of Fort Worth, Incorporated	TARRANT	\$120,098.58	1540	15	5	556	14	915	35	177	1329	34

Appendix C: Subrecipient Tables

ESG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Pacific Islander or Native Hawaiian	White	Other	Hispanic	Non-Hispanic	Ethnicity Unkown
Center for Transforming Lives	TARRANT	\$83,266.41	73	0	4	28	0	41	0	11	62	0
Christian Community Action	DENTON	\$118,740.57	88	0	0	35	0	53	0	31	57	0
City House, Inc.	DALLAS, COLLIN	\$168,917.65	232	3	7	134	0	88	0	27	205	0
City of Amarillo	POTTER, RANDALL,	\$26,856.35	95	0	0	16	0	79	0	20	75	0
City of Denton	DENTON	\$121,387.68	167	1	2	67	0	92	5	18	148	1
City of Texarkana, Texas	BOWIE, CAMP, CASS, MARION, MORRIS, RED RIVER, TITUS	\$128,085.06	873	25	6	479	2	359	2	160	683	30
CitySquare	DALLAS	\$173,657.36	322	3	0	232	1	90	0	26	296	0
Coalition for the Homeless of Houston/Harris County	FORT BEND, HARRIS, MONTGOMERY	\$245,749.28	222	1	1	175	0	44	2	18	204	0
Combined Community Action, Inc.	LEE, AUSTIN, COLORADO, FAYETTE	\$54,942.56	75	1	0	45	0	29	0	8	67	0
Community Action Committee of Victoria, Texas	JACKSON, VICTORIA, CALHOUN, GONZALES, DE WITT, LAVACA, GOLIAD	\$133,003.02	167	0	0	58	1	108	0	86	81	0
Covenant House Texas	MONTGOMERY, FORT BEND, HARRIS	\$105,767.61	273	0	3	202	0	35	33	30	211	32
Denton County Friends of the Family, Inc.	DENTON	\$128,032.73	133	8	0	36	0	72	17	51	80	2
El Paso Center for Children, Inc.	EL PASO	\$14,902.61	188	3	3	18	0	164	0	132	56	0
El Paso Human Services, Inc.	EL PASO	\$179,345.00	185	1	4	22	0	158	0	145	40	0
Families In Crisis, Inc.	Coryell, Bell	\$87,773.25	1648	15	14	991	15	622	0	194	1454	0
Family Crisis Center, Inc.	WILLACY, CAMERON	\$103,872.39	141	0	0	6	0	135	0	134	7	0
Family Gateway, Inc.	DALLAS	\$190,092.00	1327	20	1	1048	4	188	66	199	1126	2

Appendix C: Subrecipient Tables

ESG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Pacific Islander or Native Hawaiian	White	Other	Hispanic	Non-Hispanic	Ethnicity Unkown
Family Place, The	DALLAS	\$15,760.46	-112	-6	0	-89	-11	-5	-1	-80	-22	-10
Family Support Services of Amarillo	POTTER, RANDALL	\$13,034.88	216	1	0	48	0	164	3	98	117	1
Family Violence Prevention Services, Inc.	BEXAR	\$228,333.40	1460	4	5	215	0	1236	0	931	529	0
Friendship of Women, Inc.	CAMERON	\$279,454.61	447	0	0	13	0	432	2	412	46	-11
Giving HOPE, Inc.	DENTON	\$82,049.98	194	0	2	90	0	90	12	18	176	0
Haven for Hope of Bexar County	BEXAR	\$107,201.00	9791	86	21	2149	19	7366	150	4409	5361	21
Houston Area Community Services, Inc. dba Avenue 360	FORT BEND, HARRIS, MONTGOMERY	\$81,218.23	393	1	1	248	1	125	17	27	354	12
Houston Area Women's Center, Inc.	HARRIS	\$56,650.72	142	2	1	90	0	49	0	28	114	0
La Posada Providencia	CAMERON, WILLACY, WEBB	\$100,469.00	566	0	11	74	0	481	0	451	71	44
Legal Aid of NorthWest Texas - Fort Worth Office	DALLAS	\$11,057.00	54	4	0	30	0	21	2	15	39	0
Loaves and Fishes of the Rio Grande Valley, Inc.	CAMERON, WEBB, WILLACY	\$263,865.42	2402	0	125	87	0	2190	0	2015	387	0
Mid-Coast Family Services, Inc.	CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, VICTORIA	\$343,296.11	875	9	6	205	0	655	0	426	449	0
Promise House, Inc.	DALLAS	\$54,536.02	129	0	0	98	0	27	4	10	115	4
Randy Sams Outreach Shelter	MORRIS, RED RIVER, MARION, TITUS, LAMAR, CAMP, CASS, BOWIE	\$145,438.49	1646	88	12	570	7	1047	1	72	1572	2
SafeHaven of Tarrant County	TARRANT	\$159,395.61	1344	18	8	683	1	625	51	360	971	13

Appendix C: Subrecipient Tables

ESG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Pacific Islander or Native Hawaiian	White	Other	Hispanic	Non-Hispanic	Ethnicity Unkown
Salvation Army - Amarillo	RANDALL, POTTER	\$77,736.30	2249	16	21	519	11	1509	173	319	1796	134
Salvation Army - Carr P. Collins Service Center	DALLAS	\$171,418.25	130	1	1	97	0	31	0	23	107	0
Salvation Army - Coastal Bend	BEE, JIM WELLS, KLEBERG, LIVE OAK, NUECES, SAN PATRICIO	\$150,453.75	1455	44	1	290	3	1091	26	363	1082	10
Salvation Army - Denton Corps	DENTON	\$135,901.86	501	4	6	166	5	319	1	47	454	0
Salvation Army - El Paso	EL PASO	\$123,926.30	122	0	0	3	1	118	0	113	9	0
Salvation Army - Houston	HARRIS	\$151,448.71	1230	9	9	945	4	260	3	135	1095	0
Salvation Army - Mabee Center	TARRANT	\$148,752.23	313	0	0	199	0	114	0	61	252	0
Salvation Army - Temple	BELL, CORYELL, HAMILTON, LAMPASAS	\$220,181.90	2424	33	1	1275	5	1147	1	631	1790	3
Salvation Army - Waco	MCLENNAN	\$147,446.43	528	10	1	214	2	300	1	61	466	1
San Antonio Food Bank	BEXAR	\$106,231.17	2055	9	5	473	5	1504	59	1048	1007	0
San Antonio Metropolitan Ministry, Inc.	BEXAR	\$303,677.23	823	5	7	211	5	615	-20	419	393	11
SEARCH Homeless Services	HARRIS	\$95,461.12	351	5	6	208	2	129	1	57	294	0
Shelter Agencies For Families In East Texas, Inc.	CAMP, DELTA, FRANKLIN, HOPKINS, LAMAR, MORRIS, RED RIVER, TITUS	\$112,685.11	740	7	0	320	0	411	2	110	630	0
Shelter Ministries of Dallas, dba Austin Street Center	DALLAS	\$204,751.82	596	11	3	428	3	143	8	29	558	9
Society of St. Vincent de Paul, Archdiocesan Council of San Anton	BEXAR	\$94,111.20	12344	129	27	2960	17	9085	126	5303	7039	2

Appendix C: Subrecipient Tables

ESG Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Pacific Islander or Native Hawaiian	White	Other	Hispanic	Non-Hispanic	Ethnicity Unkown
Tarrant County Hands of Hope	TARRANT	\$30,681.00	164	0	0	57	0	107	0	20	144	0
The Beacon of Downtown Houston	HARRIS	\$73,396.09	2118	22	7	1652	10	385	42	168	1947	3
The Bridge Over Troubled Waters, Inc.	HARRIS	\$108,469.64	135	2	10	77	0	45	1	21	108	6
The Family Place	DALLAS	\$98,249.68	1352	14	19	843	2	311	163	243	1092	17
The Presbyterian Night Shelter of Tarrant County, Inc.	TARRANT	\$87,367.91	20	0	0	10	0	10	0	1	19	0
The SAFE Alliance	TRAVIS	\$126,568.78	585	1	5	191	0	328	60	268	299	18
Tyler Street Resource Center dba Guyon Saunders Resource Center	POTTER, RANDALL	\$26,011.00	1594	30	9	375	9	1157	14	293	1298	3
Youth and Family Alliance dba Lifeworks	TRAVIS	\$370,754.11	96	0	1	35	1	53	6	49	45	2
Grand Total		\$8,559,314.55	64877	668	386	21893	159	40800	1157	23758	40632	487

Racial and Ethnic Composition of Individuals Receiving HHSP Assistance by Subrecipient Statewide, FY 2019

HHSP Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaska Native	Asian	Black or African American	Pacific Islander or Native Hawaiian	White	Unknown /Other	Hispanic	Non Hispanic	Ethnicity Unknown
City of Arlington		\$863,927.00	4,312	3,108	1,102	13	37	12	78	2,240	2,071	1
City of Austin	WILLIAMS ON, HAYS, TRAVIS	\$155,403.00	69	33	35	0	0	1	0	12	57	0
City of Dallas		\$837,283.00	631	181	419	7	11	2	11	63	568	0
City of El Paso	EL PASO	\$101,356.43	17	6	11	0	0	0	0	0	17	0
City of Houston	HARRIS, FORT BEND	\$180,796.41	126	17	98	2	1	0	8	22	104	0
City of Plano	COLLIN	\$449,746.63	111	48	62	0	1	0	0	7	104	0
Haven for Hope of Bexar County		\$242,677.73	455	416	33	2	4	0	0	374	81	0
Mother Teresa Shelter, Inc.	NUECES	\$78,651.04	572	496	76	0	0	0	0	223	348	1
United Way of Tarrant County	TARRANT	\$693,803.05	180	45	127	0	3	9	0	36	144	0
Grand Total		\$3,603,644.29	6,473	4,350	1,963	24	57	24	97	2,977	3,494	2

Appendix D: TDHCA Goals and Objectives

The Agency Strategic Plan goals reflect program performance based upon measures developed with the State’s Legislative Budget Board (LBB) and the Governor’s Office of Budget, Planning and Policy (GOBPP). The Department believes that the goals and objectives for the various TDHCA programs should be consistent with its mandated performance requirements.

The State’s Strategic Planning and Performance Budgeting System is a goal-driven, results-oriented system. The system has three major components including strategic planning, performance budgeting and performance monitoring. As an essential part of the system, performance measures are used by decision makers to allocate resources, to focus the Department’s efforts on achieving goals and objectives, and as monitoring tools on accountability. Performance measures are reported quarterly to the LBB.

The State’s Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The measures reflected in this document are based on the Department’s current goals as approved by the LBB for FY 2019-2020.

AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 85th Texas Legislature. Refer to program-specific statements outlined in the Action Plan portion of this document for strategies that will be used to accomplish the goals and objectives listed. Included for each strategy are the target numbers of the 2019 goals, the 2019 actual performance, and the estimated performance for 2020.

Goals one through five are established through interactions between TDHCA, the LBB, and the Legislature. They are referenced in the General Appropriations Act enacted during the most recent legislative session.

GOAL 1: TDHCA WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW-, LOW- AND MODERATE-INCOME PERSONS AND FAMILIES.

Strategy 1.1

Provide federal mortgage loans and Mortgage Credit Certificates (MCCs), through the Single-Family Mortgage Revenue Bond Program

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Number of households assisted through Bond Financing or Other Mortgage Financing	2,099	9,599	457.31%	2,099

Explanation of Variance:

Recent programmatic changes and increasing need for homebuyer assistance continue to increase the number of households served as housing demand across the state has risen since 2012. The Department continues to offer new products and financing structures to better assist Texas residents.

Strategy 1.2

Provide funding through the HOME Investment Partnership (HOME) Program for affordable housing

Strategy #1	2019 Target	2019 Actual	% of Goal	2020 Target
Number of households assisted with Single Family HOME Funds	875	889	101.60%	875

Explanation of Variance:

None needed.

Strategy 1.3

Provide funding through the Housing Trust Fund for affordable housing

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Number of single-family households assisted through the Housing Trust Fund Program	162	249	153.70%	162

Explanation of Variance:

The number of households assisted by HTF was above the "YTD Expected" because Non-Bootstrap activities initiated in the previous fiscal year have been completed in the current fiscal year. In the previous fiscal year, an administrative delay in the release of AYBR funds led to construction completion dates that were later than anticipated. Also, over the course of FY2019, the HTF was able to release an additional \$2.9M in funds deobligated from previous years and HTF loan repayments.

Strategy 1.4

Provide federal rental assistance through Section 8 vouchers

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Total households assisted through Statewide Housing Assistance Payments Program	1,181	1,119	94.75%	1,181

Explanation of Variance:

The final YTD did not reach its target because it is taking households longer to locate units and households with vouchers are facing a lack of accessible units.

Strategy 1.6

Provide federal tax credits to develop rental housing for households with very low income and low income

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Number of households assisted through the Housing Tax Credit Program	8,861	9,509	107.31%	8,861

Explanation of Variance:

Several cost certifications for Rehab activities were received earlier than expected resulting in a high number of HHs served. Construction for 4% Rehab activities are typically completed more quickly than other activities.

Strategy 1.7

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	1,048	762	72.71%	1,048

Explanation of Variance:

Cost certification for one large New Construction development was received during the year. The target had included two New Construction developments; however, the second development was completed early and the cost certification was submitted in a prior year, therefore, the target for this year was not met.

GOAL 2: TDHCA WILL PROMOTE IMPROVED HOUSING CONDITIONS FOR EXTREMELY LOW-, VERY LOW- AND LOW-INCOME HOUSEHOLDS BY PROVIDING INFORMATION AND TECHNICAL ASSISTANCE.

Strategy 2.1

Center for Housing Research, Planning, and Communications

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Number of information and technical assistance requests completed	7,100	7,720	108.73%	7,100

Explanation of Variance:

The Department received more requests for assistance than targeted, resulting in more assistance requests completed.

Strategy 2.2

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Number of technical assistance contacts and visits conducted by the field offices	1,380	1,714	124.20%	1,380

Explanation of Variance:

The number of technical assistance contacts and visits was above "YTD Expected" because the border field officers have been providing concentrated technical assistance to counties who 1) are behind in performance and 2) have a contract benchmark or contract end date coming up in the next year. Additionally, a Request for Administrator for Maverick County CSHC was issued this quarter, generating opportunities for contacts.

GOAL 3: TDHCA WILL IMPROVE LIVING CONDITIONS FOR THE POOR AND HOMELESS AND REDUCE THE COST OF HOME ENERGY FOR VERY LOW-INCOME TEXANS.

Strategy 3.1

Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low-income persons throughout the state.

Strategy Measure #1	2019 Target	2019 Actual	% of Goal	2020 Target
Number of persons assisted through homeless and poverty related funds	379,923	632,066	166.37%	379,923

Explanation of Variance:

One of the largest Subrecipients had reporting issues that hindered them from reporting the majority of persons served until 4th quarter. This same Subrecipient had a large project that increased the numbers served greatly. The final numbers reflect previous quarterly performance for one subrecipient and relates to a specific activity that had not been captured until they received training from TDHCA on how the Federal reporting was to be completed.

Strategy Measure #2	2019 Target	2019 Actual	% of Goal	2020 Target
Number of persons assisted that achieve incomes above poverty level.	1,100	1,027	93.36%	1,100

Explanation of Variance:

One of the largest Subrecipients was not able to report TOPS due to incorrect supporting documentation. Strategy 3.2

Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low-income persons and for assistance to very low-income households for heating and cooling expenses and energy-related emergencies.

Strategy Measure #1	2019 Target	2019 Actual	% of Goal	2020 Target
Number of Households Receiving Utility Assistance	149,000	159,082	106.77%	149,000

Explanation of Variance:

Small increase in LIHEAP funding allowed for additional persons to be served.

Strategy Measure#2	2019 Target	2019 Actual	% of Goal	2020 Target
Number of dwelling units weatherized through Weatherization Assistance Program	4,100	3,511	85.63%	4,100

Explanation of Variance:

Cost per unit for the DOE program was increased resulting in fewer homes receiving weatherization assistance.

GOAL 4: TDHCA WILL ENSURE COMPLIANCE WITH THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS' FEDERAL AND STATE PROGRAM MANDATES.

Strategy 4.1

The Compliance Division will monitor and inspect for Federal and State housing program requirements.

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Total number of file reviews.	700	609	87.00%	700

Explanation of Variance:

When this measure was established, the frequency of monitoring a property that has completed the Federal Compliance Period was determined using specific risk factors (i.e. change in owner). Some properties were kept on a three year cycle, some were moved to a four year cycle and others were moved to a five year cycle. This procedure changed in 2017 and currently, all properties that have completed the Federal Compliance Period automatically are moved to a five year monitoring frequency. Additionally, in 2017 (also after this measure was established) properties that have completed the Federal Compliance Period that are layered with federal funds (RD515 and/or Project Based Section 8) were removed from the monitoring schedule.

Strategy 4.2

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Total number of monitoring reviews of All Non-formula Contracts	150	142	94.67%	150

Explanation of Variance:

Although there was a greater number of SF contracts issued, activity levels are too low for monitoring reviews.

GOAL 5: TO PROTECT THE PUBLIC BY REGULATING THE MANUFACTURED HOUSING INDUSTRY IN ACCORDANCE WITH STATE AND FEDERAL LAWS.

Strategy 5.1

Provide services for Statement of Ownership and Location and Licensing in a timely and efficient manner.

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Number of manufactured housing statements of ownership and location issued	61,000	54,334	89.07%	61,000

Explanation of Variance:

This measure is under the targeted amount due to the number of applications received incomplete, which is currently about 36%; these will be resubmitted for issuance.

Strategy 5.2

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Number of installation reports received	15,000	18,203	121.35%	15,000

Explanation of Variance:

The Department received and processed a larger number of installation reports than the targeted projection. This is likely attributed to the initiative to increase compliance reviews as well as increased awareness within the industry of enhanced enforcement procedures which can result from the failure to file an installation report. Also, there is an increase in inspections resulting from disaster housing after Hurricane Harvey.

Strategy 5.3

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2019 Target	2019 Actual	% of Goal	2020 Target
Number of complaints resolved	500	752	150.40%	500

Explanation of Variance:

There was a higher number of complaints opened due to the internal complaints opened when compliance reviews revealed notices of installation not being reported and statements of ownership applications not being filed. These complaint files were resolved and closed as soon as the required documentation was received with a follow up of administrative action as appropriate.

Strategy Measure #2	2019 Target	2019 Actual	% of Goal	2020 Target
Average time for complaint resolution	180	58.80	32.67%	180

Explanation of Variance:

The average time is under the targeted projection, which is desirable.

Strategy Measure #3	2019 Target	2019 Actual	% of Goal	2020 Target
Number of jurisdictional complaints received	450	746	165.78%	450

Explanation of Variance:

The measure is over the targeted projection because there were more internal cases opened from conducting compliance reviews and from late filings of statements of ownership applications from retailer sales.

The following TDHCA-designated goal addresses the housing needs of persons with special needs.

HOME PROGRAM STATUTE REQUIREMENT: TDHCA WILL WORK TO ADDRESS THE HOUSING NEEDS AND INCREASE THE AVAILABILITY OF AFFORDABLE AND ACCESSIBLE HOUSING FOR PERSONS WITH SPECIAL NEEDS.

Dedicate 5% of the HOME annual allocation for persons with disabilities who live in any area of this state.

Strategy Measure	2019 Target	2019 Actual	% of Goal	2020 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,749,312.05	\$1,603,141.84	91.6%	\$1,749,312.05*

*The 2019 target will be adjusted to reflect the 5% of the actual allocation of 2019 funds from HUD.

Explanation of Variance:

These include funds from the Persons with Disabilities Set-Aside that were used to assist households with persons with disabilities and special needs. It is important to note that funds from the Persons with Disabilities set-aside may be used anywhere in the state, and HOME general funds may only be utilized in non-participating jurisdictions, which are communities that do not receive HOME funds directly from HUD. The HOME Program could not meet the 2019 target as the 2019 HUD allocation was not released in time to be used during FY 2019.

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Appendix F: Acronyms

ACRONYM	NAME
ACS	American Community Survey
AFFH	Affirmatively Furthering Fair Housing
AI	Analysis of Impediments to Fair Housing Choice
AIDS	Acquired Immunodeficiency Syndrome
AMFI	Area Median Family Income
AMI	Area Median Income
AYBR	Amy Young Barrier Removal
BRB	Bond Review Board
CAA	Community Action Agencies
CDBG	Community Development Block Grant
CEAP	Comprehensive Energy Assistance Program
CFD	Contract for Deed
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization
CoC	Continuum of Care
CPD	Community Planning and Development
C-RAC	Colonia Resident Advisory Committee
CRCG	Community Resource Coordination Groups
CSBG	Community Service Block Grant
DAW	Disability Advisory Workgroup
DFPS	Texas Department of Family Protective Services
DOE	U.S. Department of Energy
DSHS	Texas Department of State Health Services
EDA	Economically Distressed Areas
EDAP	Economically Distressed Areas Program
EH Fund	Ending Homelessness Fund
ELI	Extremely Low Income
ENTERP	Emergency Nutrition and Temporary Emergency Relief Program
ESG	Emergency Solutions Grant
FFY	Federal Fiscal Year (10/1-9/30)
FHA	Federal Housing Administration
FHAP	Fair Housing Assistance Program
FHIP	Fair Housing Initiative Program
Fannie Mae	Federal National Mortgage Association
Freddie Mac	Federal Home Loan Mortgage Corporation
FMR	Fair Market Rent
FYSB	Family and Youth Services Bureau

ACRONYM	NAME
GOBPP	Governor's Office of Budget, Planning and Policy
HAMFI	HUD Area Median Family Income
HANC	Homebuyer Assistance with New Construction
HB	House Bill
HBA	Homebuyer Assistance
HCV	Section 8 Housing Choice Voucher
HERA	Housing and Economic Recovery Act
HFC	Housing Finance Corporation
HH	Household
HHSCC	Housing and Health Services Coordination Council
HHSP	Homeless Housing and Services Program
HIV	Human Immunodeficiency Virus
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HOPWA	Housing Opportunities for Persons with AIDS
HRA	Homeowner Rehabilitation Assistance
HSR	Housing Sponsor Report
HTC	Housing Tax Credit
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
IA	Individual Assistance
ICE	Federal Immigration and Customs Enforcement
IRS	Internal Revenue Service
JHSWG	Joint Housing Solutions Working Group
LBB	Legislative Budget Board
LEP	Limited English Proficiency
LI	Low Income
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit
MCC	Mortgage Credit Certificate
MCTH	My Choice Texas Home
MF Bond	Multifamily Bond
MF Direct Loan	Multifamily Direct Loan
MFTH	My First Texas Home
MI	Moderate Income
MSA	Metropolitan Statistical Areas
MSFW	Migrant Seasonal Farmworker
NHTF	National Housing Trust Fund
NOFA	Notice of Funding Availability

ACRONYM	NAME
NOHP	Nonprofit Owner-Builder Housing Provider
NSP	Neighborhood Stabilization Program
NSP1 PI	Neighborhood Stabilization Program Round 1 Program Income
OCI	Office of Colonia Initiatives
OMB	U.S. Office of Management and Budget
PAB	Private Activity Bond
PAL	Preparation for Adult Living
PHA	Public Housing Authority
PMSA	Primary Metropolitan Statistical Area
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
RF	Repayment Funds
RFP	Request for Proposal
SEH	Service-Enriched Housing
SB	Senate Bill
SBHCC	Statewide Behavioral Health Coordinating Council
Section 811 PRA	Section 811 Project Rental Assistance
SFD	Single Family Development
SFY	State Fiscal Year (9/1 - 8/31)
SHC	Self-Help Center
SILC	Texas State Independent Living Council
SLIHP	State Low Income Housing Plan and Annual Report
TAC	Texas Administrative Code
TBRA	Tenant-Based Rental Assistance
TCAP	Tax Credit Assistance Program
TCAP RF	Tax Credit Assistance Program Repayment Funds
TDA	Texas Department Agriculture
TDCJ	Texas Department of Criminal Justice
TDHCA	Texas Department of Housing and Community Affairs
Texas HHS	Texas Health and Human Services
THN	Texas Homeless Network
TICH	Texas Interagency Council for the Homeless
TSAHC	Texas State Affordable Housing Corporation
TSHEP	Texas Statewide Homebuyer Education Program
TVC	Texas Veterans Commission
TWC	Texas Workforce Commission
TWDB	Texas Water Development Board

ACRONYM	NAME
TXHBU	Texas Homebuyer U
TX MCC	Texas Mortgage Credit Certificate
USDA	U.S. Department of Agriculture
USHHS	U.S. Department of Health and Human Services
VA	U.S. Department of Veterans Affairs
VASH	Veterans Affairs Supportive Housing
VAWA	Violence Against Women Act
VLI	Very Low Income
WAP	Weatherization Assistance Program
WAP PAC	Weatherization Assistance Program Planning Advisory Committee



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