

# TEXAS DEPARTMENT OF HOUSING & COMMUNITY AFFAIRS



Kitchen made accessible via the Amy Young Barrier Removal Program

## 2013 State of Texas Low Income Housing Plan & Annual Report



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## **SECTION 1: INTRODUCTION**

The Texas Department of Housing and Community Affairs (TDHCA, Department) is the State of Texas' lead agency responsible for affordable housing. TDHCA offers a Housing Support Continuum for low- to moderate-income Texans with services ranging from poverty and homelessness prevention to homeownership to disaster recovery.

### **INSTITUTIONAL STRUCTURE**

In 1991, the 72<sup>nd</sup> Texas Legislature created the Department. The Department's enabling legislation, Texas Government Code Chapter 2306, combined programs from the Texas Housing Agency, the Texas Department of Community Affairs and the Community Development Block Grant Program from the Texas Department of Commerce.

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). Effective September 1, 1995, in accordance with House Bill 785, regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7, effective September 1, 2002, the Community Development Block Grant (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 Agriculture (TDA) as a result of the 82<sup>nd</sup> Legislative Regular Session. However, TDHCA, through an interagency agreement with TDA, administers 2.5 percent of the CDBG funds used for Self-Help Centers along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322, the Manufactured Housing Division became an independent entity administratively attached to TDHCA. Regarding CDBG Disaster Recovery, effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred to the Texas General Land Office (GLO) from the Department.

### **AGENCY MISSION AND CHARGE**

The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully. 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 the Area Median Income (AMI) or the poverty level. A primary function of TDHCA is to act as a conduit for federal grant funds for housing and community services. Additionally, because several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a housing finance agency.

More specific policy guidelines are provided in §2306.002 of TDHCA's enabling legislation:

*(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.*

Funding sources to meet the legislative goals include the U.S. Department of Housing and Urban Development, U.S. Treasury Department, U.S. Department of Health and Human Services, U.S. Department of Energy and State of Texas general revenue funds. With this funding, TDHCA strives to promote sound housing policies; promote leveraging of state and local resources; prevent discrimination; and ensure the stability and continuity of services through a fair, nondiscriminatory and open process. Because of the great amount of need in proportion to the federal and state funding available, the Department strives to provide the most benefit by managing these limited resources to have the greatest impact.

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

## **HOUSING SUPPORT CONTINUUM ACTIVITIES CHART**

TDHCA's Housing Support Continuum can be divided into six categories. It should be noted that, with the exception of the Section 8 Housing Choice Voucher Program and HOME Homebuyer Assistance in limited areas, TDHCA administers its programs and services through a network of organization administrators across Texas and does not fund individuals directly.

The TDHCA Housing Support Continuum includes (1) Poverty and Homelessness Prevention, (2) Rental Assistance and Multifamily Development, (3) Homebuyer Education, Assistance and Single-Family Development, (4) Rehabilitation and Weatherization, (5) Foreclosure Relief and (6) Disaster Relief.

The following table outlines TDHCA's State Fiscal Year 2012 programs. When a program has "Stimulus Program" after its name, it has been created as a result of the Housing and Economic Recovery Act (HERA) of 2008, American Recovery and Reinvestment Act (ARRA) of 2009, or some other federal act or regulation establishing a temporary program meant to address current economic issues. For more detailed program information, please see "TDHCA Programs" in *Section 4: Action Plan* and *Section 5: Stimulus Programs*.

Continuum	Program/Activities	Description	Eligible Households
(1) Poverty and Homelessness Prevention	<b>Community Services Block Grant</b>	Funds local community action agencies to provide essential services and poverty programs	<125% poverty
	<b>Comprehensive Energy Assistance Program</b>	Funds local agencies to offer energy education and financial assistance for utility bills.	<125% poverty
	<b>Emergency Solutions Grant Program</b>	Funds entities to assist homeless persons and persons at risk of homelessness regain stability in permanent housing	<30% AMI (Homeless)
	<b>Homeless Housing and Services Program</b>	Funds the eight largest Texas cities to provide services or facilities to homeless individuals and families	<50% AMI (Homeless)
(2) Rental Assistance and Multifamily Development	<b>Section 8 Housing Choice Vouchers</b>	Acts as a public housing authority to offer tenant-based rental assistance vouchers in certain rural areas	<50% AMI
	<b>Tenant-Based Rental Assistance (HOME Program)</b>	Grants for entities to provide tenant-based rental assistance	<80% AMI
	<b>Housing Tax Credit Program</b>	Tax credits to developers for the creation or preservation of affordable rental housing	<60% AMI
	<b>Multifamily Bond Program</b>	Loans to develop or preserve affordable rental housing	<60% AMI
	<b>Multifamily Rental Housing Development (HOME Program)</b>	Loans or grants to develop or preserve affordable rental housing and are available to Community Housing Development Organization (CHDO)	<80 % AMI
	<b>Neighborhood Stabilization Program (Stimulus Program)</b>	Provides funds to nonprofit developers for acquisition, construction or rehabilitation of foreclosed, vacant or abandoned rental properties	<50% AMI
(3) Homebuyer Education, Assistance and Single-Family Development	<b>Colonia Self-Help Center Program</b>	Provides funding for rehabilitation, reconstruction, new construction, homebuyer assistance and counseling for eligible colonia residents in the targeted colonias.	<80% AMI (All)
	<b>Texas Statewide Homebuyer Education</b>	Training for nonprofits to provide homebuyer education	NO AMI Limits
	<b>Contract For Deed Conversion Program (HOME Program)</b>	Stabilizes home ownership for colonia residents by converting contract for deeds into traditional mortgages	<60% AMI
	<b>My First Texas Home Program - Non-targeted funds</b>	Low-interest loans and down payment and closing costs for first time homebuyers	<115% AMI
	<b>My First Texas Home Program - Targeted funds</b>	Low-interest loans and down payment and closing costs for first time homebuyers in areas of chronic economic distress	<140% AMI

Continuum	Program/Activities	Description	Eligible Households
	<b>Homebuyer Assistance Program (Housing Trust Fund)</b>	0% Loans to low income borrowers for down payment and closing cost assistance	<80% AMI
	<b>Mortgage Credit Certificate Program – Non-targeted funds</b>	Annual tax credit for qualified homebuyers based on the interest paid on the homebuyer's mortgage loan	<115% AMI
	<b>Mortgage Credit Certificate Program – Targeted funds</b>	Annual tax credit for qualified homebuyers based on the interest paid on the homebuyer's mortgage loan in areas of chronic economic distress	<140% AMI
	<b>Neighborhood Stabilization Program (Stimulus Program)</b>	Funds for nonprofit or local government entities to purchase, construct or rehabilitate foreclosed, vacant or abandoned properties. Homebuyer Assistance and permanent financing for eligible households to purchase foreclosed, vacant or abandoned homes.	<120% AMI
	<b>Homebuyer Assistance Program (HOME Program)</b>	Loans offered through administrators for down payment and closing cost assistance	<80% AMI
	<b>Homebuyer Assistance Program (Housing Trust Fund)</b>	Provides eligible borrowers with up to \$10,000 in the form of a zero percent interest loan for down payment and closing cost assistance for the acquisition of a single family home.	<80% AMI
	<b>Single Family Development (HOME Program)</b>	Community Housing Development Organization (CHDOs) can apply for loans to acquire, rehabilitate, or reconstruct single family housing. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project	<80% AMI
	<b>Texas Bootstrap Loan Program</b>	Provides 0% loan funds to owner-builders through certified nonprofit organizations to rehabilitate or construct their homes through self-help construction.	<60% AMI
<b>(4) Rehabilitation and Weatherization</b>	<b>Amy Young Barrier Removal Program (Housing Trust Fund)</b>	Grants for entities to provide home modifications needed for accessibility for person with disabilities	<80% AMI
	<b>Homeowner Rehabilitation Assistance Program (HOME Program)</b>	Loans and grants for entities to provide home repair and replacement assistance	<80% AMI
	<b>Weatherization Assistance Program</b>	Funds local agencies to provide minor home repairs to increase energy efficiency	<125% poverty for LIHEAP WAP <200% poverty for DOE WAP

<b>Continuum</b>	<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
<b>(5) Foreclosure Relief</b>	<b>National Foreclosure Mitigation Counseling (Stimulus Program)</b>	Fund Foreclosure Counselors to assist households avoid foreclosure	No AMI limits
	<b>Neighborhood Stabilization Program (Stimulus Program)</b>	Purchase foreclosed properties to demolish or create affordable housing and stabilize existing neighborhoods	<120% AMI
<b>(6) Disaster Relief</b>	<b>Community Services Block Grant</b>	Provide persons with emergency shelter, food, clothing and other essentials, such as appliances and hygiene items	<125% poverty
	<b>Disaster Relief (HOME Program)</b>	HOME funds may be used in non-Participant Jurisdiction to assist with home repair, rehabilitation, reconstruction, homebuyer assistance and tenant-based rental assistance for households affected by a disaster	<80% AMI



## **ADMINISTRATIVE STRUCTURE**

Agency programs are grouped into the following divisions: Community Affairs, HOME, Housing Trust Fund, Multifamily Finance, Neighborhood Stabilization Program, Office of Colonia Initiatives and Texas Homeownership. The Manufactured Housing Division is administratively attached to TDHCA, though it is an independent entity with its own governing board.

Additionally, there are several Divisions within TDHCA which are involved in the administration of the agency as a whole but do not administer specific programs. The Program Services Division is responsible for adherence, processing and completion of cross-cutting federal and departmental requirements for programs administered by the Department, including environmental clearances, labor standards requirements, fair housing, minimizing resident relocation, loan closings and the commitment and disbursement of federal funds. The External Affairs Division disseminates information and is a liaison between TDHCA and industry stakeholders, advocacy groups and the executive and legislative branches of state and Federal government. The Housing Resource Center acts as a central clearinghouse for information and research regarding TDHCA programs and general housing-related issues. The Real Estate Analysis Division provides TDHCA with analytical reports necessary to make well-informed financial decisions about funding affordable housing developments. The Compliance Division ensures housing program and financial compliance with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews. Other divisions that are involved in TDHCA's internal management include, Bond Finance, Financial Administration, Human Resources, Information Systems, Internal Audit and Legal Services.

The Office of Recovery Act Accountability and Oversight is responsible for identifying and mitigating risk in program development and operation and for reporting and federal guidance that apply to programs established by the American Recovery and Reinvestment Act (ARRA) of 2009. The Office of Recovery Act Accountability and Oversight will be phased out at the end of January 2013, after the completion of its final reporting responsibilities. Any subsequent need for those functions will be addressed by the Program, Planning, Policy and Metrics group, as described in the subsequent paragraph.

After a reorganization effort in spring 2012, new divisions were created within the Department. The new Asset Management Division oversees the ongoing economic viability of properties funded by the Department and works with owners and the Department's Asset Review Committee to resolve regulatory and financial issues through the approval and completion of amendments, workout scenarios, and/or foreclosure and resale solutions which sustain affordability. The new Program, Planning, Policy and Metrics group is responsible for the development and oversight of cross-cutting agency projects and initiatives and the compilation of Department metric and scorecard tools. The group is also responsible for the management of several internal, Department-wide teams including the Continuous Improvement Team, Data Support Team, Rules Team and the Administrative Team. All group projects pertain to quantifying, assessing and reporting of Department performance and/or the coordination of resources to enhance the efficiency and cost-effectiveness of Department efforts.

## ***2013 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT***

The *2013 State of Texas Low Income Housing Plan and Annual Report* (SLIHP, Plan) is prepared annually in accordance with §2306.072-2306.0724 of the Texas Government Code, which requires 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 yearly in 10 Texas Administrative Code §1.23. The Plan offers policy makers, affordable housing providers and local communities a comprehensive reference on statewide housing need, housing resources and performance-based funding allocations. The format is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the Plan 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 Plan is organized into eight sections:

- *Section 1: Introduction* - An overview of TDHCA and the Plan
- *Section 2: Housing Analysis* - An analysis of statewide and regional demographic information, housing characteristics and housing needs
- *Section 3: Annual Report* - A comprehensive statement of activities for state fiscal year 2011, including performance measures, 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: Stimulus Programs* - A description and report of programs offered through TDHCA created as a result of the Housing and Economic Recovery Act (HERA) of 2008, American Recovery and Reinvestment Act of 2009 (ARRA) and other federal legislation that established temporary programs to address current economic issues.
- *Section 6: Public Participation* - Information on the Plan preparation and a summary of public comment
- *Section 7: Colonia Action Plan* - A biennial plan for 2012-2013, which discusses housing and community development needs in the colonia, 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 colonia residents
- *Section 8: Texas State Affordable Housing Corporation (TSAHC) Plan* - This section outlines TSAHC's plans and programs for 2013 and is included in accordance with legislation
- *Appendix: TDHCA's enabling legislation*

Because the Plan's legislative requirements are rather extensive, TDHCA has prepared a collection of publications in order to fulfill these requirements. TDHCA produces the following publication in compliance with §2306.072-2306.0724 of the Texas Government Code:

- *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 §2306.072(c)(1)
- *TDHCA Program Guide*: A description of TDHCA's housing programs and other state and federal housing and housing-related programs, which fulfills §2306.0721(c)(4) and §2306.0721(c)(10)
- *TDHCA Housing Sponsor Report*: A report that provides property and occupant profiles of developments that have received assistance from TDHCA, which fulfills §2306.072(c)(6), §2306.072(c)(8), and §2306.0724
- *Consolidated Planning required by HUD*: These plans and reports include the Five Year Consolidated Plan, the One Year Action Plan and the Consolidated Plan Annual Performance Report required for the HOME Investment Partnerships Program, Emergency Solutions Grants Program, Community Block Grant Program and Housing Opportunities for Persons with AIDS/HIV Program, which fulfills §2306.0721(c)(14)

## **SECTION 2: HOUSING ANALYSIS**

This section of the Plan contains an overview of the affordable housing needs in the State and an estimate and analysis of the housing need in each region.

### **DATA SOURCES AND LIMITATIONS**

The information provided in this section should be considered within the context of its limitations. The Department recognizes that the truest assessment of housing need can best be found only at the local level based on the direct experience of local households. Alternative methods, such as detailed on-location assessments by professionals skilled at reviewing such matters and local surveys might be used, but the Department lacks the resources to obtain such data through third parties or, confronted with an area covering over 268,000 square miles, to compile it directly. The following issues should be considered when reviewing the information contained in this report:

- Many nuances of housing need are lost when data is aggregated into regional, county and statewide totals. For example, housing needs in rural communities are often distorted when reported at the county level because housing needs are often very different in rural and urban areas. The large population of metropolitan areas can skew the data and mask the needs of the rural areas. Whenever possible, rural data is considered separately from urban data.
- Reliable data available on the condition of the housing stock, the homeless population and the housing needs of special needs populations is very limited.

Major data sources include the decennial Census, the Comprehensive Housing Affordability Strategy (CHAS), and the American Community Survey.

The CHAS database classifies households into five relative income categories based on reported household income, the number of people in the household and geographic location. These income categories are used to reflect income limits that define eligibility for HUD's major assistance programs, as well as for other housing programs such as the Housing Tax Credit Program. Households are classified into income groups by comparing reported household income to HUD-Area Median Family Income (HAMFI). The CHAS income limits are based on HUD estimates of median family income with several adjustments as required by statute. When analyzing CHAS data, the term area median income (AMI) will refer to HAMFI. The income classifications are 0-30 percent of AMI (extremely low income), 31-50 percent of AMI (very low income), 51-80 percent of AMI (low income), 81-100 percent of AMI (moderate income) and above 100 percent of AMI. Unit affordability compares housing cost to local area AMI. Affordable units are defined as units for which a household would pay not more than 30 percent of its income for rent and no more than two and one-half times its annual income to purchase.

A "rural area" is defined in 2306.003 as "an area that is located:

- (A) outside the boundaries of a primary metropolitan statistical area or a metropolitan statistical area;
- (B) within the boundaries of a primary metropolitan statistical area or a metropolitan statistical area, if the statistical area has a population of 25,000 or less and does not share a boundary with an urban area; or
- (C) in an area that is eligible for funding by the Texas Rural Development Office of the United States Department of Agriculture, other than an area that is located in a municipality with a population of more than 50,000."

However, for the purposes of this report, a rural area will be defined as not located within a Metropolitan Statistical Area (MSA). This definition allows analysis to occur at the county level. County-level analysis is necessary for several of the special needs population estimates, which do not include place-level estimates. In addition, county-level analysis allows the needs factors in the *Housing Analysis* chapter to be compared accurately to the *Annual Report* chapter analysis. The *Annual Report* chapter is based on county-level data because of the reporting requirements of the programs.

The U.S. Office of Management and Budget (OMB) determines which counties are within each MSA. For this document, the OMB MSAs from 2009 are used. Between the 2000 and 2009 MSA designations, 22 counties changed from not being in an MSA to being in an MSA and 3 counties (Harrison, Henderson and Hood) were changed from being in an MSA to not being in an MSA.

The needs assessment data is augmented with additional information from the perspective of local Texans, when available.

Organization of this chapter is as follows:

**State of Texas Demographic Trends**

- Comparison of demographic data over time.

**Special Needs Analysis**

- Description of the housing needs for people with special needs and statewide estimates of the number of persons with special needs.

**Poverty, Income and Affordable Housing**

- Economic demographics and its relationship to the cost of housing.

**For-Market and Subsidized Housing Availability**

- Type and size of market-rate and subsidized-units available.

**Local Assessment of Need**

- Analysis of request for assistance from TDHCA.

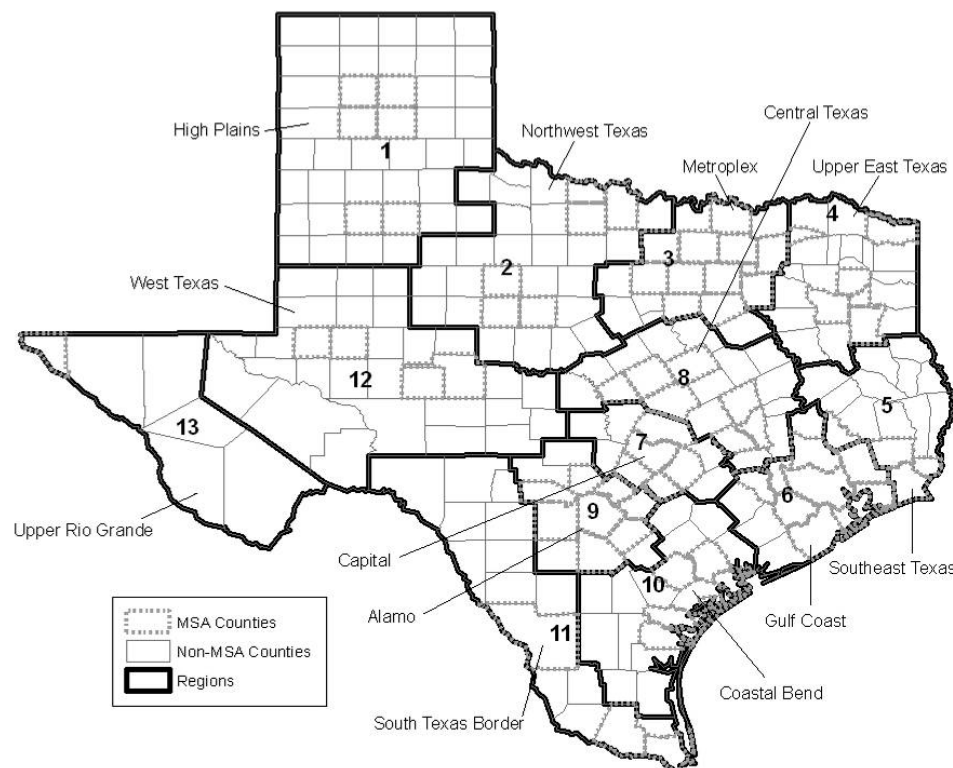
**Regional Analysis**

- Statewide data divided by region.

## STATE OF TEXAS

The state-level housing analysis includes information on demographics, special-needs populations and affordable-housing need indicators. In order for the information to be more applicable on a local level, analysis is also conducted by region. The regions adopted by TDHCA mirror State Comptroller's regions, as depicted on below.

TDHCA Regions



The Department's plans reflect this statewide information as well as the consideration of affordable housing assistance from various sources.

### DEMOGRAPHIC CHARACTERISTICS

By using the decennial census for 2000 and 2010, it is possible to analyze population trends during that ten year period and its implication for housing need.

- Texas has grown in population at a rate more than twice the national growth rate between 2000 and 2010. Texas' population increased approximately 20.6 percent, compared to 9.7 percent nationwide. Approximately 4,293,741 people were added to Texas during this time, from 20,851,820 people to 25,145,561 people.
- Other races are growing at a faster rate than the White population. The Asian population grew 71.5 percent and the Black or African American population grew 23.9 percent, while the White population grew 19.6 percent. However, in 2010 the White population still made up the majority of Texas' population at 68.4 percent, with the Black or African American as the largest racial minority group at 11.5 percent, followed by Asian at 3.7 percent.

- The percentage of the Hispanic population is growing at a faster rate than non-Hispanic population. The rate of growth for the Hispanic population was approximately 41.8 percent since 2000. In 2010 the non-Hispanic population is still the majority at 62.4 percent; given the current growth rates, the Hispanic population will become the majority in the future.
- The percentage of elderly people is increasing and the percentage of young people is decreasing. Both age categories grew in the last 10 years with the rise of the overall population. However, the elderly (65 and older) grew at a rate of 25.5 percent, while youth (under 18) grew only at a rate of 16.6 percent.
- Metro areas are growing faster than non-metro areas. The Harris and Dallas-Fort Worth metro areas accounted for 56.9 percent of Texas' population growth between 2000 and 2010 and makes up 49.0 percent of the population Texas in 2010. In addition, many Great Plains counties in Texas lost population during the same time period (Mackun and Wilson, 2011).

Expected housing demand is linked to projected changes in population characteristics. The current racial and ethnic shift is significant because of the substantial differences between the race and ethnicities in terms of income level. According to 2006-2010 American Community Survey, in Texas the difference in median household income between Whites (non-Hispanic) and Blacks was \$24,585 and the White-Hispanic difference was \$24,030. Generally Whites made more than both these populations during this time period. However, Whites' medium income is approximately \$3,624 less than Asians. Even with Asians high growth rate, Asians are a small minority in Texas at 7.8 to 33.9 percent smaller than Blacks and Hispanics respectively. Because of these disparities, households in Texas will become poorer unless the relationship between ethnicity and income changes.

The elderly face unique housing challenges that will become more prevalent as the population ages. The incidences of disability increase with age: in Texas 13.7 percent of persons between 18-49 years old have a disability, while 48.6 percent of persons 65 and older have a disability. In addition, older householders tend to live in older homes: in 2010, 65.2 percent of householders aged 50 years and older lived in housing stock built before 1970 (Harrell and Houser, 2011). These factors will increase the need for housing modifications for accessibility and home repair.

The population in the table below shows that the rural population has been decreasing while the urban population has been increasing. In 2000, the rural population was approximately 15 percent of the total Texas population. In 2010, approximately 12 percent of the total Texas population is rural. The migration shift to urban areas comes with a shift in building types and patterns. For example, according to the 2006-2010 American Community Survey, Dallas-Fort Worth and Houston-Sugar Land-Baytown MSAs have a higher rate of multifamily apartment buildings (i.e. 3 or more units) than the State as a whole, at approximately 28 percent compared to 22 percent respectively.

It should be noted that the change in rural to urban population is a result of population shifts as well as a result of the change in how MSAs are defined by the U.S. Office of Management and Budget. Because 22 counties changed from not being in an MSA to being in an MSA between 2000 and 2010, the populations in those counties were counted as urban, even though the people did not move to an urban area. In a sense, the urban area moved to them.

*Urban and Rural Population Change*

State	2000 Rural 196 Non-MSA Counties	2000 Urban 58 MSA counties	2000 Total	2010 Rural 177 Non-MSA Counties	2010 Urban 77 MSA counties	2010 Total
Total	3,159,940	17,691,880	20,851,820	3,060,392	22,085,169	25,145,561

Source: 2000 and 2010 Census. MSA defined by Office of Management and Budget, 2009.

## STATEWIDE SPECIAL NEEDS

Section 2306.0721 of the Texas Government Code requires the Department to include the housing needs of individuals with special needs. The Department identifies special needs as colonia residents, elderly and frail elderly persons, homeless persons, migrant farm workers, persons with alcohol and drug abuse, persons with disabilities, persons with HIV/AIDS and their families, public housing residents, and victims of domestic violence, veterans, and youth aging out of foster care.

Throughout the Housing Analysis chapter, whenever possible the special need populations in each region are broken down by the proportion of the population residing in urban areas, defined in this document as metropolitan statistical area (MSA) counties, and the population residing in rural areas, defined as non-MSA counties.

### COLONIA RESIDENTS

According to Section 2306.581 of the Texas Government Code:

“Colonia” means a geographic area located in a country some part of which is within 150 miles of the international border of this state, consists of 11 or more dwellings that are located in close proximity to each other in an area that may be described as a community or neighborhood and

- has a majority population composed of individuals and families of low income and very low income, based on the federal Office of Management and Budget 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.

Classic border colonias are located along the border region and usually beyond the city limits. The classic colonias have reduced infrastructure and very poor housing, including self-built homes on a slab, trailers or manufactured homes, or hybrid arrangements in which a camper or a trailer melds with a self-help extension. Since 1995, colonias are required to have infrastructure per the State’s model subdivision rules. These post-1995 colonias are often larger subdivisions, though they share some of the worst housing characteristics in common with the colonias expansion of the 1980s. (Ward, Way and Wood, 2012).

In a recent study which included a survey of over 1,200 randomly-selected residents in colonias and informal homestead subdivisions<sup>1</sup>, a majority of the surveyed residents were in deep poverty, earning less than \$1,600 per month. Yet, even with deep poverty, the homeownership rate in colonias and informal homestead subdivisions is higher than the State average: 64.8% homeownership rate in Texas as compared to a 77% homeownership rate in colonias and informal homestead subdivisions. One reason for such a high homeownership rate is the access to homeownership through the informal market or through means of title transfer with higher risk compared to traditional mortgages, such as contracts for deed. In 2012, an estimated 6,597 active unrecorded contracts for deed exist in 6 Texas counties with the highest number of colonia residents (Cameron, El Paso, Hidalgo, Maverick, Starr, and Webb). In the 10 counties in the study (including the 6 counties with the highest populations of colonia residents), there were 5,451 active contracts for deed in 2012. While the homeownership rate is high, residents who purchase from developers may become de facto renters because of the high cancelation rates. In Maverick County, homebuyers who lost their

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<sup>1</sup> Informal Homestead Subdivisions have many of the characteristics of a colonia, but are not along the America-Mexico Border.

homes due to cancelation of the contract for deed was 45%, which, compared to the foreclosure rate of the same period of 6.4% (11.9% for Latinos), is extremely high. In addition, the homeowners are still living in some of the worst housing in Texas (Ward, Way and Wood, 2012).

As seen in the charts below, colonias are only found in five of the State's 13 service regions, with Region 11 holding the largest portion of colonia residents (72.8%). Additionally, over 70% of colonia residents reside in urban areas.

**Colonia Residents – Texas, estimated in 2010**

Region	County	Rural	Urban	Total
9	Frio	2,212	-	2,212
Total		2,212	-	2,212

Region	County	Rural	Urban	Total
10	Brooks	1,610	-	1,610
10	Duval	2,621	-	2,621
10	Jim Wells	6,403	-	6,403
10	San Patricio	-	13,808	13,808
Total		15,058	13,808	28,866

Region	County	Rural	Urban	Total
11	Cameron	-	46,869	46,869
11	Dimmit	3,720	-	3,720
11	Hidalgo	-	138,458	138,458
11	Jim Hogg	4,782	-	4,782
11	Kinney	1,942	-	1,942
11	La Salle	832	-	832
11	Maverick	22,320	-	22,320
11	Starr	34,458	-	34,458
11	Uvalde	3,964	-	3,964
11	Val Verde	7,603	-	7,603
11	Webb	-	19,916	19,916
11	Willacy	3,465	-	3,465
11	Zapata	13,814	-	13,814
11	Zavala	4,071	-	4,071
Total		100,971	205,243	306,214

Region	County	Rural	Urban	Total
12	Pecos	3,495	-	3,495
12	Reeves	500	-	500
12	Terrell	1,135	-	1,135
Total		5,130	-	5,130

Region	County	Rural	Urban	Total
13	Brewster	891	-	891
13	El Paso	-	77,169	77,169
13	Hudspeth	1,752	-	1,752
13	Jeff Davis	187	-	187



Region	County	Rural	Urban	Total
13	Presidio	409	-	409
Total		3,239	77,169	80,408
<b>State Total</b>		<b>124,398</b>	<b>296,220</b>	<b>420,618</b>

Source: Texas Office of the Attorney General, Border Colonia Geographic Database.

Note: The database includes only border counties. In each region, counties without Colonia residents are not included in this chart

### ELDERLY PERSONS AND FRAIL ELDERLY

Households aged 65-75 have a disability rate of approximately 25 percent nationwide. That percentage rises with age, as approximately 66 percent of households with persons over 85 have a disability. Many older adults are faced with the prospect of needing home modifications or moving into a nursing home. Households also face higher cost burden with increasing age; nationwide, approximately 25% of households aged 85 and over pay half their income on housing, as compared to 16 percent of households younger than 65 (Center for Housing Policy, 2012).

HUD defines frail elderly as an elderly person who is unable to perform at least three “activities of daily living, such as eating, bathing, grooming, dressing or home management (U.S. Department of Housing and Urban Development, n.d). In Texas, of householders age 50 or over, 9.5 percent have a self-care difficulty and 15.6 have an independent living difficulty. These rates increase to 12.8 percent and 22.2 percent respectively for persons aged 65 or over (Harrell and Houser, 2011). Frail elderly may benefit from housing combined with needed services for daily living

According to the chart below, of elderly Texans, approximately 81.3 percent live in urban areas. Persons who are elderly are more likely to be living in urban areas due to the close proximity to health related and other services and supports (Cruz, 2010).

#### Elderly Persons (aged 65 years old and over) – Texas, 2010

State	Rural Elderly Persons	Urban Elderly Persons	Total Elderly Persons	2010 Total Population	Percent Elderly of Statewide Population
Total	485,617	2,112,592	2,598,209	25,145,561	10.3%

Source: Census 2010.

### HOMELESS PERSONS

U.S. Department of Housing and Urban Development’s (HUD) definition of “homeless,” that for 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. On a single night in January 2012, a statewide “point-in-time” count identified 34,208 persons experiencing homelessness in Texas.

Many more individuals and families experience episodes of homelessness over the course of a year than on a single night. The Texas Interagency Council for the Homeless (TICH) estimated that more than 90,000 Texans experienced at least one night of homelessness over the course of 2011.

Homelessness impacts a diverse population, which includes single adults, families with children, unaccompanied youth, persons with disabilities, full-time workers, persons with mental illness and/or substance use disorders, elderly persons, victims of family violence, and veterans. Though the subpopulations within the homeless population may have different characteristics, two significant

factors that contribute to homelessness across the subpopulations are poverty and a shortage of affordable housing (National Coalition for the Homeless, 2008).

Homeless figures are taken from the 2010 Census Summary File 1, group quarters, other non-institutional group quarters. Other non-institutional group quarters include emergency and transitional shelters, soup kitchens, group homes and residential treatment centers for adults, maritime vessels, workers quarters, living quarters for victims of natural disasters and religious group quarters. The numbers reflected in other non-institutional group quarters include all categories listed above and the individual categories cannot be separated. Therefore, the homeless figures will be overestimated since they include categories other than homeless shelters. However, the census does not include unsheltered homeless persons in its count, so the census also represents an undercount of the total number of homeless persons. Because data is needed at the county level in order to calculate regional estimates, this other non-institutional group quarters, while an imperfect count, is the data set used for homeless persons.

### Homeless, Non-Institutionalized Group Quarters Population – Texas, 2010

State	Rural Non-Institutionalized Group Quarters	Urban Non-Institutionalized Group Quarters	Total Non-Institutionalized Group Quarters	2010 Total Population	% of Non-Institutionalized Group Quarters by Population
Total	5,551	45,102	50,653	25,145,561	0.2%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

### MIGRANT SEASONAL FARMWORKERS

Texas is the nation’s second largest agricultural producing state, and agriculture is the second-largest industry in Texas. One of every five Texans (20%) works in an agriculture-related job, and many employed in this sector are migrant and seasonal farmworkers. The 2008 hurricane season had an adverse affect on crops in the Lower Rio Grande Valley, causing a drop in agricultural jobs in that area. Even with the shortfall, there were still 8,767 agricultural employers in Texas in 2008 (Texas Workforce Commission, 2009).

In 2011 TDHCA contracted Bowen National Research, through a competitive procurement process, to conduct a Statewide Rural Housing Analysis and a Rural Farmworker Housing Analysis. This report was procured by TDHCA based on input from the Rural Housing Workgroup and the State Legislature. This report includes:

- Outreach to a wide spectrum of rural stakeholders,
- Rural Texas socioeconomic and demographic analysis,
- Rural Texas housing supply and demand analysis,
- Rural Farmworker housing supply and demand analysis,
- Analysis of affordable housing developer capacity,
- Identification of regulatory and statutory barriers,
- Identification of best practices, and
- Recommendations to increase the development and availability of affordable housing in rural Texas and for farmworkers.

The Rural Farmworker Housing Analysis estimated that there were approximately 34,520 migrant or seasonal farmworkers within the 49 rural counties within the four study regions of Texas in 2010. Bowen National Research estimated that the number of farmworkers in these rural counties appears to be declining due to advances in and implementation of farming mechanization and the expanding non-agriculture job market that provides farmworkers alternative job choices. Bowen National Research found an overall rental gap of 28,531 between the existing rental housing stock specifically designed and reserved for farmworkers and the estimated number of farmworkers within the four rural study regions, demonstrating a significant need for additional housing units for farmworkers in these rural counties.

### **Migrant Seasonal Farmworker Population Estimates – Texas, 2000**

State	Rural	Urban	Total
Total	197,588	163,826	361,414

Source: MSFW Enumeration Profiles Study – TX, Larson, Alice, 2000.

### **PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE DISORDERS**

Alcohol or substance abuse can lead to homelessness or can be a result of homelessness. Of the homeless population, it is estimated that approximately 38 percent of homeless people are dependent on alcohol and 26 percent abused other drugs (National Coalition for the Homeless, 2009b). There are emerging types of housing, such as Housing First or Permanent Supportive Housing, that are tailored for hard-to-serve populations such as persons with alcohol and substance abuse issues. Without secure housing, persons with alcohol or substance abuse disorders can cycle through more costly options such as emergency room care, the criminal justice system and other service providers (U.S. Department of Housing and Urban Development, 2011a). Supportive housing programs needed for persons with alcohol and/or other substance abuse 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.

Estimates from the *2009-10 National Survey on Drug Use and Health* show slightly lower rates of illicit drug dependence or abuse in Texas than the nation as a whole with 2.41 percent of Texans as compared with 2.64 percent nationwide. This report estimates that, in Texas from 2009-2010, 423,000 people over the age of 18 were dependent or abusive of illicit drugs and 1,264,000 people over the age of 18 were dependent or abusive on alcohol. Approximately 1,590,000 people in Texas needed treatment but did not receive it (Substance Abuse and Mental Health Services Administration, 2011).

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

A significant number of persons with disabilities face extreme housing needs. Research conducted by the HUD's Office of Policy Development and Research found that as many as 11 million households with disabilities have "worst-case housing needs," defined by HUD as unassisted renters with income below 50% of their area's median income who pay more than half of their income for housing or live in severely inadequate housing, or both. Between 2007 and 2009, the number of worst case needs among very low-income renters with disabilities increased from 38 to 41 percent (U.S. Department of Housing and Urban Development, 2011b). This is in line with the finding that the incidence of poverty is much higher for persons ages 25 to 64 with a severe disability (27%) or non-severe disability (12%) as compared to no disability (9%) (National Council on Disability, 2010). In fact, HUD's Office of Policy Development and Research reported that almost two-thirds of unassisted very low-income renter households with disabilities have worst-case housing needs (Hartman et al, 2010).

According to the chart below, of those Texans with disabilities, approximately 83.7 percent live in urban areas. Persons with disabilities are more likely to be living in urban areas due to the ability to access transportation and the close proximity to health related and other services and supports (Cruz, 2010).

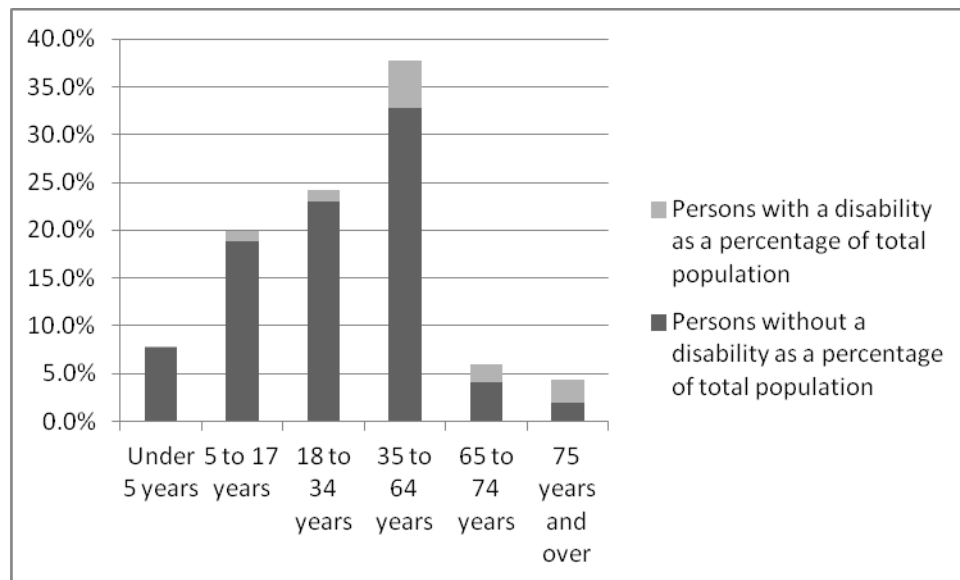
**Persons with Disabilities – Texas, 2009-2011**

State	Rural	Urban	Total
Total	322,324	2,344,222	2,666,546

Source: Census 2009-2011

Note: The American Community Survey changed the definition in the measurement of disability in 2008. Therefore, the 3-year estimate is the most recent data source for persons with disabilities. This dataset only includes 119 of the 254 counties in Texas.

**Persons with Disabilities graph as a percentage of Total Population – Texas, 2009-2011**



**Persons with Disabilities table as a percentage of Total Population – Texas, 2009-2011**

Age	Population	Persons without a disability as a percentage of total population	Persons with a disability as a percentage of total population
Under 5 years	1,938,250	7.8%	0.1%
5 to 17 years	4,925,955	18.8%	1.1%
18 to 34 years	6,005,166	22.9%	1.3%
35 to 64 years	9,347,507	32.8%	4.9%
65 to 74 years	1,468,964	4.2%	1.8%
75 years and over	1,073,609	1.9%	2.4%
Total	24,759,451	88%	12%

Source: U.S. Census Bureau, 2009-2011 American Community Survey.

## PERSONS LIVING WITH HIV/AIDS AND THEIR FAMILIES

The *2011 Texas HIV/STD Statewide Prevention Plan* shows that the HIV epidemic has reached a crossroads. It states: “Advances in treatment now allow persons with HIV to live longer, healthier lives, but the number people living with HIV in Texas continues to rise” (Schield & Beets, 2011, p. 1). Between 2003 and 2009, new diagnoses among persons aged 13-24 showed a 66% increase. Also, the distribution of this population is not uniform across the State. In 2009 over half of this population in Texas lived in Houston and Dallas area (Texas Department of State Health Services, 2009). The reason behind such a large urban concentration is a lack of available health care choices in non-urban service areas and the effect on access to care, especially for specialty services and the availability of affordable housing (Texas Department of State Health Services, 2008).

The *2008-2010 Texas Statewide Coordinated Statement of Need* (2008) found that housing was the second largest allocation category, with \$14,765,131 in Ryan White, Housing Opportunities for Persons with AIDS (HOPWA), and State Services and Medication funding in 2007. However, the Statement of Need also reported affordable housing as one of the two most frequent gaps in services identified by clients in six of the seven HIV Service Delivery Areas assessed in Texas. Many HIV-positive women with children who have had access to stable housing through Ryan White funds will lose this benefit once their children turn 18 and leave the home. Also, through informant interviews, the Statement of Need found that reimbursement rates for housing are below fair market rates, which can place clients into housing in high crime/low income areas which may lead to substance abuse issues, crime and other factors that are known to affect access and maintenance in care.

### Persons with HIV/AIDS – Texas, 2010

State	Rural Persons with HIV/AIDS	Urban Persons with HIV/AIDS	Total Persons with HIV/AIDS	2010 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	2,500	58,818	61,318	25,145,561	0.2%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

Note: Figures do not include those unaware of their HIV infection or those who tested HIV positive solely through an anonymous HIV test. Cases diagnosed at the Texas Department of Criminal Justice System are not attributed to a geographic area.

## PUBLIC HOUSING RESIDENTS

Beginning in the 1930s, local public housing authorities (PHAs) built and managed properties for low-income residents primarily through funding provided by HUD. Most of the PHA developments were completed in the 1970s. By 1993, HUD created HOPE VI to replace deteriorating public housing stock with mixed-income developments. Nationwide, as assessed in the mid-1990s, 61 percent of public housing was located in the central city, 19 percent in the suburbs, and 20 percent in non-metropolitan areas. From 1999-2005, the median length of stay in public housing was 4.7 years and families with children stayed a median of 3.2 years (Turner & Kingsley, 2008).

A recent study found that a majority of public housing residents were employed or searching for employment (Martinez, 2002). However, most residents worked part-time, low-paying jobs offering no fringe benefits. Public housing residents may have educational barriers or transportation barriers that further challenge them from transitioning to market-rate housing (Turner & Kingsley, 2008).

**PHA Units – Texas, 2012**

State	Total PHA Units	2010 Total Population	Percent PHA Units Compared to Population
Total	53,179	25,145,561	0.2%

Source: US Department of Housing and Urban Development.

**VETERANS**

According to the 2011 point-in-time count of persons experiencing homelessness, about 13 percent of Texas’ homeless population was veterans (Texas Department of Housing and Community Affairs, 2011). Many homeless veterans live with Post Traumatic Stress Disorder and substance abuse disorder (National Coalition for Homeless Veterans, 2011), which may become barriers to sustaining housing. Veterans may benefit from housing with supportive services, including case management, health care, and employment-related services, to avoid homelessness and to re-integrate into their communities after returning from tours of duty.

**Veterans – Texas, 2006-2010**

State	Rural Veterans	Urban Veterans	Total Veterans	2006-2010 Population over 18 years	Percent Veterans of Population Over 18 Years
Total	245,142	1,390,225	1,635,367	17,537,127	9.3%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

The Texas Family Code defines Family Violence as an act by a member of a family against another member of the family that is intended to result in physical harm, bodily injury, assault, or sexual assault or that is a threat that reasonably places the member in fear of imminent physical harm, bodily injury, assault, or sexual assault. In 2009, 12,213 adults received shelter as a result of domestic violence in Texas. However, 11.1 percent of adults seeking shelter were denied due to lack of space (Texas Council on Family Violence, 2009). Because of long waiting lists for assisted housing, many people in abusive relationships must choose between abuse at home and homelessness (National Coalition for the Homeless, 2009a).

The table below shows total incidents of violence in Texas, but it must be noted that several incidents could be reported by the same couple. There is not a one-to-on ratio of “incidences of violence” to “victims of domestic violence”.

**Incidents of Violence – Texas, 2011**

Incidents	Total Incidents in 2011	Total Population in 2010	Percent of Incidents to Population
Rural	25,024	3,060,392	0.8%
Urban	152,958	22,085,169	0.7%
Texas	177,982	25,145,561	0.7%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

Foster youth that age out of foster care often have multiple factors that can keep them from entering into or maintaining stable housing. One recent study found that by age 19, over 33% of youth that had been in foster care had not received their high school diploma nor GED, compared to 10% of their same-age counterparts. By ages 23-24, of the youth that had been in foster care and participated in the study, 45% were employed but earned approximately \$4 less per hour than their same-age counterparts (Courtney et al). These factors combine to make homelessness a real possibility for many youth that age out of foster care. Foster care alumni may most benefit from housing tied with other services, such as educational, financial literacy and services to facilitate connections for emotional support.

**Youth Aging out of Foster Care – Texas, 2010**

	Rural	Urban	Total
State	180	838	1,018

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.



## STATEWIDE POVERTY AND INCOME

A majority of the Department's programs that use the poverty line as an income eligibility threshold to receive services use 125% of poverty instead of 100% of poverty. The 2012 poverty line for a family of 4 is \$23,050. A family of 4 at 125% poverty would make approximately \$28,813 per year.

According to the 2006-2010 American Community Survey, 5,279,683 individuals in Texas live below 125% of the poverty line. Poverty conditions along the Texas-Mexico border warrant special attention. Parts of the State, like McAllen-Edinburg-Mission, suffered from unemployment rates higher than the State's at 10.4 percent vs. 6.3 percent in September 2012 (U.S. Bureau of Labor Statistics, 2012). Conditions are particularly acute in the colonias, unincorporated areas along the border.

### Individuals Below 125% of Poverty – Texas, 2006-2010

Individuals	Rural	Urban	Texas
Total Individuals	2,848,505	20,859,174	23,707,679
Individuals below 125% of poverty	724,575	4,555,108	5,279,683
% Individuals below 125% of poverty	25.4%	21.8%	22.3%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

The total number of individuals below 125% of poverty is one of the need indicators for some of the Department's programs. Urban areas have higher numbers of people below 125% of poverty, but a lower rate than rural areas.

The economic future of Texans is shifting. In 2010, median earnings for workers with a bachelor's degree or higher was 88 percent higher than a typical high school graduate in the same age range. However, tuition costs in Texas have more than quadrupled since the early 1990s. Workers employed in service jobs increased from 33 percent to 40 percent from 1990 to 2010. This shift leaves more Texans with lower wages and fewer employee benefits than other industries, such as manufacturing employment, which declined from 18 to 10 percent during the same time period. Barriers to education, lower-wage jobs and lack of health care can lead to poverty for many Texan families.

To provide a more detailed breakdown of the population by income level, this report will use the five income groups designated by HUD. Households are classified into these groups by comparing reported households incomes to HUD-Area Median Family Incomes (HAMFI). When analyzing CHAS data, the term area median income (AMI) is interchangeable with HAMFI. The income level definitions are as follows:

- Extremely Low Income: At or below 30 percent of AMI
- Very Low Income: Between 31 percent and 50 percent of AMI
- Low Income: between 51 percent and 80 percent of AMI
- Moderate Income: Between 81 percent and 100 percent of AMI
- Above 100+ percent of AMI



**Households by Income Group – Texas, 2005-2009**

Area	Statewide households at 0 to 30% AMI	Statewide households at <30 to 50% AMI	Statewide Households at <50 to 80% AMI	Statewide Households at <80 to 100% AMI	Statewide Households at <100% + AMI
Urban	921,830	874,739	1,215,550	719,544	3,472,665
Rural	133,730	142,061	186,416	104,987	497,595
Total	1,055,560	1,016,800	1,401,966	824,531	3,970,260

Source: CHAS 2005-09 statewide figures.

A total of 42 percent of all households are in the low-income range (0 to 80 percent of AMI). Meeting the needs of this large portion of the State’s households is TDHCA’s primary focus.

**STATEWIDE AFFORDABLE HOUSING NEED**

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 (also called Housing Cost Burden), the physical condition of the housing 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, 2005-2009**

Income Categories	Renter At least one problem	Renter Total Households	Renter Percent with at least once problem	Owner At least one problem	Owner Total Households	Owner Percent with at least once problem	Total Households
0 to 30% AMI	536,910	677,415	79.26%	291,485	378,090	77.09%	1,055,505
<30 to 50% AMI	435,325	536,035	81.21%	290,110	480,800	60.34%	1,016,835
<50 to 80% AMI	289,790	625,905	46.30%	355,230	776,045	45.77%	1,401,950
<80 to 100% AMI	62,695	306,875	20.43%	169,140	517,655	32.67%	824,530
<100% + AMI	59,045	772,605	7.64%	331,510	3,197,615	10.37%	3,970,220
<b>Total</b>	<b>1,383,765</b>	<b>2,918,835</b>	<b>47.41%</b>	<b>1,437,475</b>	<b>5,350,205</b>	<b>26.87%</b>	<b>8,269,040</b>

Source: CHAS 2005-09 statewide figures.

Of renter households, those at 31-50% AMI are the most likely to have at least one housing problem. Of owner households, those at 0-30% AMI are the most likely 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 following table demonstrates that among the physically inadequate housing units, 29.3 percent are occupied by extremely low-income households.

**Number of Units Lacking Kitchen and/or Plumbing by Income Category – Texas, 2005-2009**

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
Households at 0 to 30% AMI	16,858	677,396	2.5%	8,257	378,095	2.2%
Households at <30 to 50% AMI	9,548	535,967	1.8%	5,822	480,741	1.2%
Households at <50 to 80% AMI	9,177	625,888	1.5%	7,054	775,961	0.9%
Households at <80 to 100% AMI	3,985	306,848	1.3%	3,399	517,567	0.7%
Households at <100% + AMI	8,620	772,684	1.1%	13,526	3,197,651	0.4%
<b>Total</b>	<b>48,188</b>	<b>2,918,783</b>	<b>1.7%</b>	<b>38,058</b>	<b>5,350,015</b>	<b>0.7%</b>

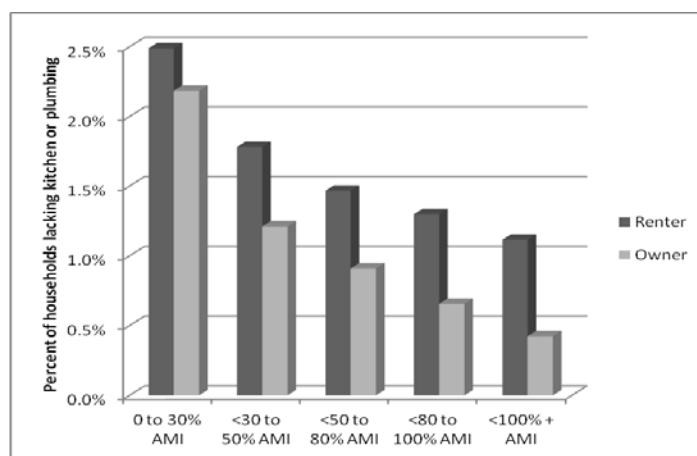
Source: CHAS 2005-09.

\*The total number of households will vary slightly in each CHAS category of need based on margins of error.

The state defines “standard condition” of housing as properties that meet the federal Housing Quality Standards, or the state Colonia Housing 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 bar chart below shows that a greater percentage of renters in all income categories lack kitchen or plumbing compared to owners.

**Percent of Renters/Owners Lacking Kitchen or Plumbing – Texas, 2005-2009**



Source: CHAS 2005-09

## HOUSING COST BURDEN

A cost burden is identified when a household pays more than 30 percent of its gross income for housing costs. When so much is spent on housing, other basic household needs may suffer. As the following table shows, the renter households in the lowest two income categories, totaling 932,636 households, compose the largest number of households in any income categories that are burdened by paying more than 30% of income toward housing. This is much greater than in the highest income category, above 100 percent AMI, where only 3,480 households experience the problem.

### Number of Households with Housing Cost Burden by Income Category – Texas, 2005-2009

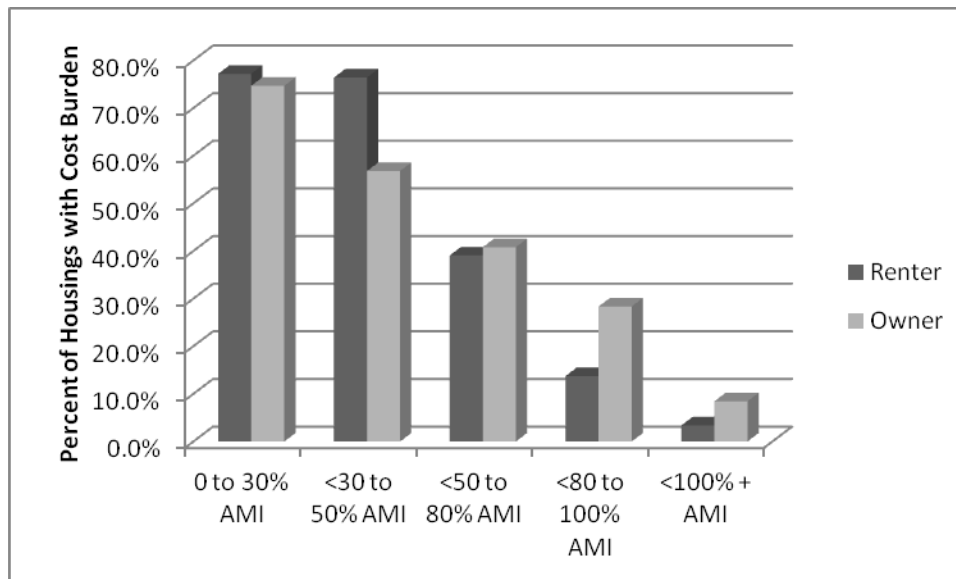
Income Categories	Renters with Cost Burden	Total Renter Households*	% of Renter Households with Cost Burden	Owners with Cost Burden	Total Owner Households*	% of Owners with cost burden
Households at 0 to 30% AMI	522,977	677,422	77.2%	282,422	378,138	74.7%
Households at <30 to 50% AMI	409,659	536,020	76.4%	273,071	480,780	56.8%
Households at <50 to 80% AMI	244,581	625,927	39.1%	316,762	776,039	40.8%
Households at <80 to 100% AMI	42,191	306,847	13.7%	146,779	517,684	28.4%
Households at <100% + AMI	26,200	772,645	3.4%	270,379	3,197,615	8.5%
Total	1,245,608	2,918,861	42.7%	1,289,413	5,350,256	24.1%

Source: CHAS 2005-09.

\*The total number of households will vary slightly in each CHAS category of need based on margins of error.

The bar chart below shows that there are more renters with cost burden in the lower income categories, but more owners with cost burden in the middle-to-high income categories. This could possibly be because more households in the higher income categories are able to enter the housing market and become owners, creating a larger number of owners in the higher income brackets and a greater exposure to cost burden problems.

**Percent of Renters/Owners with Housing Cost Burden– Texas, 2005-2009**



Source: CHAS 2005-09.

## OVERCROWDING

Overcrowded housing conditions occur when a residence accommodates more than one person per each room in the dwelling. Overcrowding may indicate a general lack of affordable housing in a community where households have been forced to share space, either because other housing units are not available or because the units available are too expensive.

Lower-income renter households experience overcrowded conditions more frequently than higher-income renter households. Lower-income owners experience more overcrowding than higher-income owners. The chart shows the percentage of households experiencing overcrowding in each income category.

Longtime readers of the Department’s planning documents may notice a substantial drop in the overcrowding figures. This drop was caused by a rephrasing of the question asked by the Census Bureau when gathering data. The question in 2000 may have led respondents to only count bedrooms in the home instead of all living and sleeping areas. The ACS changed the question in 2003 to encourage respondents to include all living and sleeping areas in their response. Since overcrowding is calculated by dividing the number of rooms by the number of people in the household, the denominator in the overcrowding calculation has grown, creating a lower number. One study of the effects of ACS change finds that “At a national level, the estimated number of overcrowded housing units in metropolitan areas in the 2005–2009 ACS is 46.4 percent lower than in the 2000 Census” (Joice, 2011). Texas is no exception. In 2000, the Department used CHAS data to report that 667,702 households experienced overcrowding. Now, the 2005-2009 CHAS data, which is based on ACS data, reflects a drop in overcrowding by 41%: 392,494 households experienced overcrowding.

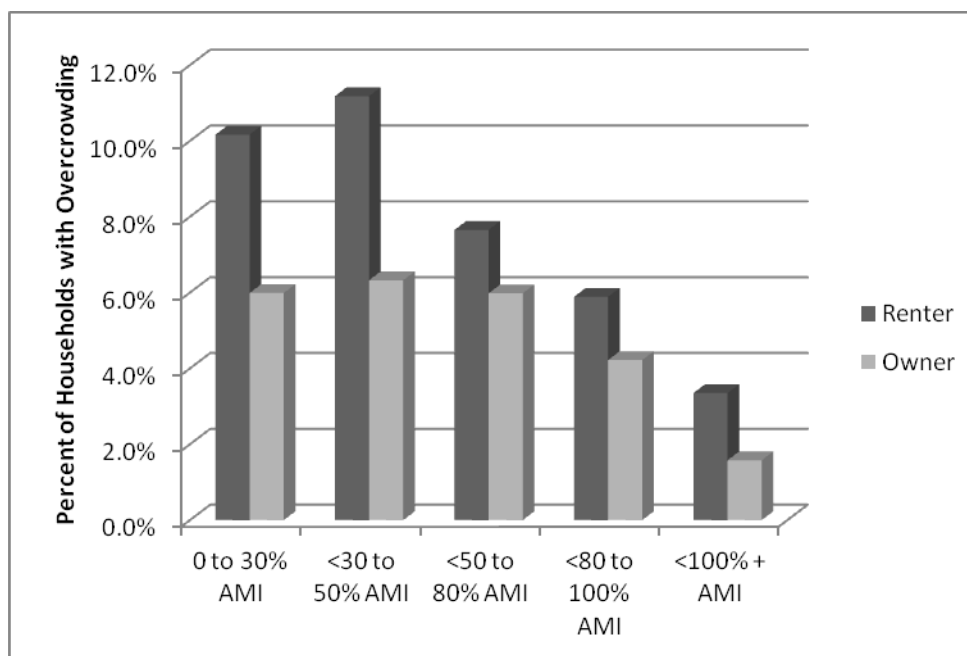
**Number of Households Experiencing Overcrowding by Income Group – Texas, 2005-2009**

Income Categories	Overcrowded Renters	Total Renter Households*	% of Renters with Overcrowding	Overcrowded Owners	Total Owner Households*	% of Owners with Overcrowding
Households at 0 to 30% AMI	68,869	677,406	10.2%	22,652	378,150	6.0%
Households at <30 to 50% AMI	59,937	536,017	11.2%	30,419	480,793	6.3%
Households at <50 to 80% AMI	47,905	625,926	7.7%	46,418	776,057	6.0%
Households at <80 to 100% AMI	18,067	306,858	5.9%	21,851	517,640	4.2%
Households at <100% + AMI	25,891	772,626	3.4%	50,485	3,197,555	1.6%
<b>Total</b>	<b>220,669</b>	<b>2,918,833</b>	<b>7.6%</b>	<b>171,825</b>	<b>5,350,195</b>	<b>3.2%</b>

Source: CHAS 2005-09.

\*The total number of households will vary slightly in each CHAS category of need based on margins of error.

**Percent of Renters/Owners with Overcrowding – Texas, 2005-2009**



Source: CHAS 2005-09.

## STATEWIDE HOUSING AVAILABILITY AND AFFORDABILITY

### HOUSING SUPPLY

Approximately 68.1 percent of occupied units in Texas were single-family homes. Approximately 24.0 percent of housing units were within multifamily structures: 2.1 percent were in developments of 2 units; 3.2 percent were in developments with 3 or 4 units; 11.6 percent were within 5 to 19 units; and 7.2 percent were in developments of over 20 units. The remaining 7.9 percent of units were manufactured homes and other units such as boats. Additionally, over 86.1 percent of all occupied housing units in Texas are located in urban areas.

#### Physical Housing Characteristics for Occupied Units – Texas, 2006-2010

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
<b>1, detached</b>	1,002,120	5,619,333	6,621,453	68.1%
<b>2 apartments</b>	28,554	172,446	201,000	2.1%
<b>3 or 4 apartments</b>	30,701	280,343	311,044	3.2%
<b>5 to 19 apartments</b>	39,219	1,084,475	1,123,694	11.6%
<b>20+ apartments</b>	19,553	678,255	697,808	7.2%
<b>Mobile home</b>	231,966	516,009	747,975	7.7%
<b>Other type of housing</b>	3,068	12,428	15,496	0.2%
<b>Totals</b>	<b>1,355,181</b>	<b>8,363,289</b>	<b>9,718,470</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

\*The “Housing Units, Other” category is for any living quarters occupied as a housing unit that do not fit in the previous categories. Examples that fit in the “other” category are houseboats, railroad cars, campers and vans.

The chart below shows occupied and vacant housing. Rural areas experienced higher levels of vacancy than urban areas. The statewide vacancy rate was 10.6 percent.

#### Housing Occupancy Rural, 2010

State	Rural Occupied Housing Units	Rural Vacant Housing Units	Rural Percent of Vacant Housing Units
Total	1,114,124	252,520	18.5%

#### Housing Occupancy Urban, 2010

State	Urban Occupied Housing Units	Urban Vacant Housing Units	Urban Percent of Vacant Housing Units
Total	7,808,809	801,983	9.3%

#### Housing Occupancy Statewide, 2010

State	Statewide Percent of Vacant Housing Units
Total	10.6%

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

## STATEWIDE ASSISTED HOUSING INVENTORY

The following table shows the number of multifamily units in Texas financed through state and federal sources, including TDHCA, the U.S. Department of Housing and Urban Development (HUD), public housing authorities (PHAs), Section 8 Housing Choice Vouchers and the United States Department of Agriculture (USDA). The table also includes local housing finance corporations (HFCs), a category which encompasses the Texas State Affordable Housing Corporation (TSAHC). Please note that because some developments layer funding from multiple sources, there may be double counting.

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 have affordable rents available in some developments. TDHCA units represent the active multifamily units as taken from TDHCA's internal Central Database. Section 8 Housing Choice Vouchers and PHA data was obtained from HUD's Housing Authority website: <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>. HUD unit data was obtained from HUD's Multifamily Assistance and Section 8 Contracts database available at <http://www.hud.gov/offices/hsg/mfh/exp/mfhdiscl.cfm>. The USDA subsidized units was taken from its online database at [http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select\\_state.jsp](http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp).

HFC data, including TSAHC data, was obtained from the Housing Finance Corporation Annual Report that HFCs are required to submit to TDHCA annually. The figure below describes the total units financed by the HFCs through June 2012 and does not specify assisted units, so these unit totals will also include market-rate units in the area. Because the majority of HFC-financed developments also receive housing tax credits from TDHCA, these units are not included in the final total.

### Subsidized Multifamily Units, Texas 2012

Multifamily Units	State Total	Percent of State Inventory
THDCA Units	203,080	43.9%
HUD Units	57,592	12.4%
PHA Units	53,179	11.5%
Section 8 Vouchers	134,224	29.0%
USDA Units	14,637	3.2%
HFC Units*	99,436	
Total	462,712	

\*Because HFC developments report total units and do not specify assisted units and that the majority of HFC-financed developments also receive housing tax credits from TDHCA, these units are not included in the final total.

The following table shows the number of multifamily units financed through state and federal sources.

### Subsidized Multifamily Units, Texas 2012

	TDHCA Units	HUD Units	PHA Units	Section 8 Vouchers	USDA Units	HFC Units*	Total Assisted Units	2010 Total Population	% Assisted Units to Population
State	203,080	57,592	53,179	134,224	14,637	99,436	462,712	25,145,561	1.8%

\*Because HFC developments report total units and do not specify assisted units and that the majority of HFC-financed developments also receive housing tax credits from TDHCA, these units are not included in the final total.



## HOUSING AFFORDABILITY

The following figures compare demand and supply of affordable housing by looking at the number of households and housing units in different affordability categories. 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, 799,158 renter households with income greater than 80 percent AMI occupy units that would be affordable to households at 0-80 percent AMI (see tables below). Households in this category can afford units in any of the defined affordability categories. Therefore, households that are not low-income often limit the supply of affordable housing units available to low-income households.

The tables below 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. For example, very low-income owner households (0-30 percent of AMI) account for only about 11.6 percent of all the owner occupants of housing that is affordable to them. Additionally, 47 percent of low-income renter households (0-80 percent AMI) are residing in homes that are only affordable to renters with higher income categories, implying a cost burden.

### Occupied Affordable Housing Units by Income Group of Occupant, 2005-09

#### Renter Households

	Renter Households making 30% AMI or less	Renter Households making <30%-50% AMI	Renter Households making <50-80% AMI	Renter Households making <80%-100% AMI	Renter Households making <100% AMI	Total units
Units Affordable at 0-30% AMI	157,479	58,751	47,248	18,918	47,851	330,247
Units Affordable at <30-50% AMI	207,530	175,805	159,142	56,414	87,382	686,273
Units Affordable at <50-80% AMI	252,145	256,240	353,049	185,498	403,095	1,450,027
Units Affordable at <80% AMI	43,387	35,725	57,363	42,087	225,717	404,279
Total Units	660,541	526,521	616,802	302,917	764,045	2,870,826

#### Percent of Renter Households

	% of Renter Households making 30% AMI or less	% of Renter Households making <30%-50% AMI	% of Renter Households making <50-80% AMI	% of Renter Households making <80%-100% AMI	% of Renter Households making <100% AMI
Units Affordable 0-at 30% AMI	23.8%	11.2%	7.7%	6.2%	6.3%
Units Affordable at <30-50% AMI	31.4%	33.4%	25.8%	18.6%	11.4%
Units Affordable at <50-80% AMI	38.2%	48.7%	57.2%	61.2%	52.8%
Units Affordable at <80% AMI	6.6%	6.8%	9.3%	13.9%	29.5%
Total Units	100.0%	100.0%	100.0%	100.0%	100.0%

Source: CHAS 2005-09, Table 15C.

Owner Households

	Owner Households making 30% AMI or less	Owner Households making <30%-50% AMI	Owner Households making <50-80% AMI	Owner Households making <80%-100% AMI	Owner Households making <100% AMI	Total units
Units Affordable at 0-30% AMI	255,485	328,795	476,234	274,661	865,140	2,200,315
Units Affordable at <30-50% AMI	66,935	93,865	194,342	159,568	1,069,568	1,584,278
Units Affordable at <50-80% AMI	18,460	21,710	42,342	34,984	426,892	2,445,030
Units Affordable at <80% AMI	28,821	30,490	56,098	44,959	822,441	982,809
<b>Total Units</b>	<b>369,701</b>	<b>474,860</b>	<b>769,016</b>	<b>514,172</b>	<b>3,184,041</b>	<b>3,821,122</b>

Percent of Owner Households

	% of Owner Households making 30% AMI or less	% of Owner Households making <30%-50% AMI	% of Owner Households making <50-80% AMI	% of Owner Households making <80%-100% AMI	% of Owner Households making <100% AMI
Units Affordable at 0-30% AMI	69.1%	69.2%	61.9%	53.4%	27.2%
Units Affordable at <30-50% AMI	18.1%	19.8%	25.3%	31.0%	33.6%
Units Affordable at <50-80% AMI	5.0%	4.6%	5.5%	6.8%	13.4%
Units Affordable at <80% AMI	7.8%	6.4%	7.3%	8.7%	25.8%
<b>Total Units</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: CHAS 2005-07, Table 15 A, 15 B.

**All Households and Units**

	Households making 30% AMI or less	Households making <30%-50% AMI	Households making <50-80% AMI	Households making <80%-100% AMI	Households making <100% AMI	Total units
Units Affordable at 0-30% AMI	412,964	387,546	523,482	293,579	912,991	2,530,562
Units Affordable at <30-50% AMI	274,465	269,670	353,484	215,982	1,156,950	2,270,551
Units Affordable at <50-80% AMI	270,605	277,950	395,391	220,482	829,987	3,895,057
Units Affordable at <80% AMI	72,208	66,215	113,461	87,046	1,048,158	1,387,088
<b>Total Units</b>	<b>1,030,242</b>	<b>1,001,381</b>	<b>1,385,818</b>	<b>817,089</b>	<b>3,948,086</b>	<b>6,691,948</b>

**Percent of all Households and Units**

	Households making 30% AMI or less	Households making <30%-50% AMI	Households making <50-80% AMI	Households making <80%-100% AMI	Households making <100% AMI
Units Affordable at 0-30% AMI	40.1%	38.7%	37.8%	35.9%	23.1%
Units Affordable at <30-50% AMI	26.6%	26.9%	25.5%	26.4%	29.3%
Units Affordable at <50-80% AMI	26.3%	27.8%	28.5%	27.0%	21.0%
Units Affordable at <80% AMI	7.0%	6.6%	8.2%	10.7%	26.5%
<b>Total Units</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## **LOCAL ASSESSMENT OF NEED**

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

### **PUBLIC ASSISTANCE REQUEST INVENTORY**

TDHCA compiled a Public Assistance Request Inventory, which consists of communication from members of the general public using the following contact methods:

- calls made to TDHCA's Automated Call Distribution line (800-525-0657);
- emails sent to TDHCA's general mailbox (info@tdhca.state.tx.us);
- letters mailed to the agency's mailing address (PO Box 13941, Austin, TX 78711); and
- web requests for assistance from <http://www.tdhca.state.tx.us/texans.htm>.

The first three methods of contact require TDHCA staff to assist individually. The fourth method is automated and does not entail individual attention for the requestor. This is the first year that web requests were available for inclusion. If a geographic location was not specified by the individual seeking assistance, it could not be included in the Inventory.

Below are explanations of types of requests received:

1. **Emergency Assistance:** short-term rental payments, often used to prevent eviction, and various social services for poverty-level households.
2. **Utility Assistance:** utility payment needs, possibly to prevent utilities from being disconnected.
3. **Rental Assistance:** longer-term rental assistance, such as subsidized rent in a market-rate apartment or lower rents in reduced-rent apartments.
4. **Repair and Weatherization:** modifications for accessibility, owner-occupied home repairs, and weatherization to decrease utility use.
5. **Homebuyer Assistance:** down payment assistance, low-interest loans, and mortgage credit certificates.
6. **Legal Assistance:** landlord/tenant disputes, contract for deeds 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.)
7. **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.)
8. **Other Housing-Related Assistance:** referrals to realtors, sewers connections, homeowners 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".)

Effective July 1, 2011, the Community Development Block Grant (CDBG) Disaster Recovery Programs were transferred to the Texas General Land Office (GLO) from the Department. Since the transfer of CDBG, the calls regarding Disaster Recovery have diminished significantly from 75 to 20. Because the number is so low, this category was removed this year.

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 majority of TDHCA's programs do not serve

individuals directly, there are two exceptions: (1) The Section 8 program run by TDHCA in limited areas of the State which serves individuals directly, and (2) the Texas HOMEbuyer Assistance Program in limited areas of the State which serves individuals directly. For Legal Assistance, most requests are referred to the Office of the Attorney General or local nonprofits that help with legal matters. For Other Housing-Related Assistance, most requests are referred to other State agencies.

**Public Assistance Requests Requiring Personal Contact from TDHCA Staff,  
October 2011 to August 2012<sup>2</sup>**

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair and Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing-Related Assistance
Requests for Assistance	5,221	3,770	2,324	445	99	206	74	35

It should be noted that often TDHCA provides Emergency Assistance referrals and Utility Assistance referrals to the same requester. When examining the chart above, even while missing one month of data (September 2011), the number of requests for many categories increased from SFY 2011. The chart for SFY 2011 is included below, for reference:

**Public Assistance Request Requiring Personal Contact from TDHCA staff, SFY 2011**

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair and Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing-Related Assistance
Requests for Assistance	4,448	2,956	1,987	641	159	235	87	30

The number of requests for Emergency, Utility and Rental Assistance increased by substantial margins from SFY 2011 to the majority of SFY2012. The requests in the other categories remained relatively unchanged.

**Public Assistance Request Inventory for All Requests (including web requests),  
October 2011 to August 2012<sup>3</sup>**

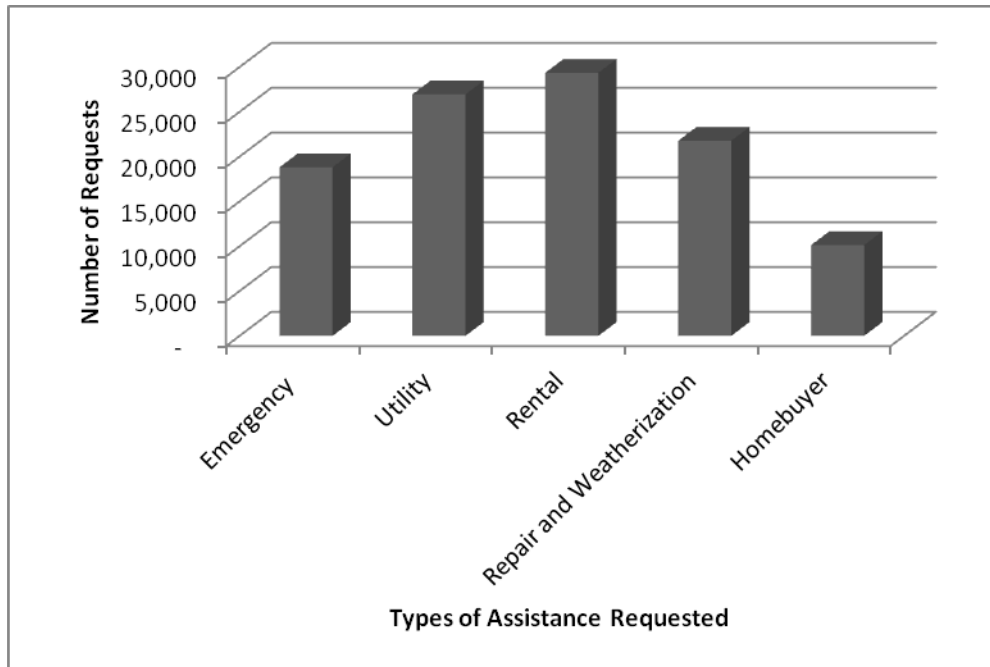
	Emergency Assistance	Utility Assistance	Rental Assistance	Repair and Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing-Related Assistance
Requests for Assistance	18,808	26,942	29,360	21,767	10,124	206	74	35

**Public Assistance Request Inventory Graph<sup>4</sup> for All Requests (including web requests),**

<sup>2</sup> Due to a technical issue, data for September 2011 could not be retrieved. Therefore, this chart does not represent the entire SFY2012.

<sup>3</sup> Due to a technical issue, data for September 2011 could not be retrieved. Therefore, this chart does not represent the entire SFY2012.

October 2011 to August 2012



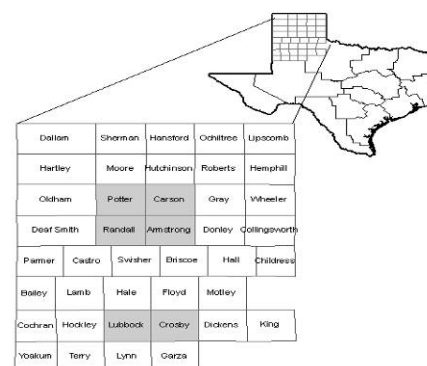
When examining all requests, emergency assistance is not even in the top three most-requested types of assistance. However, emergency assistance is the most-requested type of assistance when the TDHCA receives requests to which staff must respond individually.

<sup>4</sup> The categories “Legal Assistance”, “Foreclosure Prevention Assistance”, and “Other Housing-Related Assistance” are not included on the graph because their low numbers did not lend themselves to visual representation on the same scale as the other categories.

## REGION 1

This 41-county region in the northwest corner of Texas encompasses over 39,500 square miles of the Panhandle. Region 1 has approximately 839,586 people, which is 3.3 percent of Texas' population.

### Region 1



### Region 1 Population Figures

Region 1	2000 Population	% Change	2010 Population
Rural	320,247	-4.8%	304,815
Urban	460,486	16.1%	534,771
<b>Region 1 Total</b>	<b>780,733</b>	<b>7.5%</b>	<b>839,586</b>

Source: U.S. Census Bureau, 2000 and 2010 Census.

Approximately 63.6 percent of the Region 1 residents live in the urban areas, including Amarillo and Lubbock, and the rest live in rural areas of the region. In the map of Region 1 (above), the shaded counties are MSAs as defined by the U.S. Census.

The table below depicts the number of individuals living below 125% of the poverty line in Region 1. Of the 184,597 individuals living below 125% of poverty, approximately 64.0 percent live in urban areas and the remaining 35.9 percent live in rural areas. However, the percentage of total rural residents below 125% poverty is slightly higher than the percentage of total urban residents that are below 125% of the poverty line. According to the Texas Comptroller's *Texas In Focus* report (2008a), the majority of occupations with high job growth in Region 1 are low paying and do not require a post-secondary education.

### Region 1 Persons at 125% of Poverty, 2006-2010

Region 1	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty Individuals	% below 125% poverty
Rural	284,320	217,180	76.4%	67,140	23.6%
Urban	503,591	386,134	76.7%	117,457	23.3%
<b>Region 1 Total</b>	<b>787,911</b>	<b>603,314</b>	<b>76.55%</b>	<b>184,597</b>	<b>23.45%</b>

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

The table below depicts the income breakdown of the households in the region. Region 1 has a lower percentage of extremely low-income households than the State as a whole.

### Region 1 Household Incomes

Household (HH) Incomes	Urban HH Region 1	% of Urban HH in Region	% of Urban HH in State	Rural Region 1	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	26,725	13.8%	12.8%	11,504	10.9%	12.6%
<30 to 50% AMI	23,940	12.4%	12.1%	14,103	13.4%	13.3%
<50 to 80% AMI	33,170	17.2%	16.9%	18,559	17.6%	17.5%
<80 to 100% AMI	19,335	10.0%	10.0%	10,797	10.3%	9.9%
<100% + AMI	89,955	46.6%	48.2%	50,255	47.8%	46.7%

Source: 2005-2009 CHAS.

## REGION 1 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Region 1 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 1 make up 4.0 percent of the statewide total elderly population.

### Region 1 Elderly Persons – Texas 2010

Region 1	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	41,758	304,815	13.7%	485,617	8.6%
Urban	61,536	534,771	11.5%	2,112,592	2.9%
Total	103,114	839,586	12.3%	2,589,209	4.0%

Source: Census 2010.

## HOMELESS PERSONS

Region 1 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 1 make up 4.0 percent of the statewide total homeless persons. For a sample urban county, Lubbock, and a sample rural county, Bailey, there is an estimated 1,145 people and 0 people, respectively, in non-institutional group quarters.

### Region 1 Persons in Other Group Quarters, 2010

Region 1	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	356	304,815	0.1%	5,551	6.4%
Urban	1,668	534,771	0.3%	45,102	3.7%
Total	2,024	839,586	0.2%	50,653	4.0%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 1 was found to have a high proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for over one-fifth of the 361,414 MSFWs in the state of Texas. The high farmworker population correlates with a dominant agriculture industry in Region 1, as the state's leading cattle region and major producer of the nation's cotton, corn for grain and wheat. Furthermore, the crop and animal production sectors provided 28,000 jobs to Region 1 in 2006 (Texas Comptroller of Public Accounts, 2008a).



**Region 1 Migrant and Seasonal Farmworker Population, 2000**

Region 1	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	65,767	33.3%	197,588
Urban	14,695	9.0%	163,827
Total	80,462	22.3%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimates, persons with disabilities account for approximately 12.4 percent of the population in Region 1. Of this total, approximately 80.2 percent are residing in urban areas, with the remaining 19.8 percent in rural areas.

**Region 1 Persons With and Without Disabilities, 2009-2011**

Region 1	Persons with disabilities	Persons without disabilities	Total
Rural	15,534	104,697	120,231
Urban	63,037	450,227	513,264
Total	78,571	554,924	633,495

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

Region 1 persons with HIV/AIDS make up 0.1 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 81.6 percent of this population lives in urban areas, with the remaining 18.4 percent in rural areas.

**Region 1 Persons Living with HIV/AIDS, 2010**

Region 1	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	137	304,815	0.0%
Urban	606	534,771	0.1%
Total	743	839,586	0.1%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Veterans in Region 1 constitute 8.9 percent of the population over age 18. Veterans in Region 1 make up 3.3 percent of the statewide total veteran population.

**Region 1 Veteran Population, 2006-2010**

Region 1	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	18,320	198,468	9.1%	2.2%
Urban	35,399	354,069	8.5%	1.1%
Total	53,719	552,537	8.9%	3.3%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 1, incidences of violence affect 0.23 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 1 make up 4.5 percent of the statewide total incidents of violence.

**Region 1 Incidences of Violence - 2011**

Region 1	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	1,869	0.24%	7.5%
Urban	6,159	0.23%	4.0%
Total	8,028	0.23%	4.5%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 1, 64.6 percent of youth aging out of foster care live in urban areas, while the remaining 35.4 percent live in rural areas. Region 1 has 6.4 percent of the statewide number of youth aging out of foster care.

**Region 1 Youth Aging out of Foster Care - Texas, 2010**

Region 1	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	23	12.8%
Urban	42	5.0%
Total	65	6.4%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for October 2011 to August 2012, the agency received 2,452 public assistance requests from Region 1, which accounted for 2.4 percent of total requests.

### Region 1 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 1 Urban	338	420	490	371	209	6	-	-	1,834
Region 1 Rural	76	204	107	175	54	2	-	-	618

## REGION 1 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

## HOUSING SUPPLY

According to the Census Bureau, 89.2 percent of the housing units in the region are occupied. Of the total housing stock, approximately 74.9 percent are one unit; 3.2 percent are two units; 13.5 percent are three or more units; 8.3 percent are manufactured homes; and the rest are boats and RVs.

### Region 1 Housing Supply – 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	126,392	217,456	343,848
Housing units, 1 unit	103,225	154,280	257,505
Housing units, 2 units	2,826	8,063	10,889
Housing units, 3 to 4 units	2,792	6,674	9,466
Housing units, 5 to 19 units	3,267	18,069	21,336
Housing units, 20 to 49 units	1,480	14,218	15,698
Housing units, mobile home	12,612	15,865	28,477
Housing units, other	190	287	477

Source: American Community Survey 2006-2010.

### Region 1 Housing Occupancy – 2010

Region 1	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	126,120	19,002	5.1%
Urban	220,512	18,383	8.3%
<b>Total</b>	<b>346,632</b>	<b>37,385</b>	<b>10.8%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.7 percent, which is lower than the statewide average of 1.8 percent.

### Region 1 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	5,347	38.3%	2.6%
HUD Units	1,910	13.7%	3.3%
PHA Units	1,476	10.6%	2.8%
Section 8 Vouchers	4,142	29.7%	3.1%
USDA Units	1,094	7.8%	7.5%
HFC Units*	2,009	-	-
<b>Total</b>	<b>13,969</b>	<b>100%</b>	<b>3.0%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 1 with housing problems, 84.7% are cost burdened, 3.1% are substandard, and 12.2% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 33.1% of all households.

### Urban Region 1 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	58,237	20,425	16,508	12,728	3,614	4,962
Lacking Kitchen and/or Plumbing	1,956	655	255	243	229	574
Overcrowding	6,402	1,404	1,078	1,407	904	1,609
<b>Total</b>	<b>66,595</b>	<b>22,484</b>	<b>17,841</b>	<b>14,378</b>	<b>4,747</b>	<b>7,145</b>

Source: 2005-2009 CHAS Database.

**Rural Region 1 Households with Housing Problems, 2005-2009**

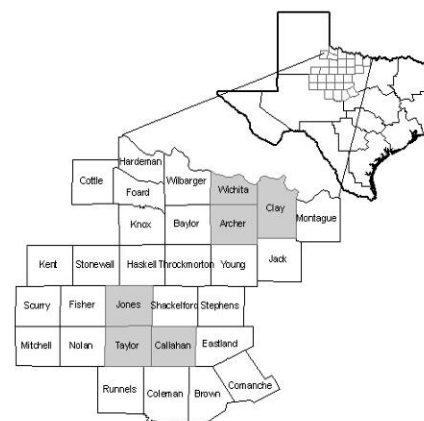
Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	21,665	7,795	6,597	4,293	1,420	1,560
Lacking Kitchen and/or Plumbing	1,005	248	202	184	92	279
Overcrowding	5,021	654	918	1,195	656	1,598
<b>Total</b>	<b>27,691</b>	<b>8,697</b>	<b>7,717</b>	<b>5,672</b>	<b>2,168</b>	<b>3,437</b>

Source: 2005-2009 CHAS Database.

## REGION 2

Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene. The 2010 Census found that the total population in Region 2 is 552,250, which grew by 0.2 percent since 2000. The rural areas lost population and urban areas gained population. However, this shift may be tempered with the changes in urban/rural designation of counties from 2000 to 2010, since 22 counties statewide changed from not being in an MSA to being included in an MSA, and the population in those counties will now be counted as urban.

Region 2



### Region 2 Population Figures

Region 2	2000 Population	% Change	2010 Population
Rural	282,194	-17.2%	233,692
Urban	267,073	18.5%	316,558
Region 2 Total	549,267	0.2%	550,250

Source: U.S. Census Bureau, 2000 and 2010 Census.

Approximately 57.5 percent of Region 2 residents live in urban areas. In the map of Region 2 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below 125% of the poverty line in Region 2. Of the 113,350 individuals living below 125% of poverty, approximately 58.1 percent live in urban areas and the remaining 41.9 percent live in rural areas. However, the percentage of total rural residents below 125% of poverty is much higher than the percentage of total urban residents below 125% of poverty.

### Region 2 Persons at 125% of Poverty, 2006-2010

Region 2	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty	% below 125% poverty
Rural	220,084	165,920	75.4%	54,164	24.6%
Urban	289,385	230,199	79.5%	59,186	20.5%
Region 2 Total	509,469	396,119	77.45%	113,350	22.55%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

The table below depicts the income breakdown of Region 2. Region 2's urban areas have a smaller percentage of extremely low-income households than the State as a whole, but the region closely mirrors the State's income distribution in the rural areas.

### Region 2 Household Incomes

Household (HH) Incomes	Urban HH Region 2	% of Urban HH in Region	% of Urban HH in State	Rural Region 2	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	12,040	10.3%	12.8%	10,560	11.8%	12.6%
<30 to 50% AMI	14,605	12.4%	12.1%	12,084	13.5%	13.3%
<50 to 80% AMI	19,895	17.0%	16.9%	15,473	17.2%	17.5%
<80 to 100% AMI	13,130	11.2%	10.0%	8,784	9.8%	9.9%
<100% + AMI	57,675	49.1%	48.2%	42,930	47.8%	46.7%

Source: 2005-2009 CHAS.

## REGION 2 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Elderly persons in Region 2 account for 15.6 percent of the population, which ties with Region 4 for the highest percentage of elderly persons compared to the region's population. Elderly persons in Region 2 make up 3.3 percent of the statewide total elderly population.

### Region 2 Elderly Persons, 2010

Region 2	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	42,770	233,692	18.3%	485,617	8.8%
Urban	43,126	316,558	13.6%	2,112,592	2.0%
Total	85,896	550,250	15.6%	2,598,209	3.3%

Source: Census 2010.

## HOMELESS PERSONS

According to 2010 Census, the ratio of Persons in Group Quarters compared to the regional population is slightly higher (0.4 percent) in Region 2 than the State average (0.2 percent). This is the highest percentage in all the regions of persons in group quarters compared to the population. Region 2 has 4.3 percent of the statewide homeless population. For a sample urban county, Wichita, and a sample rural county, Mitchell, there is an estimated 276 people and 0 people, respectively, in non-institutional group quarters.

### Region 2 Persons in Other Group Quarters, 2010

Region 2	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	814	233,692	0.3%	5,551	14.7%
Urban	1,363	316,558	0.4%	45,102	3.0%
Total	2,177	550,250	0.4%	50,653	4.3%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 2 was found to have a low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 5.8 percent of the 361,414 MSFWs in the state of Texas.

**Region 2 Migrant and Seasonal Farmworker Population, 2000**

Region 2	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	18,089	9.2%	197,588
Urban	2,938	1.8%	163,826
Total	21,027	5.8%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimates, of the total population in Region 2, persons with disabilities account for approximately 15.1 percent of the population. Of this total, approximately 89.6 percent are residing in urban areas, with the remaining 10.4 percent in rural areas.

**Region 2 Persons With and Without Disabilities, 2009-2011**

Region 2	Persons with disabilities	Persons without disabilities	Total
Rural	4,643	32,130	36,773
Urban	39,911	219,236	259,147
Total	44,554	251,366	295,920

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

Region 2 persons with HIV/AIDS make up 0.1 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Region 2 has the lowest number of persons with HIV/AIDS compared to the other regions. Approximately 64.4 percent of this population lives in urban areas, with the remaining 35.6 percent in rural areas.

**Region 2 Persons Living with HIV/AIDS, 2010**

Region 2	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	163	233,692	0.1%
Urban	295	316,558	0.1%
Total	458	550,250	0.1%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.



**VETERANS**

Of the population over 18 in Region 2, 12.5 percent are veterans. Region 2 has 3.1 percent of the statewide veteran population.

**Region 2 Veteran Population, 2006-2010**

Region 2	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	20,901	156,794	11.8%	1.3%
Urban	30,017	199,468	13.1%	1.8%
Total	50,918	356,262	12.5%	3.1%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 2, incidences of violence affect 0.23 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 2 make up 3.1 percent of the statewide total incidents of violence.

**Region 2 Incidences of Violence – 2011**

Region 2	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	1,605	0.25%	6.4%
Urban	3,878	0.22%	2.5%
Total	5,483	0.23%	3.1%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 2, 50.0 percent of youth aging out of foster care live in urban areas, while the remaining 50.0 percent live in rural areas. Region 2 has 2.9 percent of the statewide number of youth aging out of foster care.

**Region 2 Youth Aging out of Foster Care – Texas, 2010**

Region 2	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	15	8.3%
Urban	15	1.8%
Total	30	2.9%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for October 2011 to August 2012, the agency received 2,274 public assistance requests from Region 2, which accounted for 2.1 percent of total requests.

### Region 2 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 2 Urban	146	465	282	337	107	10	-	1	1,348
Region 2 Rural	86	260	142	327	108	2	1	-	926

## REGION 2 HOUSING ASSESSMENT

### HOUSING SUPPLY

According to the Census Bureau, 83.3 percent of the housing units in the region are occupied. Of the total housing stock, approximately 77.1 percent are one unit; 2.8 percent are two units; 10.1 percent are three or more units; 9.8 percent are manufactured homes; and the rest are boats and RVs.

### Region 2 Housing Supply – 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	117,750	133,747	251,497
Housing units, 1 unit	92,631	101,316	193,947
Housing units, 2 units	3,413	3,608	7,021
Housing units, 3 to 4 units	2,312	4,885	7,197
Housing units, 5 to 19 units	2,502	9,127	11,629
Housing units, 20 to 49 units	1,355	5,201	6,556
Housing units, mobile home	15,254	9,383	24,637
Housing units, other	283	227	510

Source: American Community Survey 2006-2010.

### Region 2 Housing Occupancy – 2010

Region 2	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	117,743	26,638	22.6%
Urban	134,544	15,465	11.5%
<b>Total</b>	<b>252,287</b>	<b>42,103</b>	<b>16.7%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.3 percent, which is higher than the statewide average of 1.8 percent.

### Region 2 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	3,618	29.0%	1.8%
HUD Units	1,401	11.2%	2.4%
PHA Units	3,885	31.2%	7.3%
Section 8 Vouchers	2,451	19.7%	1.8%
USDA Units	1,114	8.9%	7.6%
HFC Units*	280	-	-
<b>Total</b>	<b>12,469</b>	<b>100%</b>	<b>2.7%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 2 with housing problems, 86.8% are cost burdened, 3.7% are substandard, and 9.5% are overcrowded. Additionally, households between 30% to 50% of AMI are the largest income category with housing problems, comprising 30.3% of all households.

### Urban Region 2 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	30,867	8,999	9,744	6,790	2,485	2,849
Lacking Kitchen and/or Plumbing	1,059	356	129	167	80	327
Overcrowding	2,784	370	654	927	189	644
<b>Total</b>	<b>34,710</b>	<b>9,725</b>	<b>10,527</b>	<b>7,884</b>	<b>2,754</b>	<b>3,820</b>

Source: 2005-2009 CHAS Database.

**Rural Region 2 Households with Housing Problems, 2005-2009**

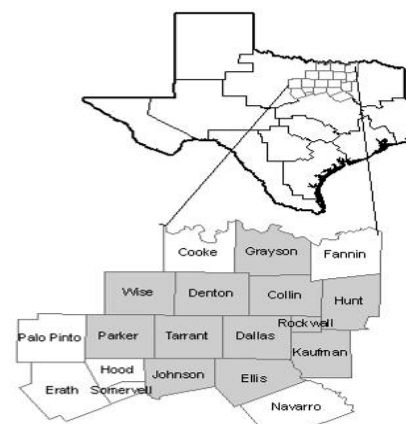
Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	19,619	7,131	6,378	3,927	989	1,194
Lacking Kitchen and/or Plumbing	1,093	301	179	263	79	271
Overcrowding	2,738	274	548	883	248	785
<b>Total</b>	<b>23,450</b>	<b>7,706</b>	<b>7,105</b>	<b>5,073</b>	<b>1316</b>	<b>2,250</b>

Source: 2005-2009 CHAS Database.

### REGION 3

Region 3, which encompasses the metropolitan areas of Dallas, Fort Worth, Arlington, Sherman and Denison, is the State's most populous region. The 2010 Census reports that Region 3 has a population of 6,733,179, which grew by 22.7 percent since 2000. Both rural and urban areas showed an increase in population.

Region 3



Region 3 Population Figures

Region 3	2000 Population	% Change	2010 Population
Rural	228,358	7.6%	245,760
Urban	5,259,119	23.4%	6,487,419
Region 3 Total	5,487,477	22.7%	6,733,179

Source: U.S. Census Bureau, 2000 and 2010 Census.

Approximately 96.4 percent of Region 3 residents reside in urban areas. In the map of Region 3 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below 125% of the poverty line in Region 3. Of the 1,176,283 individuals below 125% of poverty, approximately 95.8 percent live in urban areas and the remaining 4.2 percent in rural areas. However, the percentage of total rural residents below 125% of poverty is higher than the percentage of total urban residents below 125% of poverty.

Region 3 Persons at 125% of Poverty, 2006-2010

Region 3	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty Individuals	% below 125% poverty
Rural	235,362	185,873	79.0%	49,489	21.0%
Urban	6,169,400	5,042,606	81.7%	1,126,794	18.3%
Region 3 Total	6,404,762	5,228,479	80.35%	1,176,283	19.65%

Source: U.S. Census Bureau, 2006-20010 American Community Survey.

The table below depicts the income breakdown Region 3. Region 3 has a lower percentage of extremely-low households and a higher percentage of households at the higher income levels than the State as a whole.

Region 3 Household Incomes, 2005-2009

Household (HH) Incomes	Urban HH Region 3	% of Urban HH in Region	% of Urban HH in State	Rural Region3	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	254,305	11.7%	12.8%	23,930	11.5%	12.6%
<30 to 50% AMI	253,415	12.4%	12.1%	26,165	12.5%	13.3%
<50 to 80% AMI	369,880	17.0%	16.9%	35,710	17.1%	17.5%
<80 to 100% AMI	223,765	10.3%	10.0%	21,995	10.5%	9.9%
<100% + AMI	1,068,715	49.2%	48.2%	101,165	48.4%	46.7%

Source: 2005-2009 CHAS.

### REGION 3 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

### ELDERLY PERSONS

Region 3 elderly persons make up 9.2 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 3 make up 23.8 percent of the statewide total elderly population.

**Region 3 Elderly Persons, 2010**

Region 3	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	40,239	245,760	16.4%	485,617	8.3%
Urban	578,224	6,487,419	8.9%	2,112,592	27.4%
Total	618,463	6,733,179	9.2%	2,598,209	23.8%

Source: Census 2010.

### HOMELESS PERSONS

According to 2010 Census, this region has approximately 19.4 percent of the statewide total of people in non-institutional group quarters, including homeless shelters. While the Region 3 has the second highest number of persons in other group quarters, the region's percentage of persons in group quarters compared to total population (0.1 percent) is less than the statewide percentage of persons in group quarters compared to population (0.2 percent). For a sample urban county, Johnson, and a sample rural county, Navarro, there is an estimated 158 people and 79 people, respectively, in non-institutional group quarters.

**Region 3 persons in group quarters, 2010**

Region 3	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	586	245,760	0.2%	5,551	10.6%
Urban	9,224	6,487,419	0.1%	45,102	20.5%
Total	9,810	6,733,179	0.1%	50,653	19.4%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

### MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 3 was found to have a low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 4.1 percent of the 361,414 MSFWs in the state of Texas.

#### Region 3 Migrant and Seasonal Farmworker Population, 2000

Region 3	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	2,988	1.5%	197,588
Urban	11,690	7.1%	163,826
Total	14,678	4.1%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

### PERSONS WITH DISABILITIES

According to the 2009-2011 ACS three year estimates, of the total population in Region 3, persons with disabilities account for approximately 9.5 percent of the population. Of this total, approximately 94.4 percent are residing in urban areas, with the remaining 5.6 percent in rural areas.

#### Region 3 Persons With and Without Disabilities, 2009-2011

Region 3	Persons with disabilities	Persons without disabilities	Total
Rural	35,899	196,462	232,361
Urban	601,629	5,860,519	6,462,148
Total	637,528	6,056,981	6,694,509

Source: American Community Survey 2009-2011.

### PERSONS WITH HIV/AIDS

There are 20,141 persons living with HIV/AIDS in Region 3. Region 3 has the second highest number of persons with HIV/AIDS and the region's percentage of persons in with HIV/AIDS compared to total population (0.3 percent) is slightly higher than the statewide percentage of persons with HIV/AIDS compared to population (0.2 percent).

#### Region 3 Persons Living with HIV/AIDS, 2010

Region 3	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	191	245,760	0.1%
Urban	19,950	6,487,419	0.3%
Total	20,141	6,733,179	0.3%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

### VETERANS

Of the population over 18 in Region 3, 8.6 percent are veterans. However, Region 3 has the highest share of veterans statewide, at 24.8 percent.

**Region 3 Veteran Population, 2006-2010**

Region 3	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	22,341	161,440	12.2%	1.4%
Urban	382,775	4,131,374	8.5%	23.4%
Total	405,116	4,292,814	8.6%	24.8%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

Region 3 has a lower percent of incidences of domestic violence compared to regional population (0.03 percent) compared to the statewide percentage of incidents of domestic (0.7 percent). Incidents of violence in Region 3 make up 25.0 percent of the statewide total incidents of violence.

**Region 3 Incidences of Violence – 2011**

Region 3	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	1,903	0.30%	7.6%
Urban	42,666	0.03%	27.9%
Total	44,569	0.03%	25.0%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 3, 93.4 percent of youth aging out of foster care live in urban areas, while the remaining 6.6 percent live in rural areas. Region 3 has the second highest number of youth aging out of foster care compared to the other regions.

**Region 3 Youth Aging out of Foster Care – Texas, 2010**

Region 3	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	13	7.2%
Urban	184	22.0%
Total	197	19.4%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

**LOCAL REQUESTS FOR HOUSING ASSISTANCE**

According to the TDHCA Public Request Assistance Request Inventory for October 2011 to August 2012, the agency received 34,940 public assistance requests from Region 3, which accounted for 32.6 percent of total requests.



**Region 3 Public Assistance Request Inventory, October 2011 to August 2012**

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing-Related Assistance	Total
Region 3 Urban	6,659	7,864	10,804	5,780	2,769	55	25	7	33,963
Region 3 Rural	127	263	248	257	80	2	-	-	977

**REGION 3 HOUSING ASSESSMENT**

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

**HOUSING SUPPLY**

According to the Census Bureau, 91.4 percent of the housing units in the region are occupied. Of the total housing stock, 66.9 percent are one unit; 1.5 percent are two units; 26.7 percent are three or more units; 4.8 are manufactured homes; and the rest are boats and RVs.

**Region 3 Housing Supply - 2006-2010**

Housing Supply	Rural	Urban	Total
Total housing units	109,402	2,485,644	2,595,046
Housing units, 1 unit	78,748	1,658,088	1,736,836
Housing units, 2 units	2,042	36,992	39,034
Housing units, 3 to 4 units	2,257	82,121	84,378
Housing units, 5 to 19 units	3,125	374,832	377,957
Housing units, 20 to 49 units	2,464	227,800	230,264
Housing units, mobile home	20,486	103,988	124,474
Housing units, other	280	1,823	2,103

Source: American Community Survey 2006-2010.

**Region 3 Housing Occupancy - 2010**

Region 3	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	111,857	18,502	16.5%
Urban	2,553,344	210,029	8.2%
Total	2,665,201	228,534	8.6%

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.6 percent, which is lower than the statewide average of 1.8 percent.

#### Region 3 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	55,750	50.8%	27.5%
HUD Units	10,642	9.7%	18.5%
PHA Units	7,716	7.0%	14.5%
Section 8 Vouchers	33,291	30.3%	24.8%
USDA Units	2,348	2.1%	16.0%
HFC Units**	21,014	-	-
<b>Total</b>	<b>109,747</b>	<b>100%</b>	<b>23.7%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 3 with housing problems, 86.6% are cost burdened, 2.2% are substandard, and 11.2% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 28.4% of all households.

#### Urban Region 3 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	706,400	204,495	186,985	160,750	58,460	95,710
Lacking Kitchen and/or Plumbing	17,778	4,624	3,194	3,813	1,703	4,444
Overcrowding	91,009	21,453	23,285	23,303	9,120	13,848
<b>Total</b>	<b>815,187</b>	<b>230,572</b>	<b>213,464</b>	<b>187,866</b>	<b>69,283</b>	<b>114,002</b>

Source: 2005-2009 CHAS Database.

#### Rural Region 3 Households with Housing Problems, 2005-2009

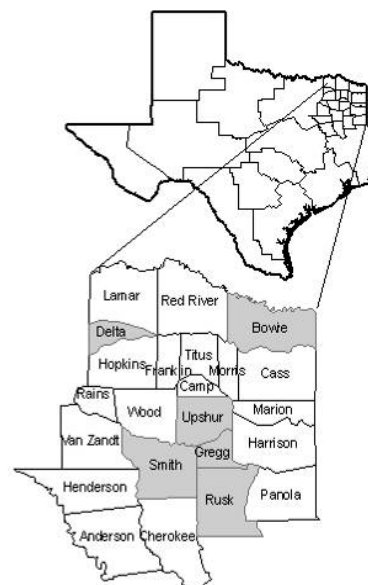
Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	23,212	7,560	6,285	5,250	1,553	2,564
Lacking Kitchen and/or Plumbing	1,094	179	293	194	134	294
Overcrowding	3,101	570	667	572	358	934
<b>Total</b>	<b>27,407</b>	<b>8,309</b>	<b>7,245</b>	<b>6,016</b>	<b>2,045</b>	<b>3,792</b>

Source: 2005-2009 CHAS Database.

## REGION 4

Region 4, located in the northeast corner of the state, surrounds the urban areas of Texarkana, Longview-Marshall and Tyler. The 2010 Census reports that the total population in Region 4 is 1,111,696, which grew by 9.5 percent since 2000. Region 4 is unique in that the urban areas lost population. This could be explained by Harrison and Henderson Counties' MSA status, which were in an MSA in 2000, but not in an MSA 2010, changing their designation from urban to rural.

Region 4



### Region 4 Population Figures

Region 4	2000 Population	% Change	2010 Population
Rural	469,579	25.6%	589,817
Urban	546,069	-4.4%	521,879
Region 4 Total	1,015,648	9.5%	1,111,696

Source: U.S. Census Bureau, 2000 and 2010 Census.

In the map of Region 4 (right), the shaded counties are MSAs as defined by the U.S. Census. As seen in the table below, the percentage of rural residents below 125% of poverty is slightly higher than the urban residents below 125% of poverty. This may be due to the region's rural counties lagging behind the Longview and Tyler MSAs in recent and expected job creation (Texas Comptroller of Public Accounts, 2008c).

### Region 4 Persons at 125% of Poverty, 2006-2010

Region 4	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty	% below 125% poverty
Rural	557,103	430,532	77.3%	126,571	22.7%
Urban	493,178	390,544	79.2%	102,634	20.8%
Region 4 Total	1,050,281	821,076	78.25%	229,205	21.75%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

According to the table below, approximately Region 4 has a higher percentage of households with extremely low incomes and low-incomes compared to the State as a whole. Per the Texas Comptroller's *Texas In Focus* report (2008c), Region 4 exceeds the State's 2007 per capita income level of \$37,187, with 171 occupations paying more than this amount.

### Region 4 Household Incomes

Household (HH) Incomes	Urban HH Region 4	% of Urban HH in Region	% of Urban HH in State	Rural Region 4	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	20,565	13.5%	12.8%	17,585	13.7%	12.6%
<30 to 50% AMI	19,570	12.4%	12.1%	17,575	13.7%	13.3%
<50 to 80% AMI	25,330	16.6%	16.9%	23,620	18.4%	17.5%
<80 to 100% AMI	14,550	9.5%	10.0%	12,040	9.4%	9.9%
<100% + AMI	72,730	47.6%	48.2%	57,755	44.9%	46.7%

Source: 2005-2009 CHAS.

## REGION 4 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Elderly persons in Region 4 account for 15.6 percent of the population, which ties with Region 2 for the highest percentage of elderly persons compared to the region's population. Elderly persons in Region 4 make up 6.7 percent of the statewide total elderly population.

### Region 4 Elderly Persons, 2010

Region 4	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	98,949	589,817	16.8%	485,617	20.4%
Urban	74,145	521,879	14.2%	2,112,592	3.5%
Total	173,094	1,111,696	15.6%	2,598,209	6.7%

Source: Census 2010.

## HOMELESS PERSONS

Region 4 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 4 make up 5.1 percent of the statewide total homeless persons. For a sample urban county, Smith, and a sample rural county, Marion, there is an estimated 470 people and 0 people, respectively, in non-institutional group quarters.

### Region 4 Persons in Other Group Quarters, 2010

Region 4	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	1,121	589,817	0.2%	5,551	20.2%
Urban	1,485	521,879	0.3%	45,102	3.3%
Total	2,606	1,111,696	0.2%	50,653	5.1%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 4 was found to have a very low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 2.9 percent of the 361,414 MSFWs in the state of Texas.

**Region 4 Migrant and Seasonal Farmworker Population, 2000**

Region 4	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	8,011	4.1%	197,588
Urban	2,419	1.5%	163,826
Total	10,430	2.9%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimates, of the total population in Region 4, persons with disabilities account for approximately 16.3 percent of the population. Of this total, approximately 46.6 percent are residing in urban areas, with the remaining 53.4 percent in rural areas.

**Region 4 Persons With and Without Disabilities, 2009-2011**

Region 4	Persons with disabilities	Persons without disabilities	Total
Rural	87,472	412,538	500,010
Urban	76,194	426,891	503,085
Total	163,666	839,429	1,003,095

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

There are 1,445 persons living with HIV/AIDS in Region 4. Region 4 persons with HIV/AIDS make up 0.1 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 58.3 percent of this population is living in urban areas, with the remaining 41.7 percent in rural areas.

**Region 4 Persons Living with HIV/AIDS, 2010**

Region 4	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	602	589,817	0.1%
Urban	843	521,879	0.2%
Total	1,445	1,111,696	0.1%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 4, 11.8 percent are veterans. Region 4 has 6.0 percent of the statewide veteran population.

**Region 4 Veteran Population, 2006-2010**

Region 4	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	53,812	390,094	12.1%	3.3%
Urban	43,524	337,923	11.4%	2.7%
Total	97,336	728,017	11.8%	6.0%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 4, incidences of violence affect 0.14 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 4 make up 4.1 percent of the statewide total incidents of violence.

**Region 4 Incidences of Violence - 2011**

Region 4	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	2,936	0.13%	11.7%
Urban	4,446	0.14%	2.9%
Total	<b>7,382</b>	<b>0.14%</b>	<b>4.1%</b>

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 4, 47.0 percent of youth aging out of foster care live in urban areas, while the remaining 53.0 percent live in rural areas. Region 4 has 6.5 percent of the statewide number of youth aging out of foster care.

**Region 4 Youth Aging out of Foster Care - Texas, 2010**

Region 4	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	35	19.4%
Urban	31	3.7%
Total	66	6.5%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for October 2011 to September 2012, the agency received 5,586 public assistance requests from Region 4, which accounted for 5.2 percent of total requests.

#### Region 4 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 4 Urban	467	696	754	647	193	10	1	3	2,771
Region 4 Rural	366	763	578	906	194	6	1	1	2,815

### REGION 4 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the Census Bureau, 87.2 percent of the housing units in the region are occupied. Of the total housing stock, 72.0 percent are one unit; 2.2 percent are two units; 8.6 percent are three or more units; 17.0 are manufactured homes; and the rest are boats and RVs.

#### Region 4 Housing Supply - 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	260,407	212,275	472,682
Housing units, 1 unit	187,969	152,261	340,230
Housing units, 2 units	4,254	5,966	10,220
Housing units, 3 to 4 units	5,022	6,015	11,037
Housing units, 5 to 19 units	6,854	13,668	20,522
Housing units, 20 to 49 units	2,676	6,429	9,105
Housing units, mobile home	52,831	27,547	80,378
Housing units, other	801	389	1,190

Source: American Community Survey 2006-2010.

### Region 4 Housing Occupancy – 2010

Region 4	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	262,578	40,604	15.5%
Urban	215,578	20,567	9.5%
<b>Total</b>	<b>478,156</b>	<b>61,171</b>	<b>12.8%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.8 percent, which is the same as the statewide average of 1.8 percent.

### Region 4 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	6,793	33.9%	3.3%
HUD Units	3,051	15.2%	5.3%
PHA Units	3,106	15.5%	5.8%
Section 8 Vouchers	5,273	26.3%	3.9%
USDA Units	1,801	9.0%	12.3%
HFC Units*	1,336	-	-
<b>Total</b>	<b>20,024</b>	<b>100%</b>	<b>4.3%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 4 with housing problems, 84.2% are cost burdened, 4.4% are substandard, and 11.4% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 31.6% of all households.

### Urban Region 4 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	46,419	15,980	13,155	10,285	2,930	4,069
Lacking Kitchen and/or Plumbing	2,234	750	435	350	214	485
Overcrowding	5,556	994	954	1,458	946	1,204
<b>Total</b>	<b>54,209</b>	<b>17,724</b>	<b>14,544</b>	<b>12,093</b>	<b>4,090</b>	<b>5,758</b>

Source: 2005-2009 CHAS Database.



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**Rural Region 4 Households with Housing Problems, 2005-2009**

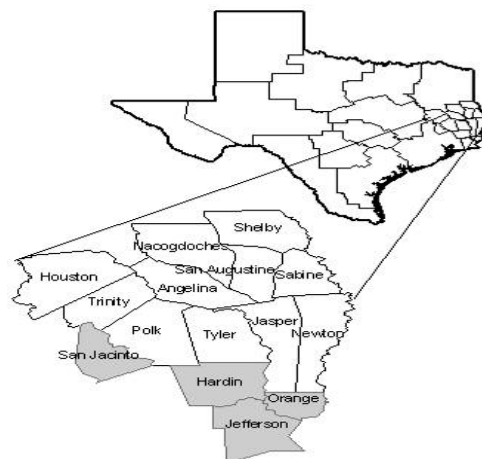
Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	49,882	16,575	13,890	10,806	3,881	4,730
Lacking Kitchen and/or Plumbing	2,737	777	456	441	276	787
Overcrowding	7,487	1,022	1,415	1,689	1,029	2,332
<b>Total</b>	<b>60,106</b>	<b>18,374</b>	<b>15,761</b>	<b>12,936</b>	<b>5,186</b>	<b>7,849</b>

Source: 2005-2009 CHAS Database.

## REGION 5

Region 5 encompasses a 15-county area in east Texas including the urban areas of Beaumont and Port Arthur. The 2010 Census reports that the total population in Region 5 is 767,222, which grew by 3.5 percent since 2000.

Region 5



Region 5 Population Figures

Region 5	2000 Population	% Change	2010 Population
Rural	355,862	-1.1%	352,093
Urban	385,090	7.8%	415,129
Region 5 Total	740,952	3.5%	767,222

Source: U.S. Census Bureau, 2000 and 2010 Census.

Approximately 54.1 percent of Region 5 residents live in urban areas. In the map of Region 5 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below 125% of the poverty line in Region 5. Of the 177,090 individuals living below 125% of poverty, approximately 48.5 percent live in urban areas and the remaining 51.5 percent live in rural areas. Additionally, the percentage of total rural residents below 125% of poverty is higher than the percentage of total urban residents below 125% of poverty.

Region 5 Persons at 125% of Poverty, 2006-2010

Region 5	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty	% below 125% poverty
Rural	330,517	239,355	72.4%	91,162	27.6%
Urban	392,291	306,363	78.1%	85,928	21.9%
Region 5 Total	722,808	545,718	75.25%	177,090	24.75%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

The table below depicts the income breakdown of Region 5. Region 5's rural areas have a higher percentage of extremely low-income households and a lower percentage of higher-income households than the State as a whole.

Region 5 Household Incomes

Household (HH) Incomes	Urban HH Region 5	% of Urban HH in Region	% of Urban HH in State	Rural Region 5	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	234,940	12.3%	12.8%	8,290	14.8%	12.6%
<30 to 50% AMI	234,565	12.4%	12.1%	7,445	13.3%	13.3%
<50 to 80% AMI	311,105	16.3%	16.9%	9,995	17.8%	17.5%
<80 to 100% AMI	181,425	9.5%	10.0%	5,005	8.9%	9.9%
<100% + AMI	941,230	49.5%	48.2%	25,370	45.2%	46.7%

Source: 2005-2009 CHAS.

## REGION 5 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Region 5 elderly persons make up 14.7 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 5 make up 4.3 percent of the statewide total elderly population.

**Region 5 Elderly Persons, 2010**

Region 5	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	57,281	352,093	16.3%	485,617	11.8%
Urban	55,429	415,129	13.4%	2,112,592	2.6%
Total	112,710	767,222	14.7%	2,598,209	4.3%

Source: Census 2010.

## HOMELESS PERSONS

Region 5 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 5 make up 3.5 percent of the statewide total homeless persons. For a sample urban county, Hardin, and a sample rural county, Shelby, there is an estimated 26 people and 10 person, respectively, in non-institutional group quarters.

**Region 5 Persons in Other Group Quarters, 2010**

Region 5	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	922	352,093	0.3%	5,551	16.6%
Urban	876	415,129	0.2%	45,102	1.9%
Total	1,798	767,222	0.2%	50,653	3.5%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 5 was found to have a very low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 0.8 percent of the 361,414 MSFWs in the state of Texas.

**Region 5 Migrant and Seasonal Farmworker Population, 2000**

Region 5	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	2,738	1.4%	197,588
Urban	321	0.2%	163,826
Total	3,059	0.8%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimates, of the total population in Region 5, persons with disabilities account for approximately 17.5 percent of the population. Of this total, approximately 55.0 percent are residing in urban areas, with the remaining 45.0 percent in rural areas.

**Region 5 Persons With and Without Disabilities, 2009-2011**

Region 5	Persons with disabilities	Persons without disabilities	Total
Rural	54,573	236,806	291,379
Urban	66,583	332,481	399,064
Total	121,156	569,287	690,443

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

There are 1,346 persons living with HIV/AIDS in Region 5. Region 5 persons with HIV/AIDS make up 0.2 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 67.2 percent of this population is living in urban areas, with the remaining 32.8 percent in rural areas.

**Region 5 Persons with HIV/AIDS, 2010**

Region 5	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	442	352,093	0.1%
Urban	904	415,129	0.2%
Total	1,346	767,222	0.2%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 5, 11.1 percent are veterans. Region 5 has 3.9 percent of the statewide veteran population.

**Region 5 Veteran Population, 2006-2010**

Region 5	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	30,277	234,481	11.4%	1.9%
Urban	33,462	275,418	10.8%	2.0%
Total	63,739	509,899	11.1%	3.9%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 5, incidences of violence affect 0.21 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 5 make up 4.3 percent of the statewide total incidents of violence.

**Region 5 Incidences of Violence - 2011**

Region 5	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	2,406	0.21%	9.6%
Urban	5,244	0.21%	3.4%
Total	7,650	0.21%	4.3%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 5, 73.1 percent of youth aging out of foster care live in urban areas, while the remaining 26.9 percent live in rural areas. Region 5 has the lowest number of youth aging out of foster care compared to the other regions.

**Region 5 Youth Aging out of Foster Care - Texas, 2010**

Region 5	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	7	3.9%
Urban	19	2.3%
Total	26	2.6%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for October 2011 to September 2012, the agency received 3,553 public assistance requests from Region 5, which accounted for 3.3 percent of total requests.

### Region 5 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 5 Urban	317	428	533	503	153	2	-	1	1,937
Region 5 Rural	233	396	348	496	139	2	1	1	1,616

## REGION 5 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the Census Bureau, 84.0 percent of the housing units in the region are occupied. Of the total housing stock, 70.9 percent are one unit; 1.7 percent are two units; 10.0 percent are three or more units; and 17.2 percent are manufactured homes. Boats and RVs make up the rest of the housing stock.

### Region 5 Housing Supply - 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	164,645	172,787	337,432
Housing units, 1 unit	110,741	128,422	239,163
Housing units, 2 units	3,308	2,447	5,755
Housing units, 3 to 4 units	3,070	4,239	7,309
Housing units, 5 to 19 units	4,899	12,868	17,767
Housing units, 20 to 49 units	3,098	5,683	8,781
Housing units, mobile home	39,247	18,717	57,964
Housing units, other	282	411	693

Source: American Community Survey 2006-2010.

**Region 5 Housing Occupancy – 2010**

Region 5	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	165,645	34,129	20.6%
Urban	175,521	20,491	11.7%
<b>Total</b>	<b>341,166</b>	<b>54,620</b>	<b>16.0%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

**ASSISTED HOUSING INVENTORY**

Region 5 has the highest percentage of total number of assisted multifamily units compared to regional population (2.9 percent), which is higher than the statewide average of 1.8 percent.

**Region 5 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	7,330	33.0%	3.6%
HUD Units	4,309	19.4%	7.5%
PHA Units	2,959	13.3%	5.6%
Section 8 Vouchers	6,700	30.2%	5.0%
USDA Units	910	4.1%	6.2%
HFC Units*	1,171	-	-
<b>Total</b>	<b>22,208</b>	<b>100%</b>	<b>4.8%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 4 with housing problems, 84.7% are cost burdened, 3.7% are substandard, and 11.6% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 36.9% of all households.

**Urban Region 5 Households with Housing Problems, 2005-2009**

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	35,468	14,635	10,220	6,574	1,480	2,559
Lacking Kitchen and/or Plumbing	1,540	590	135	270	30	515
Overcrowding	4,796	1,000	809	854	388	1,745
<b>Total</b>	<b>41,804</b>	<b>16,225</b>	<b>11,164</b>	<b>7,698</b>	<b>1,898</b>	<b>4,819</b>

Source: 2005-2009 CHAS Database.

**Rural Region 5 Households with Housing Problems, 2005-2009**

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	33,213	12,685	9,949	6,937	1,468	2,174
Lacking Kitchen and/or Plumbing	1,482	315	304	269	225	369
Overcrowding	4,621	744	887	1,210	416	1,364
<b>Total</b>	<b>39,316</b>	<b>13,744</b>	<b>11,140</b>	<b>8,416</b>	<b>2,109</b>	<b>3,907</b>

Source: 2005-2009 CHAS Database.



## REGION 6

Region 6 includes the urban area of Houston, Brazoria and Galveston. The Census shows that the rural areas lost population and urban areas gained population. However, this may be tempered with the changes in urban/rural designation. Twenty-two counties statewide changed from not being in an MSA to being included in an MSA from 2000 to 2010, and those counties will now be counted as urban.

Region 6



### Region 6 Population Figures

Region 6	2000 Population	% Change	2010 Population
Rural	184,883	-9.8%	166,717
Urban	4,669,571	26.8%	5,920,416
Region 6 Total	4,854,454	25.4%	6,087,133

Source: U.S. Census Bureau, 2000 and 2010 Census.

In the map of Region 6 (above), the shaded counties are MSAs as defined by the U.S. Census. According to the table below, the percentage of total rural residents below 125% of poverty is higher than the percentage of total urban residents below 125% of poverty. This may be due to the region's rural counties lagging behind the Houston MSA in recent and expected job creation (Texas Comptroller of Public Accounts, 2010).

### Region 6 Persons at 125% of Poverty, 2006-2010

Region 6	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty	% below 125% poverty
Rural	142,080	106,079	74.7%	36,001	25.3%
Urban	5,604,484	4,473,183	79.8%	1,131,301	20.2%
Region 6 Total	5,746,564	4,579,262	77.25%	1,167,302	22.75%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

According to the table below, Region 6 has more households with higher incomes than the State as a whole. Per the Texas Comptroller's Texas In Focus report (2010), many Region 6 jobs exceed the state's per capita income level of \$37,774, with 376 occupations paying more than this amount.

### Region 6 Household Income

Household (HH) Incomes	Urban HH Region 6	% of Urban HH in Region	% of Urban HH in State	Rural Region 6	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	234,940	12.3%	12.8%	3,990	9.2%	12.6%
<30 to 50% AMI	234,565	12.4%	12.1%	4,965	11.4%	13.3%
<50 to 80% AMI	311,105	16.3%	16.9%	8,380	19.3%	17.5%
<80 to 100% AMI	181,425	9.5%	10.0%	3,965	9.1%	9.9%
<100% + AMI	941,230	49.5%	48.2%	22,105	50.9%	46.7%

Source: 2005-2009 CHAS.

## REGION 6 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Elderly persons in Region 6 account for 8.7 percent of the total regional population, which is the lowest percentage of all regions. Elderly persons in Region 6 make up 20.4 percent of the statewide total elderly population.

**Region 6 Elderly Persons, 2010**

Region 6	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	22,288	166,717	13.4%	485,617	4.6%
Urban	506,988	5,920,416	8.6%	2,112,592	24.0%
Total	529,276	6,087,133	8.7%	2,598,209	20.4%

Source: Census 2010.

## HOMELESS PERSONS

According to 2010 Census, this region has approximately 23.3 percent of the statewide total of people in non-institutional group quarters, including homeless shelters. While the Region 6 has the highest number of persons in other group quarters, the percentage of persons in group quarters compared to total population (0.2 percent) is equal to the statewide percentage of persons in group quarters compared to population (0.2 percent). For a sample urban county, Fort Bend, and a sample rural county, Walker, there is an estimated 330 people and 159 people, respectively, in non-institutional group quarters.

**Region 6 Persons in Other Group Quarters, 2010**

Region 6	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	245	166,717	0.1%	5,551	4.4%
Urban	11,539	5,920,416	0.2%	45,102	25.6%
Total	11,784	6,087,133	0.2%	50,653	23.3%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 6 was found to have a very low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 2.7 percent of the 361,414 MSFWs in the state of Texas.

**Region 6 Migrant and Seasonal Farmworker Population, 2000**

Region 6	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	3,239	1.6%	197,588
Urban	6,357	3.9%	163,826
Total	9,596	2.7%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimate, of the total population in Region 6, persons with disabilities account for approximately 9.3 percent of the population. Of this total, approximately 96.5 percent are residing in urban areas, with the remaining 3.5 percent in rural areas.

**Region 6 Persons With and Without Disabilities, 2009-2011**

Region 6	Persons with disabilities	Persons without disabilities	Total
Rural	19,485	127,821	147,306
Urban	544,906	5,348,197	5,893,103
Total	564,391	5,476,018	6,040,409

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

There are 22,063 persons living with HIV/AIDS in Region 6. Region 6 has the highest number of persons with HIV/AIDS and the region's percentage of persons in with HIV/AIDS compared to total population (0.4 percent) is slightly higher than the statewide percentage of persons with HIV/AIDS compared to population (0.2 percent).

**Region 6 Persons Living with HIV/AIDS, 2010**

Region 6	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	190	166,717	0.1%
Urban	21,873	5,920,416	0.4%
Total	22,063	6,087,133	0.4%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 6 has the second lowest percentage of veterans compared to population for all the regions, second only to Region 11. However, because it has such a large population, Region 6 has the second highest share of the statewide veterans, second only to Region 3. Of the population over 18 in Region 6, 7.5 percent are veterans. Region 6 has 19.4 percent of the statewide veteran population.

**Region 6 Veteran Population, 2006-2010**

Region 6	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	12,209	115,635	9.5%	0.7%
Urban	304,790	3,774,776	7.5%	18.6%
Total	316,999	3,890,411	7.5%	19.4%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 6, incidences of violence affect 0.03 percent of the region's population, tied with Region 9 for the lowest percentage in the state. Incidents of violence in Region 6 make up 21.5 percent of the statewide total incidents of violence.

**Region 6 Incidences of Violence – 2011**

Region 6	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	1,648	0.36%	6.6%
Urban	36,685	0.02%	24.0%
Total	38,333	0.03%	21.5%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 6, 97.1 percent of youth aging out of foster care live in urban areas, while the remaining 2.9 percent live in rural areas. Region 6 has the highest number of youth aging out of foster care compared to the other regions.

**Region 6 Youth Aging out of Foster Care – Texas, 2010**

Region 6	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	6	3.3%
Urban	200	23.9%
Total	206	20.2%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

**LOCAL REQUESTS FOR HOUSING ASSISTANCE**

According to the TDHCA Public Request Assistance Inventory for October 2011 to September 2012, the agency received 25,929 public assistance requests from Region 6, which accounted for 24.2 percent of total requests.

**Region 6 Public Assistance Request Inventory, October 2011 to August 2012**

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 6 Urban	4,850	6,313	7,025	4,266	2,558	39	16	7	25,074
Region 6 Rural	112	237	158	289	59	-	-	-	855

**REGION 6 HOUSING ASSESSMENT**

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

**HOUSING SUPPLY**

According to the Census Bureau, 89.7 percent of the housing units in the region are occupied. Of the total housing stock, 65.5 percent are one unit; 1.2 percent are two units; 27.7 percent are three or more units; 5.5 percent are manufactured homes; and the rest are RVs and boats.

**Region 6 Housing Supply – 2006-2010**

Housing Supply	Rural	Urban	Total
Total housing units	69,899	2,216,211	2,286,110
Housing units, 1 unit	46,232	1,450,501	1,496,733
Housing units, 2 units	1,223	26,969	28,192
Housing units, 3 to 4 units	2,240	59,376	61,616
Housing units, 5 to 19 units	5,511	342,308	347,819
Housing units, 20 to 49 units	2,870	221,466	224,336
Housing units, mobile home	11,683	112,998	124,681
Housing units, other	140	2,593	2,733

Source: American Community Survey 2006-2010.

**Region 6 Housing Occupancy – 2010**

Region 6	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	70,513	12,336	17.5%
Urban	2,295,018	232,489	10.1%
<b>Total</b>	<b>2,365,531</b>	<b>244,825</b>	<b>10.3%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

**ASSISTED HOUSING INVENTORY**

This region's total number of assisted multifamily units compared to regional population is 1.6 percent, which is lower than the statewide average of 1.8 percent.

**Region 6 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	55,683	55.7%	27.4%
HUD Units	13,937	13.9%	24.2%
PHA Units	4,700	4.7%	8.8%
Section 8 Vouchers	24,199	24.2%	18.0%
USDA Units	1,460	1.5%	10.0%
HFC Units*	38,518	-	-
<b>Total</b>	<b>99,979</b>	<b>100%</b>	<b>21.6%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

**HOUSING NEED**

Of all households in Region 6 with housing problems, 29.3% are cost burdened, 9.4% are substandard, and 61.3% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 28.9% of all households.

**Urban Region 6 Households with Housing Problems, 2005-2009**

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	35,468	14,635	10,220	6,574	1,480	2,559
Lacking Kitchen and/or Plumbing	15,458	3,750	2,549	3,263	1,153	4,743
Overcrowding	103,503	25,093	26,149	24,508	10,049	17,704
<b>Total</b>	<b>154,429</b>	<b>43,478</b>	<b>38,918</b>	<b>34,345</b>	<b>12,682</b>	<b>25,006</b>

Source: 2005-2009 CHAS Database.

**Rural Region 6 Households with Housing Problems, 2005-2009**

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	15,145	5,890	4,275	3,125	870	985
Lacking Kitchen and/or Plumbing	729	214	160	125	50	180
Overcrowding	2,326	280	660	710	112	564
<b>Total</b>	<b>18,200</b>	<b>6,384</b>	<b>5,095</b>	<b>3,960</b>	<b>1032</b>	<b>1729</b>

Source: 2005-2009 CHAS Database.

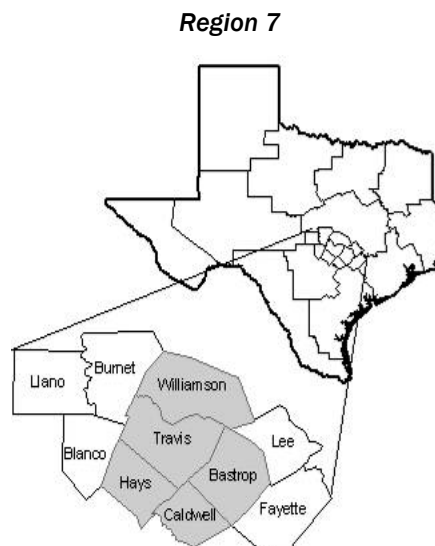
## REGION 7

The urban area of Austin-San Marcos is at the center of Region 7. The 2010 Census reports that the total population in Region 7 is 1,830,003, which grew by 35.9 percent since 2000. Region 7 had the largest regional increase in urban population and the second largest regional increase in rural population.

### Region 7 Population Figures

Region 7	2000 Population	% Change	2010 Population
Rural	97,070	17.1%	113,714
Urban	1,249,763	37.3%	1,716,289
Region 7 Total	1,346,833	35.9%	1,830,003

Source: U.S. Census Bureau, 2000 and 2010 Census.



Approximately 93.8 percent of Region 7 residents live in urban areas. In the map of Region 7 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below 125% of the poverty line in Region 7. Of the 305,912 individuals living below 125% of poverty, approximately 93.9 percent live in urban areas and the remaining 6.1 percent live in rural areas. The percentage of total rural residents below 125% of poverty is lower than the percentage of total urban residents below 125% of poverty.

### Region 7 Persons at 125% of Poverty, 2006-2010

Region 7	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty	% below 125% poverty
Rural	109,532	90,789	82.9%	18,743	17.1%
Urban	1,592,568	1,305,399	82.0%	287,169	18.0%
Region 7 Total	1,702,100	1,396,188	82.45%	305,912	17.55%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

The table below depicts the income breakdown of Region 7. Rural areas of Region 7 have a greater percentage of higher-income households than the State as a whole.

### Region 7 Household Income

Household (HH) Incomes	Urban HH Region 7	% of Urban HH in Region	% of Urban HH in State	Rural Region 7	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	73,660	12.6%	12.8%	3,990	9.2%	12.6%
<30 to 50% AMI	65,725	12.4%	12.1%	4,965	11.4%	13.3%
<50 to 80% AMI	104,355	17.9%	16.9%	8,380	19.3%	17.5%
<80 to 100% AMI	64,075	11.0%	10.0%	3,965	9.1%	9.9%
<100% + AMI	274,715	47.2%	48.2%	22,105	50.9%	46.7%

Source: 2005-2009 CHAS.



## REGION 7 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Elderly persons in Region 7 account for 8.9 percent of the regional population, which is the second lowest percentage of all regions. Elderly persons in Region 7 make up 6.3 percent of the statewide total elderly population.

### Region 7 Elderly persons, 2010

Region 7	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	23,749	113,714	20.9%	485,617	4.9%
Urban	138,736	1,716,289	8.1%	2,112,592	6.6%
Total	162,485	1,830,003	8.9%	2,598,209	6.3%

Source: Census 2010.

## HOMELESS PERSONS

Region 7 persons in group quarters make up 0.3 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 7 make up 11.4 percent of the statewide total homeless persons. For a sample urban county, Williamson, and a sample rural county, Llano, there is an estimated people 229 and 6 people, respectively, in non-institutional group quarters.

### Region 7 Persons in Other Group Quarters, 2010

Region 7	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	129	113,714	0.1%	5,551	2.3%
Urban	5,643	1,716,289	0.3%	45,102	12.5%
Total	5,772	1,830,003	0.3%	50,653	11.4%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 7 was found to have a very low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 1.2 percent of the 361,414 MSFWs in the state of Texas.

**Region 7 Migrant and Seasonal Farmworker Population, 2000**

Region 7	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	928	0.5%	197,588
Urban	3,418	2.1%	163,837
Total	4,346	1.2%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimate, of the total population in Region 7, persons with disabilities account for approximately 9.1 percent of the population. Of this total, approximately 93.7 percent are residing in urban areas, with the remaining 6.3 percent in rural areas.

**Region 7 Persons With and Without Disabilities, 2009-2011**

Region 7	Persons with disabilities	Persons without disabilities	Total
Rural	10,209	56,096	66,305
Urban	152,194	1,563,087	1,715,281
Total	162,403	1,619,183	1,781,586

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

There are 4,408 persons living with HIV/AIDS in Region 7. Region 7 persons with HIV/AIDS make up 0.2 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 98.5 percent of this population is living in urban areas, with the remaining 1.5 percent in rural areas.

**Region 7 Persons Living with HIV/AIDS, 2010**

Region 7	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	66	113,714	0.1%
Urban	4,342	1,716,289	0.3%
Total	4,408	1,830,003	0.2%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 7, 9.1 percent are veterans. Region 7 has 7.3 percent of the statewide veteran population.

**Region 7 Veteran Population, 2006-2010**

Region 7	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	12,322	74,838	14.1%	0.8%
Urban	106,346	1,106,552	8.8%	6.5%
Total	118,668	1,181,390	9.1%	7.3%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 7, incidences of violence affect 0.6 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 7 make up 6.3 percent of the statewide total incidents of violence.

**Region 7 Incidences of Violence – 2011**

Region 7	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	838	0.16%	3.3%
Urban	10,358	0.06%	6.8%
Total	11,196	0.06%	6.3%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 7, 84.8 percent of youth aging out of foster care live in urban areas, while the remaining 15.2 percent live in rural areas. Region 7 has 7.8 percent of the statewide number of youth aging out of foster care.

**Region 7 Youth Aging out of Foster Care – Texas, 2010**

Region 7	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	12	6.7%
Urban	67	8.0%
Total	79	7.8%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for October 2011 to August 2012, the agency received 8,598 public assistance requests from Region 7, which accounted for 8.0 percent of total requests.

### Region 7 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 7 Urban	1,490	1,785	2,607	1,165	1,108	20	14	2	8,191
Region 7 Rural	49	108	118	96	34	2	-	-	407

## REGION 7 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the Census Bureau, 90.6 percent of the housing units in the region are occupied. Of the total housing stock, 63.4 percent are one unit; 3.4 percent are two units; 26.7 percent are three or more units; 6.3 are manufactured homes; and the rest are boats and RVs.

### Region 7 Housing Supply - 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	60,276	676,169	736,445
Housing units, 1 unit	44,096	422,878	466,974
Housing units, 2 units	1,489	23,693	25,182
Housing units, 3 to 4 units	1,694	22,578	24,272
Housing units, 5 to 19 units	1,641	89,467	91,108
Housing units, 20 to 49 units	458	80,868	81,326
Housing units, mobile home	10,869	35,826	46,695
Housing units, other	29	859	888

Source: American Community Survey 2006-2010.

### Region 7 Housing Occupancy – 2010

Region 7	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	62,049	15,992	25.8%
Urban	706,505	56,046	7.9%
<b>Total</b>	<b>768,554</b>	<b>72,038</b>	<b>9.4%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.9 percent, which is higher than the statewide average of 1.8 percent.

#### Region 7 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	19,190	54.3%	9.4%
HUD Units	3,057	8.6%	5.3%
PHA Units	3,417	9.7%	6.4%
Section 8 Vouchers	9,030	25.5%	6.7%
USDA Units	656	1.9%	4.5%
HFC Units*	8,276	-	-
<b>Total</b>	<b>35,350</b>	<b>100%</b>	<b>7.6%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 7 with housing problems, 88.4% are cost burdened, 2.3% are substandard, and 9.3% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 30.6% of all households.

#### Urban Region 7 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	194,893	60,635	49,390	45,615	16,014	23,239
Lacking Kitchen and/or Plumbing	4,645	1,535	645	885	535	1,045
Overcrowding	20,186	5,450	5,064	4,774	1,700	3,198
<b>Total</b>	<b>219,724</b>	<b>67,620</b>	<b>55,099</b>	<b>51,274</b>	<b>18,249</b>	<b>27,482</b>

Source: 2005-2009 CHAS Database.

**Rural Region 7 Households with Housing Problems, 2005-2009**

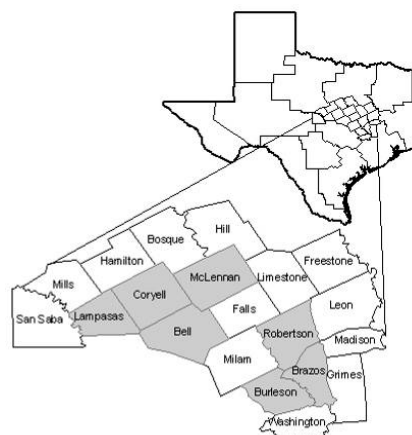
Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	10,420	2,930	2,664	2,355	655	1,816
Lacking Kitchen and/or Plumbing	750	178	60	257	40	215
Overcrowding	1,328	245	178	453	148	304
<b>Total</b>	<b>12,498</b>	<b>3,353</b>	<b>2,902</b>	<b>3,065</b>	<b>843</b>	<b>2,335</b>

Source: 2005-2009 CHAS Database.

## REGION 8

Region 8, located in the center of the State, surrounds the urban areas of Waco, Bryan, College Station, Killeen and Temple. The Census shows that the rural areas lost population and urban areas gained population. However, this may be tempered with the changes in urban/rural designation. Twenty-two counties statewide changed from not being in an MSA to being included in an MSA from 2000 to 2010; those counties will now be counted as urban.

Region 8



Region 8 Population Figures

Region 8	2000 Population	% Change	2010 Population
Rural	284,255	-12.2%	249,495
Urban	678,884	28.0%	868,866
Region 8 Total	963,139	16.1%	1,118,361

Source: U.S. Census Bureau, 2000 and 2010 Census.

Approximately 77.7 percent of Region 8 residents live in urban areas. In the map of Region 8 (above), the shaded counties are MSAs as defined by the U.S. Census. According to the table below, the percentage of rural residents below 125% of poverty is lower than the percentage of urban residents below 125% of poverty. However, the rural counties lag behind the Bryan-College Station and Killeen MSAs in expected job creation, which may result in more residents below poverty in the future (Texas Comptroller of Public Accounts, 2009a).

Region 8 Persons at 125% of Poverty, 2006-2010

Region 8	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty	% below 125% poverty
Rural	227,947	173,833	76.3%	54,114	23.7%
Urban	795,380	603,192	75.8%	192,188	24.2%
Region 8 Total	1,023,327	777,025	76.05%	246,302	23.95%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

According to the table below, Region 8's urban areas have a higher percentage of extremely-low income households than the State but the region's rural areas have a higher percentage of high-income households than the State. Per the Texas Comptroller's *Texas In Focus* report (2009a), many Region 8 jobs exceed the State's 2007 per capita income level of \$37,187, with 265 occupations paying more than this amount.

Region 8 Household Income

Household (HH) Incomes	Urban HH Region 8	% of Urban HH in Region	% of Urban HH in State	Rural Region 8	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	42,920	15.3%	12.8%	10,130	11.8%	12.6%
<30 to 50% AMI	32,375	12.4%	12.1%	11,995	13.9%	13.3%
<50 to 80% AMI	46,625	16.6%	16.9%	14,815	17.2%	17.5%
<80 to 100% AMI	27,165	9.7%	10.0%	7,825	9.1%	9.9%
<100% + AMI	130,995	46.8%	48.2%	41,345	48.0%	46.7%

Source: 2005-2009 CHAS.

## REGION 8 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Region 8 elderly persons make up 11.6 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 8 make up 5.0 percent of the statewide total elderly population.

### Region 8 Elderly Persons, 2010

Region 8	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	44,325	249,495	17.8%	485,617	9.1%
Urban	84,883	868,866	9.8%	2,112,592	4.0%
Total	129,208	1,118,361	11.6%	2,598,209	5.0%

Source: Census 2010.

## HOMELESS PERSONS

Region 8 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 8 make up 4.2 percent of the statewide total homeless persons. For a sample urban county, Bell, and a sample rural county, San Saba, there is an estimated people 751 and 19 people, respectively, in non-institutional group quarters.

### Region 8 Persons in Other Group Quarters, 2010

Region 8	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	472	249,495	0.2%	5,551	8.5%
Urban	1,638	868,866	0.2%	45,102	3.6%
Total	2,110	1,118,361	0.2%	50,653	4.2%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 8 was found to have a very low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 1.7 percent of the 361,414 MSFWs in the state of Texas.



**Region 8 Migrant and Seasonal Farmworker Population, 2000**

Region 8	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	3,817	1.9%	197,588
Urban	2,241	1.4%	163,815
Total	6,058	1.7%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimate, of the total population in Region 8, persons with disabilities account for approximately 12.5 percent of the population. Of this total, approximately 80.1 percent are residing in urban areas, with the remaining 19.9 percent in rural areas.

**Region 8 Persons With and Without Disabilities, 2009-2011**

Region 8	Persons with disabilities	Persons without disabilities	Total
Rural	22,997	113,723	136,720
Urban	92,700	694,883	787,583
Total	115,697	808,606	924,303

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

There are 1,279 persons living with HIV/AIDS in Region 8. Region 8 persons with HIV/AIDS make up 0.1 percent of the region’s population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State’s total population. Approximately 82.9 percent of this population is living in urban areas, with the remaining 17.1 percent in rural areas.

**Region 8 Persons Living with HIV/AIDS, 2010**

Region 8	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	219	249,495	0.1%
Urban	1,060	868,866	0.1%
Total	1,279	1,118,361	0.1%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 8 has the second highest percentage of veterans compared to population than other regions, second only to region 9. Of the population over 18 in Region 8, 13.4 percent are veterans. Region 8 has 6.4 percent of the statewide veteran population.

**Region 8 Veteran Population, 2006-2010**

Region 8	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	22,472	166,481	11.9%	1.4%
Urban	81,911	508,931	13.9%	5.0%
Total	104,383	675,412	13.4%	6.4%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 8, incidences of violence affect 0.10 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 8 make up 5.0 percent of the statewide total incidents of violence.

**Region 8 Incidences of Violence – 2011**

Region 8	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	787	0.10%	3.1%
Urban	8,063	0.10%	5.3%
Total	<b>8,850</b>	<b>0.10%</b>	<b>5.0%</b>

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 8, 70.9 percent of youth aging out of foster care live in urban areas, while the remaining 29.1 percent live in rural areas. Region 8 has 5.4 percent of the statewide number of youth aging out of foster care.

**Region 8 Youth Aging out of Foster Care – Texas, 2010**

Region 8	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	16	8.9%
Urban	39	4.7%
Total	55	5.4%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Request Inventory for October 2011 to September 2012, the agency received 5,208 public assistance requests from Region 8, which accounted for 4.9 percent of total requests.

#### Region 8 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 8 Urban	740	1,120	1,256	799	297	13	5	4	4,234
Region 8 Rural	118	242	170	351	92	1	-	-	974

### REGION 8 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the Census Bureau, 87.8 percent of the total housing units in the region are occupied. Of the total housing stock, 67.5 percent are one unit; 4.9 are two units; 16.8 percent are three or more units; 10.6 percent are manufactured homes; and the rest are boats and RVs.

#### Region 8 Housing Supply – 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	115,038	338,587	453,625
Housing units, 1 unit	87,053	219,337	306,390
Housing units, 2 units	2,041	20,060	22,101
Housing units, 3 to 4 units	1,728	19,635	21,363
Housing units, 5 to 19 units	2,177	38,357	40,534
Housing units, 20 to 49 units	784	13,695	14,479
Housing units, mobile home	21,022	27,185	48,207
Housing units, other	233	318	551

Source: American Community Survey 2006-2010.

### Region 8 Housing Occupancy – 2010

Region 8	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	116,196	23,540	20.3%
Urban	349,506	33,393	9.6%
<b>Total</b>	<b>465,702</b>	<b>56,933</b>	<b>12.2%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.8 percent, which is higher than the statewide average of 1.8 percent.

### Region 8 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	6,679	33.8%	3.3%
HUD Units	2,493	12.6%	4.3%
PHA Units	3,269	16.5%	6.1%
Section 8 Vouchers	5,689	28.8%	4.2%
USDA Units	1,647	8.3%	11.3%
HFC Units*	404	-	-
<b>Total</b>	<b>19,777</b>	<b>100%</b>	<b>4.3%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 8 with housing problems, 88.0% are cost burdened, 2.9% are substandard, and 9.1% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 33.8% of all households.

### Urban Region 8 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	89,629	32,520	23,634	19,929	5,733	7,813
Lacking Kitchen and/or Plumbing	2,317	669	420	419	199	610
Overcrowding	8,907	1,504	1,914	2,415	1,081	1,993
<b>Total</b>	<b>100,853</b>	<b>34,693</b>	<b>25,968</b>	<b>22,763</b>	<b>7,013</b>	<b>10,416</b>

Source: 2005-2009 CHAS Database.

**Rural Region 8 Households with Housing Problems, 2005-2009**

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	20,977	6,794	6,724	4,403	1,264	1,792
Lacking Kitchen and/or Plumbing	1,374	399	277	361	58	279
Overcrowding	2,492	539	549	482	279	643
<b>Total</b>	<b>24,843</b>	<b>7,732</b>	<b>7,550</b>	<b>5,246</b>	<b>1,601</b>	<b>2,714</b>

Source: 2005-2009 CHAS Database.

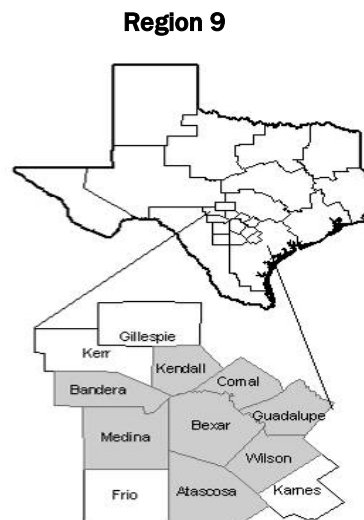
## REGION 9

San Antonio is the main metropolitan area in Region 9. The Census shows that the rural areas lost population and urban areas gained population. However, this may be tempered with the changes in urban/rural designation. Twenty-two counties statewide changed from not being in an MSA to being included in an MSA from 2000 to 2010; those counties will now be counted as urban.

### Region 9 Population Figures

Region 9	2000 Population	% Change	2010 Population
Rural	215,485	-50.6%	106,503
Urban	1,592,383	34.5%	2,142,508
Region 9 Total	1,807,868	24.4%	2,249,011

Source: U.S. Census Bureau, 2000 and 2010 Census.



Approximately 95.3 percent of Region 9 residents live in urban areas. In the map of Region 9 (above), the shaded counties are MSAs as defined by the U.S. Census. According to the table below, the percentage of rural residents below 125% of poverty is slightly lower than the percentage of urban residents below 125% of poverty. This may be due to findings revealing that the region's rural counties are projected to outpace job growth of the State and the region as a whole from 2003 to 2013 (Texas Comptroller of Public Accounts, 2009c)

### Region 9 Persons at 125% of Poverty, 2006-2010

Region 9	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty Individuals	% below 125% poverty
Rural	94,176	75,323	80.0%	18,853	20.0%
Urban	2,008,105	1,584,550	78.9%	423,555	21.1%
Region 9 Total	2,102,281	1,659,873	79.45%	442,408	20.55%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

According to the table below, Region 9's rural areas have a lower percentage of households in the lower income categories than the State as a whole. Per the Texas Comptroller's *Texas In Focus* report (2009c), many Region 9 jobs exceed the State's 2008 per capita income level of \$38,575, with 228 occupations paying more than this amount.

### Region 9 Household Income

Household (HH) Incomes	Urban HH Region 9	% of Urban HH in Region	% of Urban HH in State	Rural Region 9	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	86,480	12.8%	12.8%	3,365	9.0%	12.6%
<30 to 50% AMI	75,820	12.4%	12.1%	4,565	12.2%	13.3%
<50 to 80% AMI	112,050	16.6%	16.9%	6,845	18.3%	17.5%
<80 to 100% AMI	66,780	9.9%	10.0%	3,850	10.3%	9.9%
<100% + AMI	332,770	49.4%	48.2%	18,795	50.2%	46.7%

Source: 2005-2009 CHAS.

## REGION 9 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Region 9 elderly persons make up 11.5 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 9 make up 9.9 percent of the statewide total elderly population.

### Region 9 Elderly Persons, 2010

Region 9	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	22,904	106,503	21.5%	485,617	4.7%
Urban	235,066	2,142,508	11.0%	2,112,592	11.1%
Total	257,970	2,249,011	11.5%	2,598,209	9.9%

Source: Census 2010.

## HOMELESS PERSONS

Region 9 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 9 make up 10.4 percent of the statewide total homeless persons. For a sample urban county, Medina, and a sample rural county, Karnes, there is an estimated people 113 and 5 people, respectively, in non-institutional group quarters.

### Region 9 Persons in Other Group Quarters, 2010

Region 9	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	227	106,503	0.2%	5,551	4.1%
Urban	5,046	2,142,508	0.2%	45,102	11.2%
Total	5,273	2,249,011	0.2%	50,653	10.4%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 9 was found to have a low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 5.2 percent of the 361,414 MSFWs in the state of Texas.

**Region 9 Migrant and Seasonal Farmworker Population, 2000**

Region 9	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	7,395	3.7%	197,588
Urban	11,562	7.1%	163,826
Total	18,957	5.2%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimate, of the total population in Region 9, persons with disabilities account for approximately 13.5 percent of the population. Of this total, approximately 95.7 percent are residing in urban areas, with the remaining 4.3 percent in rural areas.

**Region 9 Persons With and Without Disabilities, 2009-2011**

Region 9	Persons with disabilities	Persons without disabilities	Total
Rural	12,586	60,442	73,028
Urban	281,044	1,819,421	2,100,465
Total	293,630	1,879,863	2,173,493

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

There are 4,628 persons living with HIV/AIDS in Region 9. Region 9 persons with HIV/AIDS make up 0.2 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 98.7 percent of this population is living in urban areas, with the remaining 1.3 percent in rural areas.

**Region 9 Persons Living with HIV/AIDS, 2010**

Region 9	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	62	106,503	0.1%
Urban	4,566	2,142,508	0.2%
Total	4,628	2,249,011	0.2%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.



**VETERANS**

Region 9 has the highest percent of veterans compared to population than any region in Texas. Of the population over 18 in Region 9, 15.9 percent are veterans. Region 9 has 13.0 percent of the statewide veteran population.

**Region 9 Veteran Population, 2006-2010**

Region 9	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	11,623	72,449	13.8%	0.7%
Urban	200,372	1,276,628	13.6%	12.3%
Total	211,995	1,349,077	15.9%	13.0%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

Region 9 is tied with Region 6 for the lowest percentage of incidences of violence at 0.03 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 9 make up 5.8 percent of the statewide total incidents of violence.

**Region 9 Victims of Domestic Violence – 2011**

Region 9	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	1,259	0.43%	5.0%
Urban	9,070	0.02%	5.9%
Total	10,329	0.03%	5.8%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 9, 92.0 percent of youth aging out of foster care live in urban areas, while the remaining 8.0 percent live in rural areas. Region 9 has 12.3 percent of the statewide number of youth aging out of foster care.

**Region 9 Youth Aging out of Foster Care – Texas, 2010**

Region 9	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	10	5.6%
Urban	115	13.7%
Total	125	12.3%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory for October 2011 to September 2012, the agency received 7,863 public assistance requests from Region 9, which accounted for 7.3 percent of total requests.

#### Region 9 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 9 Urban	1,284	1,871	1,699	1,721	1,013	12	4	2	7,606
Region 9 Rural	41	77	47	76	14	2	-	-	257

### REGION 9 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the Census Bureau, 90.7 percent of the housing units in the region are occupied. Of the total housing stock, 70.8 percent are one unit; 1.8 percent are two units; 20.2 are three or more units; 7.1 percent are manufactured homes and the rest are boats and RVs.

#### Region 9 Housing Supply - 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	46,977	810,455	857,432
Housing units, 1 unit	34,818	572,354	607,172
Housing units, 2 units	763	14,855	15,618
Housing units, 3 to 4 units	1,753	27,771	29,524
Housing units, 5 to 19 units	1,428	95,483	96,911
Housing units, 20 to 49 units	690	45,776	46,466
Housing units, mobile home	7,315	53,559	60,874
Housing units, other	210	657	867

Source: American Community Survey 2006-2010.

### REGION 9 Housing Occupancy – 2010

Region 9	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	48,105	7,666	15.9%
Urban	837,999	74,977	8.9%
<b>Total</b>	<b>886,104</b>	<b>82,643</b>	<b>9.3%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.0 percent, which is higher than the statewide average of 1.8 percent.

#### Region 9 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	17,308	38.5%	8.5%
HUD Units	5,652	12.6%	9.8%
PHA Units	4,936	11.0%	9.3%
Section 8 Vouchers	16,581	36.9%	12.4%
USDA Units	448	1.0%	3.1%
HFC Units*	24,300	-	-
<b>Total</b>	<b>44,925</b>	<b>100%</b>	<b>9.7%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 9 with housing problems, 86.1% are cost burdened, 2.7% are substandard, and 11.2% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 30.0% of all households.

#### Urban Region 9 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	198,408	63,520	50,930	45,995	14,893	23,070
Lacking Kitchen and/or Plumbing	6,211	1,504	1,229	913	564	2,001
Overcrowding	25,506	4,890	5,335	6,564	2,978	5,739
<b>Total</b>	<b>230,125</b>	<b>69,914</b>	<b>57,494</b>	<b>53,472</b>	<b>18,435</b>	<b>30,810</b>

Source: 2005-2009 CHAS Database.

**Rural Region 9 Households with Housing Problems, 2005-2009**

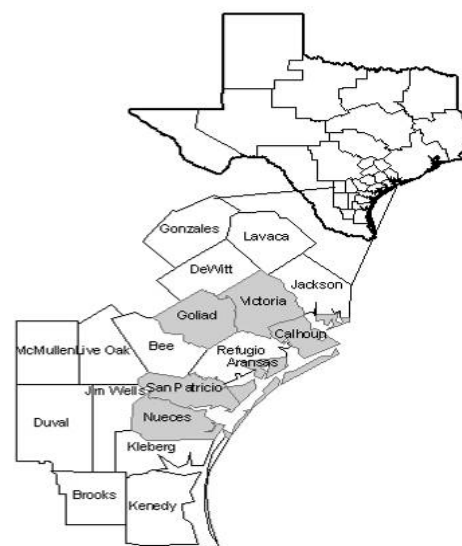
Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	8,748	2,205	2,415	2,010	743	1,375
Lacking Kitchen and/or Plumbing	336	35	64	8	70	159
Overcrowding	1,482	143	268	483	224	364
<b>Total</b>	<b>10,566</b>	<b>2,383</b>	<b>2,747</b>	<b>2,501</b>	<b>1037</b>	<b>1,898</b>

Source: 2005-2009 CHAS Database.

## REGION 10

Region 10, including the urban areas of Corpus Christi and Victoria, is located in the south eastern part of the State on the Gulf of Mexico. The Census shows that the rural areas lost population and urban areas gained population. However, this may be tempered with the changes in urban/rural designation. Twenty-two counties statewide changed from not being in an MSA to being included in an MSA from 2000 to 2010; those counties will now be counted as urban.

Region 10



Region 10 Population Figures

Region 10	2000 Population	% Change	2010 Population
Rural	268,046	-19.0%	217,044
Urban	464,871	16.9%	543,569
Region 10 Total	732,917	3.8%	760,613

Source: U.S. Census Bureau, 2000 and 2010 Census.

In the map of Region 10 (above), the shaded counties are MSAs as defined by the U.S. Census. According to the table below, the percentage of rural residents below 125% of poverty is slightly higher than the percentage of urban residents below 125% of poverty. However, studies reveal that the rural counties are projected to outpace job growth of the state from 2002 to 2012, while the Corpus Christi MSA is growing slower than the State and region as a whole (Texas Comptroller of Public Accounts, 2010).

Region 10 Persons at 125% of Poverty, 2006-2010

Region 10	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty Individuals	% below 125% poverty
Rural	197,354	144,585	73.3%	52,769	26.7%
Urban	528,033	400,240	75.8%	127,793	24.2%
Region 10 Total	725,387	544,825	74.55%	180,562	25.45%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

According to the table below, Region 10's rural areas have a higher percentage of extremely low-income households than the State. Per the *Texas In Focus* report (2010), the top five occupations with high projected job growth are low paying (average annual wage of \$16,103) and do not require a post-secondary education. However, Region 10's urban areas have a higher percentage of higher-income households than the State as a whole.

Region 10 Household Income

Household (HH) Incomes	Urban HH Region 10	% of Urban HH in Region	% of Urban HH in State	Rural Region 10	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	24,010	12.5%	12.8%	10,573	14.0%	12.6%
<30 to 50% AMI	22,635	12.4%	12.1%	10,275	13.6%	13.3%
<50 to 80% AMI	31,040	16.1%	16.9%	12,770	16.9%	17.5%
<80 to 100% AMI	18,609	9.7%	10.0%	6,994	9.3%	9.9%
<100% + AMI	96,505	50.1%	48.2%	34,940	46.2%	46.7%

Source: 2005-2009 CHAS.

## REGION 10 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Region 10 elderly persons make up 13.1 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 10 make up 3.8 percent of the statewide total elderly population.

### Region 10 Elderly Persons, 2010

Region 10	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	28,863	217,044	13.3%	485,617	5.9%
Urban	71,146	543,569	13.1%	2,112,592	3.4%
Total	100,009	760,613	13.1%	2,598,209	3.8%

Source: Census 2010.

## HOMELESS PERSONS

Region 10 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 10 make up 3.6 percent of the statewide total homeless persons. For a sample urban county, Victoria, and a sample rural county, Lavaca, there is an estimated 331 people and 2 people, respectively, in non-institutional group quarters.

### Region 10 Persons in Other Group Quarters, 2010

Region 10	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	230	217,044	0.1%	5,551	4.1%
Urban	1,603	543,569	0.3%	45,102	3.6%
Total	1,833	760,613	0.2%	50,653	3.6%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 10 was found to have a low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 6.1 percent of the 361,414 MSFWs in the state of Texas.

**Region 10 Migrant and Seasonal Farmworker Population, 2000**

Region 10	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	10,435	5.3%	197,588
Urban	11,474	7.0%	163,826
Total	21,909	6.1%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimate, of the total population in Region 10, persons with disabilities account for approximately 17.7 percent of the population. Of this total, approximately 81.6 percent are residing in urban areas, with the remaining 18.4 percent in rural areas.

**Region 10 Persons With and Without Disabilities, 2009-2011**

Region 10	Persons with disabilities	Persons without disabilities	Total
Rural	20,924	92,842	113,766
Urban	92,754	436,909	529,663
Total	113,678	529,751	643,429

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

There are 744 persons living with HIV/AIDS in Region 10. Region 10 persons with HIV/AIDS make up 0.1 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 86.4 percent of this population is living in urban areas, with the remaining 13.6 percent in rural areas.

**Region 10 Persons Living with HIV/AIDS, 2010**

Region 10	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	101	217,044	0.0%
Urban	643	543,569	0.1%
Total	744	760,613	0.1%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 10, 11.6 percent are veterans. Region 10 has 3.9 percent of the statewide veteran population.

**Region 10 Veteran Population, 2006-2010**

Region 10	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	15,776	146,290	9.7%	1.0%
Urban	48,300	343,510	12.3%	3.0%
Total	64,076	489,800	11.6%	3.9%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 10, incidences of violence affect .27 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 10 make up 5.0 percent of the statewide total incidents of violence.

**Region 10 Incidences of Violence – 2011**

Region 10	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	3,359	0.56%	13.4%
Urban	5,981	0.21%	3.9%
Total	9,340	0.27%	5.2%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 10, 66.7 percent of youth aging out of foster care live in urban areas, while the remaining 33.3 percent live in rural areas. Region 10 has 4.7 percent of the statewide number of youth aging out of foster care.

**Region 10 Youth Aging out of Foster Care – Texas, 2010**

Region 10	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	16	8.9%
Urban	32	3.8%
Total	48	4.7%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.



## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for October 2011 to August 2012, the agency received 2,725 public assistance requests from Region 10, which accounted for 2.5 percent of total requests.

### Region 10 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 10 Urban	258	625	354	629	158	2	-	1	2,027
Region 10 Rural	48	225	106	258	61	-	-	-	698

## REGION 10 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the Census Bureau, 84.3 percent of the housing units in the region are occupied. Of the total housing stock, 71.6 percent are one unit; 2.5 percent are two units; 16.1 percent are three or more units; 9.5 percent are manufactured homes; and the rest are boats and RVs.

### Region 10 Housing Supply – 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	93,665	229,884	323,549
Housing units, 1 unit	69,948	161,570	231,518
Housing units, 2 units	2,228	5,890	8,118
Housing units, 3 to 4 units	2,639	12,149	14,788
Housing units, 5 to 19 units	3,238	22,144	25,382
Housing units, 20 to 49 units	1,237	10,731	11,968
Housing units, mobile home	14,031	16,633	30,664
Housing units, other	344	767	1,111

Source: American Community Survey 2006-2010.

### Housing Occupancy – 2010

Region 10	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	93,758	17,752	18.9%
Urban	233,446	33,606	14.4%
<b>Total</b>	<b>327,204</b>	<b>51,358</b>	<b>15.7%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.4 percent, which is higher than the statewide average of 1.8 percent.

#### Region 10 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	5,735	31.4%	2.8%
HUD Units	3,817	20.9%	6.6%
PHA Units	4,002	21.9%	7.5%
Section 8 Vouchers	3,922	21.5%	2.9%
USDA Units	778	4.3%	5.3%
HFC Units*	1,073	-	-
<b>Total</b>	<b>18,254</b>	<b>100%</b>	<b>3.9%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 10 with housing problems, 81.8% are cost burdened, 5.4% are substandard, and 12.8% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 30.4% of all households.

#### Urban Region 10 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	59,634	18,520	15,045	14,100	4,559	7,410
Lacking Kitchen and/or Plumbing	3,682	989	785	520	433	955
Overcrowding	8,352	1,364	1,370	1,958	1,051	2,609
<b>Total</b>	<b>71,668</b>	<b>20,873</b>	<b>17,200</b>	<b>16,578</b>	<b>6,043</b>	<b>10,974</b>

Source: 2005-2009 CHAS Database.

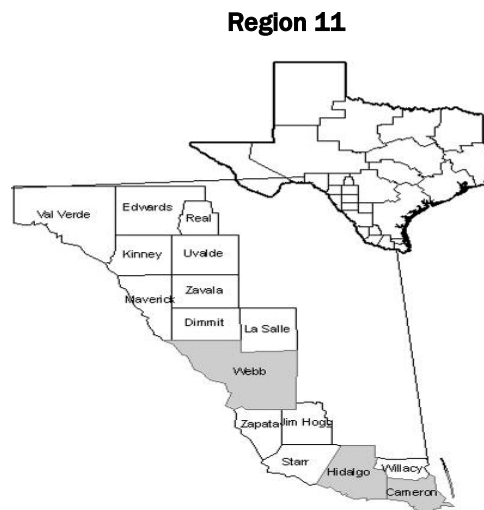
**Rural Region 10 Households with Housing Problems, 2005-2009**

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	16,927	6,579	4,777	3,118	1,021	1,432
Lacking Kitchen and/or Plumbing	1,336	503	147	360	119	207
Overcrowding	3,679	477	680	1,033	448	1,041
<b>Total</b>	<b>21,942</b>	<b>7,559</b>	<b>5,604</b>	<b>4,511</b>	<b>1,588</b>	<b>2,680</b>

Source: 2005-2009 CHAS Database.

## REGION 11

Region 11 is a 16-county area along the border of Mexico. The main urban areas in the region are Brownsville-Harlingen, McAllen-Edinburg, Del Rio and Laredo. The 2010 Census reports that the total population in Region 11 is 1,700,723, which is a 26.6 percent increase since 2000.



### Region 11 Population Figures

Region 11	2000 Population	% Change	2010 Population
Rural	245,523	9.7%	269,430
Urban	1,097,807	30.4%	1,431,293
<b>Region 11 Total</b>	<b>1,343,330</b>	<b>26.6%</b>	<b>1,700,723</b>

Source: U.S. Census Bureau, 2000 and 2010 Census.

In the map of Region 11 (right), the shaded counties are MSAs as defined by the U.S. Census. As can be seen below, the percentage of persons at 125% of poverty is high compared to the State average of 22.3 percent. According to the Texas Comptroller's *Texas In Focus* report (2008b), the per capital income in South Texas was only 57.6 percent of the state average, at \$20,300 to \$35,200 respectively.

### Region 11 Persons at 125% of Poverty, 2006-2010

Region 11	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty	% below 125% poverty
Rural	259,419	151,094	58.2%	108,325	41.8%
Urban	1,358,310	789,396	58.1%	568,914	41.9%
<b>Region 11 Total</b>	<b>1,617,729</b>	<b>940,490</b>	<b>58.15%</b>	<b>677,239</b>	<b>41.85%</b>

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

According to the table below, Region 11 has a higher percentage of extremely-low income households than the State as a whole. Correspondingly, Region 11 has a lower percentage of high-income households than the State.

### Region 11 Household Income

Household (HH) Incomes	Urban HH Region 11	% of Urban HH in Region	% of Urban HH in State	Rural Region 11	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	75,820	19.6%	12.8%	14,960	19.8%	12.6%
<30 to 50% AMI	60,430	12.4%	12.1%	13,595	18.0%	13.3%
<50 to 80% AMI	68,165	17.6%	16.9%	14,245	18.9%	17.5%
<80 to 100% AMI	35,270	9.1%	10.0%	7,479	9.9%	9.9%
<100% + AMI	147,640	38.1%	48.2%	25,230	33.4%	46.7%

Source: 2005-2009 CHAS.

**REGION 11 SPECIAL NEEDS POPULATIONS**

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

**ELDERLY PERSONS**

Region 11 elderly persons make up 10.0 percent of the region’s population, compared to statewide elderly population which makes up 10.3 percent the State’s total population. Elderly persons in Region 11 make up 6.5 percent of the statewide total elderly population.

**Region 11 Elderly Persons, 2010**

Region 11	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	32,644	269,430	12.1%	485,617	6.7%
Urban	136,646	1,431,293	9.5%	2,112,592	6.5%
Total	169,290	1,700,723	10.0%	2,598,209	6.5%

Source: Census 2010.

**HOMELESS PERSONS**

Region 11 persons in group quarters make up 0.1 percent of the region’s population, compared to statewide persons in group quarters which makes up 0.2 percent the State’s total population. Homeless persons in Region 11 make up 4.8 percent of the statewide total homeless persons. For a sample urban county, Webb, and a sample rural county, Real, there is an estimated 738 people and 0 people, respectively, in non-institutional group quarters.

**Region 11 Persons in Other Group Quarters, 2010**

Region 11	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	346	269,430	0.1%	5,551	6.2%
Urban	2,076	1,431,293	0.1%	45,102	4.6%
Total	2,422	1,700,723	0.1%	50,653	4.8%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

**MIGRANT FARMWORKERS**

In a study prepared for the US Health Resources and Services Administration, Region 11 was found to have a very high proportion of the state’s Migrant and Seasonal Farmworker (MSFW) population, accounting for 34.0 percent of the 361,414 MSFWs in the state of Texas (Larson, 2000). The high farmworker population correlates with a dominant agriculture industry in Region 11, an area which produces large amounts of the nation’s sugarcane, sorghum for grain, cotton, citrus and onions. The crop and animal production sectors provided 20,000 jobs to Region 11 in 2007 (Texas Comptroller of Public Accounts, 2008b).

**Region 11 Migrant and Seasonal Farmworker Population, 2000**

Region 11	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	35,022	17.7%	197,588
Urban	87,925	53.7%	163,826
Total	122,947	34.0%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimate, of the total population in Region 11, persons with disabilities account for approximately 13.5 percent of the population. Of this total, approximately 85.5 percent are residing in urban areas, with the remaining 14.5 percent in rural areas.

**Region 11 Persons With and Without Disabilities, 2009-2011**

Region 11	Persons with disabilities	Persons without disabilities	Total
Rural	31,949	175,583	207,532
Urban	188,584	1,239,287	1,427,871
Total	220,533	1,414,870	1,635,403

Source: American Community Survey 2009-2011.

**PERSONS WITH HIV/AIDS**

There are 1,949 persons living with HIV/AIDS in Region 11. Region 11 has the second lowest number of persons with HIV/AIDS compared to other regions. Approximately 91.0 percent of this population is living in urban areas, with the remaining 9.0 percent in rural areas.

**Region 11 Persons Living with HIV/AIDS, 2010**

Region 11	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	175	269,430	0.1%
Urban	1,774	1,431,293	0.1%
Total	1,949	1,700,723	0.1%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 11, 5.5 percent are veterans. Region 11 has 3.6 percent of the statewide veteran population.

**Region 11 Veteran Population, 2006-2010**

Region 11	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	11,417	168,558	6.3%	0.7%
Urban	47,961	848,013	5.4%	2.9%
Total	59,378	1,016,571	5.5%	3.6%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 11, incidences of violence affect 0.06 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 11 make up 8.0 percent of the statewide total incidents of violence.

**Region 11 Incidences of Violence – 2011**

Region 11	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	3,259	0.49%	13.0%
Urban	10,924	0.05%	7.1%
Total	<b>14,183</b>	<b>0.06%</b>	<b>8.0%</b>

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 11, 76.2 percent of youth aging out of foster care live in urban areas, while the remaining 23.8 percent live in rural areas. Region 11 has 6.2 percent of the statewide number of youth aging out of foster care.

**Region 11 Youth Aging out of Foster Care – Texas, 2010**

Region 11	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	15	8.3%
Urban	48	5.7%
Total	63	6.2%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Inventory for October 2011 to August 2012, the agency received 5,019 public assistance requests from Region 11, which accounted for 4.7 percent of total requests.

### Region 11 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 11 Urban	445	1,408	714	1,185	319	5	1	2	4,079
Region 11 Rural	39	428	83	309	79	1	1	-	940

## REGION 11 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the Census Bureau, 86.1 percent of the housing units in the region are occupied. Of the total housing stock, 69.1 percent are one unit, 3.1 percent are two units, 13.3 percent are three or more units, 13.7 percent are manufactured homes and the rest are boats and RVs.

### Region 11 Housing Supply - 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	98,365	454,980	553,345
Housing units, 1 unit	74,963	307,557	382,520
Housing units, 2 units	3,006	14,404	17,410
Housing units, 3 to 4 units	3,403	21,373	24,776
Housing units, 5 to 19 units	2,588	29,830	32,418
Housing units, 20 to 49 units	943	15,497	16,440
Housing units, mobile home	13,292	62,778	76,070
Housing units, other	170	3,541	3,711

Source: American Community Survey 2006-2010.



### Housing Occupancy – 2010

Region 11	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	99,658	17,964	18.0%
Urban	463,707	60,499	13.0%
<b>Total</b>	<b>563,365</b>	<b>78,463</b>	<b>13.9%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.2 percent, which is higher than the statewide average of 1.8 percent.

#### Region 11 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	10,918	29.4%	5.4%
HUD Units	3,643	9.8%	6.3%
PHA Units	6,236	16.8%	11.7%
Section 8 Vouchers	14,542	39.2%	10.8%
USDA Units	1,766	4.8%	12.1%
HFC Units*	269	-	-
<b>Total</b>	<b>37,105</b>	<b>100%</b>	<b>8.0%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 11 with housing problems, 69.0% are cost burdened, 5.1% are substandard, and 25.9% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 38.5% of all households.

#### Urban Region 11 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	134,310	53,990	35,165	25,500	8,225	11,430
Lacking Kitchen and/or Plumbing	9,775	4,285	2,050	1,465	490	1,485
Overcrowding	50,870	16,420	10,185	10,435	4,380	9,450
<b>Total</b>	<b>194,955</b>	<b>74,695</b>	<b>47,400</b>	<b>37,400</b>	<b>13,095</b>	<b>22,365</b>

Source: 2005-2009 CHAS Database.

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**Rural Region 11 Households with Housing Problems, 2005-2009**

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	21,184	9,378	5,844	3,934	789	1,239
Lacking Kitchen and/or Plumbing	1,806	778	382	309	88	249
Overcrowding	7,395	1,826	1,745	1,747	942	1,135
<b>Total</b>	<b>30,385</b>	<b>11,982</b>	<b>7,971</b>	<b>5,990</b>	<b>1,819</b>	<b>2,623</b>

Source: 2005-2009 CHAS Database.

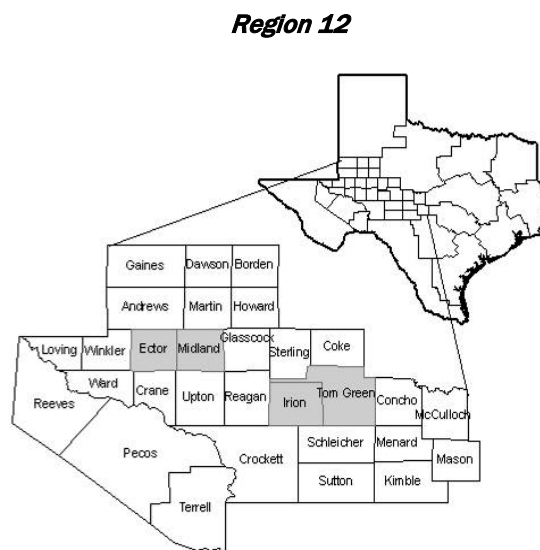
## REGION 12

Region 12 in west Texas surrounds the urban areas of Odessa-Midland and San Angelo. The 2010 Census reports that the total population in Region 12 is 571,871, which grew by 9 percent since 2000.

### Region 12 Population Figures

Region 12	2000 Population	% Change	2010 Population
Rural	183,742	1.3%	186,046
Urban	341,142	13.1%	385,825
<b>Region 12 Total</b>	<b>524,884</b>	<b>9.0%</b>	<b>571,871</b>

Source: U.S. Census Bureau, 2000 and 2010 Census.



Approximately 67.5 percent of Region 12 residents live in urban areas. In the map of Region 12 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below 125% of the poverty line in Region 12. Of the 114,275 individuals living below 125% of poverty, approximately 65.2 percent live in urban areas and the remaining 34.8 percent live in rural areas. However, the percentage of total rural residents below 125% of poverty is higher than the percentage of total urban residents below 125% of poverty.

### Region 12 Persons at 125% of Poverty, 2006-2010

Region 12	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty	% below 125% poverty
Rural	166,224	126,432	76.1%	39,792	23.9%
Urban	365,641	291,158	79.6%	74,483	20.4%
<b>Region 12 Total</b>	<b>531,865</b>	<b>417,590</b>	<b>77.85%</b>	<b>114,275</b>	<b>22.15%</b>

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

The table below depicts the income breakdown of Region 12. Region 12 has a lower percentage of extremely low-income households, and a higher percentage of high-income households than the State as a whole.

### Region 12 Household Income

Household (HH) Incomes	Urban HH Region 12	% of Urban HH in Region	% of Urban HH in State	Rural Region 12	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	14,425	10.7%	12.8%	7,043	11.2%	12.6%
<30 to 50% AMI	16,429	12.4%	12.1%	7,615	12.1%	13.3%
<50 to 80% AMI	22,795	16.9%	16.9%	10,239	16.2%	17.5%
<80 to 100% AMI	14,125	10.4%	10.0%	6,038	9.6%	9.9%
<100% + AMI	67,405	49.9%	48.2%	32,115	50.9%	46.7%

Source: 2005-2009 CHAS.

## REGION 12 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Region 12 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 12 make up 2.7 percent of the statewide total elderly population.

### Region 12 Elderly Persons – Texas 2010

Region 12	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	25,558	186,046	13.7%	485,617	5.3%
Urban	44,624	385,825	11.6%	2,112,592	2.1%
Total	70,182	571871	12.3%	2,598,209	2.7%

Source: Census 2010.

## HOMELESS PERSONS

Region 12 persons in group quarters make up 0.3 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 12 make up 3.2 percent of the statewide total homeless persons. For a sample urban county, Tom Green, and a sample rural county, Pecos, there is an estimated 671 people and 1 person, respectively, in non-institutional group quarters.

### Region 12 Persons in Other Group Quarters, 2010

Region 12	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	95	186,046	0.1%	5,551	1.7%
Urban	1,511	385,825	0.4%	45,102	3.4%
Total	1,606	571871	0.3%	50,653	3.2%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 12 was found to have a higher proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for 10.2 percent of the 361,414 MSFWs in the state of Texas.

### Region 12 Migrant and Seasonal Farmworker Population, 2000

Region 12	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	32,958	16.7%	197,577
Urban	4,041	2.5%	163,826
Total	36,999	10.2%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

### PERSONS WITH DISABILITIES

According to the 2009-2011 ACS three year estimates, of the total population in Region 12, persons with disabilities account for approximately 14.3 percent of the population. Of this total, approximately 89.6 percent are residing in urban areas, with the remaining 10.4 percent in rural areas.

### Region 12 Persons With and Without Disabilities, 2009-2011

Region 12	Persons with disabilities	Persons without disabilities	Total
Rural	6,053	23,247	29,300
Urban	52,080	326,431	378,511
Total	58,133	349,678	407,811

Source: American Community Survey 2009-2011.

### PERSONS WITH HIV/AIDS

There are 497 persons living with HIV/AIDS in Region 12. Region 12 persons with HIV/AIDS make up 0.1 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 71.0 percent of this population is living in urban areas, with the remaining 29.0 percent in rural areas.

### Region 12 Persons Living with HIV/AIDS, 2010

Region 12	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	144	186,046	0.1%
Urban	353	385,825	0.1%
Total	497	571,871	0.1%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 11 has the lowest percentage of veterans compared to population than any region in Texas. Of the population over 18 in Region 11, 9.5 percent are veterans. Region 11 has 2.3 percent of the statewide veteran population.

**Region 12 Veteran Population, 2006-2010**

Region 12	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	12,003	123,101	8.9%	0.7%
Urban	26,392	242,814	9.8%	1.6%
Total	38,395	365,915	9.5%	2.3%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 12, incidences of violence affect 0.49 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 12 make up 4.2 percent of the statewide total incidents of violence.

**Region 12 Incidences of Violence – 2011**

Region 12	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	3,074	0.87%	12.3%
Urban	4,334	0.38%	2.8%
Total	7,408	0.49%	4.2%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 12, 62.1 percent of youth aging out of foster care live in urban areas, while the remaining 37.9 percent live in rural areas. Region 12 has the second lowest number of youth aging out of foster care compared to the other regions.

**Region 12 Youth Aging out of Foster Care – Texas, 2010**

Region 12	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	11	6.1%
Urban	18	2.1%
Total	29	2.8%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for October 2011 to September 2012, the agency received 1,413 public assistance requests from Region 12, which accounted for 1.3 percent of total requests.

#### Region 12 Public Assistance Request Inventory, October 2011 to August 2012

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 12 Urban	142	194	261	132	102	6	1	-	838
Region 12 Rural	54	192	85	191	49	3	-	1	575

### REGION 12 HOUSING ASSESSMENT

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

### HOUSING SUPPLY

According to the Census Bureau, 88.3 percent of the housing units in the region are occupied. Of the total housing stock, 72.8 percent are one unit, 1.6 percent are two units, 14.2 percent are three or more units, 11.2 percent are manufactured homes and the rest are boats and RVs.

#### Region 12 Housing Supply - 2006-2010

Housing Supply	Rural	Urban	Total
Total housing units	78,896	152,235	231,131
Housing units, 1 unit	62,498	105,787	168,285
Housing units, 2 units	1,611	2,170	3,781
Housing units, 3 to 4 units	1,481	3,333	4,814
Housing units, 5 to 19 units	1,610	17,468	19,078
Housing units, 20 to 49 units	1,284	7,593	8,877
Housing units, mobile home	10,342	15,551	25,893
Housing units, other	70	333	403

Source: American Community Survey 2006-2010.

### Housing Occupancy – 2010

Region 12	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	78,937	15,139	19.2%
Urban	154,805	12,288	7.9%
<b>Total</b>	<b>233,742</b>	<b>27,427</b>	<b>11.7%</b>

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

Region 12 has the lowest percentage of assisted units compared to the region’s population (1.5 percent), which is lower than the statewide average (1.8 percent).

#### Region 12 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	2,969	34.9%	1.5%
HUD Units	1,851	21.8%	3.2%
PHA Units	1,132	13.3%	2.1%
Section 8 Vouchers	2,119	24.9%	1.6%
USDA Units	433	5.1%	3.0%
HFC Units*	104	-	-
<b>Total</b>	<b>8,504</b>	<b>100%</b>	<b>1.8%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 12 with housing problems, 80.7% are cost burdened, 5.8% are substandard, and 13.5% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 31.7% of all households.

#### Urban Region 12 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	31,982	10,700	9,275	7,178	2,179	2,650
Lacking Kitchen and/or Plumbing	2,229	490	500	555	104	580
Overcrowding	4,618	870	800	1,229	550	1,169
<b>Total</b>	<b>38,829</b>	<b>12,060</b>	<b>10,575</b>	<b>8,962</b>	<b>2,833</b>	<b>4,399</b>

Source: 2005-2009 CHAS Database.



**Rural Region 12 Households with Housing Problems, 2005-2009**

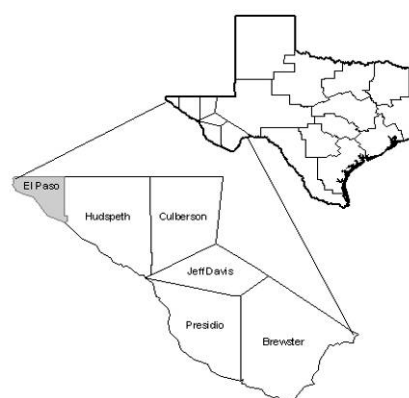
Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	11,593	4,659	3,248	2,385	728	573
Lacking Kitchen and/or Plumbing	900	83	131	129	79	478
Overcrowding	2,702	307	497	649	223	1,026
<b>Total</b>	<b>15,195</b>	<b>5,049</b>	<b>3,876</b>	<b>3,163</b>	<b>1030</b>	<b>2077</b>

Source: 2005-2009 CHAS Database.

## REGION 13

El Paso is the main urban area in Region 13. The region spreads along the Texas-Mexico border in the southwestern tip of the state. The 2010 Census reports that the total population in Region 13 is 825,913, which grew by 17.3 percent since 2000.

Region 13



Region 13 Population Figures

Region 13	2000 Population	% Change	2010 Population
Rural	24,696	2.3%	25,266
Urban	679,622	17.8%	800,647
Region 13 Total	704,318	17.3%	825,913

Source: U.S. Census Bureau, 2000 and 2010 Census.

Approximately 96.9 percent of Region 13 residents live in the urban area of El Paso. In the map of Region 13 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below 125% of the poverty line in Region 13. Of the 196,192 individuals living below 125% of poverty, approximately 97.0 percent live in urban areas and the remaining 3.0 percent live in rural areas. Additionally, the percentage of total rural residents that are below 125% of poverty is slightly lower than the percentage of total urban residents below 125% of poverty. According to the Texas Comptroller's *Texas In Focus* report (2009b), the top ten occupations with high projected job growth in Region 13 are low paying (median annual wage of \$16,769) and eight of the ten do not require a post-secondary education.

Region 13 Persons at 125% of Poverty, 2006-2010

Region 13	Total Individuals	Individuals at or above 125% poverty	% at or above 125% poverty	Individuals below 125% poverty Individuals	% below 125% poverty
Rural	24,387	16,935	69.4%	7,452	30.6%
Urban	758,808	501,102	66.0%	257,706	34.0%
Region 13 Total	783,195	518,037	67.70%	265,158	32.30%

Source: U.S. Census Bureau, 2006-2010 American Community Survey.

The table below depicts the income breakdown of Region 13. Region 13 has a higher percentage of extremely low-income households than the State as a whole. According to the Texas Comptroller's *Texas In Focus* report (2009b), the top ten occupations with high projected job growth in Region 13 are low paying (median annual wage of \$16,769) and eight of the ten do not require a post-secondary education.

Region 13 Household Income

Household (HH) Incomes	Urban HH Region 13	% of Urban HH in Region	% of Urban HH in State	Rural Region 13	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMI	34,625	14.8%	12.8%	1,695	17.7%	12.6%
<30 to 50% AMI	33,520	12.4%	12.1%	1,224	12.8%	13.3%
<50 to 80% AMI	39,565	16.9%	16.9%	1,505	15.7%	17.5%
<80 to 100% AMI	23,030	9.8%	10.0%	1,040	10.9%	9.9%
<100% + AMI	103,630	44.2%	48.2%	4,120	43.0%	46.7%

Source: 2005-2009 CHAS.

### REGION 13 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

### ELDERLY PERSONS

Region 13 elderly persons make up 10.5 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 13 make up 3.3 percent of the statewide total elderly population.

#### Region 13 Elderly Persons, 2010

Region 13	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	4,289	25,266	17.0%	485,617	0.9%
Urban	82,223	800,647	10.3%	2,112,592	3.9%
Total	86,512	825,913	10.5%	2,598,209	3.3%

Source: Census 2010.

### HOMELESS PERSONS

Region 13 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 13 make up 2.8 percent of the statewide total homeless persons. This region has the smallest number of persons in other group quarters. For a sample urban county, El Paso, and a sample rural county, Jeff Davis, there is an estimated 1,430 people and 0 people, respectively, in non-institutional group quarters.

#### Region 13 Persons in Other Group Quarters, 2010

Region 13	Homeless persons	Regional Population	Percent of Homeless to Regional Population	Statewide Homeless Population	Regional Percent of Statewide Homeless Population
Rural	8	25,266	0.0%	5,551	0.1%
Urban	1,430	800,647	0.2%	45,102	3.2%
Total	1,438	825,913	0.2%	50,653	2.8%

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

**MIGRANT FARMWORKERS**

In a study prepared for the US Health Resources and Services Administration, Region 13 was found to have a low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 3.0 percent of the 361,414 MSFWs in the state of Texas.

**Region 13 Migrant and Seasonal Farmworker Population, 2000**

Region 13	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	6,201	3.1%	197,588
Urban	4,745	2.9%	163,826
Total	10,946	3.0%	361,414

Source: Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

**PERSONS WITH DISABILITIES**

According to the 2009-2011 ACS three year estimates, of the total population in Region 13, persons with disabilities account for approximately 11.9 percent of the population. Due to the unavailability of data on the rural counties within Region 13, all persons reported are in urban counties.

**Region 13 Persons With and Without Disabilities, 2009-2011**

Region 13	Persons with disabilities	Persons without disabilities	Total
Rural*	unavailable	unavailable	unavailable
Urban	92,606	688,236	780,842

Source: American Community Survey 2009-2011.

\*Because this data is based on a 3-year estimate from the American Community Survey, not all the counties are available.

**PERSONS WITH HIV/AIDS**

There are 1,617 persons living with HIV/AIDS in Region 13. Region 13 persons with HIV/AIDS make up 0.2 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 99.5 percent of this population is living in urban areas, with the remaining 0.5 percent in rural areas.

**Region 13 Persons Living with HIV/AIDS, 2010**

Region 13	Persons with HIV/AIDS, 2010	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	8	25,266	0.0%
Urban	1,609	800,647	0.2%
Total	1,617	825,913	0.2%

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Of the population over 18 in Region 10, 10.2 percent are veterans. Region 10 has 3.1 percent of the statewide veteran population.

**Region 13 Veteran Population, 2006-2010**

Region 13	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	1,669	16,724	9.1%	0.1%
Urban	48,976	476,931	9.3%	3.0%
Total	50,645	493,655	10.2%	3.1%

Source: American Community Survey 2006-2010.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 13, incidences of violence affect 0.06 percent of the region's population, compared to statewide average of 0.7 percent. Incidents of violence in Region 13 make up 2.9 percent of the statewide total incidents of violence.

**Region 13 Incidences of Violence - 2011**

Region 13	Total Incidents in 2011	Percent of Incidents to 2010 Regional Population	Regional Percent of Statewide Incidences of Violence
Rural	81	0.16%	0.3%
Urban	5,150	0.06%	3.4%
Total	5,231	0.06%	2.9%

Source: Crime in Texas, 2011. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 13, 96.6 percent of youth aging out of foster care live in urban areas, while the remaining 3.4 percent live in rural areas. Region 13 has 2.8 percent of the statewide number of youth aging out of foster care.

**Region 13 Youth Aging out of Foster Care - Texas, 2010**

Region 13	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	1	0.6%
Urban	28	3.3%
Total	29	2.8%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

**LOCAL REQUESTS FOR HOUSING ASSISTANCE**

According to the TDHCA Public Request Assistance Inventory for October 2011 to September 2012, the agency received 1,756 public assistance requests from Region 13, which accounted for 1.6 percent of total requests.

**Region 13 Public Assistance Request Inventory, October 2011 to August 2012**

Request Inventory	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure Prevention	Other Housing Related Assistance	Total
Region 13 Urban	319	324	384	477	175	2	3	2	1,686
Region 13 Rural	4	34	7	24	-	1	-	-	70

**REGION 13 HOUSING ASSESSMENT**

A housing assessment includes the current housing supply and the housing needs and the availability of subsidized housing.

**HOUSING SUPPLY**

According to the Census Bureau, 94.0 percent of the housing units in the region are occupied, the highest rate in the State. Of the total housing stock, 70.3 percent are one unit, 2.8 percent are two units, 20.0 percent are three or more units, 6.9 percent are manufactured homes and the rest are boats and RVs.

**Region 13 Housing Supply - 2006-2010**

Housing Supply	Rural	Urban	Total
Total housing units	13,469	262,859	276,328
Housing units, 1 unit	9,198	184,982	194,180
Housing units, 2 units	350	7,329	7,679
Housing units, 3 to 4 units	310	10,194	10,504
Housing units, 5 to 19 units	379	20,854	21,233
Housing units, 20 to 49 units	214	23,298	23,512
Housing units, mobile home	2,982	15,979	18,961
Housing units, other	36	223	259

Source: American Community Survey 2006-2010.

### Housing Occupancy – 2010

Region 13	Total Housing Units	Vacant Housing Units	Percent of Vacant Housing Units
Rural	13,485	3,256	24.1%
Urban	270,307	13,750	5.1%
Total	283,792	17,006	6.0%

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region’s total number of assisted multifamily units compared to regional population is 2.5 percent, which is higher than the statewide average of 1.8 percent.

#### Region 13 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	5,760	28.2%	2.8%
HUD Units	1,829	9.0%	3.2%
PHA Units	6,345	31.1%	11.9%
Section 8 Vouchers	6,285	30.8%	4.7%
USDA Units	182	0.9%	1.2%
HFC Units*	682	-	-
<b>Total</b>	<b>20,401</b>	<b>100%</b>	<b>4.4%</b>

\*HFC units are not included in the final total, because HFC developments report total units rather than specifying assisted units and because the majority of HFC-financed developments also receive housing tax credits from TDHCA.

### HOUSING NEED

Of all households in Region 13 with housing problems, 81.4% are cost burdened, 2.8% are substandard, and 15.8% are overcrowded. Additionally, households at or below 30% of AMI are the largest income category with housing problems, comprising 31.1% of all households.

#### Urban Region 13 Households with Housing Problems, 2005-2009

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	78,105	25,070	21,935	17,665	5,505	7,930
Lacking Kitchen and/or Plumbing	2,460	810	355	395	310	590
Overcrowding	15,230	3,520	3,705	3,245	1,465	3,295
<b>Total</b>	<b>95,795</b>	<b>29,400</b>	<b>25,995</b>	<b>21,305</b>	<b>7,280</b>	<b>11,815</b>

Source: 2005-2009 CHAS Database.

**Rural Region 13 Households with Housing Problems, 2005-2009**

Households	Region Total	0 to 30% AMI	<30 to 50% AMI	<50 to 80% AMI	<80 to 100% AMI	<100% + AMI 100%
Cost Burden	2,165	1,044	558	291	93	179
Lacking Kitchen and/or Plumbing	260	98	34	73	30	25
Overcrowding	403	108	42	140	34	79
<b>Total</b>	<b>2,828</b>	<b>1,250</b>	<b>634</b>	<b>504</b>	<b>157</b>	<b>283</b>

Source: 2005-2009 CHAS Database.



## **SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT**

The Annual Report required by §2306.072 of the Texas Government Code includes the following sections:

- TDHCA's Operating and Financial Statements
- *Statement of Activities*: Describes TDHCA activities during the preceding year that worked to address housing and community service needs
- *Statement of Activities by Region*: Describes TDHCA activities by region
- *Housing Sponsor Report*: Describes fair housing opportunities offered by TDHCA's multifamily development inventory
- *Analysis of the Distribution of Tax Credits*: Provides an analysis of the sources, uses and geographic distribution of housing tax credits
- *Average Rents Reported by County*: Provides a summary of the average rent reported by the TDHCA multifamily inventory

### **OPERATING AND FINANCIAL STATEMENTS**

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

## STATEMENT OF ACTIVITIES

The Department has many programs that provide an array of services. This section of the Plan highlights TDHCA's activities and achievements during the preceding fiscal year through a detailed analysis of the following:

- TDHCA's performance in addressing the housing needs of low-, very low- and extremely low-income households
- TDHCA's progress in meeting its housing and community service goals

This analysis is provided at the State level and within each of the 13 service regions TDHCA uses for planning and allocation purposes (see Figure 2.1). For general information about each region, including housing needs and housing supply, please see the *Housing Analysis* chapter of this document.

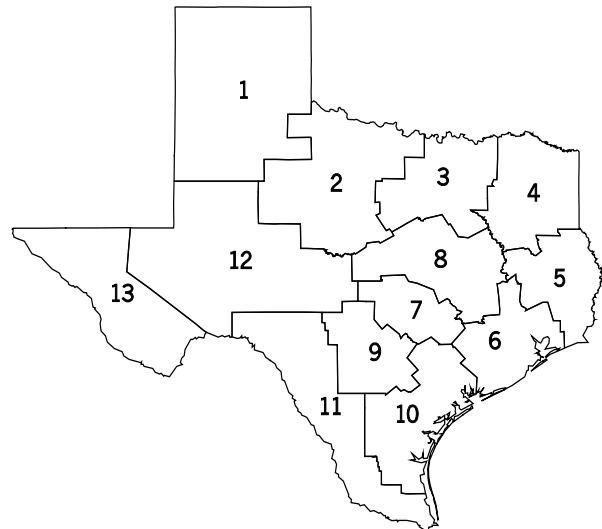


Figure 2.1 State Service Regions

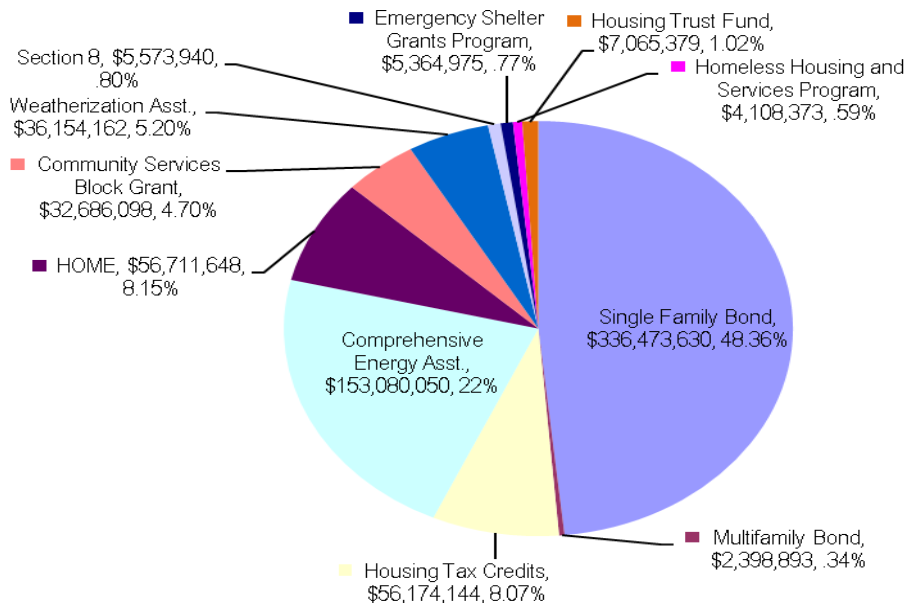
## FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY ACTIVITY AND PROGRAM

For the state and each region, a description of funding allocations, amounts committed, target numbers and actual number of persons or households served for each program is provided. Along with the summary performance information, data on the following activity subcategories is provided.

- Renter
  - New construction activities support multifamily development.
  - Rehabilitation construction activities support the acquisition, rehabilitation and preservation of multifamily units.
  - Tenant-based assistance supports low-income Texans through direct rental payment assistance.
- Owner
  - Single-family development includes funding for housing developers, nonprofits, or other housing organizations to support the development of single-family housing.
  - Single-family financing and homebuyer assistance helps households purchase a home through such activities as mortgage financing and down payment assistance.
  - Single-family owner-occupied assistance helps existing homeowners who need home rehabilitation and reconstruction assistance.
  - Community services include supportive services, energy assistance and homeless assistance activities.

In FY 2012, TDHCA committed \$695,791,292 in total funds. Almost all of this funding, approximately 99 percent of the total, came from federal sources. TDHCA committed funding for activities that predominantly benefited extremely low-, very low- and low-income individuals. The chart below displays the distribution of this funding by program activity.

**Total Funding By Program FY 2012**  
**Total Funds Committed: \$695,791,292**



Activity	Funds	Percent
Single Family Bond	\$336,473,630	48.36%
Multifamily Bond	\$2,398,893	0.34%
Housing Tax Credits	\$56,174,144	8.07%
Comprehensive Energy Asst.	\$153,080,050	22.00%
HOME	\$56,711,648	8.15%
Community Services Block Grant	\$32,686,098	4.70%
Weatherization Asst.	\$36,154,162	5.20%
Section 8	\$5,573,940	0.80%
Emergency Shelter Grants Program	\$5,364,975	0.77%
Homeless Housing and Services Program	\$4,108,373	0.59%
Housing Trust Fund	\$7,065,379	1.02%
<b>Total</b>	<b>\$695,791,292</b>	<b>100.00%</b>

## Funding and Households/Persons Served by Activity, FY 2012, All Activities

<b>Activity</b>	<b>Committed Funds</b>	<b>Number of Households/ Individuals Served</b>	<b>% of Total Committed Funds</b>	<b>% of Total Households/ Individuals Served</b>
Renter Rental Assistance	\$9,368,617	1,374	1.3%	0.2%
Renter New Construction	\$67,771,284	5,145	9.7%	0.6%
Renter Rehab Construction	\$14,692,306	1,538	2.1%	0.2%
Owner Financing & Down Payment	\$344,889,252	2,963	49.6%	0.3%
Owner Rehabilitation Assistance	\$27,676,175	437	4.0%	0.0%
Homeless Services	\$9,473,348	50,433	1.4%	5.7%
Energy Related	\$189,234,212	161,548	27.2%	18.3%
Supportive Services	\$32,686,098	661,206	4.7%	74.7%
<b>Total</b>	<b>\$695,791,292</b>	<b>884,644</b>	<b>100.0%</b>	<b>100.0%</b>

## Funding and Households/Persons Served by Housing Program, FY 2012

Program	SF Bond Funds	SF Bond HH	HOME Funds*	HOME HH*	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Rental Assistance	\$0	-	\$3,794,677	374	\$0	-	\$0	-	\$0	-	\$5,573,940	1,000
Rental New Construction	\$0	-	\$19,142,156	327	\$0	-	\$46,968,935	4,506	\$1,660,193	312	\$0	-
Rental Rehabilitation	\$0	-	\$4,748,397	126	\$0	-	\$9,205,209	1,040	\$738,700	372	\$0	-
Owner Financing & Down Pmt.	\$336,473,630	2,609	\$3,726,540	155	\$4,689,082	199	\$0	-	\$0	-	\$0	-
Owner Rehab. Asst	\$0	-	\$25,299,878	294	\$2,376,297	143	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$336,473,630</b>	<b>2,609</b>	<b>\$56,711,648</b>	<b>1,276</b>	<b>\$7,065,379</b>	<b>342</b>	<b>\$56,174,144</b>	<b>5,546</b>	<b>\$2,398,893</b>	<b>684</b>	<b>\$5,573,940</b>	<b>1,000</b>

\*The methodology for calculating HOME funding allocations and households served has been changed for the 2013 SLIHP, to increase consistency with agency performance measure submissions. For the 2013 SLIHP, HOME contract activities are calculated at award and HOME RSP activities are calculated at set-up.

## Funding and Households/Persons Served by Community Affairs Programs, FY 2012

Program	ESGP^ Funds	ESGP^ Ind	CSBG^^ Funds	CSBG^^ Ind	CEAP Funds	WAP* HH	WAP* Funds	WAP* HH	HHSP Funds	HHSP Ind
Homeless Services	\$5,364,975	44,268	\$0	0	\$0	0	\$0	0	4,108,373	6,165
Energy Related	\$0	0	\$0	0	\$153,080,050	152,637	\$36,154,162	8,911	0	0
Supportive Services	\$0	0	\$32,686,098	661,206	\$0	0	\$0	0	0	0
<b>Total</b>	<b>\$5,364,975</b>	<b>44,268</b>	<b>\$32,686,098</b>	<b>661,206</b>	<b>\$153,080,050</b>	<b>152,637</b>	<b>\$36,154,162</b>	<b>8,911</b>	<b>4,108,373</b>	<b>6,165</b>

\*For these programs, funds and households served reflect different 12 month periods.

^ESGP, CSBG and HHSP programs represent individuals served, not households.

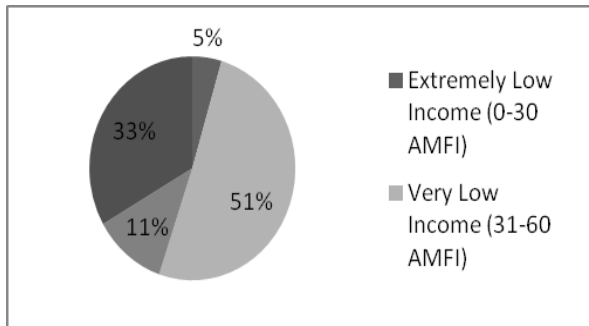
**FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY INCOME GROUP**

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

- Extremely Low Income (ELI): 0% to 30% Area Median Family Income (AMFI)
- Very Low Income (VLI): 31% to 60% (AMFI)
- Low Income (LI): 61% to 80% (AMFI)
- Moderate Income and Up (MI): >80% (AMFI)

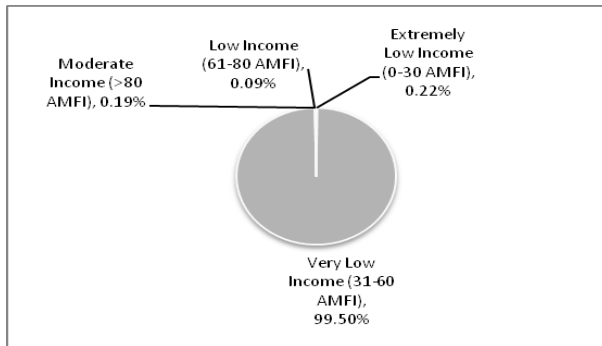
The vast majority of households and individuals served through CEAP, WAP, HHSP and ESGP earn less than 30 percent of the AMFI. However, federal tracking of assistance from these programs is based on poverty guidelines, which do not translate easily to an AMFI equivalent. For conservative reporting purposes, assistance in these programs is reported in the VLI category.

Total Funding by Income Level, FY 2012



Type	Percent
Extremely Low Income (0-30 AMFI)	5%
Very Low Income (30-60 AMFI)	51%
Low Income (61-80 AMFI)	11%
Moderate Income (>80 AMFI)	33%

Total Households and Individuals Served by Income Level, FY 2012



Type	Percent
Extremely Low Income (0-30 AMFI)	0.22%
Very Low Income (31-60 AMFI)	99.50%
Low Income (61-80 AMFI)	0.09%
Moderate Income (>80 AMFI)	0.19%

## Funding and Households/Persons Service by Income Category, FY 2012

**All Activities**

Activity	Committed Funds	Number of Households/ Individuals Served	% of Total Committed Funds	% of Total Households/ Individuals Served
Extremely Low Income (0-30 AMFI)	\$31,885,162	1,915	5%	0.22%
Very Low Income (31-60 AMFI)	\$354,400,856	880,249	51%	99.50%
Low Income (61-80 AMFI)	\$79,398,994	765	11%	0.09%
Moderate Income (>80 AMFI)	\$230,106,280	1715	33%	0.19%
Total	\$695,791,292	884,644	100%	100.00%

**Housing Activities**

Income	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$500,677	5	\$19,440,137	452	\$1,117,979	73	6,421,639	634	\$108,722	31	\$4,296,008	720
Very Low Income (31-60 AMFI)	\$30,147,424	279	\$34,200,764	747	\$5,492,673	234	49,752,505	4,912	\$2,290,171	653	\$1,123,661	237
Low Income (61-80 AMFI)	\$75,737,479	614	\$3,070,747	77	\$454,727	35	-	0	\$0	-	\$136,041	39
Moderate Income (>80 AMFI)	\$230,088,050	1,711	\$0	-	\$0	-	-	0	\$0	-	\$18,230	4
Total	\$336,473,630	2,609	\$56,711,648	1,276	\$7,065,379	342	56,174,144	5,546	\$2,398,893	684	\$5,573,940	1,000

**Community Affairs Activities**

<b>Income</b>	<b>ESGP* Funds</b>	<b>ESGP* Ind</b>	<b>CSBG* Funds</b>	<b>CSBG* Ind</b>	<b>CEAP Funds</b>	<b>CEAP HH</b>	<b>WAP Funds</b>	<b>WAP HH</b>	<b>HHSP* Funds</b>	<b>HHSP* Ind</b>
Extremely Low Income (0-30 AMFI)	\$0	-	\$0	-	\$0	-	\$0	-		
Very Low Income (31-60 AMFI)	\$5,364,975	44,268	\$32,686,098	661,206	\$153,080,050	152,637	\$36,154,162	8,911	4,108,373	6,165
Low Income (61-80 AMFI)	\$0	-	\$0	-	\$0	-	\$0	-		
Moderate Income (>80 AMFI)	\$0	-	\$0	-	\$0	-	\$0	-		
<b>Total</b>	<b>\$5,364,975</b>	<b>44,268</b>	<b>\$32,686,098</b>	<b>661,206</b>	<b>\$153,080,050</b>	<b>152,637</b>	<b>\$36,154,162</b>	<b>8,911</b>	<b>4,108,373</b>	<b>6,165</b>

\*These programs report by individuals served rather than households served.

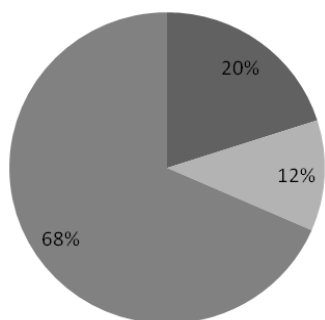


**RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS RECEIVING ASSISTANCE**

As required by legislation, 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. Accordingly, “race” is broken down into three sub-classifications: White, Black and Other. “Other” includes races other than White and Black as well as individuals with two or more races. As ethnic origin is considered to be a separate concept from racial identity, the Hispanic population is represented in a separate chart. Persons of Hispanic origin may fall under any of the racial classifications. Households assisted through each TDHCA program or activity have been delineated according to these categories. Regional analyses of this racial data are included in the Statement of Activities by Region section that follows. Note that the State population racial composition charts examine individuals, while the many program racial composition charts examine households.

**Racial Composition of the State of Texas**

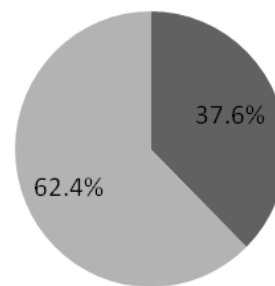
■ Other ■ Black or African American ■ White



Race	Percent
Other	20.0%
Black	11.5%
White	68.4%

**Ethnic Composition of the State of Texas**

■ Hispanic ■ Non-Hispanic



Ethnicity	Percent
Hispanic	37.6%
Non-Hispanic	62.4%

25,145,561 INDIVIDUALS IN TEXAS IN 2010

**HOUSING PROGRAMS**

Racial and ethnic data on housing programs is presented below using two general categories: Renter Programs and Homeowner Programs.

**RENTER PROGRAMS**

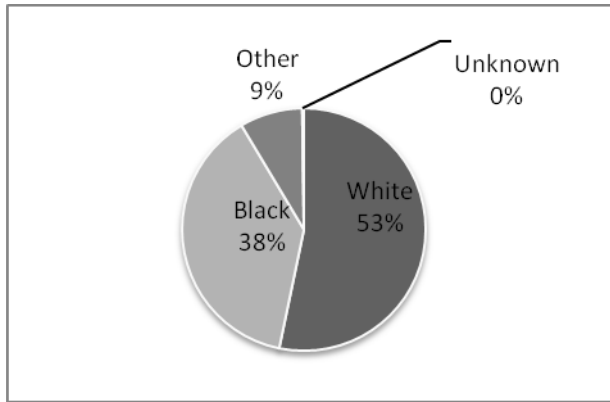
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs. Included in this category are households participating in TDHCA’s Tenant-Based Rental Assistance (TBRA) Program and Section 8 Housing Choice Voucher Program, as well as households residing in TDHCA-funded multifamily properties.

Multifamily properties receive funding through one or more of the following TDHCA programs: the Housing Tax Credit Program, Housing Trust Fund, HOME Investment Partnership Program and Multifamily Bond Program. Data for these programs is collected from the Housing Sponsor Report, which is gathered each year from TDHCA-funded housing developments. The report includes

information about each property, including the racial composition of the tenant population as of December 31 of the given year. Accordingly, the 2012 report is a snapshot of property characteristics on December 31, 2011.

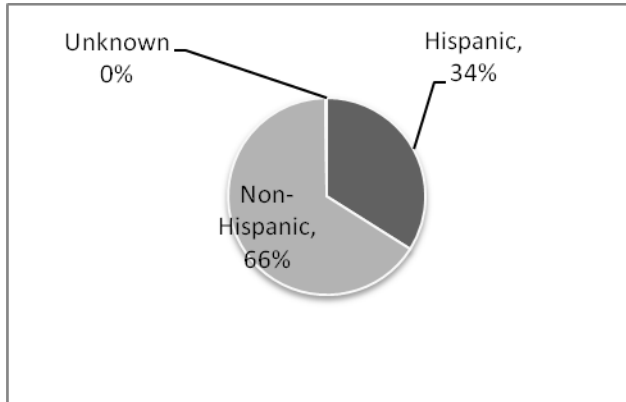
It should be noted that the Housing Sponsor Report does not report on or represent all units financed by TDHCA. Some submitted reports describe properties under construction, which do not yet have occupied units. Some properties did not submit a report and still others did not fill out the report accurately. Therefore, TDHCA is left with usable data for only a portion of existing multifamily units. As a result, the following charts present a picture of race and ethnicity based on samples and may not represent actual percentages.

**Racial Composition of TDHCA- Assisted Renter Households**



Race	Households	Percent
Black	75,489	38%
White	105,502	53%
Other	16,590	8%
Unknown	450	0%*

**Assisted Renter Households Ethnic Composition of TDHCA**



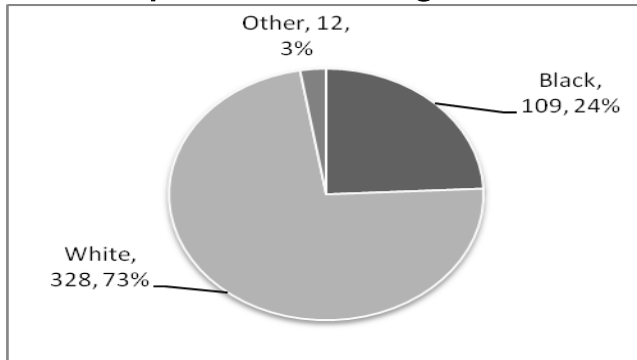
Ethnicity	Households	Percent
Hispanic	67,407	34%
Non-Hispanic	130,522	66%
Unknown	450	0%*

\*Unknown is 0.2%, but due to rounding, is 0%.

**HOMEOWNER PROGRAMS**

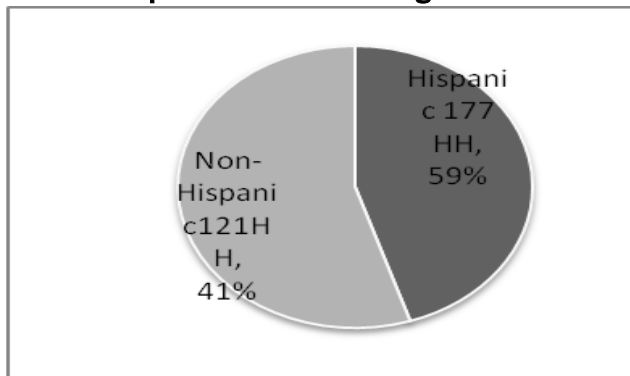
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. TDHCA homeowner assistance comes in the form of three programs: the My First Texas Home Program (previously the Single Family Bond Program), HOME Homeowner Rehabilitation Program and HOME Homebuyer Assistance Program. Office of Colonia Initiatives programs are reported in the Homeowner Programs category under the following funding sources: HOME Program for Contract for Deed Loans, Single Family Bond for some Contract for Deed loans and some Texas Bootstrap Program loans and the Housing Trust Fund for some Texas Bootstrap loans. Due to the data reporting techniques of the My First Texas Home Program, race and ethnicity are combined into one category.

**Racial Composition of HOME Program Owner Households**



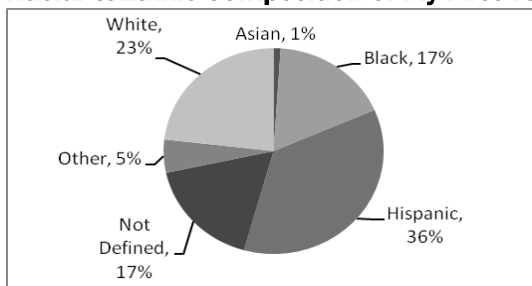
Race	Households	Percent
Black	109	24%
White	328	73%
Other	12	3%

**Ethnic Composition of HOME Program Owner Households**



Ethnicity	Households	Percent
Hispanic	202	45%
Non-Hispanic	247	55%

**Racial & Ethnic Composition of My First Texas Home Program Owner Households**



Ethnicity	Race	Households	Percent
Hispanic	-	936	36%
-	White	605	23%
-	Other	136	5%
-	Black	455	17%
-	Unknown	450	17%
-	Asian	27	1%

The available data demonstrates that TDHCA serves 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 charts on the State of Texas population report by individuals and TDHCA's programs report by household. For instance, TDHCA programs that serve renters and HOME's homeowner programs serve higher percentages of Black and Hispanic households than the percentage of those populations in the State of Texas.

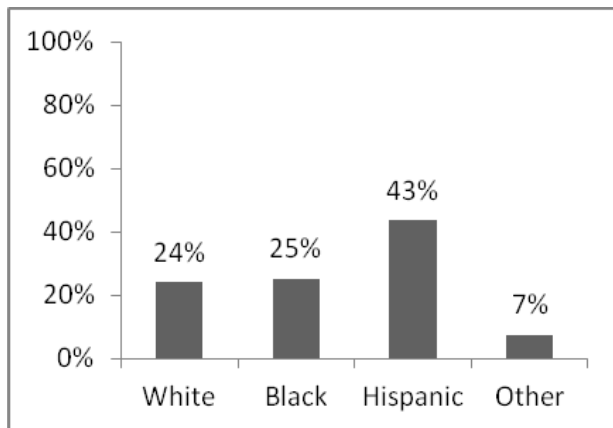
**COMMUNITY AFFAIRS PROGRAMS**

The Community Affairs programs allocate funding to subrecipient entities with service areas that span across two or more uniform state service regions, so racial data for these programs is reported by entity rather than region. Due to the data reporting techniques of the Weatherization Assistance Program (WAP), Comprehensive Energy Assistance Program (CEAP) and Community Service Block Grant (CSBG) Program, race and ethnicity are combined into one category. The Emergency Solutions Grant (ESG) reports race and ethnicity as two separate categories.

**WEATHERIZATION ASSISTANCE PROGRAM**

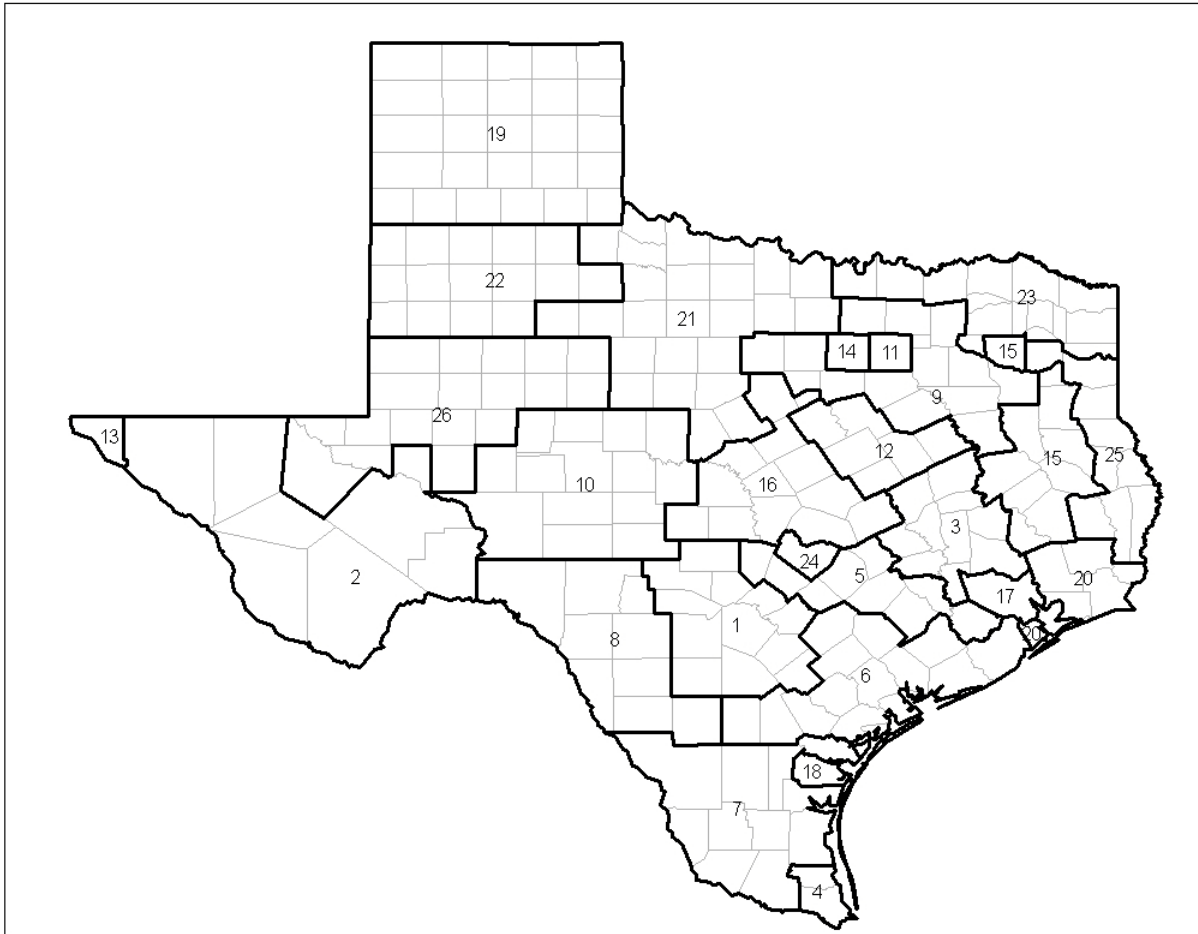
The Weatherization Assistance Program (WAP) funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, WAP racial composition data for FY 2012 is listed according to subcontractor. A map is provided in order to locate subrecipient service areas. Racial and ethnic composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

**Racial and Ethnic Composition of WAP Assisted Households, Statewide, 2012**



Ethnicity	Race	Percent
Hispanic	-	43%
-	Other	7%
-	White	24%
-	Black	25%

WAP Subrecipient Service Areas, PY 2011



**Racial and Ethnic Composition of Households Receiving WAP Assistance  
by Subrecipient, Statewide, PY 2011 used in SFY 2012**

# on Map	Contractor	WAP Counties Served	PY 2011 Allocations	Households Served (SFY2012)	White	Black	Hispanic	Other
1	Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$2,993,624	597	177	36	362	22
2	Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	\$471,101	43	2	0	41	0
3	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$1,226,252	69	19	21	7	22
4	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$1,068,659	122	4	0	118	0
5	Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$896,492	202	67	42	92	1
6	Community Action Committee of Victoria, Texas	Aransas, Bee, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Live Oak, Matagorda, McMullen, Refugio, Victoria, Wharton	\$1,015,215	174	61	35	71	7
7	Community Action Corporation of South Texas	Brooks, Duval, Hidalgo, Jim Hogg, Jim Wells, Kenedy, Kleberg, San Patricio, Starr, Webb, Zapata	\$2,500,963	898	9	0	886	3
8	Community Services Agency of South Texas, Inc.*	Dimmit, Edwards, Kinney, La Salle, Maverick, Real, Uvalde, Val Verde, Zavala	\$39,412	0	0	0	0	0
9	Community Services Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt	\$2,008,708	588	346	128	63	51
10	Concho Valley Community Action Agency	Coke, Coleman, Concho, Crockett, Irion, Kimble, Mcculloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$729,383	205	74	9	122	0

**Annual Housing Report**

*Statement of Activities*

<b># on Map</b>	<b>Contractor</b>	<b>WAP Counties Served</b>	<b>PY 2011 Allocations</b>	<b>Households Served (SFY2012)</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>	<b>Other</b>
11	Dallas County Department of Health and Human Services	Dallas	\$2,776,811	204	35	125	44	0
12	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$766,900	154	48	72	14	20
13	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,488,006	335	4	0	331	0
14	Fort Worth, City of, Department of Housing	Tarrant	\$1,561,308	467	94	224	64	85
15	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood	\$1,192,290	393	152	195	16	30
16	Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$878,335	155	89	27	37	2
17	Neighborhood Centers Inc. (formerly Sheltering Arms)	Harris	\$4,620,633	1,587	94	683	602	208
18	Nueces County Community Action Agency	Nueces	\$635,677	197	13	12	172	0
19	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	\$1,262,431	154	80	19	54	1

Annual Housing Report

Statement of Activities

# on Map	Contractor	WAP Counties Served	PY 2011 Allocations	Households Served (SFY2012)	White	Black	Hispanic	Other
20	Programs for Human Services, Inc	Chambers, Galveston, Hardin, Jefferson, Liberty, Orange	\$1,306,375	571	135	250	90	96
21	Rolling Plains Management Corporation	Archer, Baylor, Brown, Callahan, Clay, Comanche, Cottle, Eastland, Foard, Hardeman, Haskell, Jack, Jones, Kent, Knox, Montague, Shackelford, Stephens, Stonewall, Taylor, Throckmorton, Wichita, Wilbarger, Wise, Young	\$1,495,852	357	238	62	53	4
22	South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry, Yoakum	\$805,548	319	81	34	200	4
23	Texoma Council of Governments	Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	\$1,216,139	309	162	131	8	8
24	Travis County	Travis	\$1,487,627	472	47	72	268	85
25	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$702,206	74	30	44	0	0
26	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	\$1,047,627	265	78	26	160	1
<b>Grand Total</b>			<b>\$36,193,574</b>	<b>8,911</b>	<b>2,139</b>	<b>2,247</b>	<b>3,875</b>	<b>650</b>

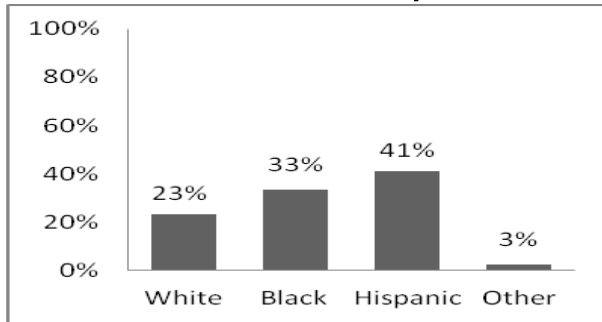
\*Unresolved subrecipient performance issues resulted in no contract.



**COMPREHENSIVE ENERGY ASSISTANCE PROGRAM**

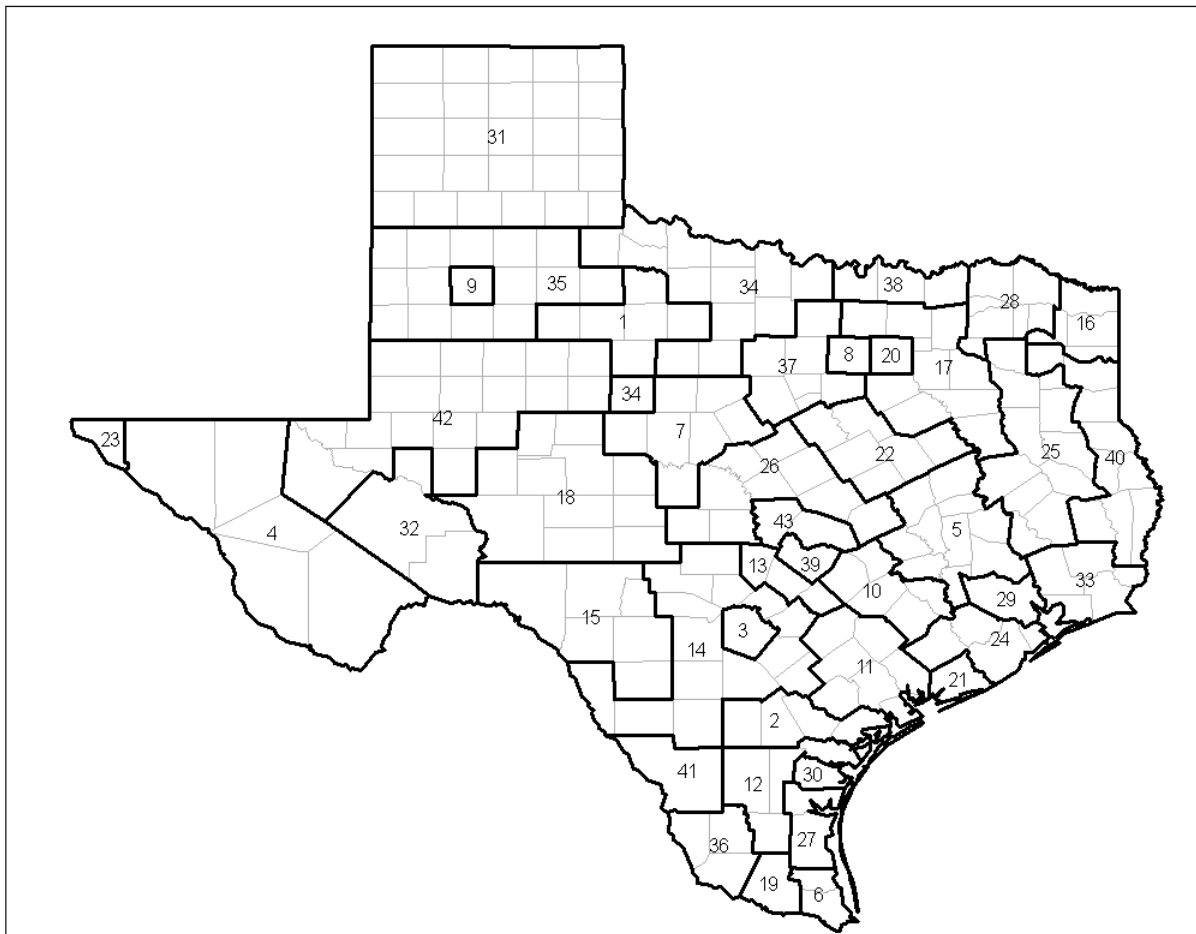
The Comprehensive Energy Assistance Program (CEAP) funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, CEAP racial composition data for FY 2012 is listed according to subcontractor. A map is provided in order to locate subcontractor service area. Racial composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

**Racial and Ethnic Composition of CEAP Assisted Households, Statewide, PY 2012**



Ethnicity	Race	Percent
Hispanic	-	41%
-	Other	3%
-	White	23%
-	Black	33%

**CEAP Subrecipient Service Areas, PY 2012**



**Racial and Ethnic Composition of Households Receiving CEAP Assistance  
By Subrecipient, Statewide, PY 2012 used in SFY 2012**

# on Map	Subrecipient	Counties Served	Allocation (PY 2012)	Beneficiaries (SFY2012)	White	Black	Hispanic	Other
1	Aspermont Small Business Development Center, Inc.	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$1,057,240	400	201	61	132	6
2	Bee Community Action Agency	Bee, Live Oak, McMullen, Refugio	\$1,014,312	529	57	34	435	3
3	Bexar County Community Resources	Bexar	\$9,996,774	14,904	1,279	2,002	11,245	378
4	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$1,237,209	1,193	164	5	1,012	12
5	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$5,005,425	3,827	1,352	2,254	136	85
6	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$4,610,372	7,252	85	13	7,154	0
7	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	\$1,632,200	1,836	1,319	104	375	38
10	Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	\$1,104,169	1,467	514	744	206	3
11	Community Action Committee of Victoria, Texas	Aransas, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$1,783,981	1,549	357	406	780	6
12	Community Action Corporation of South Texas	Brooks, Duval, Jim Wells, San Patricio	\$1,419,030	1,527	81	10	1,416	20
13	Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	\$1,042,241	1,027	446	175	394	12
14	Community Council of South Central Texas, Inc.	Atascosa, Bandera, Comal, Dimmit, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, La Salle, Medina, Maverick, Wilson	\$5,200,697	3,650	1,050	134	2,415	51
15	Community Council of Southwest Texas, Inc.	Edwards, Kinney, Real, Uvalde, Val Verde, Zavala	\$1,107,047	1,715	82	9	1,616	8
17	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$6,344,566	4,575	2,277	1,695	472	131
16	Community Services of Northeast Texas, Inc.	Bowie, Camp, Cass, Marion, Morris	\$1,732,187	1,772	593	1,127	34	18
18	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$2,073,399	1,405	506	88	791	20

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Statement of Activities

# on Map	Subrecipient	Counties Served	Allocation (PY 2012)	Beneficiaries (SFY2012)	White	Black	Hispanic	Other
20	Dallas County Department of Health and Human Services	Dallas	\$12,240,582	6,613	673	5,094	745	101
21	Economic Action Committee of The Gulf Coast	Matagorda	\$326,238	503	137	232	125	9
22	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$2,837,041	1,533	485	773	199	76
23	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$6,916,180	8,833	273	177	8,278	105
8	City of Fort Worth	Tarrant	\$7,444,661	4,969	1,151	2,994	752	72
24	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$3,831,225	3,462	495	2,112	820	35
25	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$5,497,371	4,644	1,645	2,776	198	25
19	County of Hidalgo Community Service Agency	Hidalgo	\$7,185,171	4,855	42	3	4,794	16
26	Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$2,586,260	3,742	1,943	968	787	44
27	Kleberg County Human Services	Kenedy, Kleberg	\$832,189	625	33	38	550	4
9	City of Lubbock	Lubbock	\$1,749,696	1,296	290	469	497	40
*	Montgomery County Emergency Assistance	Montgomery	\$0**	2,997	1,731	935	226	105
28	N.E.T. Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	1,515,680	872	466	350	45	11
30	Nueces County Community Action Agency	Nueces	\$2,382,162	1,967	96	351	1,508	12
31	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	\$4,112,925	5,070	2,728	807	1,476	59
32	Pecos County Community Action Agency	Crane, Pecos, Terrell	\$811,951	505	59	3	436	7
33	Programs for Human Services, Inc	Chambers, Hardin, Jefferson, Liberty, Orange	\$3,104,566	3,959	1,044	2,686	84	145

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Statement of Activities

# on Map	Subrecipient	Counties Served	Allocation (PY 2012)	Beneficiaries (SFY2012)	White	Black	Hispanic	Other
34	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Shackelford, Stephens, Taylor, Wichita, Wilbarger, Young	\$3,397,169	4,029	2,186	884	796	163
29	Neighborhood Centers Inc.	Harris	\$19,474,597	23,556	1,821	15,801	4,050	1,884
35	South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$1,968,150	4,982	972	452	3,477	81
36	South Texas Development Council	Jim Hogg, Starr, Zapata	\$1,280,592	1,933	1,094	5	834	0
37	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$1,934,348	1,619	1,394	68	141	16
38	Texoma Council of Governments	Cooke, Fannin, Grayson	\$1,204,788	1,608	1,083	303	204	18
39	Travis County	Travis	\$4,546,172	1,329	253	515	503	58
40	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$2,469,272	3,793	1,295	2,446	48	4
41	Webb County Community Action Agency	Webb	\$1,952,400	0	0	0	0	0
42	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	\$4,067,690	3,333	906	444	1,931	52
43	Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$1,050,125	1,382	754	290	324	14
<b>Total</b>			<b>\$153,080,050</b>	<b>152,637</b>	<b>35,412</b>	<b>50,837</b>	<b>62,441</b>	<b>3,947</b>

\*Montgomery County Emergency Assistance is not shown on the map because it did not have a service area in PY2012.

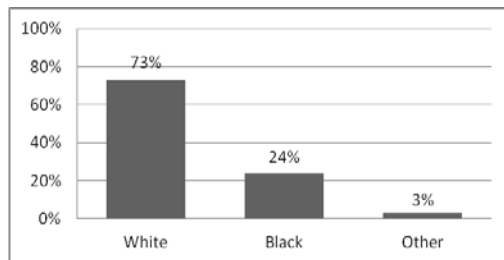
\*\*Funding reflected in 2012 SLIHP.

## COMMUNITY SERVICES BLOCK GRANT PROGRAM

The Community Services Block Grant Program (CSBG) funds a network of subcontractor organizations, some of which have a service area that spans across two or more regions. In addition, some CSBG subcontractors have been awarded funding for special projects that overlap existing service areas. Because of this, CSBG racial composition data for FY 2012 is listed according to subcontractor. Racial composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

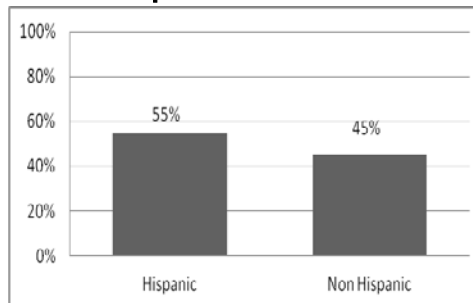
### Racial and Ethnic Composition of Individuals Receiving CSBG Assistance, Statewide, FY 2012

#### Racial Composition



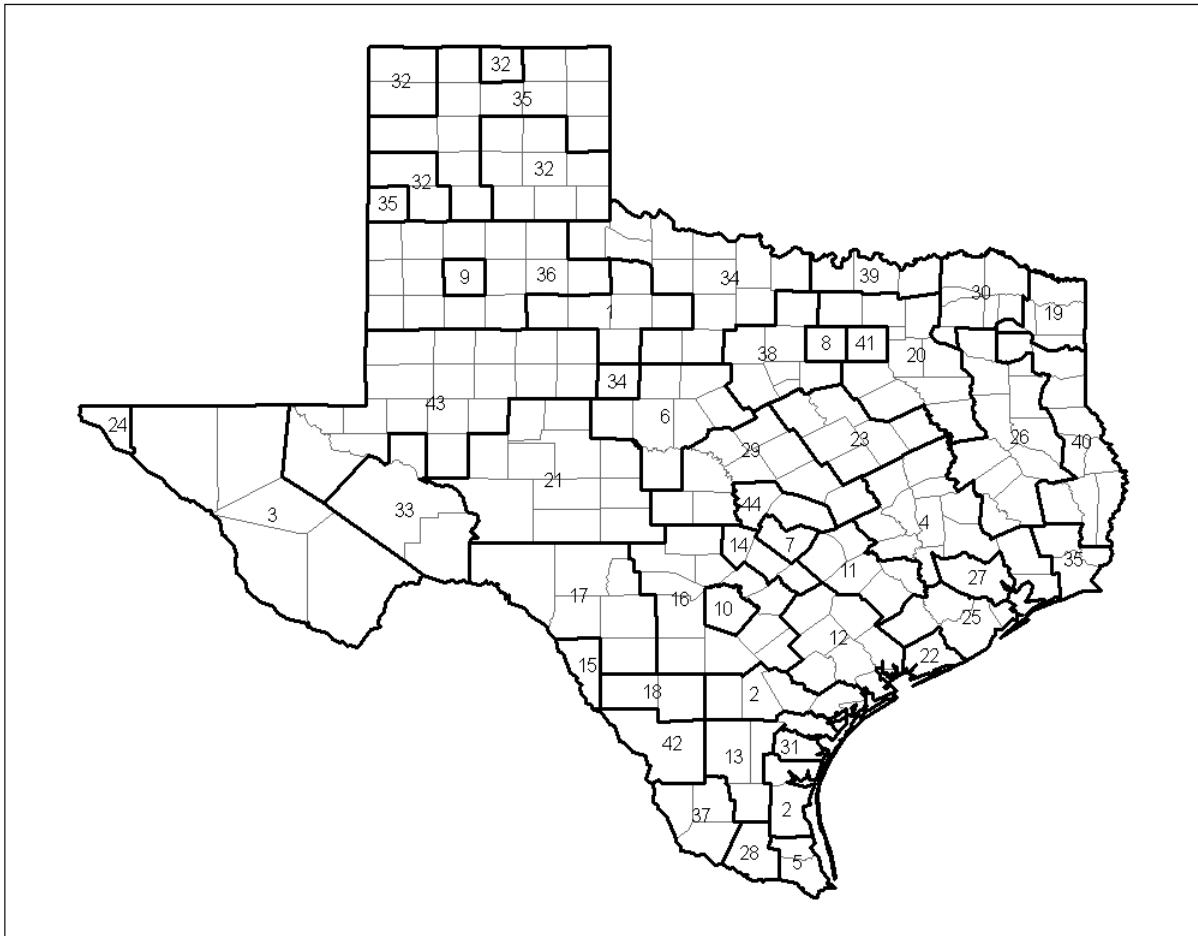
Race	Percent
Other	3%
White	73%
Black	24%

#### Ethnic Composition



Ethnicity	Percent
Hispanic	55%
Non-Hispanic	45%

**CSBG Subrecipient Service Areas, PY 2012**



**Racial Composition of Individuals Receiving CSBG Assistance by Subcontractor,  
Statewide, PY 2012 used in SFY 2012**

# on Map <sup>5</sup>	Contractor	Counties Served	PY 2012 CSBG Allocation	Individuals Served (SFY 2012)	American Indian or Alaskan Native	Asian	Black or African American	Multi-Race	Other	White	Hispanic or Latino	Non Hispanic or Latino
1	Aspermont Small Business Development Center, Inc.	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$155,631	2,901	9	1	330	243	1,167	1,151	1,372	1,529
2	Bee Community Action Agency	Aransas, Bee, Kenedy, Kleberg, Live Oak, McMullen, Refugio	\$270,527	5,826	4	13	348	21	109	5,331	4,356	1,470
	^Bexar County	Bexar	\$0**	60	0	0	22	3	1	34	41	19
3	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$157,500	5,339	6	4	28	12	176	5,113	4,746	593
4	*Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$1,147,203	23,569	62	65	13,544	134	182	9,582	3,573	19,996
5	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$1,017,058	23,824	0	0	35	0	0	23,789	23,652	172
6	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	\$207,678	7,294	36	14	384	221	25	6,614	1,949	5,345
7	City of Austin, Health And Human Services Department	Travis	\$1,075,011	7,328	14	58	2,703	97	480	3,976	3,760	3,568
8	City of Fort Worth Parks & Community Services Department	Tarrant	\$1,661,096	46,487	81	258	22,167	456	214	23,311	16,476	30,011

<sup>5</sup> Only Non-Discretionary CSBG service areas are shown on the map.

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# on Map	Contractor	Counties Served	FY 2012 CSBG Allocation	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Multi-Race	Other	White	Hispanic or Latino	Non Hispanic or Latino
9	City of Lubbock	Lubbock	\$408,629	9,198	61	17	2,630	363	885	5,242	4,531	4,667
10	City of San Antonio, The Department Of Human Services	Bexar	\$2,008,326	89,328	149	128	11,006	451	476	77,118	72,304	17,024
11	*Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	\$346,471	7,538	50	1	2,877	18	90	4,502	1,424	6,114
12	Community Action Committee of Victoria	Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$277,056	11,833	7	30	2,744	95	16	8,941	6,977	4,856
13	Community Action Corporation of South Texas	Brooks, Duval, Jim Wells, San Patricio	\$264,823	6,162	0	0	80	8	14	6,060	5,779	383
14	Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	\$253,339	5,906	16	9	796	88	23	4,974	3,389	2,517
15	Community Action Social Services & Education, Inc.	Maverick	\$181,033	1,180	2	0	0	0	0	1,178	1,171	9
16	Community Council of South Central Texas, Inc.	Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$511,880	22,803	24	27	807	80	79	21,786	15,654	7,149
17	Community Council of Southwest Texas, Inc.	Edwards, Kinney, Real, Uvalde, Val Verde, Zavala	\$239,711	5,375	2	0	58	17	15	5,283	5,087	288
18	Community Services Agency Of South Texas, Inc.	Dimmit, La Salle	\$150,000	0	0	0	0	0	0	0	0	0
19	Community Services of Northeast Texas, Inc.	Bowie, Cass, Marion, Morris, Camp	\$262,721	6,527	8	11	3,704	121	344	2,339	340	6,187
20	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$1,294,173	27,422	120	161	9,822	215	464	16,640	3,845	23,577
21	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$261,483	6,425	30	13	405	34	21	5,922	3,985	2,440



## Statement of Activities

# on Map	Contractor	Counties Served	FY 2012 CSBG Allocation	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Multi-Race	Other	White	Hispanic or Latino	Non Hispanic or Latino
	^DePelchin Children's Center	Harris	\$123,409	14	0	0	12	0	0	2	3	11
22	Economic Action Committee of The Gulf Coast	Matagorda	\$154,112	2,384	1	15	923	18	2	1,425	878	1,506
23	Economic Opportunities Advancement Corporation of Planning Region XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$526,577	15,875	21	58	8,744	479	73	6,500	2,789	13,086
24	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,337,792	54,179	126	62	1,000	134	167	52,690	51,436	2,743
25	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$874,900	15,692	26	56	8,963	163	105	6,379	4,408	11,284
26	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$910,103	34,246	60	10	18,323	453	20	15,380	3,372	30,874
27	Gulf Coast Community Services Association	Harris	\$4,762,333	11,363	10	71	6,839	161	146	4,136	3,533	7,830
	^Haven for Hope of Bexar County	Bexar	\$483,060	1,343	14	10	288	20	8	1,003	508	835
28	Hidalgo County Community Services Agency	Hidalgo	\$1,821,680	37,275	16	4	77	52	38	37,088	36,827	448
29	Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$509,081	11,364	24	30	2,608	177	82	8,443	2,552	8,812
30	*Northeast Texas Opportunities, Inc	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	\$265,902	5,452	102	21	2,216	128	128	2,857	413	5,039
31	Nueces County Community Action Agency	Nueces	\$498,321	7,634	3	0	1,157	238	12	6,224	5,989	1,645

## Statement of Activities

# on Map	Contractor	Counties Served	FY 2012 CSBG Allocation	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Multi-Race	Other	White	Hispanic or Latino	Non Hispanic or Latino
32	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltrie, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	\$539,306	24,876	74	122	4,870	104	322	19,384	12,313	12,563
33	Pecos County Community Action Agency	Crane, Pecos, Terrell	\$154,637	2,901	1	4	31	1	9	2,855	2,594	307
	^Project QUEST, Inc.	Bexar	\$125,000	974	2	6	118	2	105	741	802	172
34	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Taylor, Shackelford, Stephens, Wichita, Wilbarger, Young	\$474,234	14,398	117	28	3,071	1,524	3,176	6,482	4,230	10,168
	^Seton Home	Bexar	\$125,000	244	0	1	20	0	6	217	210	34
35	South East Texas Regional Planning Commission	Hardin, Jefferson, Orange	\$508,819	2,413	2	29	1,366	8	8	1,000	118	2,295
36	South Plains Community Action Association	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$309,259	15,584	324	9	1,181	249	64	13,757	11,940	3,644
37	South Texas Development Council	Jim Hogg, Starr, Zapata	\$283,468	7,934	0	0	16	4	2	7,912	7,866	68
38	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$415,964	9,026	157	54	439	72	53	8,251	1,303	7,723
39	Texoma Council of Governments	Cooke, Fannin, Grayson	\$236,835	6,993	0	0	1,529	13	70	5,381	390	6,603

## Statement of Activities

# on Map	Contractor	Counties Served	FY 2012 CSBG Allocation	Individuals Served	American Indian or Alaskan Native	Asian	Black or African American	Multi-Race	Other	White	Hispanic or Latino	Non Hispanic or Latino
40	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$366,692	12,298	17	0	7,545	156	108	4,472	252	12,046
41	Urban League Of Greater Dallas	Dallas	\$3,086,893	10,057	22	65	7,285	147	882	1,656	1,707	8,350
42	Webb County Community Action Agency	Webb	\$554,124	5,211	0	0	13	2	3	5,193	5,191	20
	^West Central Texas Council of Governments	Callahan, Jones, Taylor	\$50,000	134	2	0	7	1	1	123	24	110
43	*West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Winkler	\$724,947	19,614	31	18	2,597	220	93	16,655	12,368	7,246
44	*Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$312,301	9,403	16	46	1,850	255	54	7,182	3,095	6,308
		<b>TOTAL</b>	<b>\$32,686,098</b>	<b>661,206</b>	<b>1,849</b>	<b>1,529</b>	<b>157,578</b>	<b>7,458</b>	<b>10,518</b>	<b>482,274</b>	<b>361,522</b>	<b>299,684</b>

\*These contractors received CSBG annual allocation for their service area and discretionary funds for specialized activities for a few counties that fall outside their service area.

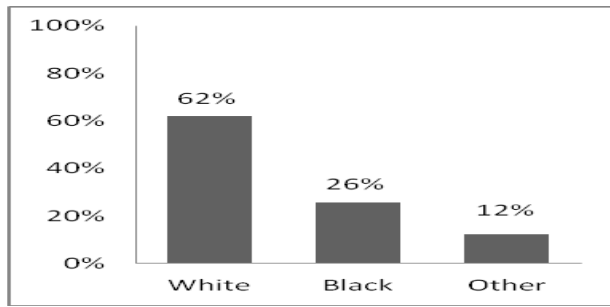
\*\*Funding reflected in 2012 SLIHP.

^These contractors only received discretionary funds for specialized activities.

## EMERGENCY SHELTER GRANTS PROGRAM

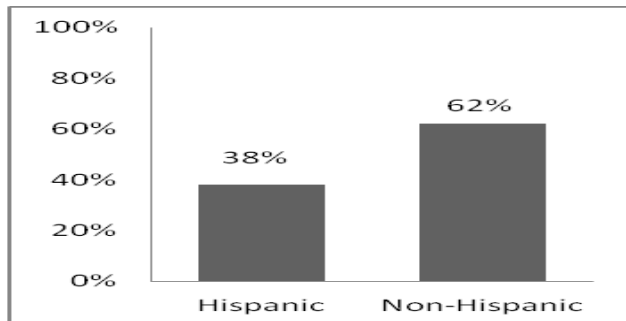
The Emergency Shelter Grant competitively funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions or multiple subrecipients serve the same area. Because of this, ESG racial composition data for FY 2012 is listed according to subrecipient. Racial composition for the state is available, but unavailable at the regional level.

### Racial Composition of Individuals Receiving ESGP Assistance, Statewide, FY 2012



Race	Percent
Other	12%
White	62%
Black	26%

### Ethnic Composition of Individuals Receiving ESGP Assistance, Statewide, FY 2012



Ethnicity	Percent
Hispanic	38%
Non-Hispanic	62%

**Racial and Ethnic Composition of Individuals Receiving ESGP Assistance  
By Subrecipient, Statewide, FY 2012**

<b>Contractor</b>	<b>County Service Area</b>	<b>Award</b>	<b>Total Individuals</b>	<b>White</b>	<b>Black</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non- Hispanic</b>
Abilene Hope Haven, Inc.	Taylor	71,000	4	3	1	0	1	3
Advocacy Outreach	Bastrop, Fayette, Lee	143,329	548	337	196	15	148	400
Bexar County	Bexar	104,000	73	44	10	19	41	32
Bishop Enrique San Pedro Ozanam Center, Inc., The	Cameron	100,000	1,891	1,743	48	100	1,557	334
Bread of Life, Inc.	Fort Bend, Harris	190,940	138	28	97	13	6	132
Catholic Charities of the Rio Grande Valley	Cameron	100,000	308	293	0	15	291	17
Center Against Family Violence, Inc.	Culberson, El Paso, Hudspeth	60,000	868	822	34	12	754	114
City of Amarillo	Potter	117,121	146	112	23	11	23	123
East Texas Crisis Center	Henderson, Rains, Smith, Van Zandt, Wood	100,000	414	246	67	101	53	361
Families In Crisis, Inc.	Bell, Coryell and Hamilton	143,309	899	312	353	234	108	791
Family Abuse Center	McLennan, Falls, Bosque, Freestone, Limestone, Hill, Navarro	85,031	665	353	210	102	182	483
Family Crisis Center, Inc.	Cameron and Willacy	94,559	814	733	3	78	660	154
Family Violence Prevention Services, Inc.	Bexar	100,000	1,721	1,296	228	197	1,109	612
Grayson County Juvenile Alternatives, Inc.	Cooke, Fannin, Grayson	599,988	905	618	204	83	38	867
Hope, Inc.	Denton	89,800	560	311	176	73	110	450
Humble Area Assistance Ministries	Harris	100,000	238	127	84	27	29	209
Johnson County Family Crisis Center	Johnson	100,000	399	200	46	153	66	333
La Posada Home, Inc.	El Paso	99,875	520	443	17	60	426	94
Loaves & Fishes of the Rio Grande Valley, Inc.	Cameron, Willacy	100,000	904	871	24	9	712	192
Love I.N.C. of Nacogdoches	Angelina, Nacogdoches, Sabine, San Augustine, Shelby	143,330	306	52	234	20	7	299
Matagorda County Women's Crisis Center, Inc.	Matagorda, Wharton	143,299	1,251	707	228	316	474	777

**Annual Housing Report**

**Statement of Activities**

<b>Contractor</b>	<b>County Service Area</b>	<b>Award</b>	<b>Total Individuals</b>	<b>White</b>	<b>Black</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non-Hispanic</b>
Mid-Coast Family Services, Inc.	Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Victoria	99,999	601	407	86	108	291	310
Mission Granbury, Inc.	Hood	93,755	505	314	59	132	33	472
Montrose Counseling Center, Inc.	Chambers, Fort Bend, Harris, Montgomery, Waller	100,000	144	68	60	16	11	133
Northwest Assistance Ministries	Harris	80,374	126	11	105	10	9	117
Panhandle Crisis Center, Inc.	Ochiltree, Hansford, Lipscomb	78,701	942	828	2	112	581	361
Presbyterian Night Shelter	Collin, Dallas, Denton, Ellis, Johnson, Parker, Tarrant, Wise	100,000	1,654	273	1,363	18	152	1,502
Safe Haven of Tarrant County	Tarrant	51,950	2,682	1,128	1,008	546	873	1,809
Salvation Army - Big Spring	Howard	50,000	645	556	56	33	172	473
Salvation Army - Corpus Christi	Nueces	100,000	3,217	2,710	489	18	1,380	1,837
Salvation Army - McAllen	Hidalgo	99,780	226	184	0	42	178	48
Salvation Army - Odessa	Ector	75,000	665	518	128	19	189	476
Salvation Army - S.T.A.R.T. Program	Tarrant	98,750	725	298	376	51	46	679
Salvation Army - San Antonio	Bexar	100,000	4,805	3,259	1,361	185	2,091	2,714
Salvation Army of Tyler	Smith	143,330	1,696	1,004	599	93	123	1,573
SEARCH	Harris	400,000	3,152	1,033	1,888	231	260	2,892
Seton Home	Bexar	100,000	334	239	56	39	212	122
Shelter Agencies For Families in East Texas, Inc.	Camp, Delta, Franklin, Hopkins, Lamar, Morris, Red River, Titus	60,000	811	290	167	354	77	734
Sin Fronteras Organizing Project, Inc.	El Paso, Hudspeth	100,000	729	729	0	0	729	0
Travis County Domestic Violence and Sexual Assault Survival Center dba SafePlace	Travis	80,000	2,289	1,416	394	479	1,137	1,152
Twin City Mission	Brazos, Burleson, Grimes, Leon, Madison, Milam, Robertson, Washington	89,273	647	295	311	41	76	571
Westside Homeless Partnership	Harris	143,330	289	237	46	6	231	58
Wintergarden Women's Shelter, Inc.	Dimmit, La Salle, Maverick, Zavala	99,332	281	171	1	109	177	104

*Annual Housing Report*

*Statement of Activities*

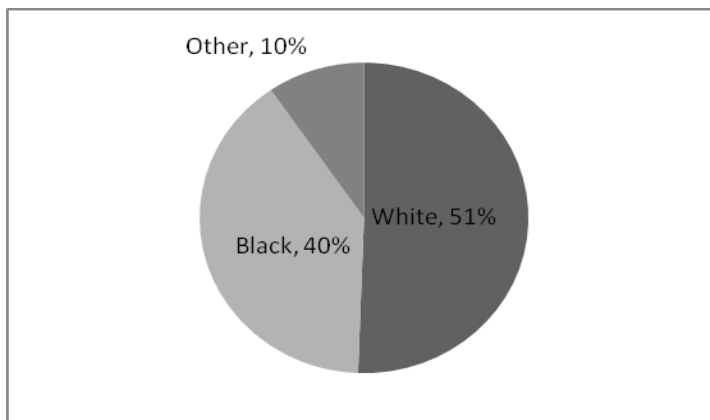
<b>Contractor</b>	<b>County Service Area</b>	<b>Award</b>	<b>Total Individuals</b>	<b>White</b>	<b>Black</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non-Hispanic</b>
Women's Protective Services of Lubbock, Inc.	Bailey, Cochran, Crosby, Dickens, Garza, Hockley, King, Lubbock, Lynn, Terry	100,000	2,435	1,303	241	891	778	1,657
Women's Shelter of East Texas, Inc.	Angelina, Nacogdoches, Polk, Houston, San Augustine, San Jacinto, Shelby, Sabine and Trinity	35,820	799	383	232	184	133	666
Youth and Family Alliance dba LifeWorks	Travis	100,000	297	183	65	49	110	187
	<b>Total</b>	<b>\$5,364,975</b>	<b>44,268</b>	<b>27,488</b>	<b>11,376</b>	<b>5,404</b>	<b>16,844</b>	<b>27,424</b>

**HOMELESS HOUSING AND SERVICES PROGRAM**

The Homeless Housing and Services Program (HHSP) assists large metropolitan areas to provide services to homeless individuals and families, including services such as case management, housing placement and retention, and construction. Beginning in 2010, funding for this program was awarded by TDHCA. The agency distributed these funds to the eight largest cities with populations larger than 285,500 persons, per the latest U.S. Census figures. Cities may either use these funds themselves or may elect to subcontract 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. Contracts awarded in 2010 received general revenue allocated by the 81<sup>st</sup> Texas Legislature. While no direct appropriations were made for the program during the 82nd Legislature, Senate Bill 1, 82nd Legislature, First Called Session, allows the Department to apply available funds to this program. For state fiscal year 2012, the Department allocated \$5 million to HHSP subrecipients.

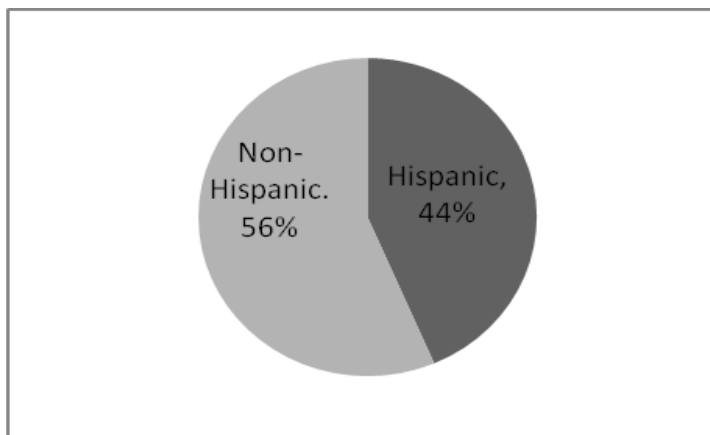
HHSP racial and ethnic composition data is listed according to subrecipient. Racial and ethnic composition of those assisted by the program areas are provided below.

**Racial Composition of Individuals Receiving HHSP Assistance, Statewide**



Race	Percent
Other	10%
White	51%
Black	40%

**Ethnic Composition of Individuals Receiving HHSP Assistance, Statewide**



Ethnicity	Percent
Hispanic	44%
Non-Hispanic	56%

Note: The performance data/beneficiary data for HHSP covers September 2011 through August 2012.



**Racial and Ethnic Composition of Individuals Receiving HHSP Assistance  
By Subrecipient, Statewide for 2011 to 2012\* (SFY 2012)**

<b>Contractor</b>	<b>County Service Area</b>	<b>2012 Award</b>	<b>Ind Served</b>	<b>White</b>	<b>Black</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non-Hispanic</b>
City of Austin, Health and Human Services Dept.	Travis	408,235	176	89	70	17	77	99
Haven for Hope of Bexar County	Bexar	787,706	1,187	600	473	114	517	670
City of Arlington	Tarrant	209,535	136	69	54	13	59	77
City of El Paso	El Paso	322,903	512	259	204	49	223	289
United Way of Tarrant County	Tarrant	377,843	156	79	62	15	68	88
City of Dallas	Dallas	653,976	1,492	755	594	143	650	842
Mother Teresa Shelter, Inc.	Nueces	176,353	-	-			-	
City of Houston	Harris	1,171,822	2,506	1,268	998	240	1,092	1,414
<b>TOTAL</b>		<b>4,108,373</b>	<b>6,165</b>	<b>3,119</b>	<b>2,455</b>	<b>591</b>	<b>2,686</b>	<b>3,479</b>

\* HHSP assistance in state fiscal year (SFY) 2012 was provided by multiple funding awards. Contracts award in SFY 2010 were extended through SFY 2012 and therefore persons assisted during this time frame may have been assisted through the SFY 2010 funding allocation or the SFY 2012 funding allocation.

## PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS

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

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

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

The following four goals are established by the Department's Riders and statutory obligations:

Rider 5: Target TDHCA's housing finance programs resources for assistance to extremely low-income households.

Rider 5: Target TDHCA's housing finance resources for assistance to very low-income households.

Rider 6: Provide contract for deed conversions for families who reside in a colonia and earn 60 percent or less of the applicable Area Median Family Income.

HOME Statute: Work to address the housing needs and increase the availability of affordable and accessible housing for persons with special needs through funding opportunities. Dedicate 5 percent of the HOME project allocation for benefits of persons with disabilities who live in any area of this state.

Progress made towards meeting the goals listed above, the upcoming year's goals, and information on TDHCA's actual performance in satisfying FY 2012 goals and objectives is provided in *Section 4: Action Plan* on page 221.

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* on page 233.

## PERFORMANCE IN ADDRESSING HOUSING NEEDS

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. HUD gives us a snapshot of that need, as shown in the *Section 2 Housing Analysis*. HUD tells us there are approximately 1,262,025 low-income (0-80% AMFI) renter households with housing problems, and 936,825 low-income home owners with housing problems, such as a high cost burden, lack of kitchen or plumbing and overcrowding. This is approximately 26.6 percent of 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 example, homeowner rehabilitation for barrier removal may be critical for a person with disabilities to live independently, but is conducted in homes that do not lack kitchens or plumbing. Even though a service was provided, there was no reduction in housing that lacks kitchen or plumbing.

For all TDHCA programs that have to do with housing assistance, TDHCA was able to serve or commit to serve approximately 8.6 percent of persons with a need for safe, affordable housing in Texas the past year, of which 7.0 percent is provided by the CEAP program. This small percentage shows the magnitude of need in Texas.

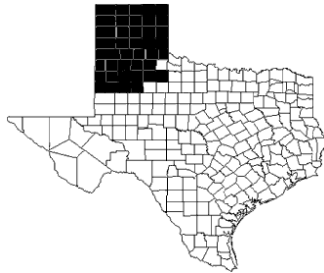
## STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

This section describes TDHCA's FY 2012 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG and HHSP because figures are not available for these programs at the regional level. Additionally, for purposes of reporting, Office of Colonia Initiatives figures do not appear as an independent category, but rather the figures are grouped under their respective funding sources. For example, most Contracts for Deed Conversion are reported under HOME's Homebuyer Assistance Program.

As required by law, TDHCA reports on the racial composition of individuals and families receiving assistance. Because TDHCA does not accept applications directly from individuals for a majority of its programs, we are unable to report on the racial and ethnic composition of households applying for assistance. The racial and ethnic composition reflects actual households served in FY 2012. Single Family Bond and Section 8 program awards are the same as the actual households served in the same fiscal year. HOME, Housing Tax Credit, Housing Trust Fund and Multifamily Bond program awards represent a commitment made in FY 2012 to serve households. Racial and ethnic data for the latter programs represent households served in FY 2012 with previous years' awards. Therefore, the racial and ethnic pie charts will not correlate with the tables on subsequent pages for the HOME, Housing Tax Credit, Housing Trust Fund and Multifamily Bond programs.

Regional information has been organized into two generalized categories of housing activity type: Renter Programs and Homeowner Programs. For more information on the housing activity types and racial reporting categories, please see "Racial and Ethnic Composition of Households Receiving Assistance" under the Statement of Activities section on page 136.

**REGION 1**

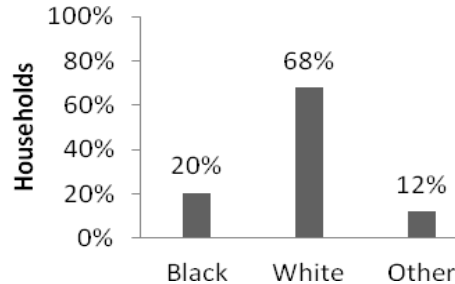


These charts represent the racial and ethnic composition of households served in FY 2012.  
Note:

Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE

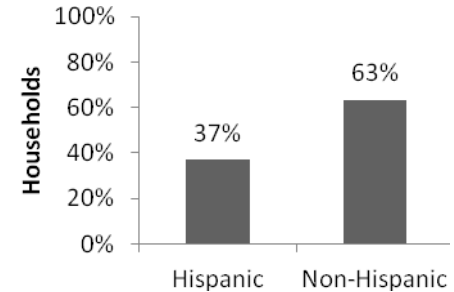


Race	Households	Percent
Black	1,026	20%
White	3,413	68%
Other	596	12%

*Statement of Activities by Region*

**RENTER PROGRAMS**

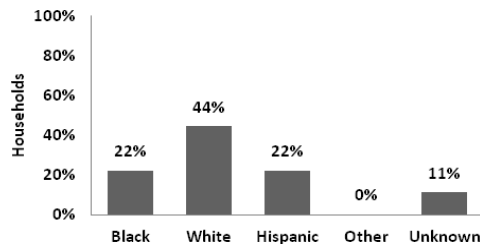
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	1,867	37%
Non-Hispanic	3,200	63%

**SINGLE FAMILY BOND PROGRAM**

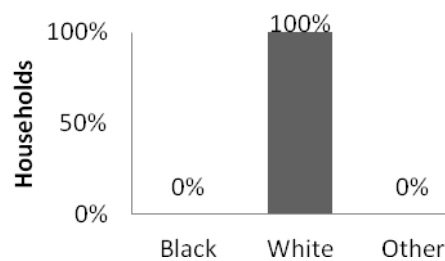
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



Race	Ethnicity	Households	Percent
Black		2	22%
White		4	44%
	Hispanic	2	22%
Other		0	0%
Unknown		1	11%

**HOME PROGRAM OWNER PROGRAMS**

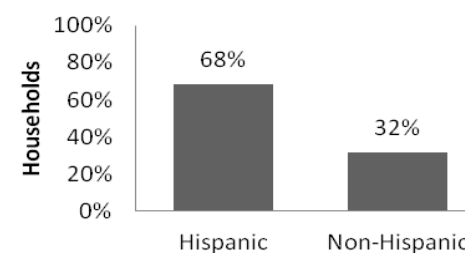
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	0	0%
White	22	100%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	15	68%
Non-Hispanic	7	32%

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 1

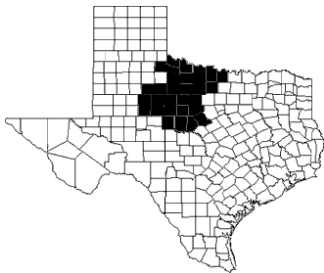
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$843,104	9	\$2,263,150	26	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$500,000	13	\$0	0	\$591,366	60	\$0	0	\$0	0
Total	\$843,104	9	\$2,763,150	39	\$0	0	\$591,366	60	\$0	0	\$0	0

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 1

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$283,400	4	\$0	0	\$49,281	5	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$0	0	\$2,479,750	35	\$0	0	\$542,085	55	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$510,312	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$332,792	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$843,104	9	\$2,763,150	39	\$0	0	\$591,366	60	\$0	0	\$0	0

TDHCA allocated \$4,197,622 in Region 1 during FY 2012. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 2**

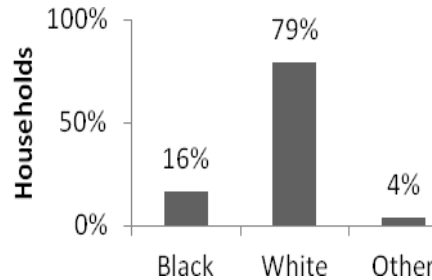


These charts represent the racial and ethnic composition of households served in FY 2012.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE

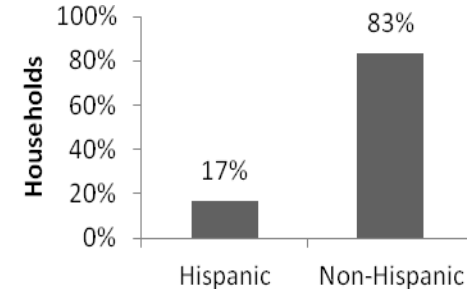


Race	Households	Percent
Black	528	16%
White	2,547	79%
Other	133	4%

*Statement of Activities by Region*

**RENTER PROGRAMS**

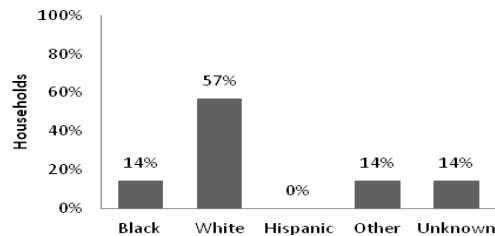
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	532	17%
Non-Hispanic	2,684	83%

**SINGLE FAMILY BOND PROGRAM**

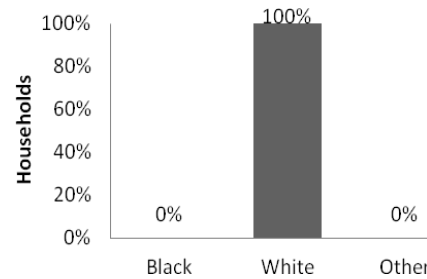
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



Race	Ethnicity	Households	Percent
Black		1	14%
White		4	57%
	Hispanic	0	0%
Other		1	14%
Unknown		1	14%

**HOME PROGRAM OWNER PROGRAMS**

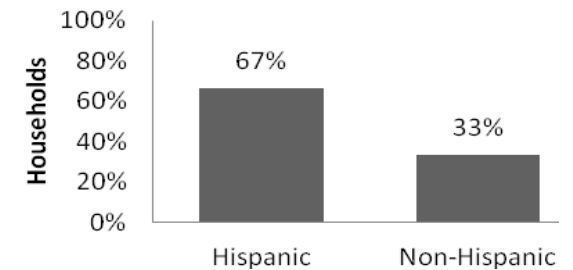
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	0	0%
White	3	100%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	2	67%
Non-Hispanic	1	33%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 2

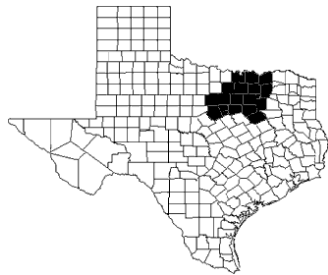
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$701,568	7	\$2,535,138	40	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$647,203	51	\$0	0	\$2,010,961	196	\$0	0	\$66,568	20
Total	\$701,568	7	\$3,182,341	91	\$0	0	\$2,010,961	196	\$0	0	\$66,568	20

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 2

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$804,328	23	\$0	0	\$215,460	21	\$0	0	\$52,478	16
Very Low Income (31-60 AMFI)	\$0	0	\$2,203,159	63	\$0	0	\$1,795,501	175	\$0	0	\$14,090	4
Low Income (61-80 AMFI)	\$333,814	4	\$174,854	5	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$367,754	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$701,568	7	\$3,182,341	91	\$0	0	\$2,010,961	196	\$0	0	\$66,568	20

TDHCA allocated \$5,961,438 in Region 2 during FY 2012. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 3**

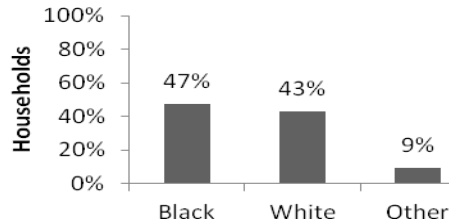


These charts represent the racial and ethnic composition of households served in FY 2012.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**

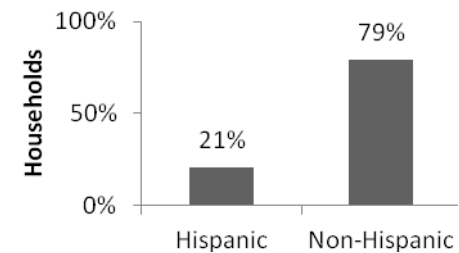
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	26,585	47%
White	24,323	43%
Other	5,335	9%

**RENTER PROGRAMS**

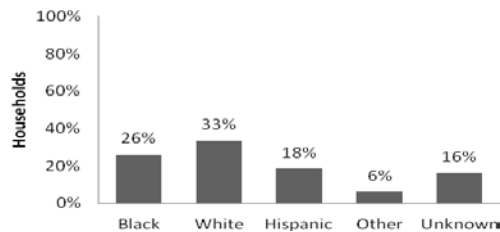
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	11,675	21%
Non-Hispanic	44,126	79%

**SINGLE FAMILY BOND PROGRAM**

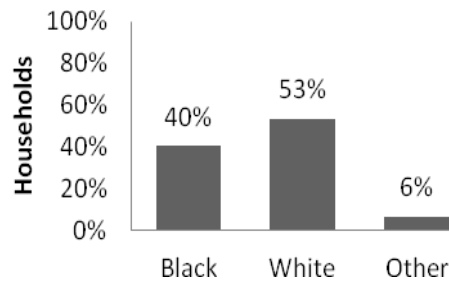
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



Race	Ethnicity	Households	Percent
Black		143	26%
White		184	33%
	Hispanic	102	18%
Other		34	6%
Unknown		89	16%

**HOME PROGRAM OWNER PROGRAMS**

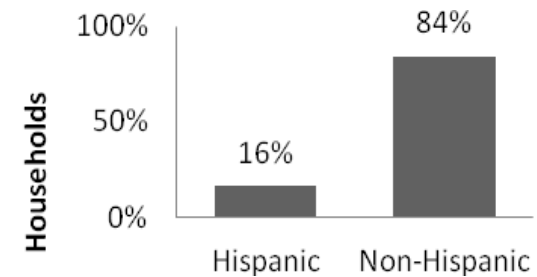
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	25	40%
White	33	53%
Other	4	6%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	10	16%
Non-Hispanic	52	84%



## AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 3

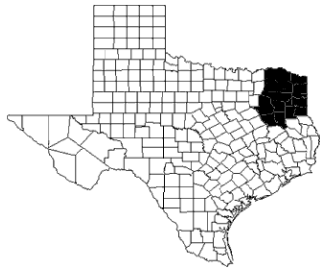
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$74,149,230	552	\$1,951,796	31	\$1,482,015	60	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$2,096,704	105	\$0	0	\$8,721,475	820	\$2,173,576	614	\$1,764,884	307
Total	\$74,149,230	552	\$4,048,500	136	\$1,482,015	60	\$8,721,475	820	\$2,173,576	614	\$1,764,884	307

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 3

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$2,381,470	80	\$46,146	2	\$946,599	89	\$109,741	31	\$1,433,186	227
Very Low Income (31-60 AMFI)	\$5,032,592	45	\$1,607,493	54	\$1,358,059	49	\$7,774,876	731	\$2,063,835	583	\$304,835	68
Low Income (61-80 AMFI)	\$16,115,150	126	\$59,537	2	\$77,810	9	\$0	0	\$0	0	\$24,602	11
Moderate Income (>80 AMFI)	\$53,001,488	381	\$0	0	\$0	0	\$0	0	\$0	0	\$2,261	1
Total	\$74,149,230	552	\$4,048,500	136	\$1,482,015	60	\$8,721,475	820	\$2,173,576	614	\$1,764,884	307

TDHCA allocated \$92,339,682 in Region 3 during FY 2012. Homeowner programs accounted for the largest segment of this total and the moderate income households group (>80% AMFI) was the most served income group.

**REGION 4**



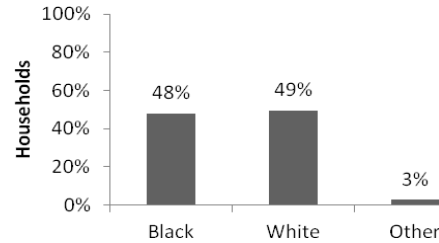
These charts represent the racial and ethnic composition of households served in FY 2012.

Note: Because

the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE

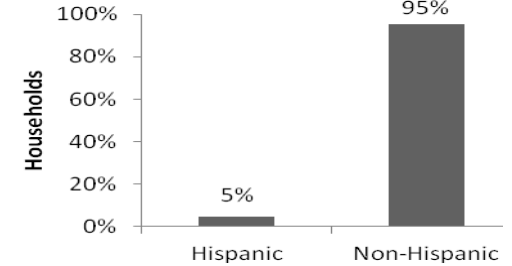


Race	Households	Percent
Black	2,769	48%
White	2,848	49%
Other	155	3%

Statement of Activities by Region

**RENTER PROGRAMS**

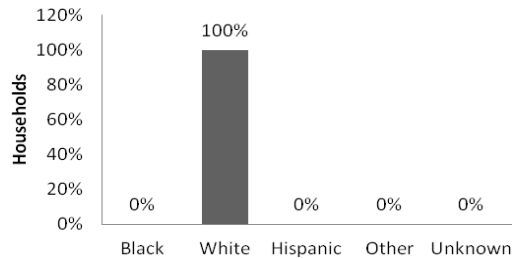
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	271	5%
Non-Hispanic	5,456	95%

**SINGLE FAMILY BOND PROGRAM**

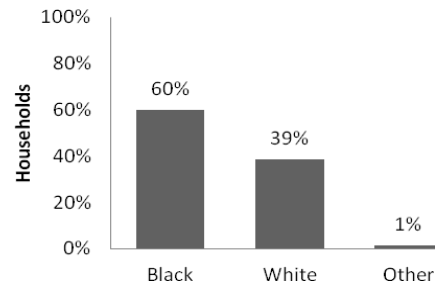
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
White	2	100%
Hispanic	0	0%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**

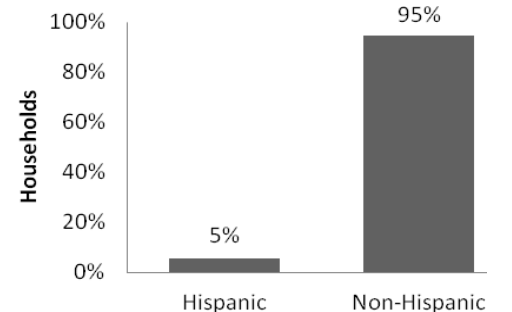
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	45	60%
White	29	39%
Other	1	1%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	4	5%
Non-Hispanic	71	95%

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 4

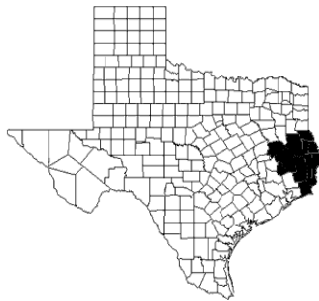
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$248,341	2	\$7,747,860	88	\$163,053	11	\$0	\$0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,526,440	18	\$0	0	\$1,661,552	\$142	\$0	0	\$0	0
Total	\$248,341	2	\$9,274,300	106	\$163,053	11	\$1,661,552	142	\$0	0	\$0	0

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 4

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	-	\$3,762,216	43	\$37,816	3	\$140,413	12	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$0	-	\$5,337,097	61	\$112,632	7	\$1,521,139	130	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$0	-	\$174,987	2	\$12,605	1	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$248,341	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$248,341	2	\$9,274,300	106	\$163,053	11	\$1,661,552	142	\$0	0	\$0	0

TDHCA allocated \$11,347,246 in Region 4 during FY 2012. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 5**

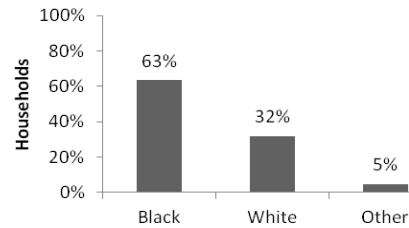


These charts represent the racial and ethnic composition of households served in FY 2012.  
Note:

Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**

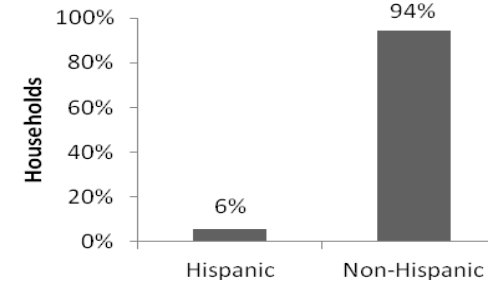
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	4,346	63%
White	2,182	32%
Other	331	5%

**RENTER PROGRAMS**

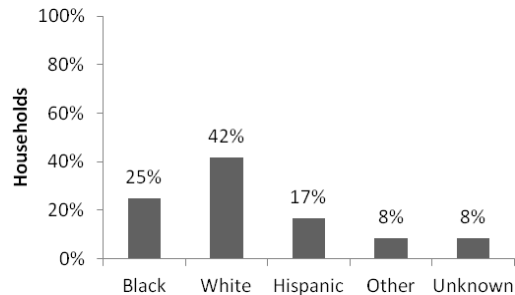
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	374	6%
Non-Hispanic	6,404	94%

**SINGLE FAMILY BOND PROGRAM**

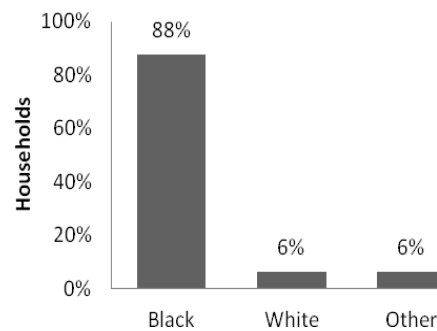
PERCENT OF COMMITTED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		3	25%
White		5	42%
	Hispanic	2	17%
Other		1	8%
Unknown		1	8%

**HOME PROGRAM OWNER PROGRAMS**

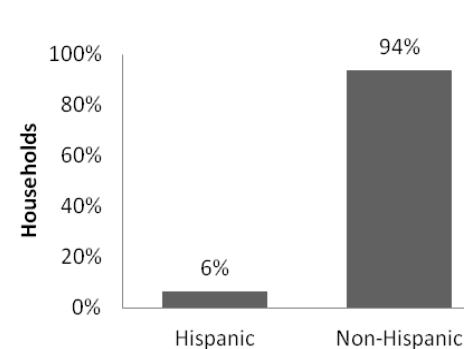
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	14	88%
White	1	6%
Other	1	6%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	1	6%
Non-Hispanic	15	94%

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 5

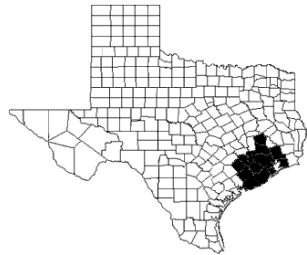
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$1,040,873	12	\$526,888	7	\$368,576	19	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,178,827	60	\$0	0	\$2,127,126	182	\$225,317	70	\$0	0
<b>Total</b>	<b>\$1,040,873</b>	<b>12</b>	<b>\$1,705,715</b>	<b>67</b>	<b>\$368,576</b>	<b>19</b>	<b>\$2,127,126</b>	<b>182</b>	<b>\$225,317</b>	<b>70</b>	<b>\$0</b>	<b>0</b>

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 5

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	-	\$891,045	35	\$77,859	5	\$187,000	16	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$0	0	\$789,212	31	\$259,574	12	\$1,940,126	166	\$225,317	70	\$0	0
Low Income (61-80 AMFI)	\$230,734	3	\$25,458	1	\$31,143	2	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$810,139	9	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$1,040,873</b>	<b>12</b>	<b>\$1,705,715</b>	<b>67</b>	<b>\$368,576</b>	<b>19</b>	<b>\$2,127,126</b>	<b>182</b>	<b>\$225,317</b>	<b>70</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$5,467,606 in Region 5 during FY 2012. Renter programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

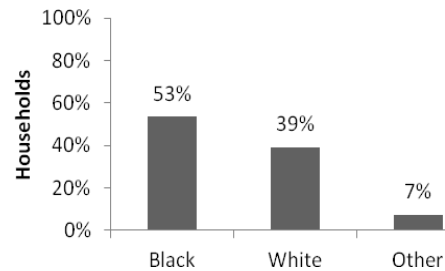
**REGION 6**



These charts represent the racial and ethnic composition of households served in FY 2012. Note: Because the

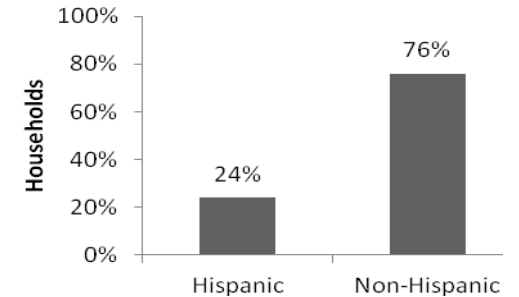
Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



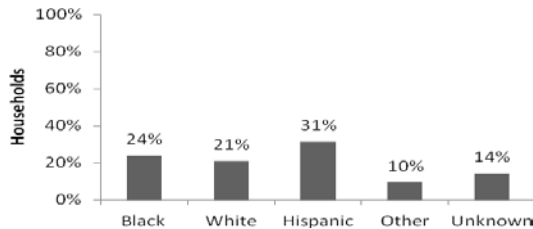
Race	Households	Percent
Black	28,438	53%
White	20,761	39%
Other	3,970	7%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



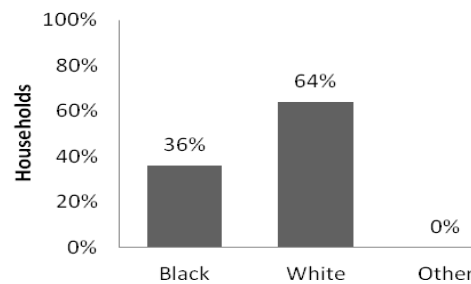
Ethnicity	Households	Percent
Hispanic	12,679	24%
Non-Hispanic	40,312	76%

**SINGLE FAMILY BOND PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE



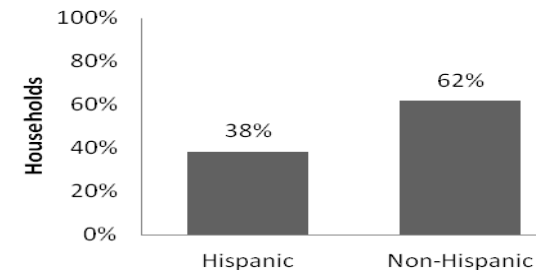
Race	Ethnicity	Households	Percent
Black		257	24%
White		225	21%
	Hispanic	339	31%
Other		103	10%
Unknown		154	14%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	17	36%
White	30	64%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	18	38%
Non-Hispanic	29	62%

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 6

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$135,142,128	1078	\$1,554,920	27	\$72,400	2	\$0	\$0	\$0	0	\$0	0
Renter Programs	\$0	0	\$374,131	24	\$0	-	\$15,143,117	1,497	\$0	0	\$3,027,630	508
Total	\$135,142,128	1078	\$1,929,051	51	\$72,400	2	\$15,143,117	1,497	\$0	0	\$3,027,630	508

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 6

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$63,630	1	\$529,543	14	\$0	0	\$1,608,387	159	\$0	0	\$2,274,369	363
Very Low Income (31-60 AMFI)	\$12,724,307	121	\$983,438	26	\$72,400	2	\$13,534,730	1,338	\$0	0	\$637,924	120
Low Income (61-80 AMFI)	\$31,960,792	264	\$416,070	11	\$0	0	\$0	0	\$0	0	\$99,368	22
Moderate Income (>80 AMFI)	\$90,393,399	692	\$0	0	\$0	0	\$0	0	\$0	0	\$15,969	3
Total	\$135,142,128	1078	\$1,929,051	51	\$72,400	2	\$15,143,117	1,497	\$0	0	\$3,027,630	508

TDHCA allocated \$155,314,325 in Region 6 during FY 2012. Homeowner programs accounted for the largest segment of this total and the moderate income households group (>80% AMFI) was the most served income group.

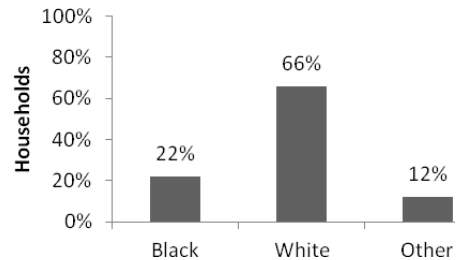
**REGION 7**



These charts represent the racial and ethnic composition of households served in FY 2012.

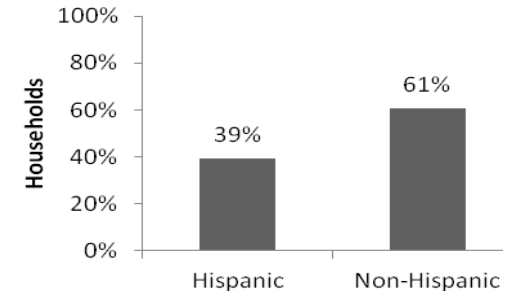
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



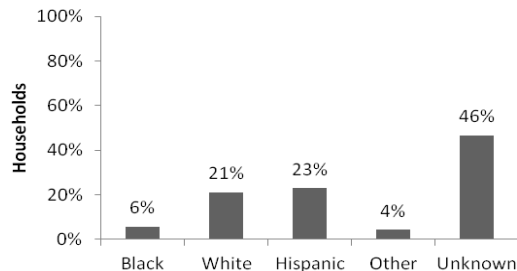
Race	Households	Percent
Black	3,945	22%
White	11,817	66%
Other	2,146	12%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



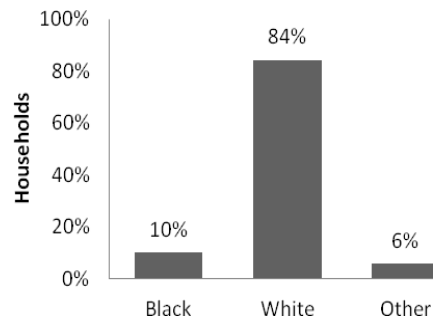
Ethnicity	Households	Percent
Hispanic	7,063	39%
Non-Hispanic	10,909	61%

**SINGLE FAMILY BOND PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE



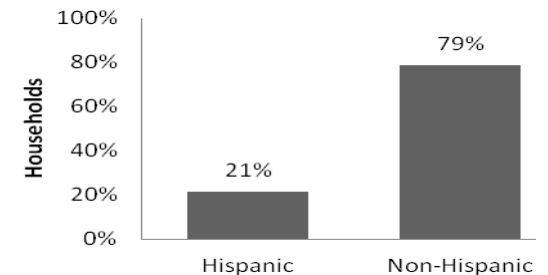
Race	Ethnicity	Households	Percent
Black		21	6%
White		80	21%
	Hispanic	87	23%
Other		16	4%
Unknown		177	46%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	7	10%
White	59	84%
Other	4	6%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	15	21%
Non-Hispanic	55	79%



## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 7

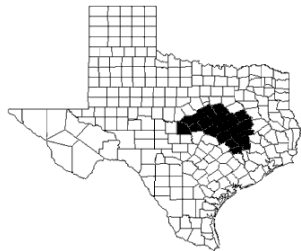
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$57,126,981	381	\$1,298,704	69	\$1,186,785	64	-	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$11,088,525	234	\$0	0	\$7,891,871	783	\$0	0	\$317,485	62
Total	\$57,126,981	381	\$12,387,229	303	\$1,186,785	64	\$7,891,871	783	\$0	0	\$317,485	62

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 7

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$156,918	2	\$3,188,792	78	\$542,663	31	\$886,954	88	\$0	0	\$240,782	42
Very Low Income (31-60 AMFI)	\$6,815,248	53	\$7,440,514	182	\$547,873	27	\$7,004,917	695	\$0	0	\$72,277	18
Low Income (61-80 AMFI)	\$15,873,233	113	\$1,757,923	43	\$96,249	6	\$0	0	\$0	0	\$4,426	2
Moderate Income (>80 AMFI)	\$34,281,582	213	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$57,126,981	381	\$12,387,229	303	\$1,186,785	64	\$7,891,871	783	\$0	0	\$317,485	62

TDHCA allocated \$78,910,351 in Region 7 during FY 2012. Homeowner programs accounted for the largest segment of this total and the moderate income households group (>80% AMFI) was the most served income group.

**REGION 8**

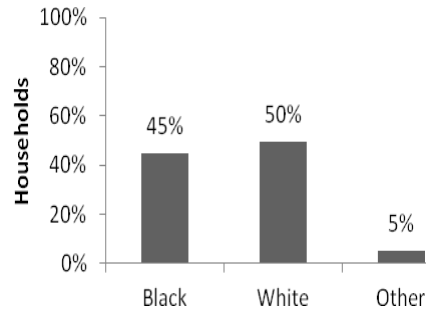


These charts represent the racial and ethnic composition of households served in FY

2012.

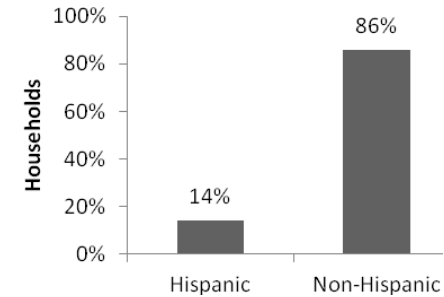
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



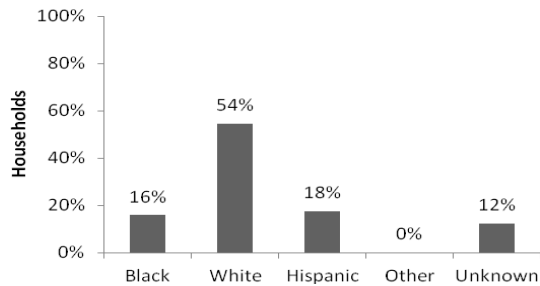
Race	Households	Percent
Black	2,727	45%
White	3,020	50%
Other	328	5%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	845	14%
Non-Hispanic	5,134	86%

**SINGLE FAMILY BOND PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		9	16%
White		31	54%
	Hispanic	10	18%
Other		0	0%
Unknown		7	12%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE

These charts represent households served in FY2012, based on previous years' awards. While the HOME Program may have awarded Homeowner Program funds to Region 8 during FY2012, they did not serve any households in FY2012.

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 8

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$6,535,629	57	\$542,000	6	\$289,600	10	\$0	0	\$0	\$0	\$0	0
Renter Programs	\$0	0	\$731,533	12	\$0	0	\$2,831,750	262	\$0	\$0	\$181,714	53
Total	\$6,535,629	57	\$1,273,533	18	\$289,600	10	\$2,831,750	262	\$0	0	\$181,714	53

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 8

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$212,733	1	\$283,007	4	\$93,733	4	\$259,397	24	\$0	\$0	\$126,219	35
Very Low Income (31-60 AMFI)	\$424,056	5	\$990,526	14	\$195,867	6	\$2,572,353	238	\$0	\$0	\$50,376	16
Low Income (61-80 AMFI)	\$941,138	9	\$0	0	\$0	0	\$0	0	\$0	\$0	\$5,119	2
Moderate Income (>80 AMFI)	\$4,957,702	42	\$0	0	\$0	0	\$0	0	\$0	\$0	\$0	0
Total	\$6,535,629	57	\$1,273,533	18	\$289,600	10	\$2,831,750	262	\$0	0	\$181,714	53

TDHCA allocated \$11,112,225 in Region 8 during FY 2012. Homeowner programs accounted for the largest segment of this total and the moderate income households group (>80% AMFI) was the most served income group.

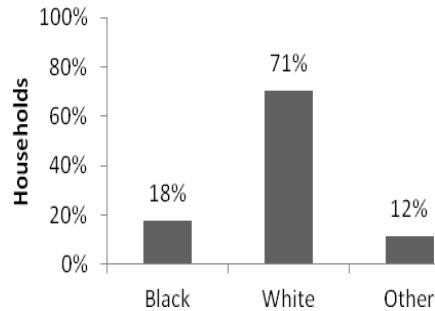
**REGION 9**



These charts represent the racial and ethnic composition of households served in FY 2012.

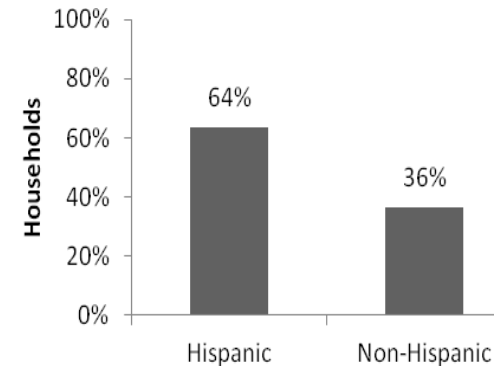
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



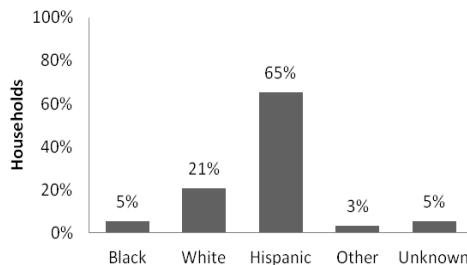
Race	Households	Percent
Black	3,219	18%
White	12,664	71%
Other	2,080	12%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	11,429	64%
Non-Hispanic	6,531	36%

**SINGLE FAMILY BOND PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		13	5%
White		50	21%
	Hispanic	159	65%
Other		8	3%
Unknown		13	5%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE

These charts represent households served in FY2012, based on previous years' awards. While the HOME Program may have awarded Homeowner Program funds to Region 9 during FY2012, they did not serve any households in FY2012.

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 9

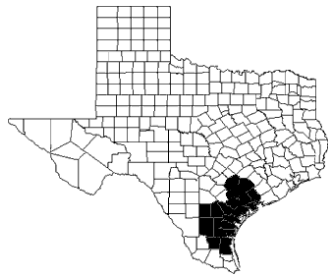
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$31,056,592	243	\$0	0	\$1,862,169	71	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,229,294	140	\$0	0	\$2,540,794	210	\$0	0	\$215,659	50
Total	\$31,056,592	243	\$1,229,294	140	\$1,862,169	71	\$2,540,794	210	\$0	0	\$215,659	50

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 9

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	-	\$799,041	91	\$193,012	8	\$629,149	52	\$0	0	\$168,974	37
Very Low Income (31-60 AMFI)	\$2,446,331	23	\$412,692	47	\$1,623,580	61	\$1,911,645	158	\$0	0	\$44,159	11
Low Income (61-80 AMFI)	\$6,571,091	57	\$17,561	2	\$45,577	2	\$0	0	\$0	0	\$2,526	2
Moderate Income (>80 AMFI)	\$22,039,170	163	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$31,056,592	243	\$1,229,294	140	\$1,862,169	71	\$2,540,794	210	\$0	0	\$215,659	50

TDHCA allocated \$36,904,509 in Region 9 during FY 2012. Homeowner programs accounted for the largest segment of this total and the moderate income households group (>80% AMFI) was the most served income group.

**REGION 10**

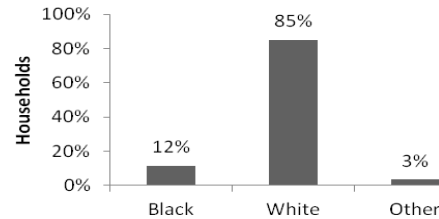


These charts represent the racial and ethnic composition of households served in FY 2012.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**

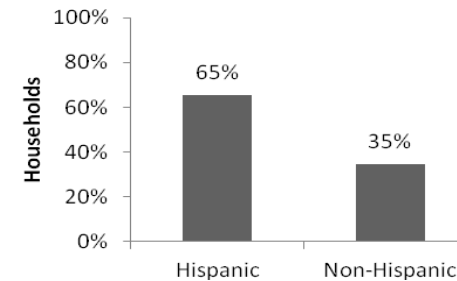
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	650	12%
White	4,804	85%
Other	197	3%

**RENTER PROGRAMS**

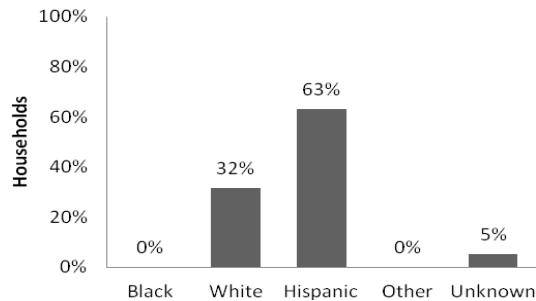
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	3,735	65%
Non-Hispanic	1,969	35%

**SINGLE FAMILY BOND PROGRAM**

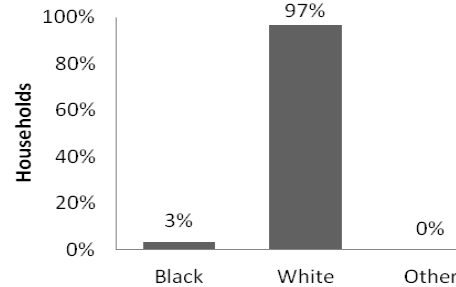
PERCENT OF COMMITTED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		0	0%
White		6	32%
	Hispanic	12	63%
Other		0	0%
Unknown		1	5%

**HOME PROGRAM OWNER PROGRAMS**

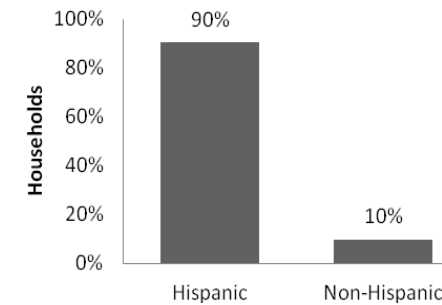
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	1	3%
White	30	97%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE



Ethnicity	Households	Percent
Hispanic	28	90%
Non-Hispanic	3	10%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 10

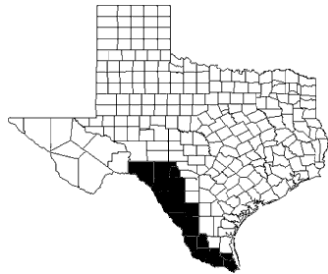
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$2,218,644	19	\$4,416,500	49	\$382,560	22	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$2,040,197	62	\$0	0	\$4,234,584	360	\$0	0	\$0	0
Total	\$2,218,644	19	\$6,456,697	111	\$382,560	22	\$4,234,584	360	\$0	0	\$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 10

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	-	\$1,454,211	25	\$109,571	7	\$376,407	32	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$0	-	\$5,002,486	86	\$241,683	13	\$3,858,177	328	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$116,567	1	\$0	0	\$31,306	2	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$2,102,077	18	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$2,218,644	19	\$6,456,697	111	\$382,560	22	\$4,234,584	360	\$0	0	\$0	0

TDHCA allocated \$13,292,485 in Region 10 during FY 2012. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 11**

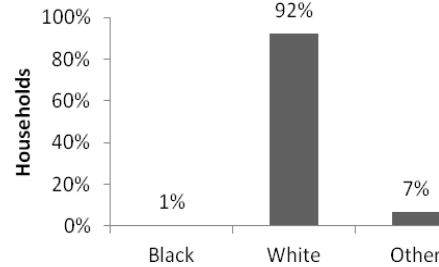


These charts represent the racial and ethnic composition of households served in FY 2012.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE

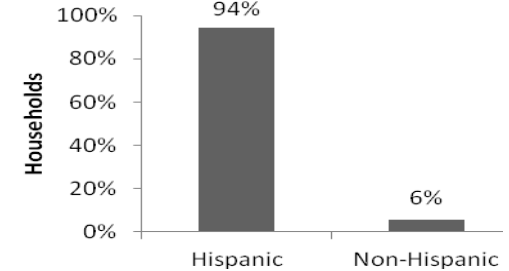


Race	Households	Percent
Black	58	1%
White	9,216	92%
Other	695	7%

*Statement of Activities by Region*

**RENTER PROGRAMS**

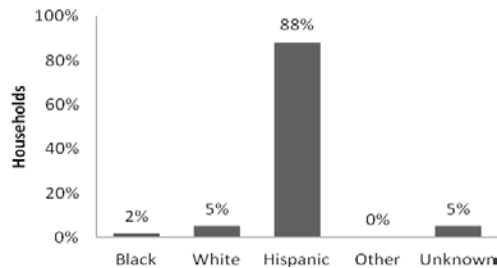
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	9,486	94%
Non-Hispanic	558	6%

**SINGLE FAMILY BOND PROGRAM**

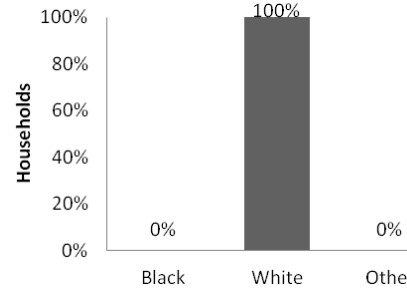
PERCENT OF COMMITTED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		1	2%
White		3	5%
Hispanic	Hispanic	52	88%
Other		0	0%
Unknown		3	5%

**HOME PROGRAM OWNER PROGRAMS**

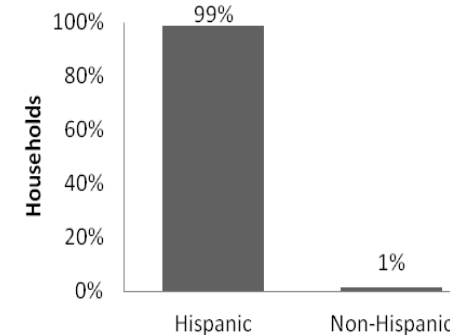
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	-	0%
White	80	100%
Other	-	0%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE



Ethnicity	Households	Percent
Hispanic	17	81%
Non-Hispanic	4	19%



## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 11

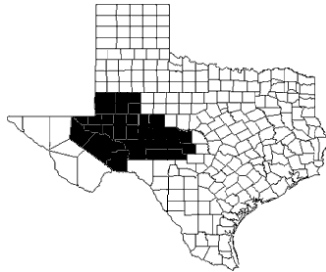
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$6,098,730	59	\$3,447,462	66	\$1,073,631	76	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$6,026,809	93	\$0	0	\$5,310,974	719	\$0	0	\$0	0
Total	\$6,098,730	59	\$9,474,271	159	\$1,073,631	76	\$5,310,974	719	\$0	0	\$0	0

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 11

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$67,396	1	\$2,204,705	37	\$105,219	12	\$421,037	57	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$846,877	10	\$6,852,460	115	\$863,193	52	\$4,889,937	662	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$346,690	4	\$417,106	7	\$105,219	12	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$4,837,767	44	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$6,098,730	59	\$9,474,271	159	\$1,073,631	76	\$5,310,974	719	\$0	0	\$0	0

TDHCA allocated \$21,957,606 in Region 11 during FY 2012. Renter programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

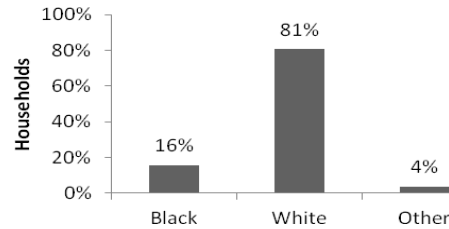
**REGION 12**



These charts represent the racial and ethnic composition of households served in FY 2012.

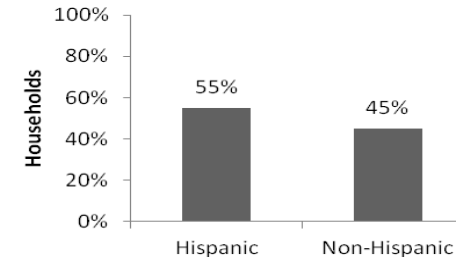
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



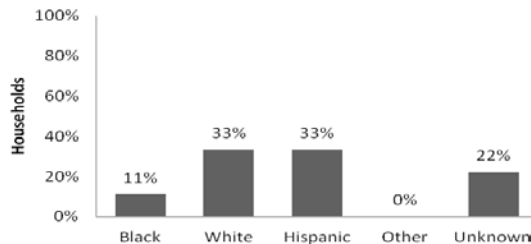
Race	Households	Percent
Black	442	16%
White	2,263	81%
Other	105	4%

**RENTER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY ETHNICITY



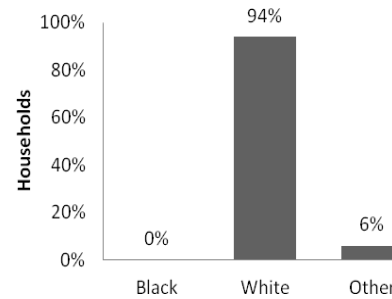
Ethnicity	Households	Percent
Hispanic	1,553	55%
Non-Hispanic	1,273	45%

**SINGLE FAMILY BOND PROGRAM**  
PERCENT OF COMMITTED FUNDS BY RACE



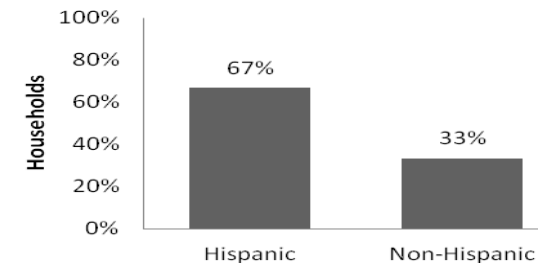
Race	Ethnicity	Households	Percent
Black		1	11%
White		3	33%
	Hispanic	3	33%
Other		0	0%
Unknown		2	22%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	2	6%
White	31	94%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF COMMITTED FUNDS BY RACE



Ethnicity	Households	Percent
Hispanic	22	67%
Non-Hispanic	11	33%

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 12

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$938,365	9	\$2,453,875	32	\$10,596	1	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$245,567	15	\$0	0	\$1,114,376	96	\$0	0	\$0	0
Total	\$938,365	9	\$2,699,442	47	\$10,596	1	\$1,114,376	96	\$0	0	\$0	0

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 12

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	-	\$976,394	17	\$0	0	\$104,473	9	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$95,445	1	\$1,550,743	27	\$0	0	\$1,009,903	87	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$252,394	3	\$172,305	3	\$10,596	1	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$590,526	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$938,365	9	\$2,699,442	47	\$10,596	1	\$1,114,376	96	\$0	0	\$0	0

TDHCA allocated \$4,762,778 in Region 12 during FY 2012. Homeowner programs accounted for the largest segment of this total and the very low-income households group (31-60% AMFI) was the most served income group.

**REGION 13**



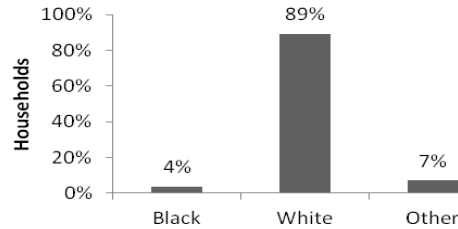
These charts represent the racial and ethnic composition of households served in FY 2012.

Note: Because

the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

**RENTER PROGRAMS**

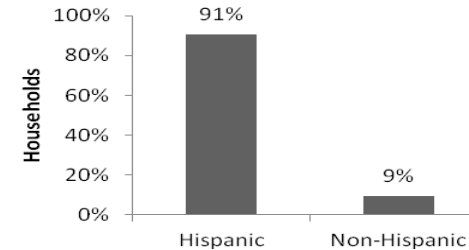
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	192	4%
White	4,711	89%
Other	371	7%

**RENTER PROGRAMS**

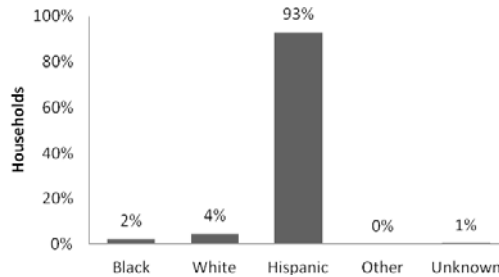
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	4,760	91%
Non-Hispanic	496	9%

**SINGLE FAMILY BOND PROGRAM**

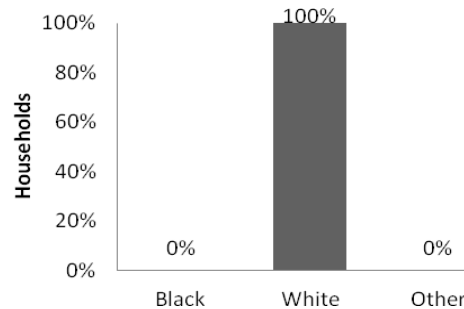
PERCENT OF COMMITTED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		4	2%
White		8	4%
Other	Hispanic	168	93%
Unknown		1	1%

**HOME PROGRAM OWNER PROGRAMS**

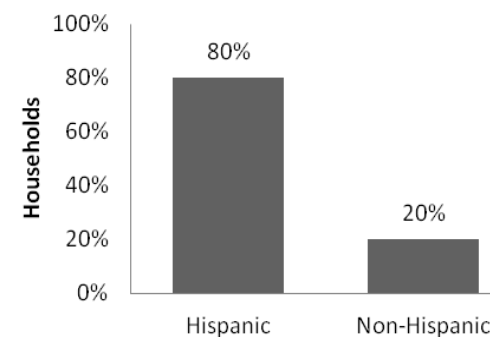
PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Black	-	0%
White	10	100%
Other	-	0%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE



Ethnicity	Households	Percent
Hispanic	8	80%
Non-Hispanic	2	20%

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 13

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$20,373,445	181	\$288,125	8	\$173,994	6	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$1,994,198	219	\$0	0	\$0	0
Total	\$20,373,445	181	\$288,125	8	\$173,994	6	\$1,994,198	219	\$0	0	\$0	0

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 13

Income Level	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	-	\$36,015	1	\$28,999	1	\$637,415	70	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$1,762,566	21	\$216,094	6	\$144,995	5	\$1,356,783	149	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$2,485,565	25	\$36,016	1	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$16,125,314	135	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$20,373,445	181	\$288,125	8	\$173,994	6	\$1,994,198	219	\$0	0	\$0	0

TDHCA allocated \$22,829,763 in Region 13 during FY 2012. Homeowner programs accounted for the largest segment of this total and the moderate income households group (>80% AMFI) was the most served income group.

## **HOUSING SPONSOR REPORT ANALYSIS**

TDHCA requires that housing developments of 20 units or more which receive financial assistance from TDHCA submit an annual housing sponsor report. This report 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 information 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 there have been fair housing violations at the property. This information depicts the property data as of December 31 of each year.

Because of the extensive nature of the information, TDHCA has elected to provide 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 §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 (512) 936-7803 or visit <http://www.tdhca.state.tx.us/housing-center/pubs.htm>.

## ***GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS***

Section 2306.111(d) of the Government Code requires that TDHCA use a Regional Allocation Formula (RAF) to allocate its 9% Housing Tax Credits (HTCs) 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, this section of the Plan discusses the geographical distribution of HTCs.

The Department allocated \$58,573,037 in HTCs through the Competitive Housing Tax Credit application process from the 2012 ceiling credits. 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/htc/>. The map on the following page displays the geographic distribution of the FY 2012 9% and 4% awards.

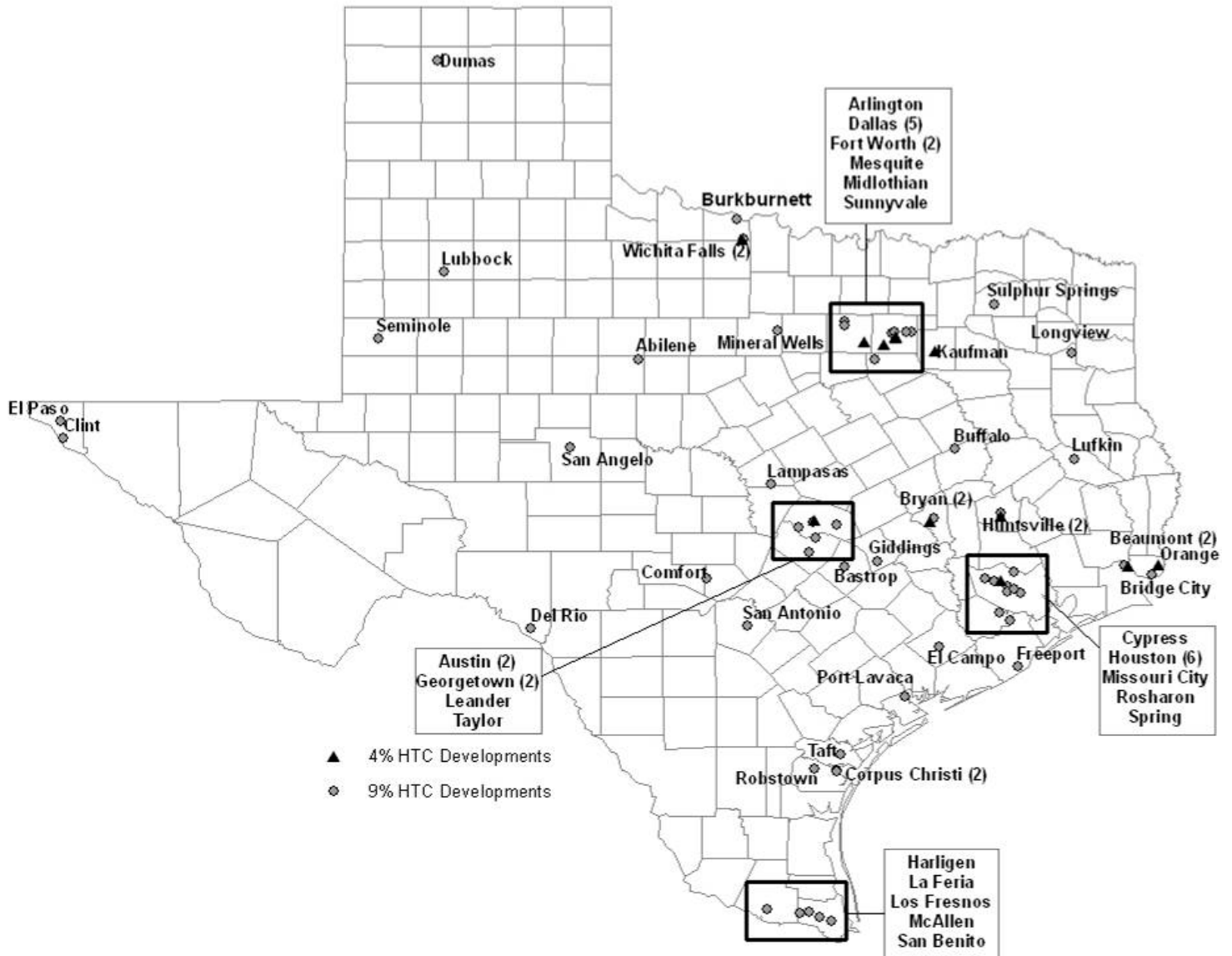
### **REGIONAL ALLOCATION FORMULA**

The table below shows the funding distribution of FY 2012 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. 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 13 regional pools. The sub-region with the highest original target percentage is determined within each region and, if possible, additional awards are made in these sub-regions out of the region's pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will be apportioned to the other regions from a statewide pool of remaining credits.

<b>Region</b>	<b>All HTCs</b>	<b>% of all HTCs</b>	<b>4% HTCs</b>	<b>% of all 4% HTCs</b>	<b>9% HTCs</b>	<b>% of all 9% HTCs</b>	<b>Targeted 9% dist. under RAF</b>	<b>Diff. between actual &amp; targeted</b>
1	\$591,366	1.01%	\$0	0.00%	\$591,366	1.05%	4.6%	3.55%
2	\$2,010,961	3.43%	\$0	0.00%	\$2,010,961	3.58%	2.7%	-0.88%
3	\$10,895,051	18.60%	\$2,173,576	90.61%	\$8,721,475	15.53%	17.0%	1.47%
4	\$1,661,552	2.84%	\$0	0.00%	\$1,661,552	2.96%	4.7%	1.74%
5	\$2,352,443	4.02%	\$225,317	9.39%	\$2,127,126	3.79%	2.7%	-1.09%
6	\$15,143,117	25.85%	\$0	0.00%	\$15,143,117	26.96%	27.1%	0.14%
7	\$7,891,871	13.47%	\$0	0.00%	\$7,891,871	14.05%	9.6%	-4.45%
8	\$2,831,750	4.83%	\$0	0.00%	\$2,831,750	5.04%	7.4%	2.36%
9	\$2,540,794	4.34%	\$0	0.00%	\$2,540,794	4.52%	2.7%	-1.82%
10	\$4,234,584	7.23%	\$0	0.00%	\$4,234,584	7.54%	4.7%	-2.84%
11	\$5,310,974	9.07%	\$0	0.00%	\$5,310,974	9.45%	9.6%	0.15%
12	\$1,114,376	1.90%	\$0	0.00%	\$1,114,376	1.98%	2.7%	0.72%
13	\$1,994,198	3.40%	\$0	0.00%	\$1,994,198	3.55%	4.7%	1.15%
<b>Total</b>	<b>\$58,573,037</b>	<b>100.00%</b>	<b>\$2,398,893</b>	<b>100.00%</b>	<b>\$56,174,144</b>	<b>100.00%</b>	<b>100.0%</b>	<b>0.00%</b>

**9% and 4% HTC Distribution by Place, Awarded in FY 2012\***

\*Numbers after the name of awarded place indicate the number of HTC awards in that place.





## **SECTION 4: ACTION PLAN**

In response to the needs identified in the Housing Analysis, this Plan outlines TDHCA's course of action designed to meet those underserved needs. This section discusses the following:

- **TDHCA Programs**
  - Description of TDHCA's programs, including funding source, administrator, purpose, targeted population, budget and contact information
- **Housing Support Continuum**
  - Activities undertaken by each TDHCA program that address the different possible needs in a low-income household's life
- **Goals and Objectives**
  - Program performance based upon measures developed with the State's Legislative Budget Board and the Governor's Office of Budget and Planning
- **Regional Allocation Plans**
  - Distribution of TDHCA's resources across the 13 State Service Regions
- **Policy Initiatives**
  - Community Involvement: Interagency collaboration and engagement of stakeholders on specific issues
  - Fair Housing: Provide assistance without regard to race, color, religion, sex, disability, familial status or national origin and affirmatively further fair housing
- **Special Needs Populations**
  - Populations that have unique needs related to housing

### **TDHCA PROGRAMS**

TDHCA's programs govern the use of available resources in meeting the housing needs of low-income Texans. Program descriptions include information on the funding source, recipients, targeted beneficiaries, set-asides and special initiatives. Details of each program's activities are located in the Housing Support Continuum in the following segment.

Additional funding for some programs was provided by the Housing and Economic Recovery Act of 2008 (HERA), American Recovery and Reinvestment Act of 2009 (ARRA) and other federal funds provided to stimulate the economy. When a program was funded or created as a result of these sources, the words "Stimulus Program" will appear in the title. Additional detail on programs provided by federal economic stimulus funds will be provided in *Section 5: Stimulus Programs*.

A list of TDHCA programs, organized by their Division, follows:

#### **Community Affairs Division**

- Community Service Block Grant Program
- Comprehensive Energy Assistance Program
- Emergency Solutions Grants Program
- Homeless Housing and Services Program
- Section 8 Housing Choice Voucher Program
- Weatherization Assistance Program

**HOME Division**

- Contract for Deed Conversion Program
- Single Family Development
- Tenant-Based Rental Assistance
- Homebuyer Assistance Program
- Homeowner Rehabilitation Assistance Program

**Housing Trust Fund Division**

- Contract for Deed Conversion Pilot Program
- Amy Young Barrier Removal and Rehabilitation Program
- Homebuyer Assistance Program

**Manufactured Housing Division**

**Multifamily Finance Division**

- Housing Tax Credit Program
- Multifamily Bond Program
- Multifamily Rental Housing Development

**Office of Colonia Initiatives**

- Colonia Self-Help Center Program
- Texas Bootstrap Loan Program

**Neighborhood Stabilization Program Division**

- Neighborhood Stabilization Program 1 (Stimulus Program)
- Neighborhood Stabilization Program 3 (Stimulus Program)

**Texas Homeownership Division**

- My First Texas Home Program
- Mortgage Credit Certificate Program
- National Foreclosure Mitigation Counseling Program (Stimulus Program)
- Texas Statewide Homebuyer Education Program

Regarding CDBG Disaster Recovery Programs, effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred to the Texas General Land Office (GLO) from the Department.

## COMMUNITY AFFAIRS DIVISION

The Community Affairs Division offers the Community Services Block Grant Program, Comprehensive Energy Assistance Program, Emergency Solutions Grants Program, Homeless Housing and Services Program, Section 8 Housing Choice Voucher Program, and Weatherization Assistance Program.

### COMMUNITY SERVICES BLOCK GRANT PROGRAM

The Community Services Block Grant Program (CSBG), received from the U.S. Department of Health and Human Services (USHHS), funds CSBG-eligible entities and activities that support the intent of the CSBG Act. TDHCA provides administrative support funds to Community Action Agencies (CAAs) and other human service delivery organizations that offer emergency and poverty-related programs to lower-income persons.



Replacing old cooling units with new ones is a function of Community Affairs' Weatherization Assistance Program.

Ninety-percent of the funds must be provided to eligible entities defined under Section 673 of the CSBG Act to provide services to low-income individuals. These agencies must be private nonprofit entities or units of local government and are designated by the Governor as an eligible entity. Persons with incomes at or below 125 percent of the current federal income poverty guidelines issued by USHHS are eligible for the program.

CSBG provides administrative support to 43 CSBG-eligible entities. Five percent of the State's CSBG allocation is used for discretionary activities, including to (1) provide emergency disaster relief assistance to persons impacted by a natural or man-made disaster; (2) support statewide initiative from national organizations that represent CSBG funded entities to coordinate reports and provide training and technical assistance to CSBG-eligible entities, and (3) support a statewide initiative to provide training and technical assistance to organizations providing services to homeless persons and persons at-risk of homelessness. If funds are available, the Department may use CSBG State discretionary funds to support innovative projects that address the causes of poverty, promote client self-sufficiency for projects operated by organizations serving Native Americans, projects that serve migrant or seasonal farm workers and to other eligible discretionary activities as authorized by the Department's Board. No more than five percent of the CSBG allocation may be used for administrative purposes by the state.

Allocations to the 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 population density. Poverty population is given 98 percent weight and the ration of inverse population density is given 2 percent weight.

Community Services Block Grant funding for FY 2013 is estimated at \$32,435,360. The exact 2013 allocation is not known at this time; however, it is anticipated that CSBG funding will be reduced. Additional documentation, including the CSBG State Plan, may be accessed at the TDHCA website at

<http://www.tdhca.state.tx.us/community-services/csbg>. For more information, contact the Community Services Section at (512) 475-3905.

**Contact:** For assistance, individuals should contact the local CAA, 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 can call Rita Gonzales-Garza, Community Affairs Division, at (512) 475-3905.

**Funding Source:** U.S. Department of Health and Human Services

**Type of Assistance:** Grants

**Recipients:** CAAs and other eligible entities

**Targeted Beneficiaries:** Persons at or below 125 percent of the federal poverty guidelines

## COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

The 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 eligible households. TDHCA administers the program through a network of 42 CEAP subrecipients. The subrecipients consist of CAAs, nonprofit entities and units of local government. The targeted beneficiaries of CEAP in Texas are households with an income at or below 125 percent of federal poverty guidelines, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

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

Comprehensive Energy Assistance Program funding for FY 2013 is unknown at this time and will depend on federal funding levels.

The Energy Assistance Plans and Rules may be accessed online at <http://www.tdhca.state.tx.us/community-affairs/ceap/index.htm> on the TDHCA website. For more information, contact the Community Affairs Division at (512) 475-3951. To apply for CEAP, call toll free 1-877-399-8939, using a land line phone or call 211.

**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 Cate Taylor at 512-475-1435.

**Funding Source:** U.S. Department of Health and Human Services’ Low Income Home Energy Assistance Program grant

**Type of Assistance:** Grants

**Recipients:** CAAs, nonprofits and local governments

**Targeted Beneficiaries:** Households with income at or below 125 percent of federal poverty guidelines

## EMERGENCY SOLUTIONS GRANTS PROGRAM

The Emergency Solutions Grants Program (ESG), previously known as the Emergency Shelter Grants Program (ESGP), receives funding from the U.S. Department of Housing and Urban Development

(HUD) and awards grants to units of local government and private nonprofit entities that provide homeless persons, as well as those at risk of homelessness, the services necessary to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG funds may also be used for renovation and rehabilitation of existing shelters.

ESG funds are reserved according to the percentage of poverty population identified in each of the 13 Uniform State Service Regions and funds are dispersed according to a Regional Allocation Formula. For the 2012 ESG application cycle, the top scoring applications in each region were recommended for funding, based on the amount of funds available for that region. The Department received 99 applications and funded 38 entities for a total of \$8,787,154.34.

ESG funding for the State of Texas for state FY 2013 totals \$12,038,451. These funds include \$2,908,940 assigned by HUD as part of a second allocation for the federal FY 2011, and \$9,129,511 assigned by HUD for the federal FY 2012. Both of these allocations will be used by ESG subrecipients during a contract period that runs from October 1, 2012 through September 30, 2013.

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 ESG. For more information, contact the Community Affairs Division at (512) 475-3950.

**Contact:** Individuals seeking assistance may search for 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 may call Mariana Salazar, Community Affairs Division, at (512) 475-4576

**Funding Source:** HUD

**Type of Assistance:** Grants

**Recipients:** Local governments and nonprofit entities

**Targeted Beneficiaries:** Homeless persons or those at risk of homelessness, with incomes less than 30 percent AMFI

## HOMELESS HOUSING AND SERVICES PROGRAM

The Homeless Housing and Services Program (HHSP) was established by the 81<sup>st</sup> Texas Legislature and codified in statute by the 82<sup>nd</sup> Legislature. HHSP funds are for the purpose of assisting major urban areas identified in statute in providing services to homeless individuals and families, including services such as case management and housing placement and retention.

While no direct appropriations were made for HHSP during the 82<sup>nd</sup> Legislature, Senate Bill 1, 82<sup>nd</sup> Legislature, First Called Session, allows the Department to apply available funds to this program. For State Fiscal Year 2013, the Department has identified Housing Trust Fund and residual funds primarily from the Mortgage Revenue Bond program in the amount of \$5,000,000.

More Homeless Housing and Services Program information may be accessed online at [www.tdhca.state.tx.us](http://www.tdhca.state.tx.us). For more information, contact the Community Affairs Division at (512) 475-3905.

**Contact:** HHSP Sub-grantees can be found online at <http://www.tdhca.state.tx.us/texans.htm> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call Mary Dodson at (512) 475-1371.

**Funding Source:** Texas Housing Trust Fund and Mortgage Revenue Bond Program funds.

**Type of Assistance:** Grants.

**Recipients:** Local governments and nonprofit entities in the State's eight largest cities: Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston and San Antonio.

**Targeted Beneficiaries:** Homeless persons or those at risk of homelessness, 50 percent AMFI.

## SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

TDHCA received funding for the Section 8 Housing Choice Voucher (Section 8) Program from HUD for counties included in TDHCA's Public Housing Authority's allocation. The Section 8 Program provides rental assistance payments on behalf of low-income individuals and families, including the elderly and persons with disabilities. The Section 8 Program currently contracts with units of local governments, community action agencies and public housing authorities to assist with the administration of approximately 1,000 housing choice vouchers. The Department administers vouchers in 22 counties.

The TDHCA Section 8 Housing Choice Voucher Program specifically serves households in small cities and rural communities that are not served by similar local or regional housing voucher programs. Eligible households have a gross income that does not exceed 50 percent of HUD's median income guidelines. HUD requires 75 percent of all new households admitted to the program be at or below 30 percent of the area median income. Eligibility is based on several factors, including the household's income, size and composition, citizenship status, assets and medical and childcare expenses. Additionally, a portion of TDHCA's Section 8 vouchers are utilized 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.

Projected Section 8 Housing Choice Voucher Program funding for FY 2012: \$5,833,128. Projected funding may vary depending on action taken by HUD.

Additional documentation, including the Section 8 Plan, may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/pubs.htm#sec8>. For more information, contact the Section 8 Program at (512) 475-3892.

**Contact:** Individuals needing assistance can find a local Section 8 provider 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. TDHCA Section 8 Program can be reached at (512) 475-3892 or 1-800-237-6500.

**Funding Source:** HUD

**Type of Assistance:** Rental subsidy

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

## WEATHERIZATION ASSISTANCE PROGRAM

The Weatherization Assistance Program (WAP) is funded by the U.S. Department of Energy (DOE) and U.S. Health and Human Services (USHHS) Low Income Home Energy Assistance Program (LIHEAP). The Weatherization Assistance Program allocates funding regionally to help households in each region control energy costs through the installation of weatherization measures and energy conservation education. The Department administers WAP through a network of 26 WAP subrecipients. The subrecipients consist of CAAs, nonprofit entities and units of local government. The targeted beneficiaries of WAP in Texas are households with an income at or below 125 percent of federal poverty with priority given to the elderly; persons with disabilities; families with young

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

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

Projected Weatherization Assistance Program funding for FY 2013 is unknown at this time and will depend on federal funding levels. While DOE funding will not be provided for 2013, TDHCA will still be operating the WAP program in 2013 with unexpended balances from 2012.

The Energy Assistance Plans and Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/community-affairs/wap/index.htm> . For more information, contact the Energy Assistance Section at (512) 475-3951. To apply for weatherization, call toll free 1-888-606-8889, using a land line phone.

**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 TDHCA at 800-252-0657.

**Funding Source:** U.S. Department of Energy's Weatherization Assistance Program and the U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP)

**Type of Assistance:** Grants

**Recipients:** CAAs, nonprofits and local governments

**Targeted Beneficiaries:** Households with income at or below 125 percent of federal poverty guidelines.

#### WEATHERIZATION ASSISTANCE PROGRAM ARRA (STIMULUS PROGRAM)

Through ARRA, TDHCA received over \$326,975,732 in additional funding for WAP. ARRA WAP ended on June 30, 2012. See the *Stimulus Programs* chapter in this document for more details on Weatherization Assistance Program funded through the ARRA.

**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 Cate Taylor at 512-475-1435.

**Funding Source:** U.S. Department of Energy's Weatherization Assistance Program and the U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP)

**Type of Assistance:** Grants.

**Recipients:** CAAs, nonprofits and local governments

**Targeted Beneficiaries:** Households with income at or below 200 percent of federal poverty guidelines.

## HOME DIVISION

The HOME Division offers Contract for Deed Conversion, Homebuyer Assistance, Homeowner Rehabilitation Assistance, Single Family Development, Tenant-Based Rental Assistance and other specialty programs within these activities, including Community Housing Development Organization (CHDO) Set-Aside funds.

The HOME Investment Partnerships (HOME) Program is authorized under the Cranston-Gonzalez National Affordable Housing Act (42 USC Section 12701 et. seq.) and receives funding from HUD.



HOME's Homeowner Rehabilitation Assistance Program helps replace homes that have become uninhabitable.

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, homelessness and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations in order to strengthen their capacity to meet the housing needs of lower income Texans. To achieve this purpose, the HOME Program provides loans and grants to units of general local government, Public Housing Authorities (PHAs), Community Housing Development Organizations (CHDOs), and nonprofit organizations. HOME funds awarded under this plan are made available on a regional basis according to the Regional Allocation Formula (RAF). The HOME RAF can be found in the TDHCA Allocation Plan section of this *Action Plan*. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that all participants meet and follow state implementation guidelines and federal regulations.

According to §2306.111, Texas Government Code, in administering federal housing funds provided to the state under the Cranston-Gonzalez National Affordable Housing Act (Act), the Department shall expend 95 percent of these funds for the benefit of non-participating jurisdictions that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Section 2306.111(c) of the Texas Government Code and subject to the submission of qualified applications, 5 percent of the annual HOME Program allocation shall be allocated for applications serving persons with disabilities living in any part of the state. Additionally, federal regulations require a minimum of 15 percent of the annual HOME allocation be reserved for Community Housing Development Organizations (CHDOs). CHDO set-aside projects are owned, developed, or sponsored by the CHDO, and result in the development of rental units or single-family homeownership. In energy efficiency efforts, the HOME Program requires awardees to adhere to the statewide energy code requirements.

## CONTRACT FOR DEED CONVERSION PROGRAM

The Contract for Deed Conversion Program provides funds to convert an eligible contract for deed to a warranty deed financed by a mortgage loan secured by a deed of trust. These funds are awarded as specified in published Notices of Funding Availability.



## **SINGLE FAMILY DEVELOPMENT**

Single Family Development is a Community Housing Development Organization (CHDO) set-aside activity. CHDOs activities include acquisition, new construction, rehabilitation, or reconstruction of single family housing which must be sold to households at or below 80 percent AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project. These funds are awarded as specified in published Notice of Funding Availability.

## **TENANT-BASED RENTAL ASSISTANCE**

Tenant-Based Rental Assistance (TBRA) provides rental subsidy, security and utility deposit assistance. TBRA allows the assisted tenant 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, except for special circumstances for which 36 months may be allowed. A tenant may also be eligible for an additional 24 months of assistance, for a period of assistance not to exceed 60 months cumulatively, if the tenant is currently on the waiting list for a Section 8 Housing Choice Voucher through a local public housing authority.

A participating tenant must also participate in a self-sufficiency program. This program can also be used to address housing issues arising from state- or federally-declared disasters. These funds are awarded as specified in published Notices of Funding Availability.

## **HOMEBUYER ASSISTANCE PROGRAM**

The Homebuyer Assistance Program includes down payment and closing cost assistance and is provided to homebuyers for the acquisition of affordable single-family housing, including new manufactured housing. Funds may also be made available to perform accessibility modifications. This program can also be used to address housing issues arising from state- or federally-declared disasters. These funds are awarded as specified in published Notice of Funding Availability.

## **HOMEOWNER REHABILITATION ASSISTANCE PROGRAM**

The Homeowner Rehabilitation Assistance Program offers rehabilitation or reconstruction cost assistance to homeowners for the repair or reconstruction of their existing home, which must be the principal residence of the homeowner. Funds may also be made available to refinance existing mortgage debt to increase affordability if the refinance takes place in conjunction with substantial rehabilitation. This program can also be used to address housing issues arising from state- or federally-declared disasters. These funds are awarded as specified in published Notices of Funding Availability.

## **SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2013**

The HOME Program anticipates receiving \$24,000,000 in federal HOME allocated funds and \$3,000,000 in multifamily and single-family program income for a total of \$27,000,000 estimated funding available for distribution.

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/>. For more information regarding the HOME Program, contact the HOME Division directly at (512) 463-8921.

**NOTE:** The Tax Credit Assistance Program (TCAP) is administered by the HOME Division; this program stopped receiving applications before the publication of this document. Therefore, information about TCAP is only included in the *Stimulus Programs* chapter and not in the HOME Division section of the Action Plan.

**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) 463-8921.

**Funding Source:** HUD

**Type of Assistance:** Loans and grants

**Recipients:** Local service providers: units of local government, PHAs, CHDOs, and nonprofits entities

**Targeted Beneficiaries:** AMFI levels are set by program Notices of Funding Availability and will vary from 30% AMFI to 80% AMFI, depending on the program

## HOUSING TRUST FUND DIVISION

For the 2012-2013 biennium, the Housing Trust Fund offers the Amy Young Barrier Removal Program, the Homebuyer Assistance Program, and the Contract for Deed Conversion Pilot Program.

The Housing Trust Fund Program receives general appropriations funding from the State of Texas, including the use of loan repayments from previous projects funded with Housing Trust Fund allocations. The Housing Trust Fund is the only State funded affordable housing program. Funding is awarded as loans or grants to nonprofits, units of local government, PHAs and for-profit entities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households. Housing Trust Fund monies awarded under the *2012-2013 Housing Trust Fund Biennial Plan* are released on a regional basis according to the Regional Allocation Formula (RAF) in accordance with the Texas Government Code. Given current funding levels for SFY 2013, the RAF will not be utilized to determine funding award.



Amy Young Barrier Removal Program, funded by the Housing Trust Fund, helps make homes accessible for persons with disabilities

### AMY YOUNG BARRIER REMOVAL PROGRAM

The Amy Young Barrier Removal Program provides a one-time grant of up to \$20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications and the elimination of hazardous housing 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.

### HOMEBUYER ASSISTANCE PROGRAM

The Homebuyer Assistance Program provides zero percent interest loans of up to \$10,000 for down payment and closing cost assistance for first-time homebuyers and Texas veterans at or below 80% AMFI.

### CONTRACT FOR DEED CONVERSION PILOT PROGRAM

The Contract for Deed Conversion Pilot Program provides capacity building grants to nonprofit organizations providing training and technical assistance to homeowner colonia residents at or below 60% AMFI to convert contracts for deeds into deeds that convey title and are financed by mortgage loans secured by deed of trust liens.

### SUMMARY OF HOUSING TRUST FUND PROGRAM FUNDING FOR FISCAL YEARS 2012-2013

The Housing Trust Fund program funding level of \$9,477,000 for state FY 2012-2013 was programmed with a Biennial Plan and NOFAs were released in accordance with the Plan. The Housing Trust Fund Rule and Funding Plan may be accessed from the TDHCA website at:

<http://www.tdhca.state.tx.us/htf>. For more information about the Housing Trust Fund Program, contact the Housing Trust Fund Division at: [HTF@tdhca.state.tx.us](mailto:HTF@tdhca.state.tx.us).

**Contact:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call Dee Patience at (512) 475-2567.

**Funding Source:** Appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants

**Type of Assistance:** Loans and grants

**Recipients:** Local service providers including units of local government, PHAs, for-profit entities and non-profit organizations

**Targeted Beneficiaries:** AMFI levels are set by program Notices of Funding Availability and will vary from 30% AMFI to 80% AMFI, depending on the program activity.

## 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; by providing consumers with fair and effective remedies; and by providing 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 licenses manufactured housing developers, maintains ownership records, and inspects manufactured properties throughout the state.

Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. Additionally, the Manufactured Housing Division works collectively with TDHCA by inspecting properties for the Compliance and Asset Oversight Divisions and by inspecting and licensing Migrant Labor Housing. The Manufactured Housing Division also handles over 94,000 incoming calls per year in its call center and investigates approximately 500 consumer complaints a year.

**Contact:** Texas Department of Housing and Community Affairs  
Manufactured Housing Division  
PO Box 12489  
Austin, TX 78711-2489  
(512) 475-2200  
1-800-500-7074  
[www.tdhca.state.tx.us/mh](http://www.tdhca.state.tx.us/mh)

## MULTIFAMILY FINANCE DIVISION

The Multifamily Finance Division offers the Housing Tax Credit Program, the Multifamily Bond Program, and the HOME Multifamily Rental Housing Development Program.

### HOUSING TAX CREDIT PROGRAM

The Housing Tax Credit (HTC) Program receives authority from the U.S. Treasury Department to provide tax credits to nonprofits organizations or for-profit developers. The program supports the development of rental housing that includes reduced rents for low-income Texans. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 60 percent of Area Median Family Income. All rental developments must meet the accessibility requirements of Section 504 of the Rehabilitation Act of 1973.



The Multifamily Finance Production's Housing Tax Credit Program provided funding for the development of Wildflower Terrace  
(Photo: Patrick Y. Wong)

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 Section 42. The Code authorizes tax credits in the amount of \$2.25 per capita of the state population (which changes annually based on inflation), excluding any additional funds that may be allocated under Public Law 110-343 for disaster recovery or by Congress. Housing tax credits are also awarded to developments with tax-exempt bond financing and are made independent of the annual state housing tax credit ceiling. TDHCA is the only entity in the state with the authority to allocate HTCs under this program. As required by the Code the TDHCA develops the Housing Tax Credit Program Qualified Allocation Plan (QAP) which establishes the procedures and requirements relating to an allocation of housing tax credits. Pursuant to Section 2306.6724(c) of the Texas Government Code, the Governor shall approve, reject, or modify and approve the Board-approved QAP not later than December 1 of each year. The distribution of the housing tax credits under the state ceiling are allocated on a regional basis according to the Regional Allocation Formula (RAF) pursuant to Section 2306.111(d)(3) and 2306.1115 of the Texas Government Code. The HTC RAF can be found in the TDHCA Allocation Plan section of this *Action Plan*.

To qualify for tax credits, the proposed development must involve new construction, reconstruction or undergo substantial rehabilitation of residential units, which is generally defined as at least \$25,000 per rental unit in building costs and site work. For tax-exempt bond developments less than 25 years old, the minimum rehabilitation is \$15,000 per unit. The credit amount for which a development may be eligible depends on the total amount of depreciable capital improvements, the percentage of units set aside for qualified tenants and the funding sources available to finance the total development cost. Typically, 60 to 100 percent of a development's units will be set aside for qualified tenants in order to maximize the amount of tax credits the development may be eligible to claim.

Credits from the state housing credit ceiling are awarded regionally through a competitive application process. Each application must satisfy certain requirements pursuant to the QAP and multifamily rules and is scored based on selection criteria contained in the QAP. Once reviews of the applications have been completed, the Board considers the recommendations of TDHCA staff and determines a final award list. Housing tax credits associated with tax-exempt bond financing are awarded through a similar application review process; however, because the credits associated with these applications do not come from the state housing credit ceiling the application process is considered noncompetitive and the selection criteria are not applicable to the application.

In an effort to promote greater energy efficiency, the Housing Tax Credit Program requires developments to adhere to the statewide energy code and provide Energy Star Rated appliances. The Housing Tax Credit Program also allows for additional threshold and/or selection application points for the use of energy-efficient alternative construction materials including R-15 wall and R-30 ceiling insulation, 14 SEER or greater (seasonal energy efficiency ratio) cooling units and numerous green building initiatives.

The estimated HTC state housing ceiling amount for FY 2013 is approximately \$56,484,298.

The Housing Tax Credit Program QAP and other applicable rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/multifamily/htc>. For more information, contact the Multifamily Finance Division at (512) 475-3340.

## MULTIFAMILY BOND PROGRAM

The Multifamily Bond Program issues tax-exempt and taxable housing Mortgage Revenue Bonds (MRBs) under the Private Activity Bond Program (PAB), to fund loans to nonprofit and for-profit developers who assist very low- to moderate-income Texans. Owners elect to set aside units in each development according to Section 1372 of the Texas Government Code.

TDHCA issues tax-exempt, multifamily MRBs through the authority defined by the Internal Revenue Code. Tax-exempt bonds used to create housing developments are subject to the State's private activity volume cap. The funding priorities are as follows:

- **Priority 1:**
  - (a) Set aside 50 percent of units rent capped at 30 percent of 50 percent AMFI and the remaining 50 percent of units rents capped at 30 percent of 60 percent of AMFI; or
  - (b) Set aside 15 percent of units rent capped at 30 percent of 30 percent of AMFI and the remaining 85 percent of units rent capped at 30 percent of 60 percent of AMFI; or
  - (c) Set aside 100 percent of units rent capped at 30 percent of 60 percent of AMFI for developments located in a census tract with median income that is higher than the median income of the county, MSA or PMSA in which the census tract is located.
- **Priority 2:**
  - Set aside 80 percent of units rent capped at 30 percent of 60 percent of AMFI
  - Up to 20 percent of the units can be market rate
- **Priority 3:**
  - (a) Any qualified residential rental development

The State will set aside 22 percent of the annual private activity volume cap for multifamily developments. For 2013, approximately \$536 million in issuance authority will be made available to



various issuers to finance multifamily developments, of which 20 percent, or approximately \$107 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the subceilings of the PAB program that have not been reserved collapse into one allocation pool. This is an opportunity for TDHCA to apply for additional allocation and subsequently which allows TDHCA to issue more bonds than the set-aside of \$107 million.

The Private Activity Bond Program is administered by the Texas Bond Review Board (BRB). Issuers may 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, TSAHC and various local issuers that comprise the thirteen state service regions. Applications submitted to TDHCA for the PAB program will be scored and ranked by priority and highest score. TDHCA will be accepting applications throughout the 2013 program year. Developments that receive 50 percent or more of their funding from the proceeds of tax-exempt bonds under the private activity volume cap are also eligible to apply for HTCs.

In line with the Department's energy efficiency efforts, the Multifamily Bond Program requires applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances and due to the scoring and ranking of bond pre-applications the selection criteria offers points for the use of energy-efficient alternative construction materials including R-15 wall and R-30 ceiling insulation, and 14 SEER or greater (seasonal energy efficiency ratio) cooling units.

The Multifamily Housing Revenue Bond Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/multifamily/bond>. For more information, contact the Multifamily Finance Production Division at (512) 475-3340.

## HOME MULTIFAMILY RENTAL HOUSING DEVELOPMENT

The Multifamily Finance Division awards HOME Program Multifamily Rental Housing Development 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 as defined by HUD. These funds are awarded as specified in the published Notices of Funding Availability and are available to Community Housing Development Organizations (CHDOs).

**Contact:** For a list of TDHCA-funded properties in your area, contact TDHCA by phone at 1-800-525-0657 or online at <http://tdhca.state.tx.us/texans.htm>. Program administrators can contact the Multifamily Division at (512) 475-3340.

**Funding Source:** U.S. Internal Revenue Service and HUD.

**Type of Assistance:** Housing Tax Credits, Private Activity Bonds and loans.

**Recipients:** For-profit entities, non-profit organizations, and CHDOs.

**Targeted Beneficiaries:** Households at or below 60% AMFI



## NEIGHBORHOOD STABILIZATION PROGRAM DIVISION

The Neighborhood Stabilization Program Division administers the Texas Neighborhood Stabilization Program. TDHCA received NSP 1 and NSP 3 funding.

*Neighborhood Stabilization Program, (NSP 1 and NSP 3)*

The purpose of the program is to redevelop abandoned, foreclosed and vacant properties into affordable housing and remove blight in areas that are documented to have the greatest potential for declining property values as a result of foreclosures. Units of local governments and nonprofit entities are eligible to apply for these funds. Homes will be sold or rented to eligible low-to-moderate income households.



A house built using three 45-foot shipping containers is part of a comparable study on energy efficiency funded by the Neighborhood Stabilization Program (Photo: SAAHC)

For more information on NSP 1 and NSP 3, see the *Stimulus Programs* chapter.

**Contact:** The organizations administering NSP can be found online at <http://www.tdhca.state.tx.us/nsp/>. For questions about NSP, contact Marni Holloway at (512) 475-3726.

**Funding Source:** HUD

**Type of Assistance:** Loans and grants

**Recipients:** Local service providers: units of local government and entities that are approved by the local government

**Targeted Beneficiaries:** Households at or below 120 percent AMFI

## OFFICE OF COLONIA INITIATIVES

The Office of Colonia Initiatives Division offers two programs: the Colonia Self-Help Center Program and the Texas Bootstrap Loan Program.

### COLONIA SELF-HELP CENTER PROGRAM

In 1995, the 74<sup>th</sup> Legislature passed Senate Bill 1509, a legislative directive to establish Colonia Self-Help Centers (SHCs) in Cameron/Willacy, Hidalgo, Starr, Webb and El Paso counties. The operation of the Colonia SHCs is funded through a 2.5% set-aside of the Community Development Block Grant (CDBG) Program, a federal entitlement program administered by the Texas Department of Agriculture. The Colonia SHC program also allows the Department to establish a Colonia SHC in any other county if the county is designated as an economically distressed area. Operation of the Colonia SHCs is managed by local nonprofit organizations, CAAs or local housing authorities that have demonstrated the capacity to operate a Colonia SHC.



The Office of Colonia Initiatives, through its Bootstrap Loan Program, has helped build over 1,500 homes for low-income families in Texas.

These Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families in a variety of ways including housing, community development activities, infrastructure improvements, outreach and education.

Colonia Self-Help Center Program funding for FY 2012: \$1,600,000

Colonia Self-Help Center Program estimated funding for FY 2013: \$1,400,000

More detail can be found in *Section 6: Colonia Action Plan*. Additional information may be access at the TDHCA website at <http://www.tdhca.state.tx.us/oci/centers>. For more information, contact Will Gudeman at (512) 475-4828 or [will.gudeman@tdhca.state.tx.us](mailto:will.gudeman@tdhca.state.tx.us).

**Contact:** The Office of Colonia Initiatives at 1-800-462-4251

**Funding Source:** HUD

**Type of Assistance:** Grants and forgivable loans

**Recipients:** Units of local government, nonprofit organizations, public housing authorities, and community action agencies

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

### TEXAS BOOTSTRAP LOAN PROGRAM (OWNER-BUILDER)

The Texas Bootstrap Loan Program provides loans through certified nonprofit organizations for self-help housing initiatives. Identified as the Owner-Builder Loan Program in Texas Government Code 2306.751, the Texas Bootstrap Loan 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

throughout Texas. This program is funded through the Housing Trust Fund. At least two-thirds of loans made in 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 percent of AMFI.

Texas Bootstrap Loan Program funding for FY 2012: \$3,000,000.

Texas Bootstrap Loan Program funding for FY 2013: \$3,000,000.

More detail can be found in *Section 6: Colonia Action Plan*. Additional information may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/oci/bootstrap.jsp>. For more information, contact Raul Gonzales at (512) 475-1473 or [raul.gonzales@tdhca.state.tx.us](mailto:raul.gonzales@tdhca.state.tx.us).

**Contact:** Individuals and program administrators can call the Office of Colonia Initiatives at 1-800-462-4251 or go online at <http://www.tdhca.state.tx.us/oci>.

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

**Type of Assistance:** Loans

**Recipients:** Local service providers: nonprofit organizations and/or Self-Help Centers

**Targeted Beneficiaries:** Households at or below 60 percent AMFI

## TEXAS HOMEOWNERSHIP DIVISION

The Homeownership Division offers the My First Texas Home Program, Mortgage Credit Certificate Program, the National Foreclosure Mitigation Counseling Program and the Texas Statewide Homebuyer Education Program.

### MY FIRST TEXAS HOME PROGRAM

Previously, the Department had funded new home ownership activity under the First Time Homebuyer Program through the sale of tax-exempt mortgage revenue bonds. As a result of continued unfavorable market conditions, the program has been replaced by the My First Texas Home Program which is funded through the sale of mortgage backed securities directly into the secondary market, a market where investors purchase securities or assets from other investors rather than from issuing companies themselves. As a result of this new Taxable Mortgage Program (TMP), program guidelines will differ slightly from those previously required of a tax-exempt mortgage revenue bond program. The program will continue to be offered through a network of participating lenders. The program will also continue to provide homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115 percent of AMFI limitations, based on IRS adjusted income limits, or 140 percent of AMFI limitations if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30 percent of program funds are made available to assist Texans earning 80 percent or less of program income limits.



In state fiscal year 2012, the Texas Homebuyer Program helped over 2,600 families become homeowners.

Income limits for the program will continue to be in line with those set by the IRS Tax Code (1980) which governed the First Time Homebuyer Program because it used tax exempt bonds as its funding source. These limits are based on income figures determined by HUD. The first-time homebuyer restriction will continue to apply to anyone who has not owned a home within the last three years. Certain exceptions to the first-time homebuyer restriction, income ceiling and maximum purchase price limitation apply in targeted areas. Targeted areas are defined as qualified census tracts in which 70 percent or more of the families have an income of 80 percent 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.

Projected My First Texas Home Program funding for FY 2013: \$300,000,000.

New rules for the TMP were published and approved by the Department to reflect the alternative funding source used to fund the program and to remove specific references to the Internal Revenue Tax Code that no longer are applicable. The Taxable Mortgage Program Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/homeownership>. For more information, contact Eric Pike, Texas Homeownership Division, at (512) 475-3356 or [eric.pike@tdhca.state.tx.us](mailto:eric.pike@tdhca.state.tx.us). To request a My First Texas Home information packet, please call 1-800-792-1119.

**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](http://www.myfirsttexashome.com) to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating lender and realtor lists. Persons interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0277.

**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 up to 115 percent AMFI who meet program guidelines or 140 percent AMFI who meet program guidelines in a targeted area, and are able to qualify for a mortgage loan

## MORTGAGE CREDIT CERTIFICATE PROGRAM

TDHCA has the ability to issue Mortgage Credit Certificates (MCCs) through its bond authority. The program is offered through a network of approved lenders. An MCC provides a tax credit up to \$2,000 annually that reduces the borrower's federal income tax liability. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account. MCC tax credits in excess of a borrower's current year tax liability may, however, be carried forward for use during the subsequent three years.

The MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115 percent of AMFI limitations, based on IRS adjusted income limits, or 140 percent of AMFI limitations if in a targeted area. In order to participate in the 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 MCC Program may be underwritten utilizing FHA, VA, RHS or Conventional guidelines at prevailing market rates.

The MCC Program may now be combined with the My First Texas Home Program since the My First Texas Home Program since it is not funded through the sale of tax-exempt mortgage revenue bonds. Borrowers must continue to meet the eligibility requirements of the MCC Program. However, only government loans such as FHA, VA or RHS are allowed under the My First Texas Home Program.

Projected Mortgage Credit Certificate funding for FY 2013: \$100,000,000

For more information, contact Eric Pike, Texas Homeownership Division, at (512) 475-3356 or [eric.pike@tdhca.state.tx.us](mailto:eric.pike@tdhca.state.tx.us).

**Contact:** Call 1-800-792-1119 to request additional program information or visit the website at: [www.myfirsttexashome.com](http://www.myfirsttexashome.com). Persons interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0277.

**Funding Source:** Tax-exempt and taxable Mortgage Revenue Bonds.

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

**Administrators:** Participating mortgage lenders.

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

## NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM (STIMULUS PROGRAM)

NFMC funds are federal funds available through NeighborWorks America for foreclosure intervention counseling, training and administration. The purpose of the program is to expand and supplement foreclosure counseling. TDHCA applied for and received NFMC Round 2, Round 3, Round 4, Round 5, and Round 6. TDHCA is in the process of administering NFMC Round 5 and Round 6. It is currently

developing an application for Round 7, which, if awarded, is anticipated to be the last round of NFMC funding that TDHCA will apply for and administer.

For more information on NFMC, see the *Stimulus Programs* chapter.

**Contact:** Homeowners can call 800-569-4287 or go online at [www.findaforeclosurecounselor.org](http://www.findaforeclosurecounselor.org) for a local HUD-approved housing counselor. For more information about NFMC for program administrators, contact the Housing Resource Center at 800-525-0657.

**Funding Source:** HUD

**Type of Assistance:** Counseling for the homeowner, which may include contact with the lenders, investors and servicers.

**Recipients and Targeted Beneficiaries:** Homeowners at risk of foreclosure at any AMFI level.

## TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

The 75th Texas Legislature passed HB 2577, which in part 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 the Texas Statewide Homebuyer Education Program (TSHEP) to fulfill this mandate. The program aims to bring comprehensive homebuyer education to all 254 Texas counties and promote the uniform quality of homebuyer education provided throughout the state.

TDHCA, in conjunction with its Governing Board, recently made the decision to transfer the day to day administration of the program to the Texas State Affordable Housing Corporation (TSAHC) effective September 1, 2012. TDHCA will continue to provide a portion of the funding for the program and will remain engaged and provide 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 consumer seeking counseling services.

Projected Texas Statewide Homebuyer Education Program funding for FY 2012: \$50,000

For more information, contact Eric Pike, Texas Homeownership Division, at (512) 475-3356 or [eric.pike@tdhca.state.tx.us](mailto:eric.pike@tdhca.state.tx.us).

**Contact:** Individuals seeking homebuyer classes may search for providers in their area online at <http://www.texasfinancialtoolbox.com/> For more information on TSHEP classes to become a certified homebuyer counselor, call 512-475-3993.

**Funding Source:** State funds

**Type of Assistance:** Training and referral services

**Recipients:** Local nonprofit homebuyer education providers or prospective providers

**Targeted Beneficiaries:** No AMFI limits

## ***HOUSING SUPPORT CONTINUUM***

The Housing Support Continuum consists of a series of phases that low-income households may experience at different times of their lives and the assistance provided through the network of TDHCA-funded service providers in regard to each phase. The Housing Support Continuum has six phases: (1) Poverty and Homelessness Prevention, (2) Rental Assistance and Multifamily Development, (3) Homebuyer Assistance and Single-Family Development, (4) Rehabilitation and Weatherization, (5) Foreclosure Relief and (6) 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.

#### **A. POVERTY PREVENTION**

##### **COMMUNITY SERVICES BLOCK GRANT PROGRAM**

Community Service Block Grant (CSBG) activities can be instrumental in preventing homelessness in the lowest-income populations. Activities for CSBG program including access to child care; health and human services; nutrition; transportation; job training and employment services; education services; activities designed to make better use of available income; housing services; emergency assistance; activities to achieve greater participation in the affairs of the community; youth development programs; information and referral services; activities to promote self-sufficiency; and other related services.

##### **COMPREHENSIVE ENERGY ASSISTANCE PROGRAM**

For those low-income Texans who have housing, subsidizing or reducing the energy costs may help keep that housing affordable and prevent homelessness. An applicant seeking energy assistance applies to the local Comprehensive Energy Assistance Program (CEAP) subrecipient for assistance. The subrecipient determines income eligibility, priority group status (this includes a review of billing history to determine energy burden and consumption) and determines which benefit level is most appropriate for the eligible applicant. If the CEAP applicant is eligible, the CEAP subrecipient makes the energy payment to an energy company through a vendor agreement with energy providers. Additionally, some households qualify for repair, replacement or retrofit of portable heating and cooling appliances.

General Assistance and Household Crisis Assistance benefits for an eligible household are the two CEAP assistance components, determined on a sliding scale based on 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.

## **B. HOMELESSNESS PREVENTION**

### **EMERGENCY SOLUTIONS GRANT 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. ESG funds can be utilized for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless; the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for the homeless; and, homelessness prevention and rapid re-housing assistance such as rental and utility assistance.

### **HOMELESS HOUSING AND SERVICES PROGRAM**

Homeless Housing and Services Program (HHSP) was created for the purpose of assisting large urban areas to provide services to homeless individuals and families, including the construction of shelter facilities, direct services related to housing placement, homelessness prevention, housing retention and rental assistance.

## **(2) RENTAL ASSISTANCE AND MULTIFAMILY DEVELOPMENT**

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.

### **A. RENTAL ASSISTANCE**

#### **SECTION 8 HOUSING CHOICE VOUCHER PROGRAM**

The Section 8 Housing Choice Voucher Program provides rental subsidies for decent, safe and sanitary housing to eligible households. TDHCA pays approved rent amounts directly to property owners. Qualified households may select the best available housing through direct negotiations with landlords to ensure accommodations that meet their needs.

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

The HOME Program's Tenant-Based Rental Assistance (TBRA) provides rental subsidy, security and utility deposit assistance. TBRA allows the assisted tenant 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, except for certain circumstances which allow for 36 months of assistance. A tenant may also be eligible for an additional 24 months of assistance, for a period of assistance not to exceed 60 months cumulatively, if the tenant is currently on the waiting list for a Section 8 Housing Choice Voucher through a local public housing authority. The tenant must also participate in a self-sufficiency program.

## **B. MULTIFAMILY DEVELOPMENT**

### **HOUSING TAX CREDIT PROGRAM**

The purpose of the Housing Tax Credit (HTC) Program is to encourage the development and preservation of affordable rental housing for low-income families, provide for the participation of for-



profit and nonprofit organizations in the program, maximize the number of units added to the state's housing supply and prevent losses in the state's supply of affordable housing.

#### **MULTIFAMILY BOND PROGRAM**

The proceeds of the bonds issued by TDHCA are used to finance the construction, acquisition, or rehabilitation of multifamily properties with the targeted beneficiaries being very low-, low- and moderate-income households. Property owners are also required to offer a variety of services to benefit the residents of the development. Specific tenant services must be designed to meet the needs of the current tenant profile and be selected from the list of tenant services identified in the Uniform Multifamily Rules.

#### **MULTIFAMILY (RENTAL HOUSING) DEVELOPMENT PROGRAM**

HOME Multifamily Development funds are awarded to eligible applicants for the development of affordable rental housing. Owners are required to make the units available to very low- and low-income families and must meet long-term rent restrictions as defined by HUD.

### **(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. An asset-development approach to addressing poverty emphasizes the use of public assistance to facilitate long-term investments rather than incremental increases in income. TDHCA works to ensure that potential homeowners understand the responsibilities of homeownership by offering homeownership education coursed as well as providing financial tools to make homeownership more attainable.

#### **A. HOMEBUYER EDUCATION**

##### **COLONIA SELF-HELP CENTER PROGRAM**

The Colonia Self-Help Center (SHC) Program provides outreach, education and technical assistance to colonia residents. Colonia SHCs provide technical assistance in credit and debt counseling, housing finance, contract for deed conversions, capital access for mortgages, as well as in grant writing, housing rehabilitation, new construction, surveying and platting, construction skills training, solid waste removal, tool library access for self-help construction and infrastructure construction and access.

##### **TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM**

To ensure uniform quality of the homebuyer education provided throughout the state, The Texas State Affordable Housing Corporation will contract with training professionals to teach local nonprofit organizations including Texas Agriculture Extension Agents, units of local government, faith-based organizations, CHDOs, community development corporations, community-based organizations and other organizations with a proven interest in community building the principles and applications of comprehensive pre- and post-purchase homebuyer education. The training professionals and TSAHC will also certify the participants as homebuyer education providers.

## **B. HOME BUYER ASSISTANCE**

### **CONTRACT FOR DEED CONVERSION PROGRAM**

The Contract for Deed Conversion Program provides fund to convert an eligible contract for deed into a traditional mortgage. This is achieved by offering assistance to eligible homebuyers for the acquisition or the acquisition and rehabilitation, new construction or reconstruction of properties. All conversions must be used for families that reside in a colonia and earn up to 60 percent AMFI.

### **MY FIRST TEXAS HOME PROGRAM – NON-TARGETED FUNDS**

The Texas Homeownership Division's My First Texas Home Program non-targeted funds may offer eligible homebuyers below-market interest rate loans and down payment assistance through a network of participating lenders. The program is available on a first-come, first-served basis to individuals or families up to 115 percent AMFI who meet income and home purchase requirements and have not owned a home as their primary residence in the past three (3) years.

### **MY FIRST TEXAS HOME PROGRAM – TARGETED FUNDS**

The Texas Homeownership Division's My First Texas Home Program targeted funds may offer eligible homebuyers below-market interest rate loans and down payment assistance through a network of participating lenders in areas of chronic economic distress. The program is available on a first-come, first-served basis to individuals or families up to 140 percent AMFI who meet income and home purchase requirements. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.

### **HTF - HOME BUYER ASSISTANCE PROGRAM**

The Housing Trust Fund's Homebuyer Assistance Program provides zero percent interest loans of up to \$10,000 for down payment and closing cost assistance for first-time homebuyers and Texas Veterans at or below 80% AMFI.

### **HOME - HOME BUYER ASSISTANCE PROGRAM**

HOME's Homebuyer Assistance includes down payment and closing cost assistance and is provided to homebuyers for the acquisition for affordable single-family housing, including manufactured housing. Homebuyer Assistance with Rehabilitation offers down payment and closing cost assistance and also includes construction costs associated with architectural barrier removal for homebuyers with disabilities.

### **MORTGAGE CREDIT CERTIFICATE PROGRAM – NON-TARGETED FUNDS**

The Texas Homeownership Division's Mortgage Credit Certificate (MCC) provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit may equal 35 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements. This program is available to qualifying households that make up to 115 percent AMFI.

## **MORTGAGE CREDIT CERTIFICATE PROGRAM – TARGETED FUNDS**

The Texas Homeownership Division's Mortgage Credit Certificate (MCC) provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit may equal 35 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements. This program is available to qualifying households that make up to 140 percent AMFI who will live in a home purchased in areas of chronic economic distress.

## **NEIGHBORHOOD STABILIZATION PROGRAM (STIMULUS PROGRAM)**

Financing mechanisms will allow homebuyers who earn 50 percent or less of AMFI to qualify for 100% financing through the Department at 0 percent interest for 30 years and will also allow homebuyers who earn 120 percent or less of AMFI to qualify for up to \$30,000 in homebuyer assistance in the form of a deferred, forgivable loan.

### **C. SINGLE-FAMILY DEVELOPMENT**

#### **SINGLE FAMILY DEVELOPMENT**

The HOME Programs' Single Family Development activity provides funding to Community Housing Development Organizations (CHDOs) that can apply for loans to develop single-family affordable housing for households at or below 80 percent AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project.

#### **TEXAS BOOTSTRAP LOAN PROGRAM**

The Office of Colonia Initiative's Texas Bootstrap Loan Program provides funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing. For more detailed information, see *Section 6: Colonia Action Plan*.

#### **NEIGHBORHOOD STABILIZATION PROGRAM**

Neighborhood Stabilization Program provides funds to nonprofit organizations and local governments for the acquisition and construction or rehabilitation of affordable housing on properties that were previously foreclosed, vacant or abandoned. NSP investments in single family development may remain with the property in the form of homebuyer assistance or permanent financing for eligible households.

## **4) REHABILITATION 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 both these services.

**A. REHABILITATION and BARRIER REMOVAL****AMY YOUNG BARRIER REMOVAL PROGRAM**

The Housing Trust Fund's Amy Young Barrier Removal Program provides a one-time grant up to \$20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications and the elimination of hazardous housing 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.

**HOMEOWNER REHABILITATION ASSISTANCE PROGRAM**

HOME's Homeowner Rehabilitation Assistance Program provides rehabilitation or reconstruction cost assistance to homeowners for the repair or reconstruction of their existing home, which must be their principal residence. At the completion of the assistance, all properties must meet, as applicable, the Texas Minimum Construction Standards, the International Residential Code (IRC) and local building codes. If a home is reconstructed, the applicant must also ensure compliance with the universal design features in new construction, established by §2306.514, Texas Government Code.

**B. WEATHERIZATION****WEATHERIZATION ASSISTANCE PROGRAM**

The purpose of Community Affairs' Weatherization Assistance Program (WAP) is to provide cost-effective weatherization measures to improve the energy efficiency of 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. 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. WAP also provides energy conservation education to empower clients to continue to reduce their energy burden.

**(5) FORECLOSURE RELIEF**

In a proactive response to the national foreclosure crisis, TDHCA has undertaken several programs to mitigate foreclosures.

**A. FORECLOSURE PREVENTION****NATIONAL FORECLOSURE MITIGATION COUNSELING (STIMULUS PROGRAM)**

The purpose of the Texas Homeownership Division's National Foreclosure Mitigation Counseling (NFMC) Program is to reimburse HUD-Approved foreclosure counseling agencies for foreclosure mitigation counseling. Foreclosure mitigation counseling includes, but is not limited to, financial analysis of the client's situation, research to determine the current value of the home and a review of options available to the client, such as financial restructuring. While the most desirable outcome is to help homeowners obtain a mortgage they can afford, the purpose of the programs is to prevent

foreclosure and, in some instances, the only way to successfully cure a default may be to sell the home.

## **B. POST-FORECLOSURE MITIGATION**

### **NEIGHBORHOOD STABILIZATION PROGRAM**

The Neighborhood Stabilization Program (NSP1 and NSP3) will provide funds to local units of government and nonprofit entities to provide clearance for blight removal or redevelopment, financing mechanisms for eligible purchasers of foreclosed properties, acquisition of real property for rehabilitation or new construction, and creation of land banks to prevent foreclosed properties from creating downward pressure on local housing markets and allow for future redevelopment of affordable housing.

### **(6) DISASTER RELIEF**

When natural and man-made disasters strike, low-income households are often the most dramatically affected. TDHCA is committed to quickly, efficiently and responsibly locating funds and developing programs and initiatives to assist the affected households and communities.

### **COMMUNITY SERVICES BLOCK GRANT**

As a first line of action, the Department reserves a portion of the State's CSBG funds to provide emergency disaster relief to assist low-income 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 are to be utilized to provide persons with emergency shelter, food, clothing, pharmaceutical supplies, bedding, cleaning supplies, personal hygiene items and replacement of essential appliances including stoves, refrigerators and water heaters.

### **HOME PROGRAM – DISASTER RELIEF**

In accordance with the Texas Administrative Code (TAC), Title 10, part 1 Chapter 1, subchapter A §1.19 and 10 TAC Section 2306.111, the HOME Program utilizes deobligated and available funds for disaster relief through Homeowner Rehabilitation Assistance, Homebuyer Assistance and Tenant-Based Rental Assistance programs in communities that are not designated as a Participating Jurisdiction. HOME disaster funds are designed specifically to assist eligible homeowners who are affected by the natural disaster, with emphasis on assisting those who have no other means of assistance, or as gap financing after any other federal assistance. Assisted homeowners must have an income that is at or below 80 percent AMFI, as defined by HUD.

## TDHCA GOALS AND OBJECTIVES

The Strategic Plan goals reflect program performance based upon measures developed with the State's Legislative Budget Board and Governor's Office of Budget and Planning. The goals are also based upon Riders attached to the Department's appropriations bill. 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 (SPPB) 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 part of TDHCA's strategic plan, are used by decision makers in allocating resources, are intended to focus the Department's efforts on achieving goals and objectives and are used as monitoring tools providing information on accountability. Performance measures are reported quarterly to the Legislative Budget Board.

The State's Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The targets reflected in this document are based on the Department's requests for FY 2012-2013.

Because all applicants for funding are encouraged to apply for and leverage funds from multiple agency programs, HUD funds are frequently leveraged along with funds from other federal and State sources. TDHCA HOME Program funds may be used in conjunction with other TDHCA programs, however, each program area reports its performance separately.

### AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 82<sup>nd</sup> 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 below. Included for each strategy are the target numbers of the 2012 goal, the 2012 actual performance and the goal for 2013. Targets for 2012 and 2013 were updated through the FY2012-2013 Legislative Appropriations Request (LAR) unless otherwise noted.

Goals one through five are established through interactions between TDHCA, the Legislative Budget Board 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	2012 Target	2012 Actual	% of Goal	2013 Target
Number of households assisted through the My First Texas Home Program	2,002	2,609	130.32%	2,002

Explanation of Variance: Due to the private sectors' inability to provide downpayment assistance (DPA) that meets investors' criteria, there has been a significant increase in the number of assisted loans provided by the Department; thereby, increasing overall performance.

### Strategy 1.2

Provide federal housing loans and grants through the HOME Investment Partnership (HOME) Program for affordable single family housing

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Number of households assisted with Single Family HOME Funds	580	805	138.79%	580

Explanation of Variance: Reservation System usage has increased the number of SF households served. Contracts for HOME activities were awarded during the 3rd quarter as the single family NOFA closed. The NOFA was oversubscribed, allowing additional contract awards and increasing the number of households served.

### Strategy 1.3

Provide funding through the Housing Trust Fund for affordable single family housing

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Number of single-family households assisted through the Housing Trust Fund Program	206	616	299.03%	250

Explanation of Variance: The fiscal year target was exceeded by the 3rd quarter due to the Homebuyer Assistance Program, a high-volume program made competitive using the "reservation system" model, as well as streamlined internal processes.

### Strategy 1.4

Provide federal rental assistance through Section 8 certificates and vouchers

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Number of households assisted through Statewide Housing Assistance Payments Program	1,100	1,094	99.45%	1,100

Explanation of Variance: None needed.

### Strategy 1.5

Provide federal tax credits to develop rental housing for very low income and low income households

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Number of multifamily households assisted through the Housing Tax Credit Program	5,657	6,696	118.37%	6,031

Explanation of Variance: This measure reflects the annual Competitive (9%) HTC awards. Due to the extreme oversubscription to the Competitive HTC Program and the nature of the scoring system, applicants strategically lowered their tax credit requests in order to be more competitive. Additionally, increasing equity prices has led to a need for less tax credits per unit of multifamily development. This has resulted in an increase in the number of households served through the HTC Program.

**Strategy 1.6**

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	750	0	0.00%	1,000

Explanation of Variance: Economic conditions in the bond and equity markets made it unattractive for developers to submit financially feasible applications for 4% credits and private activity bonds for FY2012. Equity markets have seen large increases in pricing; however, the economic conditions in the bond markets have not resulted in favorable financing terms that would yield beneficial results. Additionally, the lack of available soft funds as an additional funding source, the low applicable percentage, and the limited qualification for the increase in eligible basis create a gap in financing for 4% HTC developments.

**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**

Provide information and technical assistance to the public through the Housing Resource Center

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Number of information and technical assistance requests completed	5,000	9,542	190.84%	5,000

Explanation of Variance: The number of informational and technical assistance requests handled by the Housing Resource Center (HRC) varies based on economic conditions across the state. Throughout SFY2011 and SFY2012, the HRC has experienced a higher volume of phone requests than usual due in large part to the continuing economic downturn.

**Strategy 2.2**

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Number of technical assistance contacts and visits conducted by the field offices	900	1,096	121.78%	900

Explanation of Variance: The Office of Colonia Initiatives (OCI) exceeded projected performance measures for on-site technical assistance visits due to increase demand for the programs offered by the Department. Several Notices of Funding Availability (NOFA) were released at the beginning of the Fiscal Year and OCI staff has provided extensive technical assistance for the Texas Bootstrap Loan Program, Amy Young Barrier Removal Program and Rural Housing Expansion Program in addition to their regular technical assistance duties.

**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	2012 Target	2012 Actual	% of Goal	2013 Target
Number of persons assisted through homeless and poverty related funds	599,032	746,800	124.67%	599,032

Explanation of Variance: More persons have been assisted in the Community Services Block Grant (CSBG) program than anticipated. Due to economic conditions and related unemployment, there has been a greater demand on TDHCA services and increased persons served.

Strategy Measure #2	2012 Target	2012 Actual	% of Goal	2013 Target
Number of persons assisted that achieve incomes above poverty level.	1,200	1,207	100.58%	1,200

Explanation of Variance: None needed.

**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	2012 Target	2012 Actual	% of Goal	2013 Target
Number of Households Receiving Energy Assistance	47,653	155,455	326.22%	47,653

Explanation of Variance: Although household income eligibility decreased from 200% to 125% of Federal Poverty Income Guidelines, the subrecipient network has seen increased CEAP applications and households served due to continued economic hardships in the eligible population. Additionally, TDHCA also received more federal LIHEAP funds than anticipated, allowing the Department to serve this increased demand.

Strategy Measure#2	2012 Target	2012 Actual	% of Goal	2013 Target
Number of dwelling units weatherized through Weatherization Assistance Program	2,610	22,394	858.01%	2,594

Explanation of Variance: TDHCA continues to administer federal stimulus funds (ARRA WAP), allowing additional households to be served. Households reported include 15,387 served through ARRA WAP funds during SFY2012. Additionally, TDHCA also received more federal LIHEAP funds than anticipated, allowing the Department to assist more households than previously anticipated.

**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	2012 Target*	2012 Actual	% of Goal	2013 Target*
Total number of onsite reviews conducted.	914	1,035	113.24%	825

Explanation of Variance: When this measure was first established it assumed an increase in number of properties to be expected based on past year's trends. With the Tax Credit Exchange Program (a temporary stimulus program that allowed owner to exchange previous allocations of housing tax credits made in 2007, 2008 and 2009 for direct funding) properties placed in service later than initially expected, which delayed the first onsite review. This delay was not expected and resulted in more onsite monitoring reviews conducted in FY2012 than anticipated, an unforeseen deviation from the previous trends.

\*In accordance with HB1 of the 82<sup>nd</sup> Legislature, the Community Development Block Grant Disaster Recovery funding program previously administered by TDHCA was transferred to the Texas General Land Office (GLO). As a result of this program transfer, the performance measure targets for Strategy 4.1 were revised in November 2011 and therefore deviate from the agency's FY2012-2013 LAR.

#### Strategy 4.2

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2012 Target*	2012 Actual	% of Goal	2013 Target*
Total number of contract monitoring reviews conducted.	150	181	120.67%	208

Explanation of Variance: A greater number of contract monitoring reviews were completed than were anticipated for SFY2012.

\*In accordance with HB1 of the 82<sup>nd</sup> Legislature, the Community Development Block Grant Disaster Recovery funding program previously administered by TDHCA was transferred to the Texas General Land Office (GLO). As a result of this program transfer, the performance measure targets for Strategy 4.2 were revised in November 2011 and therefore deviate from the agency's FY2012-2013 LAR.

**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	2012 Target	2012 Actual	% of Goal	2013 Target
Number of manufactured housing statements of ownership and location issued	70,000	85,298	121.85%	70,000

Explanation of Variance: There was an increase in the number of applications received and processed during SFY2012. Exceeding the targeted measure is desirable.

**Strategy 5.2**

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Number of installation reports received	11,000	10,530	95.73%	11,000

Explanation of Variance: None needed.

**Strategy 5.3**

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2012 Target	2012 Actual	% of Goal	2013 Target
Number of complaints resolved	600	412	68.67%	600

Explanation of Variance: The Department has received fewer complaints than targeted, resulting in fewer complaints needing resolution during SFY2012.

Strategy Measure #2	2012 Target	2012 Actual	% of Goal	2013 Target
Average time for complaint resolution	180	127.4	70.78%	180

Explanation of Variance: The average time for resolution is under the targeted projection, which is desirable.

Strategy Measure #3	2012 Target	2012 Actual	% of Goal	2013 Target
Number of jurisdictional complaints received	550	423	76.91%	550

Explanation of Variance: This measure is under the targeted projection due to the Manufactured Housing Division receiving fewer complaints than projected.

Riders 5 & 6 are established in legislation, as found in the General Appropriations Act.

Rider 5 (a): TDHCA will target its housing finance programs resources for assistance to extremely low-income households.\*

The housing finance divisions shall adopt an annual goal to apply \$30,000,000 of the divisions' total housing funds toward housing assistance for individuals and families earning less than 30 percent of median family income.

Rider 5 (a)	2012 Target	2012 Actual	% of Goal	2013 Target
Amount of housing finance division funds applied towards housing assistance for individuals and families earning less than 30 percent of median family income	\$30,000,000	\$37,327,447	124.42%	\$30,000,000

Explanation of Variance: The performance is higher than expected because the Rider 5 report captures actual incomes of households served by TDHCA and not projected income groups.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.

Rider 5 (b): TDHCA will target its housing finance resources for assistance to very low-income households.

The housing finance divisions shall adopt an annual goal to apply no less than 20 percent of the division's total housing funds toward housing assistance for individuals and families earning between 31 percent and 60 percent AMFI.

Rider 5 (b)	2012 Target	2012 Actual	% of Goal	2013 Target
Percent of housing finance division funds applied towards housing assistance for individuals and families earning between 31 percent and 60 percent of median family income	20%	58.76% %	293.8%	20%

Explanation of Variance: The majority of TDHCA housing programs serve households under 60% of median family income. The Rider 5 Report includes Section 8, HOME Single Family, HOME Multifamily, Housing Trust Fund Single Family, Housing Trust Fund Multifamily and Housing Tax Credit Programs.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 81<sup>st</sup> Legislature, Regular Session.

Rider 6: TDHCA will provide contract for deed conversions for families who reside in a colonia and earn 60 percent or less of the applicable area median family income.

Help colonia residents become property owners by converting their contracts for deed into traditional mortgages.

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Amount of TDHCA funds applied toward contract for deed conversions for colonia families earning less than 60 percent of median family income.	100	13	13.00%	100

Explanation of Variance: Rider 6 of the Department's appropriations act requires that the Department direct \$2,000,000 a year towards completing 100 contract for deed conversions. For FY 2012 the Department allocated \$142,176.22 towards 13 contract for deed conversions. The decline in the number of contract for deed requests has inhibited the ability of the Department to attain the target.

Note: For more information, see Rider 6 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.

The following TDHCA-designated goal addresses the housing needs of person 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 percent of the HOME project allocation for benefits of persons with disabilities who live in any area of this state.

Strategy Measure	2012 Target	2012 Actual	% of Goal	2013 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$2,000,000	\$2,334,419.12	% 116.7%	\$1,350,000

**Explanation of Variance:** These include funds from the Persons with Disabilities Set-Aside and HOME general funds that were used to assist households with person with disabilities. It is important to note that while funds from the set-aside may be used anywhere in the state, HOME general funds may only be utilized in non-participating jurisdictions, those communities that do not receive funds directly from HUD.

## **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 in order to ensure an equitable distribution of funding.

### **2013 REGIONAL ALLOCATION FORMULA**

Sections 2306.111(d) and 2306.1115 of the Texas Government Code require that TDHCA use a Regional Allocation Formula (RAF) to allocate its HOME, HTC and HTF funding. This RAF objectively measures the affordable housing need and available resources in 13 State Service Regions used for planning purposes. Slightly modified versions of the RAF are used for HOME, HTC and HTF because the programs have different eligible activities, households and geographical service area, as explained under the program subheadings below.

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 submitted annually for public comment. The 2013 RAF underwent substantial changes from previous versions of the RAF in order to incorporate the most up-to-date datasets and more accurately reflect housing need and availability in each region.

Section 2306.111(d) of the Texas Government Code requires that the TDHCA RAF consider rural and urban areas in its distribution of program funding. Because of this, allocations for the HOME, HTF and HTC programs are allocated by rural and urban areas within each region.

The RAF used the following data from the Census Bureau to calculate this regional need and availability distribution:

- **Need factors:**
  - **200% of Poverty:** Number of persons in the region who live at or under 200% of the poverty line.
  - **Cost Burden:** Number of households with a ratio of monthly gross rent or mortgage payment to monthly household income that exceeds 30 percent.
  - **Overcrowded Units:** Number of occupied units with more than one person per room.
- **Availability factor:**
  - **Unoccupied Housing Units:** Vacant units for rent or for sale.

### **HOME PROGRAM REGIONAL ALLOCATION FORMULA**

The HOME RAF has data processes specific to the HOME program. First, the HOME program assists both homeowners and renters. Therefore, both homeowner data and renter data is used in the RAF for the need and availability factors. Second, according to §2306.111, Texas Government Code, the Department shall expend 95 percent of 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 2013 RAF distributes funding for all HOME-funded activities with some exceptions for federal and state mandated set-asides including Community Housing Development Organizations (CHDO) Operating Expenses, Housing Programs for Persons with Disabilities and the Contract for Deed Conversion Program. The following table demonstrates the combined regional funding distribution for all of the HOME activities distributed under the RAF.

## HOME Program 2013 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$1,218,496	5%	\$914,571	\$303,925
2	Abilene	\$828,562	3%	\$631,249	\$197,313
3	Dallas/Fort Worth	\$4,903,482	20%	\$738,001	\$4,165,481
4	Tyler	\$2,802,733	12%	\$1,803,629	\$999,104
5	Beaumont	\$1,748,858	7%	\$1,216,116	\$532,742
6	Houston	\$1,553,727	6%	\$467,928	\$1,085,799
7	Austin/Round Rock	\$2,812,544	12%	\$288,949	\$2,523,595
8	Waco	\$1,480,798	6%	\$712,997	\$767,801
9	San Antonio	\$1,391,220	6%	\$291,287	\$1,099,932
10	Corpus Christi	\$1,151,667	5%	\$576,222	\$575,444
11	Brownsville/Harlingen	\$2,323,021	10%	\$1,334,662	\$988,359
12	San Angelo	\$1,124,233	5%	\$528,252	\$595,982
13	El Paso	\$945,296	4%	\$82,888	\$862,409
	Total	\$24,284,636	100%	\$9,586,752	\$14,697,884

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

**HOUSING TRUST FUND PROGRAM REGIONAL ALLOCATION FORMULA**

The programs that HTF administers are exempt from the RAF for the following reasons: Programs that assist persons with disabilities are exempt from the RAF, so Amy Young Barrier Removal Program is exempt; Programs that are under \$3,000,000 are exempt from the RAF, so the Contract for Deed Pilot Program (limited to colonias), Bootstrap Home Loan Program (Owner Builder) and Homebuyer Assistance Program are exempt. The 2013 HTF RAF takes into account the programs for which the RAF may have applied: the Bootstrap Loan Program (Owner Builder) and Homebuyer Program, given higher funding levels. Because these programs deal with the homebuyer population, only homebuyer data is used for the RAF. However, neither Bootstrap nor Homebuyer Assistance amounts did not warrant the RAF to be run in 2013. Therefore, no funds will be subject to the 2013 RAF for SFY 2013.

**HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA**

In accordance with Senate Bill 264, TDHCA allocates Housing Tax Credit (HTC) Program funds to each 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 Housing Tax Credit RAF provides for a minimum of \$500,000 in each rural and urban state service region and ensures that a minimum of 20 percent of the state's tax credit amount is awarded to rural areas. Furthermore, TDHCA and the Office of Rural Affairs established within the Texas Department of Agriculture (TDA) administer the Housing Tax Credit Program's rural regional allocation. TDA assists in developing criteria for rural regional allocation. TDA also participates in the evaluation and site inspection of rural developments proposed under the rural allocation.

**HTC Program 2013 RAF**

Region	Place for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$1,779,272	3.6%	\$647,229	\$1,132,043
2	Abilene	\$1,071,912	2.2%	\$500,000	\$571,912
3	Dallas/Fort Worth	\$10,605,463	21.6%	\$536,647	\$10,068,816
4	Tyler	\$2,418,838	4.9%	\$1,254,962	\$1,163,876
5	Beaumont	\$1,684,160	3.4%	\$853,987	\$830,173
6	Houston	\$9,732,746	19.8%	\$500,000	\$9,232,746
7	Austin/Round Rock	\$3,808,100	7.8%	\$500,000	\$3,308,100
8	Waco	\$2,053,220	4.2%	\$535,909	\$1,517,311
9	San Antonio	\$4,427,470	9.0%	\$500,000	\$3,927,470
10	Corpus Christi	\$1,678,136	3.4%	\$500,000	\$1,178,136
11	Brownsville/Harlingen	\$5,742,766	11.7%	\$909,573	\$4,833,193
12	San Angelo	\$1,239,061	2.5%	\$500,000	\$739,061
13	El Paso	\$2,861,682	5.8%	\$500,000	\$2,361,682
Total		\$49,102,827	100.0%	\$8,238,307	\$40,864,520



As required by state statute, 15 percent of the ceiling is deducted for the At-Risk Set-Aside, which is not awarded regionally. The balance of the estimated ceiling is regionally allocated using this formula.

*Allocation and distribution for Stimulus Programs can be found in the Stimulus Programs chapter.*

## POLICY INITIATIVES

TDHCA's mission is to help Texans achieve an improved quality of life through the development of better communities. In addition to the goals established by the Legislative Appropriations Request, the Riders in the Legislative Appropriations Act and Texas State Statute, TDHCA continues to search for new ways to meet its mission. The following are policy initiatives for TDHCA.

- **Community Involvement**
  - Interagency collaboration and engagement of stakeholders on specific issues
- **Fair Housing**
  - Provide assistance without regard to race, color, religion, sex, disability, familial status or national origin and affirmatively further fair housing

### *Community Involvement*

TDHCA's participation in numerous committees, workgroups and councils allow the Department to stay apprised of other resources for affordable housing. Relationships with other federal and state departments and local governments are vital to ensure that Texas agencies coordinate housing and services to most efficiently and effectively serve Texans. This collaboration results in recommendations on how to improve the coordination of the department services to serve special needs populations. These recommendations are addressed and incorporated as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with the planning documents, such as the Consolidated Plan, submitted to 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:

<b>Workgroup/Committees</b>	<b>Lead agency</b>
Community Reinvestment Workgroup	Texas Comptroller
Community Resource Coordination Groups (CRCG)	Health and Human Services Commission
Colonia Residents Advisory Committee (C-RAC)	TDHCA
Faith and Community Based Initiative	One Star Foundation
Disability Advisory Workgroup	TDHCA
Governor's Commission for Women	Governor's Office
Housing and Health Services Coordination Council	TDHCA
The Council for Advising and Planning (CAP) for the Prevention and Treatment of Mental and Substance Use Disorders	Department of State Health Services
Money Follows the Person Demonstration Project (MFTP)	Department of Aging and Disability Services
Promoting Independence Advisory Committee (PIAC)	Department of Aging and Disability Services
Reentry Task Force	Department of Criminal Justice

<b>Workgroup/Committees</b>	<b>Lead agency</b>
Rural Housing Workgroup	TDHCA
Interagency Coordinating Commission for Building Healthy Families (ICC)	Department of Family Protective Services
Interagency Workgroup on Border Issues	Secretary of State
Texas Interagency Council on the Homeless	TDHCA
Texas Foreclosure Prevention Task Force	Texas State Affordable Housing Corporation
Texas State Independent Living Council (SILC)	Department of Assistive and Rehabilitative Services
Texas Coordinating Council for Veteran Services	Texas Veterans Commission
Weatherization Assistance Program (WAP) Planning Advisory Committee (PAC)	TDHCA
811 Team	TDHCA

TDHCA is also involved in numerous national organizations that deal with housing or public administration. Some of these organizations include the Council of State Community Development Agencies, National Council of State Housing Agencies, National Center for Housing Management and others. Participation in these national organizations keeps TDHCA abreast of federal regulation updates and allows TDHCA to effectively respond to changes in federal funding and programs.

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

#### *Colonia Residents Advisory Committee*

The Colonia Residents Advisory Committee (C-RAC) is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department regarding the needs of colonia residents and the types of programs and activities which should be undertaken by the colonia Self Help Centers (SHCs). The Department designates a geographic area to receive the services provided by the colonia SHCs based upon funding proposals submitted by each county. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each service area to receive concentrated attention from the colonia SHCs. Each county nominates two colonia residents to serve on the committee. The Department's Governing Board appoints the C-RAC members. The C-RAC meets thirty days before a contract is scheduled to be considered for award by the Board. During this meeting, members of the C-RAC review the proposal and may make recommendations for the Board's consideration.

#### *Disability Advisory Workgroup*

The Texas Department of Housing and Community Affairs (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. In order to augment TDHCA's formal public comment process, a workgroup is utilized, affording staff the opportunity to interact more informally and in greater detail with various stakeholders and to get feedback on designing more successful programs. Providing services and housing to persons with disabilities presents unique challenges and opportunities. TDHCA maintains the Disability Advisory Workgroup to provide ongoing guidance to the Department on how TDHCA's programs can most effectively

serve persons with disabilities. These meetings are open attendance, and advertised through TDHCA website and email lists.

#### *Housing and Health Services Coordination Council*

The 81<sup>st</sup> Legislature created the Housing and Health Services Coordination Council (Council) through SB 1878. The Council's purpose is to increase state efforts to offer service-enriched housing for persons with disabilities of all ages; improve interagency understanding of housing and services and increase the number of staff in state housing and state health services agencies that are conversant in both housing and health care policies; offer a continuum of home and community-based services that is affordable to the state and the target population. The Council includes 16 members including the Executive Director of TDHCA, eight members appointed by the Governor and seven members appointed by State Agencies. The Council meets quarterly and TDHCA staff provides clerical and advisory support. On August 1, 2012 the Council submitted the *2012-2013 Biennial Plan* to the Governor and Legislative Budget Board. The *Biennial Plan* provides policy and programmatic recommendations for meeting statutory directives and increasing service-enriched housing. The *2012-2013 Biennial Plan* can be found on the Council's webpage at: <http://www.tdhca.state.tx.us/hhsc/biennial-plans.htm>.

During the SFY 2011-2012 biennium, the Council worked on several outstanding statutory obligations. First, the Council conducted a Provider Capacity Survey, targeting local housing and service providers, to evaluate their existing capacity for service-enriched housing as well as gauge the interest in and obstacles to its creation. Secondly, the Council conducted a series of interviews with providers of service-enriched housing in order to create a Financial Feasibility Case Studies Report, which offers insight into the essential components of the development financing process and best practices for maintaining financially successful service-enriched housing developments. Third, the Council has a statutory responsibility to develop a database to identify all service-enriched housing projects developed in Texas and to create and maintain a clearinghouse of information regarding local housing and service assistance for persons with disabilities. To that end, TDHCA and DADS partnered to apply for a Real Choice Systems Change Grant from the Centers for Medicare and Medicaid Services (CMS). Now that the State of Texas has been awarded these funds, Council staff is playing an on-going role in the administration and implementation of the grant activities, including the *Housing and Services for Individuals with Disabilities Online Clearinghouse*.

Fourth, the Council launched the HHSC Online Discussion Forum to get feedback from stakeholders regarding on-going barriers to service-enriched housing, including legislative, administrative, financial, and cross-agency coordination related barriers. Finally, the Council released a Request for Proposal (RFP) to hire a qualified outside vendor to conduct a *Comprehensive Analysis of Service-Enriched Housing Financing Practices*. The Technical Assistance Collaborative was chosen and will provide its findings and recommendations to the Council by August 2013.

#### *Promoting Independence Advisory Committee*

TDHCA is actively involved with the Promoting Independence Advisory Committee (PIAC). With the advent of the Olmstead decision, the Health and Human Services Commission (HHSC) initiated the Promoting Independence Initiative and appointed the Promoting Independence Advisory Board, as directed by then-Governor George Bush's Executive Order GWB 99-2. Governor Rick Perry's Executive Order RP 13 complements GWB 99-1. Now known as the Promoting Independence Advisory Committee (PIAC), the PIAC assists the Health and Human Services Commission in

creating the State's response to the Olmstead decision through the biannual Promoting Independence Plan. This plan highlights the State's efforts to assist those individuals desirous of community placement, appropriate for community placement as determined by the state's treatment professionals and who do not constitute a fundamental alteration in the state's services, to live in the community. TDHCA participates in PIAC meetings.

TDHCA's Section 8 Housing Choice Vouchers Program administers the Project Access program to assist low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing. TDHCA's Project Access partners with the Department of Aging and Disability Services (DADS) to coordinate with the Money Follows the Person Program, which provides community-based alternatives to individuals living in institutions. For 2013, the Project Access program will continue a pilot that serves an additional Olmstead population, those exiting state psychiatric hospitals, through partnership with the Department of State Health Services.

### *Rural Housing Workgroup*

The Rural Housing Workgroup provides a forum for feedback to TDHCA management and staff as they develop policies, programs and rules for the federal and state programs administered by TDHCA. TDHCA programs serve urban and rural areas of the state. However, providing services and housing in rural areas presents unique challenges and opportunities. In order to address those challenges and make sure that rural input and concerns are adequately considered across all aspects of TDHCA's program development, design and implementation, TDHCA established the Rural Housing Workgroup in 2010. The Rural Housing Workgroup includes representatives from a spectrum of rural housing interests. The group includes for- and non-profit rural housing providers, rural policy advocates, farm worker housing policy advocates, legislative staff and affordable housing membership organizations.

### *Texas Interagency Council for the Homeless*

The Texas Interagency Council for the Homeless (TICH) was created in 1989 to coordinate the State's homeless resources and services. TICH consists of representatives from eleven state agencies that serve persons experiencing or at risk of homelessness. Membership also includes representatives appointed by the office of the governor, the lieutenant governor, and the speaker of the house. The council receives no funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The council holds public hearings in various parts of the state to gather information useful to its members in administering programs. The Council's major mandates include:

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

In October 2011, TICH released the *Texas Strategic Plan to Prevent and End Homelessness* for public comment. TICH's plan offers strategies to coordinate federal, state and local organizations to better address the needs of homeless and at-risk persons. TICH's plan for Texas links the state government to the federal initiative that the United States Interagency Council on Homelessness

(USICH) established through *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness* in 2010.

TICH's plan proposes policy recommendations, goals, objectives, and strategies that will help state agencies understand and serve those who experience homelessness, including homeless families with children, unaccompanied youth, individuals experiencing chronic homelessness, and homeless veterans. Four priority areas establish the structure for the plan's objectives and strategies: data, research, and analysis; affordable housing and supportive services; homelessness prevention; and state infrastructure. Over time, continued dialogue among state agencies and local service providers will sharpen the plan's strategies.

Four committees, each dedicated to one of the four priority areas, met frequently throughout 2010 and 2011 to develop sections of the plan. In November 2010, TICH received one full-time staff person through the Volunteers in Service to America (VISTA) program. The VISTA helped TICH function in its full capacity and complete its plan. The creation and implementation of TICH's plan requires an inventory of existing state agency services, comparison of Texas's efforts to the USICH's recommendations to states, and ongoing dialogue with local service providers and homeless coalitions. As a fundamental component in the plan's implementation, TICH has been working in conjunction with TDHCA to facilitate the development of a statewide data warehouse for the Homeless Management Information System (HMIS). The HMIS data warehouse will aggregate data from sixteen separate HMIS systems in the state to provide more sophisticated statewide data in support of planning and research.

#### *Weatherization Assistance Program (WAP) Planning Advisory Committee (PAC)*

The WAP (PAC) is comprised of a broad representation of organizations and agencies and provides balance, background, and sensitivity with respect to solving the problems of low-income persons, including the weatherization and energy conservation problems. At the present time, the PAC consists of six members. Any additions to the Policy Advisory Council will be reviewed by the Department's Governing Board.

Historically, the PAC has met annually after the public hearing for the Department of Energy plan. One member of the PAC is from the Texas Department of Aging and Disability Services that is the state agency charged with providing a comprehensive array of aging and disability services, supports, and opportunities that are easily accessed in local communities. Other representatives include weatherization providers, energy providers and consumer-related groups.

#### *811 Team*

In partnership with the Department of Aging and Disability Services (DADS), TDHCA was awarded a \$330,000 Real Choice Systems Grant from the Centers for Medicare and Medicaid Services (CMS) in September of 2011. DADS and TDHCA created an 811 Team to do the following:

- (1) Take steps to apply for future HUD Section 811 Project Based Rental Assistance (PRA) funds for Persons with Disabilities;
- (2) Create and implement a Housing and Services Partnership (HSP) Academy; and
- (3) Build and maintain the Housing and Services for Persons with Disabilities Online Clearinghouse.

The Real Choice Systems Grant provided support for the state to create a competitive application for HUD Section 811 PRA, which would allow the Department to provide rental assistance for extremely-low income persons with disabilities to help them live in community-based, multifamily

housing funded by TDHCA. TDHCA submitted an application for the Section 811 program to HUD in August 2012 and is waiting for notification from HUD regarding awards. TDHCA conducted five public Roundtables to receive feedback throughout the State regarding the Section 811 application.

The 811 Team provides ongoing guidance to the State on the implementation of the grant activities. The 811 Team consists of representatives from the TDHCA and State's Health and Human Services agencies, including the Department of Aging and Disability Services, Department of State Health Services, the Health and Human Services Department, and Department of Family and Protective Services. The 811 Team also consists of three consumer representatives and representatives from the Promoting Independence Advisory Committee, the Disability Advisory Workgroup, and the Housing and Health Services Coordination Council.

### **FAIR HOUSING**

Through education, outreach, and monitoring, TDHCA works to ensure that housing programs benefit individuals without regard to race, color, religion, sex, disability, familial status or national origin. Complaints involving all forms of housing discrimination are referred to the Texas Workforce Commission Civil Human Rights Division, which oversees the Texas Fair Housing Act.

The Texas Fair Housing Act of 1989 enables the State to remedy discriminatory actions affecting housing affordability and access. The Act prohibits discrimination against individuals in their pursuit of homeownership or rental housing opportunities based on race, color, national origin, sex, religion, familial status and disabilities.

*Policy-Driven Action:* The Department is in the process of updating its 2003 Analysis of Impediments to Fair Housing (AI). The AI is being completed in two parts: referred to as Phase 1 and Phase 2. The Phase 1 AI involved all areas within the geographic area defined as eligible for CDBG disaster recovery assistance relating to Hurricane Ike and Hurricane Dolly. The Phase 2 AI will evaluate all areas of the State to include all 254 counties, but Phase 1 will remain in place. The Phase 1 AI was approved by HUD on May 13, 2011. Texas contracted with a qualified vendor to prepare the State of Texas' updated Analysis of Impediments to Fair Housing Choice (Phase 2 AI). The updated AI for the entire state is expected to be complete by December 2012. Reporting on both phases of the AI is conducted in the Consolidated Plan Annual Performance Report submitted to HUD in May of each year. These reports can be found on TDHCA's website at <http://www.tdhca.state.tx.us/housing-center/pubs.htm>.

State activities and current ongoing objectives relating to fair housing are discussed below:

- State agencies including TDHCA, the General Land Office (GLO), and the Texas Department of Agriculture have begun to implement Action Steps recommended in the Phase 1 AI.
- TDHCA developed educational materials and a webpage dedicated to fair housing issues and fair housing choice.
- TDHCA and the GLO initiated fair housing training for stakeholders and program administrators.
- The Civil Rights Division of the Texas Workforce Commission and TDHCA are working together on a memorandum of understanding to directly address public grievances related to fair housing.
- TDHCA's compliance division is monitoring developments for fair housing violations in TDHCA-administered programs.

- Additionally, consistent with federal law and guidance from federal funding agencies and the Department of Justice, it is the policy of TDHCA to not require its nonprofit recipients of funds to verify, as a condition of receiving federal or state funds, the citizenship or immigration status of applicants for funds. The overall policy of legal residency verification is subject to revision and will be made to conform to the Department of Justice rule currently under review when it is adopted in a final form, or state statutory changes if enacted.

The Section 8 Admittance Policy and Tenant Based Rental Assistance Policy has been adopted by the TDHCA Board and is as follows:

- Managers and owners of Housing Tax Credit (HTC) properties are prohibited from having policies, practices, procedures and/or screening criteria that have the effect of excluding applicants because they have a Section 8 voucher or certificate or other comparable federal or state rental assistance.
- The verification of such an exclusionary practice on the part of the owner or the manager by TDHCA will be considered a violation and will result in the issuance of a Notice of Violation and, if appropriate, issuance of a Form 8823 to the Internal Revenue Service.
- Any violation of program requirements relative to this policy will also impact the Owner's ability to participate in future TDHCA programs.

*Current Litigation:* The Department is involved in significant litigation styled Inclusive Communities Project (ICP) vs. TDHCA et al. Although this lawsuit is currently pending in the Federal District Court for the Northern District, the Office of the Solicitor General, on behalf of the Department and other named state defendants, has filed a notice of appeal. In this lawsuit, Plaintiff alleges that TDHCA perpetuates housing segregation by disproportionately allocating Low Income Housing Tax Credits (LIHTC) for proposed developments in low-income, predominantly minority areas and denying tax credits for proposed developments in higher-income, predominantly Caucasian areas. Plaintiff alleges that with regard to the Department's allocation of LIHTC in the Dallas metropolitan area, the Department intentionally discriminated based on race, in violation of the Equal Protection Clause of the Fourteenth Amendment and 42 U.S.C. § 1982, or in the alternative, that the Department's allocation decisions had a disparate racial impact, in violation of §§ 3604(a) and 3605(a) of the Fair Housing Act ("FHA"). The Department denied Plaintiff's allegations and vigorously defended against the lawsuit.

On March 20, 2012, the Court issued a Memorandum Opinion and Order, finding that the Plaintiff failed to prove that the Department intentionally discriminated in the allocation of LIHTC's, but did find that, while unintentional, the allocation of LIHTC's in the Dallas area resulted in a disparate (discriminatory) impact. The Order required the TDHCA to submit a proposed "remedial plan" within 60 days of issuance of the Order, which was timely submitted. On August 7, 2012, the Court issued a Judgment together with a Memorandum Opinion and Order specifying the remedial actions to be taken by TDHCA. On September 4, 2012, TDHCA filed a Motion to Alter or Amend Judgment or, in the Alternative, for a New Trial. On November 8, 2012, the Court issued a Memorandum Opinion and Order in which a new trial was not granted and certain additional guidance as to the implementation of the August 7, 2012, Memorandum Opinion and order was provided.

In December 2012, the Department and other named state defendants represented by the Office of the Solicitor General filed a Notice of Appeal with the Court.



## SPECIAL NEEDS POPULATIONS

In addition to the policy initiatives described above, TDHCA addresses special needs populations in a variety of ways, as described below. The special needs populations discussed below were designated by HUD, designated by TDHCA or included in the SLIHP legislation. 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 Housing Tax Credit Program, include point incentives in their scoring criteria for serving special needs certain populations. Specifics about the priorities and strategies to provide housing for persons with special needs population in each state service region is below.

Special Needs Populations include:

- Colonia Residents
- Elderly and Frail Elderly Populations
- Homeless Populations
- Migrant Farm Workers
- Persons with Alcohol and Substance Abuse Issues
- Persons with Disabilities (mental, physical, developmental)
- Persons with HIV/AIDS and Their Families
- Public Housing Residents
- Veterans
- Victims of Domestic Violence
- Youth Aging Out of Foster Care

### COLONIA RESIDENTS

Major issues affecting colonias include high rates of unemployment, extremely low incomes, lack of sufficient infrastructure for water and sewer service, higher rates of certain diseases, lack of educational resources, substandard housing and use of contract for deed. The latter two issues are directly related to housing.

Housing in colonias is often constructed by residents using only available materials; professional builders are not often used (Federal Reserve Bank of Dallas). A consequence of these circumstances is that colonia homes often have inadequate plumbing, waste disposal and other infrastructure (Ward, 1999). Additionally, traditional pathways to homeownership are the exception in many colonias, as contract for deed (CFD) agreements are a common alternative to using a deed of trust and deed. With a CFD, the seller promises to issue a deed to the buyer only after the buyer has paid the entire agreed purchase price. Research has shown that buyers in colonias with recorded CFDs have very low success rates in eventually obtaining a deed and buyers in colonias with unrecorded CFDs lack access to information about the land acquisition process and how to protect their interests (Ward, Wood, Way 2012).

**Policy-Driven Action:** The Office of Colonia Initiatives (OCI), Housing Trust Fund, HOME and Housing Tax Credit programs prioritize the special needs of colonia residents.

In 1996, in an effort to place more emphasis on addressing the needs of colonias, the Office of Colonia Initiatives (OCI) at TDCHA was created and charged with the responsibility of coordinating all Departments and legislative initiatives involving border and colonia issues and managing a portion of the Department's existing programs targeted at colonias. 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. As part of its plan to improve the living conditions in colonias, OCI offers OCI Border Field Offices. The three OCI border field offices provide technical assistance to the counties and Colonia Self-Help Centers.

The HOME Program administers the Contract for Deed Conversion Program to assist households in the colonias. Contract for Deed Conversion facilitates homeownership by converting contracts for deed into traditional mortgages and providing funds for the rehabilitation or reconstruction of substandard units. The Housing Trust Fund also administers a Contract for Deed Conversion Pilot Program to provide capacity building grants to nonprofit organizations providing training and technical assistance to homeowner colonia residents at or below 60% AMFI to convert contracts for deeds into deeds that convey title.

The Housing Tax Credit Program Qualified Allocation Plan also offers points in the selection criteria for developments that propose to set aside 5 percent of the units for persons with special needs, including Colonia residents, persons with alcohol and/or drug addictions, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, homeless populations and migrant farm workers.

Finally, through their July 2011 report, the Sunset Advisory Commission directed TDHCA to conduct a one-time study of the current prevalence of contracts for deed in Texas colonias and to report the results to the Legislature by December 1, 2012. TDHCA entered into an agreement in August 2011 with The University of Texas at Austin to complete The Contract for Deed Prevalence Project, which was submitted in August 2012.

#### **ELDERLY AND FRAIL ELDERLY POPULATIONS**

The 2010 Census found that there are 2,598,209 persons aged 65 and older in Texas. According to a 2010 AARP survey, nearly 90 percent of those over age 65 want to stay in their residence for as long as possible, and 80 percent believe their current residence is where they will always live (Keenan, 2010). Older Texans also tend to spend a higher percentage of their income on housing than other age groups: 59.8 percent of renters over age 65 spent more than 30 percent of their income on rent, compared to 44.9 to 46.8 percent of renters aged 18 to 64. Even older Texans who own their home free and clear still had a higher percentage of homeowners (15.4 percent) who paid more than 30 percent of their income on housing compared to the percentage of homeowners aged 18 to 64 (10.9 percent) (Harrell and Houser, 2011).

*Policy-Driven Action:* The Community Services Block Grant, Comprehensive Energy Assistance, Weatherization Assistance, HOME, Housing Trust Fund, Housing Tax Credit and Multifamily Bond programs have specific activities that service elderly Texans. In addition, TDHCA plays an active role in the Housing and Health Service Coordination Council, which works to increase the amount of service-enriched housing for seniors and people with disabilities. A description of this Council is included under “Policy Initiatives” above.

Community Service Block Grant 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 Comprehensive Energy Assistance and Weatherization Assistance Programs 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 provides funds for the repair and rehabilitation of homes owned by low-income households and many of the assisted households are elderly.

A Qualified Elderly Development is an eligible development type under the Housing Tax Credit and Multifamily Bond programs provided it meets the requirements of the Fair Housing Act.

### **HOMELESS POPULATION**

The Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH Act) of 2009 updated the McKinney Vento definition of homelessness. The new definition of homelessness is as follows:

- 1) *An individual or family who lacks a fixed, regular, and adequate nighttime residence;*
- 2) *An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;*
- 3) *An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangement (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing);*
- 4) *An individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;*
- 5) *An individual or family who—*
  - a. *Will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations...*
  - b. *Has no subsequent residence identified; and*
  - c. *Lacks the resource or support networks needed to obtain other permanent housing;*  
*and*
- 6) *Unaccompanied youth and homeless families with children and youth defined as homeless under other Federal Statutes who—*
  - a. *Have experience a long term period without living independently in permanent housing,*
  - b. *Have experienced persistent instability as measured by frequent moves over such period, and*
  - c. *can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.*

On a single night in January 2012, a statewide count found 34,208 persons experiencing homelessness in Texas (Texas Homeless Network, 2012). However, homeless point-in-time counts only reflect the number of individuals who meet the US Department of Housing and Urban Development's (HUD) definition of literal homelessness. However, the homeless population can be classified into three categories: literally homeless, which describes those who have no permanent

residence and stay in shelters or public places; marginally homeless, which includes those who live temporarily with other people and have no prospects for housing; and people at risk of homelessness. People at risk of homelessness generally have incomes below the poverty level, rely on utility and rental assistance and may be unable to absorb unexpected events such as a serious illness or the loss of a job.

**Policy-Driven Action:** The first phase of the Housing Support Continuum is “(1) Poverty and Homelessness Prevention” and includes the Community Service Block Grant, Comprehensive Energy Assistance, Emergency Solutions Grant, and Homeless Housing and Services programs. In addition, other programs not specifically created for homelessness prevention nevertheless include several activities to address this population’s special needs. For instance, the Housing Tax Credit and the Housing Trust Fund programs both can be used to assist homeless populations. Finally, TDHCA provides facilitation and advisory support to the Texas Interagency Council for the Homeless, described under “Policy Initiatives” above.

While the Housing Tax Credit Program is well-known and primarily used for the construction, acquisition and/or rehabilitation of new, existing, at-risk and rural housing, the Housing Tax Credit Program can also be used to develop transitional housing and permanent supportive housing for homeless populations. Moreover, the Housing Tax Credit Program QAP offers points in the selection criteria for developments that propose to set aside 5 percent of the units for persons with special needs, including homeless populations, persons with alcohol and/or drug addictions, Colonia residents, person with disabilities, victims of domestic violence, persons with HIV/AIDS, and migrant farmworkers.

### **MIGRANT FARMWORKERS**

According to the U.S. Department of Health and Human Service Migrant and Seasonal Farm Worker Enumeration Profiles Study in 2000 (MSFW Enumeration Profile), a seasonal farm worker describes an individual whose principal employment (at least 51 percent of time) is in agriculture on a seasonal basis and who has been so employed within the preceding twenty-four months; a migrant farm worker meets the same definition, but establishes temporary housing for purposes of employment. In analyzing the State’s 49 rural counties determined by the 2000 MSFW Enumeration Profile to contain more than 1,000 “Migrant/Seasonal Farmworkers and Non-Farmworkers,” Bowen National Research estimated that there were approximately 34,520 migrant or seasonal farmworkers in these counties in 2010 (TDHCA 2012).

Farm workers have a particularly difficult time finding available, affordable housing because of extremely low and sporadic incomes and mobility. Many of the small, rural communities where migrant workers may seek employment do not have the rental units available for the seasonal influx. Overcrowding and substandard housing are significant housing problems for farm workers (Holden, 2001). In addition, migrant workers may not be able to afford security deposits, pass credit checks, or commit to long-term leases. Bowen National Research estimated an overall rental housing gap of 28,531 units, between the existing rental housing stock specifically designed and reserved for farmworkers and the estimated number of farmworkers within the 49 rural counties analyzed (TDHCA 2012).

**Policy-Driven Action:** TDHCA addresses farm worker issues by licensing and inspecting migrant farm worker housing and conducting periodic studies on farm worker needs. In addition, the Community Service Block Grant and Housing Tax Credit programs serve or prioritize the funding for seasonal farm workers.

In HB1099, the 79<sup>th</sup> Texas Legislative Session transferred the license and inspection migrant farm worker housing facilities from the Texas Health and Human Service Commission to TDHCA. Additionally, the bill directed TDHCA to complete a study on quantity, availability, need and quality of migrant farm labor housing facilities in Texas. See <http://www.tdhca.state.tx.us/ppa/housing-center/pubs.htm#reports> for a copy of the report.

More recently, in May 2011, TDHCA entered into a contract with Bowen National Research to conduct a Comprehensive Analysis of Rural and Farmworker Housing in Texas. As a result, the *Texas Rural Farmworker Housing Analysis* report was released in September 2012. This report presents and evaluates migrant and seasonal farmworker demographics and housing characteristics in specific rural Texas counties, determines the affordable housing needs of Texas farmworkers, and provides recommendations for the creation of affordable housing to meet the needs of this population.

Additionally, TDHCA awarded \$301,600 of its FY2012 Community Services Block Grant State discretionary funds to fund three organizations serving migrant seasonal farm workers: the County of Hidalgo Community Services Agency, Family Services Association of San Antonio, and South Plains Community Action Agency. The Department also awarded \$125,000 to one Native American tribe, Urban Inter-Tribal Center of Texas. The Department's Community Services Block Grant State Plan approved by U.S. Department of Health and Human Services includes Native Americans and migrant farm worker populations as special populations eligible for Community Service Block Grant State discretionary funds.

The Housing Tax Credit Program Qualified Allocation Plan offers points in the selection criteria for developments that propose to set aside 5 percent of the units for persons with special needs, including migrant farm workers, person with alcohol and/or drug addictions, Colonia residents, persons with disabilities, victims of domestic violence, persons with HIV/AIDS and homeless populations.

### **PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE ISSUES**

Based on the 2008 and 2009 National Surveys on Drug Use and Health, approximately 16.97percent of Texans aged 18 or older had used an illicit drug in the past month. The Texas rate is lower than the national average of 20.43percent. Also, 2.5 percent of Texans aged 18 or older were dependent on or abused an illicit drug in the past year, compared to 2.6 percent nationwide. Finally, approximately 404,000 persons aged 18 and over need treatment for illicit drug use, but don't receive it. Likewise, 1,215,000 persons aged 18 and over need treatment of alcohol use, but don't receive it (Maxwell, 2009).

**Policy-Driven Action:** The Housing Tax Credit Program QAP offers points in the selection criteria for developments that propose to set aside 5 percent of the units for persons with special needs, including persons with alcohol and/or drug addictions, Colonia residents, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, homeless populations and migrant farmworkers.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2012 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from

an institution (prison, jail, mental health institutions, hospitals, and treatment facilities); and persons with substance use disorders.

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

Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." Households with disabilities are comprised as follows: 86 percent have adults with disabilities, 18 percent have children with disabilities, and 4 percent have both instances. Disabilities are often paired with barriers to maintaining stable housing, as evidenced by the fact that 25 percent of renter household with disabilities experienced worst case housing need compared to 19 percent of renter households without disabilities that experienced worst case housing need (Hartman et al, 2010).

The Olmstead Supreme Court decision maintained that unnecessary segregation and institutionalization of people with disabilities is unlawful discrimination under the Americans with Disabilities Act (ADA). Furthermore, the Fair Housing Act, Section 504 of the Rehabilitation Act, ADA and Section 2306.514 of the Texas Government Code all provide mandates for accessible residential housing for persons with disabilities. Housing developers may also choose to provide "adaptive design" or "universal access" housing, which promotes basic, uniform standards in the design, construction and alteration of structures that include accessibility or simple modification for individuals with a disability. While an "adaptable" unit may not be fully accessible at time of occupancy, it can easily and inexpensively be modified to meet the needs of any resident. Another option is to equip homes with special features designed for persons with disabilities, including ramps, extra-wide doors and hallways, hand rails and grab bars, raised toilets and special door levers.

Advocates for the elderly and persons with disabilities continue to stress of 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. The rehabilitation funds perform minor physical modifications such as extra handrails, grab bars, wheelchair-accessible bathrooms and ramps, 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. Another recognized need for people with disabilities is deeply affordable rents.

***Policy-Driven Action:*** The Comprehensive Energy Assistance, Weatherization Assistance, HOME, Housing Trust Fund, Housing Tax Credit, Multifamily Bond, Section 8, and Neighborhood Stabilization programs all have specific measures to address the needs of people with disabilities. Furthermore, the Integrated Housing Rule, as implemented by TDHCA, works to meet the needs of people with disabilities. In addition, TDHCA plays an active role in the Housing and Health Services Coordination Council, Promoting Independence Advisory Committee, and the Disability Advisory Workgroup, all of which collaborate with groups representing people with disabilities, described under "Policy Initiatives" above.

Priority for energy assistance through Comprehensive Energy Assistance and Weatherization Assistance Programs are given to the person 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 Section 2306.111(c) of the Texas Government Code and subject to the submission of qualified applications, five percent of the annual HOME Program allocation shall be allocated for applications serving persons with disabilities living in any part of the state. The 2012 Single Family HOME NOFA allows administrators to provide tenant based rental assistance, homebuyer assistance, and homeowner rehabilitation assistance under the Persons with Disabilities (PWD) Set-Aside. Furthermore, the HOME Homebuyer Assistance with Rehabilitation activity provides down payment and closing cost assistance as well as construction costs associated with architectural barrier removal to assist homebuyers with disabilities.

HOME, Housing Tax Credit, Multifamily Bond and Neighborhood Stabilization Program's rental developments that are new construction must conform to Section 504 standards, which require that at least five percent of the development's units be accessible for person with physical disabilities and at least two percent of the units be accessible for person with hearing and visual impairments.

The Housing Tax Credit Program QAP offers points in the selection criteria for developments that propose to set aside 5 percent of the units for persons with special needs, including persons with disabilities, persons with alcohol and /or drug addictions, Colonia residents, victims of domestic violence, persons with HIV/AIDS, homeless populations and migrant farmworkers.

The Housing Trust Fund's Amy Young Barrier Removal Program provides a one-time grant up to \$20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications and the elimination of hazardous housing 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.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2012 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals, and treatment facilities); and persons with substance use disorders.

TDHCA's Section 8 Program administers the Project Access Program to assist low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing. Eligible households are those that meet the Section 8 criteria, have a disability and are either an At-Risk Applicant and a previous resident, or a current resident of nursing facility, intermediate care facility, or board and care facility at the time of voucher issuance. Based on increased demand, the number of Project Access vouchers administered by the Department increased from 50 to 60 in 2010, from 60 to 100 in January 2011, and from 100 to 120 in 2012.

In January 2011, the Department made a change to the Project Access Program that reserved 20 percent of the Project Access vouchers for persons with disabilities over the age of 62. The PHA Plan presented to the Board of Directors today proposes an increase for the 2012 Annual Public Housing Agency (PHA) Plan from 120 to 140 vouchers. In January 2012, the Board expanded the Project Access Program to reserve up to 10 percent of the vouchers for a pilot program for persons exiting state psychiatric health hospitals. This "State Hospital Pilot" program is a partnership with the Texas Department of State Health Services (DSHS) who provides supportive services to ensure a successful transition into the community.

Finally, in August 2012 the Department submitted an application to HUD for the Section 811 Project Rental Assistance (PRA) Demonstration Program. 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. Following extensive analysis and public input, including roundtables held in five cities, three target populations were prioritized within the application: people with disabilities living in institutions, people with serious mental illness and youth with disabilities exiting foster care. If awarded, TDHCA would begin program implementation in mid-2013.

### **Integrated Housing Rule**

Advocates for persons with disabilities engaged with the Department's policies promote that affordable housing for persons with disabilities should be integrated into the community. Integrated housing, as defined by SB 367 and passed by the 77<sup>th</sup> 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, is found at 10 TAC 1.15 and is summarized as follows:

A housing development may not restrict occupancy solely to people with disabilities or people with disabilities in combination with other special needs populations.

- Large housing developments (50 units or more) shall provide no more than 18 percent of the units of the development set aside exclusively for people with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 units) shall provide no more than 36 percent of the units of the development set aside exclusively for people with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined above refer only to the units that are to be solely restricted for persons with disabilities. This section does not prohibit a property from having a higher percentage of occupants that are disabled.
- Property owners may not market a housing development entirely, nor limit occupancy to, persons with disabilities.

Exceptions to the above rule include (1) scattered site development and tenant-based rental assistance; (2) transitional housing that is time limited with a clear and convincing plan for permanent integrated housing upon exit from the transitional situation; (3) housing developments designed exclusively for the elderly; (4) housing developments designed for other special needs populations; and (5) TDHCA Board waivers of this rule to further the purposes or policies of Chapter 2306, Texas Government Code, or for other good cause.

### **PERSONS 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. In 2010, there were 65,077 Texans living with HIV/AIDS (Texas Department of State Health Services, 2012). Because of increased medical costs or the loss of the ability to work, people with HIV/AIDS may be at risk of losing their housing arrangements.



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 individuals. 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. The goals of the DSHS 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, Fort Worth, Houston, and San Antonio receive HOPWA funds directly from HUD.

*Policy-Driven Action:* The Housing Tax Credit Program QAP offers points in the selection criteria for developments that propose to set aside 5 percent of the units for persons with special needs, including persons with HIV/AIDS, persons with alcohol/or drug addictions, Colonia residents, persons with disabilities, victims of domestic violence, homeless populations and migrant farmworkers.

### **PUBLIC HOUSING RESIDENTS**

According to HUD, there are 53,179 units of public housing and 134,224 Section 8 Housing Choice Vouchers in Texas. TDHCA believes that the future success of Public Housing Authorities (PHAs) will center on ingenuity in program design, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it is important to 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.

*Policy-Driven Action:* TDHCA works with 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 Housing Tax Credit Program may also be used for the redevelopment of PHA property.

### **VETERANS**

The 2012 Point-In-Time homeless count found that approximately 11 percent of Texas' homeless population is veterans (Texas Homeless Network 2012). Many homeless veterans live with Post Traumatic Stress Disorder and substance abuse disorders (National Coalition for Homeless Veterans, 2011). These factors may affect veteran's ability to acquire stable housing.

*Policy-Driven Action:* The Housing Trust Fund's Texas Veterans Rental Assistance Program provided rental and utility subsidies to low-income veterans through the Veterans Rental Assistance (VRA) Program from 2008 to 2011. However, the 82nd Texas Legislature transferred funds for this program to the Texas Veteran's Commission in 2011. The Texas Veterans Commission provides a diverse array of services for veterans in Texas, including the Housing4TexasHeroes Program. This program provides temporary housing to low-income or homeless veterans and permanent housing,

such as new home construction or housing modification for veterans requiring such modification due to a physical disability or injury.

### **VICTIMS OF DOMESTIC VIOLENCE**

A 2011 study by the University of Texas estimates 5.9% of all Texans are currently in an abusive relationship (Busch-Armendariz et al, 2011). Additionally, in 2011 approximately 223,000 Texans called family violence hotlines, and over 79,000 people — primarily women and children — sought services from family violence programs because they did not feel safe in their homes (Texas Council on Family Violence, 2011). Victims of domestic violence may stay in a dangerous situation because of fear of the abuser, belief that the abuser will take the children involved, self-blame, and limited financial options (The National Center for Victims of Crime, 2008). Services which may help victims of domestic violence move to safety include physical protection services, legal protection of his or herself and any children involved, counseling, and employment assistance.

**Policy-Driven Action:** The Texas Health and Human Services Commission Family Violence Program funds for domestic violence victims that offer various services including temporary emergency shelter, hotline services, information and referral, counseling, assistance in obtaining medical care and employment, and transportation services. Some shelters have transitional living centers, which allow victims to stay for an extended period and offer additional services.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG program. The State ESG program typically funds a number of programs serving victims of domestic violence because many shelters in Texas serve that subpopulation, and in the competition for funds, their applications have scored high. In the 2012 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals, and treatment facilities); and persons with substance use disorders.

Finally, the *Housing Tax Credit Program QAP* offers points in the selection criteria for developments that propose to set aside 5 percent of the units for persons with special needs, including victims of domestic violence, migrant farm workers, person with alcohol and/or drug addictions, Colonia residents, persons with disabilities, persons with HIV/AIDS and homeless populations.

### **YOUTH AGING OUT OF FOSTER CARE**

In Texas, youth in the foster care system in Texas age out at 18 years old. This vulnerable population often faces a multitude of problems, from low incomes to unstable housing. One study found that after one year of leaving foster care at age 18, 90 percent of those with employment earned less than \$10,000 per year. In addition, only 6 percent of youth who have been in foster care receive a two- or four-year college degree, compared to 29 percent of youth in the general population (Smith, 2011). Low wages and lack of education can lead to unstable housing situations. A 2010 survey of foster youth by the Texas Department of Family and Protective Services (DFPS) found that 16 percent have experienced homelessness (DFPS, 2011).

**Policy-Driven Action:** The Department of Family Protective Services has several programs that help meet the needs of youth aging out of foster care. The Preparation for Adult Living (PAL) Transitional Living Allowance helps youth transition from foster care to adulthood, offers financial training and provides payments for limited services, such as rent or room deposits. The PAL Aftercare Room and

Board Program is available for qualified youth 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. The Extended Foster Care Assistance program allows the youth to stay in foster care up to his/her 21<sup>st</sup> or 22<sup>nd</sup> birthday in order to finish high school, attend college or other education institutions, obtain employment, or use the program if the youth has a qualifying medical condition. The Education and Training Voucher (ETV) Program allows qualifying youth to participate in post-secondary and vocational or technical programs. The ETV Program can be used for residential housing and utilities, room and board, tuition fees and other services related to success in the educational program. Finally, Youth Transition Centers, which are funded and supported by their local communities in partnership with the Texas Workforce Commission, DFPS, and Casey Family Programs, provide a comprehensive array of services such as transitional living services and food and housing assistance.

PHAs can compete for Family Unification Vouchers by HUD. Family Unification Vouchers can be used for youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older who lack adequate housing. Housing assistance under family unification vouchers is limited to 18 months.

Under the Housing Tax Credit Program, full-time 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.

Additionally, in August 2012 the Department submitted an application to HUD for the Section 811 Project Rental Assistance (PRA) Demonstration Program. 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. Following extensive analysis and public input, including roundtables held in five cities, three target populations were prioritized within the application: people with disabilities living in institutions, people with serious mental illness and youth with disabilities exiting foster care. If awarded, TDHCA would begin program implementation in mid-2013.

## **SECTION 5: STIMULUS PROGRAMS**

According to the National Bureau of Economic Research, the United States experienced a severe recession from December 2007 to June of 2010, dubbed the Great Recession (The National Bureau of Economic Research, 2010). While the Great Recession has officially ended, the effects of the decrease in income and job losses are still being felt throughout Texas.

As a reaction to the recession, the federal government created programs to alleviate the stress of the economic downturn. Beginning with the Housing and Economic Recovery Act (HERA) of 2008, the federal government began to address the high rates of foreclosures. The American Recovery and Reinvestment Act (ARRA) of 2009 followed and the federal government set a goal of creating new jobs as well as saving existing ones; spurring economic activity and investing in long-term economic growth; and fostering unprecedented levels of accountability and transparency in government spending. Additionally, some temporary programs were not created through either of the recovery acts, but were created to address the recession. Programs created to stem the economic downturn, regardless of funding source, are included in this chapter.

TDHCA administers several programs created by the funds meant to stimulate the economy. These programs are grouped and discussed in their own chapter rather than the *Annual Report and Action Plan* because of their temporary nature; most of them will conclude in two to three years. In addition, these programs are based on a multiyear model, not a fiscal year model. The reporting for these programs is from the beginning of each program to the fall of 2012. However, temporary programs are mentioned in the Action Plan's Housing Support Continuum for clarity because of their administration through the Department and their creation to serve the needs of low- to moderate-income Texans.

The following table provides summary information about each of the Department's programs funded through the stimulus.

## TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS STIMULUS PROGRAMS

<b>Program</b>	<b>Funding</b>
Homelessness Prevention and Rapid Re-Housing Program	\$41,472,772
Housing Tax Credit Exchange Program (HTC Exchange)	\$594,091,928
National Foreclosure Mitigation Counseling Program (NFMC): <ul style="list-style-type: none"> <li>• NFMC Round 5</li> <li>NFMC Round 6</li> <li>NFMC Round 7</li> </ul>	NFMC Round 5: \$619,696.50 NFMC Round 6: \$366,712.50 NFMC Round 7: Application to be submitted by December 19, 2012
Neighborhood Stabilization Program (NSP): <ul style="list-style-type: none"> <li>• NSP 1</li> <li>• NSP 3</li> </ul>	NSP 1: \$91,323,273.28 NSP 3: \$7,284,978
Weatherization Assistance Program ARRA	\$326,975,732

*In addition to the programs listed above, the Community Services Block Grant Program ARRA, the Homebuyer Tax Credit Programs (90-Day Down Payment Assistance Program and Mortgage Advantage Program), the Tax Credit Assistance Program (TCAP) and NFMC Round 2, Round 3, and Round 4 were completed and their final reports are in previous State Low Income Housing Plan and Annual Reports.*

## ***HOMELESS PREVENTION AND RAPID RE-HOUSING PROGRAM***

### **PROGRAM DESCRIPTION**

ARRA created the Homelessness Prevention and Rapid Re-Housing Program (HPRP) to enable person who are homeless or at risk of homelessness to maintain housing. The HPRP funds are administered through the U.S. Department of Housing and Urban Development (HUD). The Department received \$41,472,772 in HPRP funds. HPRP is administered through the Community Affairs Division.

The intent of HPRP is to transition program participants to stability, either through their own means or with public assistance, as appropriate. HPRP is not intended to provide long-term support for program participants (assistance in limited to 18 months). This program was created in response to the financial stress on individuals and households due to the impact of the current economic downturn. HPRP funds homeless prevention assistance to individuals and households who would otherwise become homeless and assists in re-housing persons rapidly who are homeless, as defined by Section 103 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11303). To be eligible, households must have income at or below 50 percent of the area median income.

Two target populations facing housing instability are eligible to receive funding under HPRP. The first target population eligible for homeless prevention assistance includes individuals and families who are currently housed but are at risk of becoming homeless; they may need temporary rent or utility assistance to prevent them from becoming homeless or assistance to move to another unit. The second target population eligible for rapid re-housing assistance includes individuals and families who are experiencing homelessness (e.g. residing in emergency or transitional shelters or places not intended for habitation) and need temporary assistance in order to obtain and retain housing.

Homelessness Prevention services to at-risk populations include:

- Assistance to locate, secure, and/or maintain housing, including mediation or outreach to property owner to help avoid eviction;
- Assistance for certain financial needs, such as utility payment, utility security deposit assistance, housing search and moving costs;
- Counseling and other activities to help repair credit ratings; and
- Case management to ensure that appropriate programs are accessed to help achieve and maintain self-sufficiency.

The Department set aside \$2,073,639 of HPRP funds for a Pilot Program targeted to applicants interested in providing homelessness prevention services and case management to one or more targeted subpopulations. Five agencies were awarded funds under the Pilot Program. The targeted subpopulations are:

- persons with a history of past institutionalization (including prisons, mental health institutions and hospitals);
- persons with mental health and substance abuse issues;
- persons with physical disabilities and other chronic health issues, including HIV/AIDS;
- and youth aging out of the foster care system.

The individuals must be at risk of homelessness and meet the HPRP Eligible Program Participant guidelines.

#### IMPLEMENTATION AND ALLOCATION

The Department submitted a substantial amendment to its *Consolidated Plan 2008 Action Plan* that also served as the Department's application for HPRP funds to HUD in May 2009 and HUD approved the Department's substantial amendment on June 26, 2009.

TDHCA released a Notice of Funding Availability (NOFA) for the HPRP funds, authorized by its Governing Board based on public input for both competitive portions of the HPRP funds. Applications were due May 29, 2009. Eligible applicants included units of general local government and private nonprofit organizations with an exemption under Section 501(c)(3) of the Internal Revenue Code exemption and whose professional activities included the promotion of social welfare and the prevention or elimination of homelessness.

To allocate funds regionally across the State, the Department used a regional allocation based on the 13 Uniform State Service Regions. Calculation of regional allocations utilized U.S. Census data for individuals in poverty as well as unemployment figures for December 2008, January and February 2009 provided by the Texas Workforce Commission.

#### STATUS OF FUNDS

The Department awarded HPRP funds to 58 eligible applicants. The contracts start date was September 1, 2009 and the majority of contracts ended August 31, 2011. The Department extended 20 of the contracts to December 31, 2011 and these subrecipients received approximately \$3 million in re-allocated funds. Of those 20 contracts, 9 were extended as required by ARRA, so that 60 percent of the HPRP funds must be expended within two years and 100 percent within three years or no later than July 16, 2012. The Department met this deadline, expending 100 percent of HPRP funds by July 16, 2012.

The table below reflects the expenditures by activity and by housing status for the entire period of the grant (September 2009 through March 2012).

Activity	Homelessness Prevention	Homeless Assistance	Total
Financial Assistance	\$21,718,761	\$4,803,490	\$26,522,251
Housing Relocation & Stabilization Services	\$8,707,892	\$2,970,345	\$11,678,237
Data Collection & Evaluation			\$1,331,452
Administration			\$1,940,812
<b>Total</b>			<b>\$41,472,752</b>

The following table shows the amount of funds expended by HPRP subrecipients for the full three year program period. Of the total award of \$41,472,772, \$1,106,070 was for administration for TDHCA. The total amount allocated to subrecipients was \$40,366,702.

## Total Homelessness Prevention and Rapid Re-Housing Expenditures and Individuals Served

Subrecipient	County Service Area	Total Expended	Total Served	White	Black or African American	Other	Hispanic	Non-Hispanic
Abilene Regional MHMR Center	Taylor, Jones, Callahan, Shackelford, Stephens	\$84,111.00	262	198	55	9	47	215
Any Baby Can of Austin, Inc.	Travis	\$266,438.00	292	193	93	6	151	141
Caritas of Austin	Travis	\$1,155,000.00	782	461	315	6	116	666
Caritas of Austin	Travis	\$599,291.00	464	249	208	7	67	397
Catholic Charities Diocese of Fort Worth, Region 2	Hardeman, Foard, Knox, Wilbarger, Baylor, Throckmorton, Shackelford, Wichita, Archer, Young, Stephens, Eastland, Comanche, Clay, Jack, Montague	\$425,675.00	354	288	58	8	24	330
Catholic Charities Diocese of Fort Worth, Region 3	Cooke, Wise, Denton, Palo Pinto, Parker, Erath, Hood, Johnson, Somervell	\$981,834.00	127	102	4	21	21	106
Catholic Charities of Central Texas	Bastrop, Blanco, Burnet, Caldwell, Fayette, Hays, Lee, Llano, Travis, Williamson	\$651,717.00	434	250	125	59	131	303
Catholic Charities of Dallas, Inc.	Dallas, Collin, Grayson, Fannin, Rockwall, Hunt, Kaufman, Ellis, Navarro	\$1,154,544.00	514	204	293	17	73	441
Christian Community Action	Denton	\$1,174,622.00	893	516	363	14	189	704
City of	Cameron	\$323,303.00	190	186	4	0	186	4



Stimulus Programs

Subrecipient	County Service Area	Total Expended	Total Served	White	Black or African American	Other	Hispanic	Non-Hispanic
Brownsville								
City of Dallas	Dallas	\$790,316.00	831	207	620	4	179	652
City of Denton	Denton	\$782,218.00	1,661	1,184	420	57	346	1,315
City of Irving	Dallas	\$1,343,367.00	589	287	288	14	141	448
City of San Antonio, The Department of Human Services	Bexar	\$983,888.00	1,495	1,066	176	253	963	532
Community Storehouse	Denton, Tarrant, Wise	\$990,978.00	912	691	180	41	187	725
Corpus Christi Metro Ministries, Inc.	Nueces	\$846,700.00	1,255	1,116	128	11	900	355
Crisis Center of the Plains	Bailey, Briscoe, Castro, Crosby, Floyd, Hale, Hall, Lamb, Motley, Parmer, Swisher	\$308,305.00	1,366	1,213	148	5	1,035	331
Dallas County Mental Health Mental Retardation Center	Dallas	\$302,954.00	356	106	218	32	28	328
East Texas Crisis Center, Inc.	Smith, Henderson, Van Zandt, Wood, Rains	\$297,984.00	327	224	96	7	40	287
El Paso Center for Children	El Paso	\$412,289.00	13	10	1	2	11	2
El Paso Coalition for the Homeless	El Paso	\$272,291.00	108	97	10	1	87	21
El Paso County	El Paso	\$1,110,146.00	1,241	1,128	105	8	1,046	195
Families In Crisis, Inc.	Bell, Coryell	\$552,997.00	386	170	207	9	51	335
Family Place, The	Dallas	\$1,174,515.00	1,068	421	562	85	297	771
Family Violence Prevention	Bexar	\$212,518.00	89	81	2	6	46	43

Stimulus Programs

Subrecipient	County Service Area	Total Expended	Total Served	White	Black or African American	Other	Hispanic	Non-Hispanic
Services, Inc.								
Grayson County Juvenile Alternatives Inc	Grayson, Fannin, Cooke	\$615,039.00	586	427	143	16	39	547
Houston Area Urban League	Fort Bend, Harris	\$644,727.00	491	63	422	6	56	435
Houston Area Women's Center	Harris	\$532,989.00	126	60	49	17	47	79
Loaves and Fishes of the Rio Grande Valley, Inc.	Cameron, Willacy	\$342,843.00	293	293	0	0	268	25
Love I.N.C. of Nacogdoches	Nacogdoches, Angelina, San Augustine, Shelby, Sabine	\$848,376.00	866	424	432	10	75	791
Memorial Assistance Ministries	Harris	\$1,237,337.00	1,430	765	640	25	654	776
Mid-Coast Family Services, Inc.	Calhoun, Dewitt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$595,045.00	428	303	53	72	201	227
Montgomery County Women's Center	Montgomery	\$780,796.00	358	182	158	18	52	306
New Hope Counseling Center, Inc.	Harris, Fort Bend	\$683,497.00	449	112	337	0	112	337
New Life Housing Foundation-Erath County	Erath	\$167,234.00	81	81	0	0	10	71
New Life Housing Foundation-Medina County	Medina	\$191,176.00	344	343	0	1	254	90
New Life	Walker	\$521,828.00	305	39	265	1	15	290

Stimulus Programs

Subrecipient	County Service Area	Total Expended	Total Served	White	Black or African American	Other	Hispanic	Non-Hispanic
Housing Foundation-Walker County								
Northwest Assistance Ministries	Harris	\$1,161,722.00	299	72	227	0	38	261
Randy Sams' Outreach Shelter, Inc.	Bowie	\$343,062.00	755	206	532	17	14	741
Rockwell Fund, Inc.	Fort Bend, Galveston, Harris, Montgomery	\$1,067,300.00	172	110	61	1	40	132
Salvation Army for the DFW Metroplex Command	Dallas, Collin, Denton, Ellis, Tarrant	\$880,103.00	245	52	192	1	22	223
Salvation Army of Abilene	Taylor, Jones, Callahan, Runnels, Nolan	\$387,719.00	360	247	109	4	143	217
Salvation Army of Corpus Christi	Nueces	\$447,499.00	186	157	29	0	101	85
Salvation Army of Galveston	Galveston	\$699,043.00	182	109	73	0	34	148
Salvation Army of Houston	Harris	\$999,118.00	204	72	127	5	65	139
Salvation Army of Kerrville	Kerr, Bandera, Edwards, Gillespie, Kendall, Kimble, Real	\$1,284,080.00	1,832	1,741	44	47	317	1,515
Salvation Army of McAllen	Hidalgo	\$98,387.00	234	232	2	0	228	6
Salvation Army of Midland	Midland	\$396,896.00	965	740	225	0	562	403
Salvation Army of Tyler	Smith	\$1,105,910.00	1,378	648	723	7	149	1,229
Salvation Army of Waco	McLennan, Falls, Bosque, Hill, Limestone,	\$973,646.00	1,370	719	636	15	260	1,110

Stimulus Programs

Subrecipient	County Service Area	Total Expended	Total Served	White	Black or African American	Other	Hispanic	Non-Hispanic
	Freestone							
San Antonio Metropolitan Ministry, Inc.	Bexar	\$1,233,230.00	2,328	1,711	559	58	1,177	1,151
Service of the Emergency Aid Resource Center for the Homeless	Harris	\$729,072.00	126	34	89	0	10	116
Service of the Emergency Aid Resource Center for the Homeless	Harris	\$351,131.00	103	27	78	1	24	79
Shelter Agencies For Families In East Texas, Inc.	Titus, Camp, Morris, Franklin, Hopkins, Lamar, Red River, Delta	\$536,338.00	388	197	185	6	23	365
Texas RioGrande Legal Aid, Inc.	El Paso	\$246,300.00	482	450	31	1	422	60
Urban League of Greater Dallas	Dallas	\$1,000,000.00	711	131	580	0	87	624
Wesley Community Center	Harris	\$993,408.00	216	59	147	10	41	175
Youth and Family Alliance dba Lifeworks	Travis	\$1,073,850.00	614	403	183	28	311	303
<b>Grand Total</b>		<b>\$40,366,702.00</b>	<b>34,916</b>	<b>21,857</b>	<b>12,010</b>	<b>1,049</b>	<b>12,213</b>	<b>22,703</b>

\*Sub-recipient received contract extension until December 31, 2011.

^Sub-recipient received contract extension until February of 2012.

**ADDITIONAL RESOURCES**

See the substantial Amendment to the *Consolidated Plan 2008 Action Plan* for the Homelessness Prevention and Rapid Re-Housing Program (HPRP) as approved by HUD posted on the TDHCA website at <http://www.tdhca.state.tx.us/recovery/detail-homelessness.htm>.

## ***HOUSING TAX CREDIT RECOVERY ACT PROGRAMS***

Two ARRA programs were administered by the Department to assist with the existing Housing Tax Credit (HTC) Program which include the Tax Credit Assistance Program and the Housing Tax Credit Exchange Program. The HTC Program is an existing Department program and is the primary program used to develop affordable rental housing. Through the HTC Program, the federal government encourages private investment in affordable rental housing by providing investors a dollar-for-dollar reduction on their federal tax liability for every dollar of eligible construction expenses. The recent economic crisis decreased demand for tax credits by investors and reduced the pricing of tax credits. Lower pricing resulted in previously approved developments unable to move forward. Such devaluation undermined the ability to develop housing with recently awarded tax credits.

## ***HOUSING TAX CREDIT EXCHANGE PROGRAM***

### **PROGRAM DESCRIPTION**

Through ARRA, the Housing Tax Credit Exchange Program (HTC Exchange) administered through the U.S. Department of Treasury (Treasury) allowed developments allocated HTCs in 2007, 2008, or 2009 to return their tax credits by December 31, 2010. The Department exchanged the returned credits with the Treasury for cash at a rate of \$0.85 for each dollar in credit returned. The total amount of national funding was estimated at \$3 billion of which the Department received \$594,091,928. Administration of the program was coordinated through the Multifamily Finance division with support from the Real Estate Analysis and Program Services divisions.

### **ELIGIBILITY AND ALLOCATION**

Eligible applicants included HTC applicants that:

- received an allocation of HTC for award years 2007, 2008, or 2009;
- have paid all required tax credit commitment fees; and
- returned 100 percent of their HTC allocation.

The 2007 and 2008 HTC developments with a legally binding tax credit carryover had priority for the allocation of HTC Exchange funds. Requests for HTC Exchange funds were distributed based on each applicant's original selection score and the application of a modified Regional Allocation Formula. Changes to the Regional Allocation Formula emphasized at-risk and rural developments. At-risk funding targets increased to 20 percent from 15 percent and the funding targets for rural developments increased to 40 percent from 20 percent.

The Department executed and subsequently closed 89 Exchange Subaward agreements which represented 8,015 total units of which 7,854 were low income units. Of the \$594,091,928 of grant funds provided by Treasury, \$592,616,638 was disbursed and TDHCA returned \$1,475,290 to Treasury on January 1, 2012.

## ***NEIGHBORHOOD STABILIZATION PROGRAM (NSP)***

The Neighborhood Stabilization Program (NSP) is a HUD-funded program. TDHCA received funding allocations through NSP 1 and NSP 3.

### ***NSP 1***

#### **PROGRAM DESCRIPTION**

The purpose of the program is to redevelop into affordable housing or acquire and hold abandoned and foreclosed properties in areas that are documented to have the greatest potential for declining property values as a result of excessive foreclosures. Units of local governments and nonprofit affordable housing providers are eligible to apply for these funds.

NSP 1 was authorized by HERA as a supplemental allocation to the Community Development Block Grant Program through an amendment to the existing *2008 State of Texas Consolidated Plan One-Year Action Plan*.

According to the *NSP 1 Action Plan Substantial Amendment*, each subrecipient will be required to set aside at least 35% of their non-administrative allocation to benefit households with incomes less than or equal to 50% AMFI. The balance of the subrecipient award will be used by the subrecipient to purchase the abandoned or foreclosed properties to rehabilitate and sell to households earning 120% AMFI or below.

In energy efficiency efforts, the Neighborhood Stabilization Program requires applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances.

#### **IMPLEMENTATION AND ALLOCATION**

TDHCA assumed administration of all NSP funds on August 31, 2011, through a Memorandum of Understanding and Assignment of Contracts with the former Texas Department of Rural Affairs, now the Texas Department of Agriculture per Senate Bill 1 of the 82nd Texas Legislative Session. TDHCA continues to work with sub-grantee organizations to complete projects and close on homebuyer re-sales.

#### **STATUS OF FUNDS**

Because NSP is a multi-year program, most funds have not yet reached households; information on households served will be included in the *2013 State Low Income Housing Plan and Annual Report*. The following tables show the allocated amounts from the beginning of the NSP program to the obligation date of September 30, 2010. NSP 1 successfully obligated its funding by September 30, which was a critical federal benchmark for program administration. The allocations have changed since September 30, 2010, due to voluntary contract terminations by subrecipients. NSP will continue to publish updated obligations through the HUD Quarterly reporting process, as published on its website as funds are re-allocated.

## NSP 1 Obligations, as of September 30, 2010

Subrecipient	Obligation Amount
Abilene Neighborhoods in Progress	\$5,000.00
Affordable Homes South Texas	\$1,572,420.00
Affordable Homes South Texas (Land Bank)	\$2,073,760.00
Austin Habitat	\$1,209,600.00
Brownsville Housing Authority	\$2,934,248.95
Builders of Hope	\$1,113,541.80
CDC Brownsville	\$3,868,571.00
Central Dallas CDC	\$5,400.00
City of Austin	\$678,098.56
City of Beaumont	\$1,121,413.00
City of El Paso	\$181,727.50
City of Galveston	\$1,053,258.90
City of Garland	\$1,505,659.02
City of Harlingen	\$762,816.56
City of Houston	\$1,292.36
City of Irving	\$2,939,862.42
City of Laredo	\$2,127,102.00
City of Lubbock	\$716,874.70
City of Odessa	\$1,493,608.27
City of Port Arthur	\$1,418,352.47
Covenant Community	\$5,796,000.00
Enterprise Community Partners (NCT HFC)	\$164,622.96
FC Austin	\$5,398,192.65
Frazier Revitalization	\$960,787.24
Ft Worth Affordability (Carlyle)	\$4,724,901.00
Ft Worth Affordability (Cobb Park)	\$7,181,538.39
Hidalgo County Housing Authority	\$1,228,634.36
Housing Authority San Benito	\$311,016.52
Inclusive Communities Project (Collin County)	\$335,870.10
Plano Housing Corporation	\$5,068.84
San Antonio Alternative Housing	\$3,307,928.00
Tarrant County Housing Partnerships (Beaty)	\$1,787,058.00
Tarrant County Housing Partnerships (Greystoke)	\$2,193,353.12
Tarrant County Housing Partnerships Single Family	\$1,663,099.78
Texas State Affordable Housing Corp	\$6,068,750.00
Travis County HFC	\$427,479.00
Bryan - College Station HFH	\$94,500.00
City of San Marcos	\$365,701.29
City of Bryan	\$220,731.00
City of Huntsville	\$1,405,452.00
City of San Angelo	\$525,000.00
City of Seguin	\$1,068,561.36
City of Terrell	\$49,554.35
City of Waelder	\$800,886.80



## NSP 1 Activity Funding, as of October 2012

<b>Activities</b>	<b>Total Funds</b>
Homebuyer Financing	\$381,639.63
Homebuyer Financing Setaside (benefits households at 50% AMFI)	\$613,926.01
Purchase and Rehabilitation	\$7,614,259.10
Purchase and Rehabilitation Setaside (benefits households at 50% AMFI)	\$35,139,863.91
Land Bank	\$8,691,997.83
Clearance and Demolition	\$2,380,025.03
Redevelopment	\$5,243,044.98
Redevelopment Setaside (benefits households at 50% AMFI)	\$17,777,605.62
Administration	\$8,306,830.58

**ADDITIONAL RESOURCES**

The NSP 1 Substantial Amendment and the Notice of Funding Availability (NOFA) may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/nsp>. For more information, contact Marni Holloway, NSP Director, at (512) 475-3726.

**NSP 3****PROGRAM DESCRIPTION**

The purpose and eligible uses of funds under NSP3 duplicate those of NSP1, with an additional requirement to focus on rental housing.

**IMPLEMENTATION AND ALLOCATION**

The NSP3 allocation of funds is provided under the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) through substantial amendment to the *2010 State of Texas Consolidated Plan – One Year Action Plan*. The second NSP3 Substantial Amendment was approved by the TDHCA Governing Board and submitted to HUD on June 30, 2010. Projects included in the Substantial Amendment receive underwriting approval prior to contract. The *NSP3 Action Plan Substantial Amendment* includes an application scoring criteria weighted for rental projects serving households at or below 50% AMFI, as required by statute.

**STATUS OF FUNDS**

The national allocation formula provides \$18,038,242 of Neighborhood Stabilization funds to the State of Texas. An amount of \$10,753,264 will be granted directly to communities impacted by the foreclosure crisis and TDHCA will receive \$7,284,978 to be distributed statewide. Unlike NSP1, there is no federally required benchmark by which the totality of NSP3 funding must be obligated. Award recommendations were made to the Board on February 16, 2012. The following tables show the awarded amounts.

**NSP 3 Obligations, as of February 16, 2012**

Subrecipient	Obligation Amount
CDC Brownsville	\$2,930,818.20
LifeWorks CDC	\$3,625,662.00

**NSP 3 Activity Funding, as of October 2012**

Activities	Total Funds
Redevelopment Set-aside (benefits households at or below 50% AMFI)	\$6,556,480.20
Administration	\$728,497.80

**ADDITIONAL RESOURCES**

The NSP 3 information may be accessed on the TDHCA website at <http://www.tdhca.state.tx.us/nsp>. For more information, contact Marni Holloway, NSP Director, at (512) 475-3726.

## ***NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM (NFMC)***

The Department applied for and received NFMC Round 2, 3, 4, 5 and 6. NFMC Rounds 2-4 were reported in previous SLIHPs.

### ***NFMC ROUND 5***

#### **PROGRAM DESCRIPTION**

The federal FY 2011 budget continued the NFMC Program, Round 5. The purpose of the program is to expand and supplement foreclosure counseling. All funds are targeted to “areas of greatest need” which are defined as areas experiencing a high rate of subprime lending, delinquent loans and foreclosure starts.

The three NFMC funding categories are Counseling Funds, Program-Related Support and Operational Oversight. Counseling funds are used to provide financial counseling to homeowners in danger of foreclosure. As described by NeighborWorks America, “Many clients in the early stages of delinquency may benefit from brief counseling sessions that result in an Action Plan they can follow to get back on track and prevent foreclosure. More complex workouts, sometimes involving negotiations with mortgage lenders or servicers, require staff with additional expertise and will take longer to resolve” (NeighborWorks America, 2010, p. 9). Program-Related Support are funds used to support the direct costs associated with increasing effectiveness and efficiency of the foreclosure programs, such as funding outreach to delinquent clients, collecting data and uploading quarterly reports. Operational Oversight is only available for intermediaries and state housing finance agencies and is for the administration of the program.

Matching funding categories were designed similarly to NFMC funds. Counseling Match reimbursed subgrantees and HUD-approved counseling agencies participating on the Texas Foreclosure Prevention Task Force for additional counseling sessions not included in NFMC Round 5.

The HUD-approved housing counseling agencies have written plans for providing counseling to homeowners in danger of foreclosure. Eligible recipients of foreclosure intervention counseling must be owner-occupants of single-family (one-to-four unit) properties with mortgages in default or danger of default. Many of the partner organizations work with toll-free foreclosure prevention hotlines.

#### **IMPLEMENTATION AND ALLOCATION**

In December 2010, TDHCA partnered with thirteen HUD-approved foreclosure mitigation counseling organizations to submit an application for NFMC Round 5 to NeighborWorks America. In June 2011, TDHCA was awarded \$619,696.50 for NFMC Round 5, divided as follows: \$487,950 for Counseling, \$34,156.50 for Operational Oversight, and \$97,590 as Program-Related Support. As a result of the award, \$111,969.65 was required from the State and subgrantees as match. For matching funds, \$50,000 in Counseling Match was made available by combined funds from TDHCA and TSAHC and the remaining match amount was committed by the subgrantees. The performance period for NFMC Round 5 was October 1, 2010-June 30, 2012.

TDHCA jointly administered the program with the TSAHC. An additional \$39,036 in Program-Related Support was allocated to TSAHC for data collection and submission of quarterly reports.

In September 2011, TDHCA entered into contracts with twelve HUD-approved foreclosure mitigation counseling agencies as subgrantees (one potential subgrantee withdrew from the program before a contract was executed). For NFMC Round 5, 50 percent of the funds will be

targeted to low-income or minority homeowners and 15 percent of the funds will be targeted to low-income and minority neighborhoods.

Counseling Match was provided up to \$10,000 on a first-come, first-served basis until the \$50,000 in matching funds were exhausted. Because half of the Counseling Match was provided with funds from the Housing Trust Fund, half of the households served with Counseling Match have to be in the 0-80 percent area median family income category. Counseling Match reimbursed subgrantees for counseling sessions after the subgrantees exceeded Round 5 production goals.

#### STATUS OF FUNDS

The final report for NFMF Round 5 was submitted in August, 2012.

#### Round 5 NFMF Funding as of September 2012

Counseling Agency	Metropolitan Statistical Areas Served	NFMF Funding Allocated	NFMF Funding Drawn	% NFMF Funding Drawn*
Austin Habitat for Humanity	Austin/Round Rock, San Antonio	\$12,204.53	\$11,942.03	97.8%
Business and Community Lenders of Texas	Austin/Round Rock, Killeen/Temple/Fort Hood, Rural	\$20,272.46	\$19,822.46	97.8%
CCCS of Greater San Antonio	San Antonio, Austin/Round Rock, Laredo, Rural	\$30,336.47	\$30,336.47	100%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown, Rural	\$27,873.65	\$27,023.65	96.9%
El Paso Community Action Agency, Project Bravo	El Paso	\$34,258.84	\$33,456.34	97.7%
Frameworks Community Development Corporation	Austin/Round Rock, Corpus Christi, San Antonio, Rural	\$108,179.08	\$105,737.83	97.7%
Fifth Ward Community Redevelopment Corporation	Houston/Sugar Land/ Baytown	\$11,913.84	\$11,686.34	98.1%
North Texas Housing Coalition	Dallas/Fort Worth/ Arlington, Longview, Tyler, Rural	\$137,507.83	\$133,900.33	97.4%
Our Casas Residents Council	San Antonio, Laredo	\$34,635.00	33,798.75	97.6%
Greenpath, Inc.	Brownsville/Harlingen, Corpus Christi, Dallas/Fort Worth/Arlington, McAllen, Edinburg/Mission, Victoria, Rural	\$42,681.84	\$41,774.34	97.9%
Novadebt	Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, Rural	\$33,528.31	\$33,003.31	98.4%
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown, Dallas/Fort Worth/Arlington, Beaumont/Port Arthur, Rural	\$53,112.15	\$51,823.40	97.6%
Texas Department of Housing and Community Affairs	N/A - Grantee	\$11,954.78	\$11,655.91	97.5%
Texas State Affordable Housing Corporation	N/A - Administrator	\$61,237.72	\$60,682.68	99.1%
<b>Total</b>		<b>\$619,696.50</b>	<b>\$606,643.84</b>	<b>97.9%</b>

\*The final 2.5% of funding will be released once the final audit review from NeighborWorks America is complete. Nothing further is required of the subgrantees or TDHCA.

Round 5 NFMC Households Served as of September 2012, Final Amounts

MSA/Location	Households (HH) Served	Counseling Ending In Foreclosure	HHs <50% AMFI	HHs 50-79% AMFI	HHs 80-100% AMFI	HHs >100% AMFI	White	Black	Other	No Response	Hispanic
Austin/Round Rock	375	12	179	106	49	41	301	60	13	1	195
Beaumont/Port Arthur	11	0	6	5	0	0	5	5	1	0	1
Brownsville/Harlingen	50	0	9	10	8	23	49	0	1	0	49
Corpus Christi	63	0	18	16	8	21	57	4	2	0	46
Dallas/Fort Worth/Arlington	438	1	180	144	59	55	241	160	35	2	110
El Paso	160	1	111	34	14	1	143	1	16	0	155
Houston/Sugar Land/Baytown	361	7	75	91	95	100	165	175	21	0	97
Killeen/Temple/Fort Hood	1	0	0	1	0	0	1	0	0	0	1
Laredo	14	0	3	5	2	4	13	0	1	0	13
Longview	1	0	0	1	0	0	0	1	0	0	0
McAllen/Edinburg/Mission	103	0	25	30	12	36	98	1	4	0	95
Rural - Texas	22	0	6	6	6	4	16	4	2	0	3
San Antonio	180	4	71	61	26	22	165	12	3	0	136
Tyler	1	0	0	1	0	0	1	0	0	0	0
Victoria	1	0	0	0	0	1	1	0	0	0	1
Other	2	0	0	0	1	1	1	1	0	0	0
<b>Total</b>	<b>1,783</b>	<b>25</b>	<b>683</b>	<b>511</b>	<b>280</b>	<b>309</b>	<b>1,257</b>	<b>424</b>	<b>99</b>	<b>3</b>	<b>902</b>

Round 5 NFMC Counseling Outcomes as of September 2012, Final Amounts

Round 5 Counseling Outcomes	HH
Bankruptcy	27
Brought mortgage current (with or without rescue funds)	43
Counseled and referred for legal assistance	17
Counseled and referred to another social service or emergency assistance agency	60
Counseled on debt management or referred to debt management agency	13
Currently in negotiation with servicer; outcome unknown	827
Executed a deed-in-lieu	4
Foreclosure put on hold or in moratorium; final outcome unknown	5
Homeowners sold property (not short sale)	15
Initiated Forbearance Agreement/Repayment Plan	83
Mortgage foreclosed	25
Mortgage modified	140
Mortgage refinanced	7

Round 5 Counseling Outcomes	HH
Obtained partial claim loan from FHA lender	3
Other**	124
Pre-foreclosure/short sale	29
Received second mortgage	0
Referred homeowner to servicer with Action Plan	304
Withdrew from counseling	57
<b>Total</b>	<b>1,783</b>

\*\*“Other” includes counseling sessions submitted to the NFMC data collection system with an outcome designated as “other”.

#### Round 5 Match Commitment/Funding by Subgrantees

Counseling Agency	Metropolitan Statistical Areas Served	Matching Funds Committed*	Matching Funds Verified as Expended or In-Kind
Austin Habitat for Humanity	Austin/Round Rock, Rural	\$2,045.65	100%
Business and Community Lenders of Texas	Austin/Round Rock	\$2,727.54	100%
Consumer Credit Counseling Service of Greater San Antonio	Austin/Round Rock, San Antonio, Laredo	\$6,705.20	100%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown, Rural	\$3,023.02	100%
El Paso Community Action Agency, Project Bravo	El Paso	\$2,595.26	100%
Fifth Ward Community Redevelopment Corporation	Houston/Sugar Land/Baytown	\$2,591.16	100%
Frameworks Community Development Corporation	Austin/Round Rock	\$12,637.59	100%
Garden State Consumer Credit Counseling, Inc.	Dallas/Fort Worth/Arlington	\$4,955.03	100%
Greenpath, Inc.	Brownsville/Harlingen, McAllen/Edinburg/Mission, Corpus Christi, Victoria, Rural	\$7,660.08	100%
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	\$12,251.19	100%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	\$13,087.83	100%
Our Casas Residents Council	San Antonio	\$3,659.45	100%
<b>Total</b>		<b>\$73,939.00</b>	<b>100%</b>

NFMC Round 5 Counseling Match Funding Allocated to Subgrantees as of September  
2012

Counseling Agency	Metropolitan Statistical Areas Served	Matching Funds Allocated	% Match Drawn
Frameworks Community Development Corporation	Austin/Round Rock, Killeen/Temple/Fort Hood, Rural, San Antonio	\$40,450	80.9%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	\$3,700	7.4%
Credit Coalition	Houston/Sugar Land/Baytown	\$4,050	8.1%
Affordable Homes of South Texas, Inc.	McAllen/Edinburg/Mission	\$1,800	3.6%
<b>Total</b>		<b>\$50,000</b>	<b>100%</b>

NFMC Round 5 Counseling Match Households Served

MSA/Location	Households (HH) Served	Counseling Ending In Foreclosure	HHs <50% AMFI	HHs 50-79% AMFI	HHs 80-100% AMFI	HHs >100% AMFI	White	Black	Other	No Response	Hispanic
Austin/Round Rock	158	2	79	56	12	11	132	21	3	2	89
Dallas/Fort Worth/Arlington	16	0	10	6	0	0	9	4	2	1	7
Houston/Sugar Land/Baytown	11	2	7	4	0	0	5	5	1	0	1
Killeen/Temple/Fort Hood	1	1	0	1	0	0	0	1	0	0	0
McAllen/Edinburg/Mission	7	0	0	7	0	0	7	0	0	0	6
Rural - Texas	2	0	0	1	0	1	2	0	0	0	1
San Antonio	2	0	0	1	1	0	2	0	0	0	0
<b>Total</b>	<b>197</b>	<b>5</b>	<b>96</b>	<b>76</b>	<b>13</b>	<b>12</b>	<b>157</b>	<b>31</b>	<b>6</b>	<b>3</b>	<b>104</b>

NFMC Round 5 Counseling Match Outcomes

NFMC Round 5 Match Counseling Outcomes	HH
Bankruptcy	3
Brought mortgage current (with or without rescue funds)	8
Counseled on debt management or referred to debt management agency	1
Currently in negotiation with servicer; outcome unknown	135
Homeowners sold property (not short sale)	1
Initiated Forbearance Agreement/Repayment Plan	5
Mortgage foreclosed	5
Mortgage modified	17
Other	10
Pre-foreclosure sale/short sale	1
Referred homeowner to servicer with Action Plan	6
Withdrew from counseling	5
<b>Total</b>	<b>197</b>

## **NFMC ROUND 6**

### **PROGRAM DESCRIPTION**

The Consolidated and Further Continuing Appropriations Act of 2012 continued the NFMC Program, Round 6. The purpose of the program is the same as previous rounds.

Matching funding categories were designed similarly to NFMC funds. Counseling Match was not provided for NFMC Round 6, and instead Program-Related Support Match was awarded based on subgrantee performance.

### **IMPLEMENTATION AND ALLOCATION**

In January 2012, TDHCA partnered with eleven HUD-approved foreclosure mitigation counseling organizations to submit an application for NFMC Round 6 to NeighborWorks America. In June 2012, TDHCA entered into a Grant Agreement with NeighborWorks America to administer \$366,712.50 for NFMC Round 6, divided as follows: \$288,750.00 for Counseling, \$20,212.50 for Operational Oversight, and \$57,750.00 as Program-Related Support. As a result of the award, \$73,342.50 was required from the State as match. For matching funds, \$25,000 in Counseling Match was made available by from TDHCA. TSAHC provided \$48,342.50 in match through the procurement of a grant which supports foreclosure prevention counseling in Texas.

TDHCA jointly administered the program with the TSAHC. An additional \$28,875 in Program-Related Support was allocated to TSAHC for data collection and submission of quarterly reports.

In July 2012, TDHCA sent contracts to the eleven HUD-approved foreclosure mitigation counseling agencies that participated in the application to NeighborWorks America in order to partner with them as subgrantees. For NFMC Round 6, 50 percent of the funds will be targeted to low-income or minority homeowners and 15 percent of the funds will be targeted to low-income and minority neighborhoods.

Program-Related Support was provided up to \$5,000 based on percentage complete by November 20, 2012. The top three subgrantees received \$5,000, the middle four subgrantees received \$2,000 and the bottom four subgrantees received \$500.



## STATUS OF FUNDS

## NFMC Round 6 Funding as of November 2012

Agency	Metropolitan Statistical Areas Served	NFMC Funding Allocated	Percent of NFMC Funding Drawn
Austin Habitat for Humanity, Inc.	Austin/Round Rock, Rural	\$7,095.00	38%
Business and Community Lenders of Texas	Austin/Round Rock	\$11,055.00	31%
Project Bravo, Inc.	El Paso	\$27,390.00	38%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown	\$18,810.00	34%
CCCS of Greater Dallas	Austin/Round Rock, Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, Longview, Tyler, Wichita Falls, Amarillo	\$134,805.00	37%
Frameworks Community Development Corporation	Austin/Round Rock	\$41,745.00	38%
Fifth Ward Community Redevelopment Corporation	Houston/Sugar Land/Baytown	\$2,700.00	41%
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	\$12,810.00	54%
Novadebt	Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, San Antonio/New Braunfels	\$7,755.00	37%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	\$42,405.00	38%
Our Casas Resident Council, Inc.	San Antonio/New Braunfels	\$11,055.00	38%
Texas Department of Housing and Community Affairs	N/A - Grantee	\$12,500.00	n/a
Texas State Affordable Housing Corporation	N/A - Administrator	\$36,587.50	n/a

NFMC Round 6 is currently at approximately 50 percent completion. Round 6 reimburses for counseling performed between October 1, 2011 and December 31, 2012. However, as a result of subgrantee staffing changes which impeded performance, TDHCA may request an extension for the performance period until June 31, 2013. TDHCA anticipates completing NFMC Round 6 successfully within the revised performance period.

Households served for NFMC Round 6 will be included in the 2014 SLIHP after the close of the program.

## NFMC Round 7

### PROGRAM DESCRIPTION

The Continuing Resolution on which the federal government is operating pending Fiscal Year 2013 Appropriations Bills, is expected to continue the NFMC Program, Round 7. The purpose of the program is the same as previous rounds.

### IMPLEMENTATION AND ALLOCATION

In November 2012, TDHCA sent out an invitation to all HUD-approved housing counselors, with contact information found on HUD's website at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. TDHCA will partner with interested HUD-approved Housing counselors to submit an application to Neighborworks America by December 19, 2012. To receive NFMC funds, the grantee must provide a 20 percent match for the first \$500,000 in funding it receives and 10 percent match for any amount in excess of \$500,000.

### ADDITIONAL RESOURCES

Homeowners in danger of foreclosure can find a HUD-approved foreclosure counselor at <http://www.findaforeclosurecounselor.org>. For additional information on the NFMC program, see the NeighborWorks America website at <http://www.nw.org/network/nfmc/>.

## ***WEATHERIZATION ASSISTANCE PROGRAM***

### **DESCRIPTION OF PROGRAM**

The ARRA Weatherization Assistance Program (WAP) was funded through the U.S. Department of Energy (DOE). The program ended June 30, 2012. ARRA expanded the Department's existing Weatherization Assistance Program, which was previously funded approximately \$13,000,000 per year through the DOE and the U.S. Health and Human Services' Low Income Home Energy Program (LIHEAP). The Department received \$326,975,727 in WAP ARRA Funds. WAP is administered through the Community Affairs Division.

The Weatherization Assistance Program allocates funding to help households control energy costs through the installation of weatherization measures and through energy conservation education. Activities include measures to reduce air infiltration, repairing of holes and caulking; installation of ceiling, wall and floor insulation; replacement of energy inefficient appliances and heating and cooling units; and energy education to help families reduce their energy consumption.

The ARRA WAP program was able to benefit from the success of the pre-existing program. The Recovery Act allowed the Department to increase of the income limit for households served from 125 percent to 200 percent of federal poverty guidelines. This income limit increase resulted in the eligibility of more households in Texas. The Recovery Act increased the maximum percentage of funds that can be used for training and technical assistance from 10 to 20 percent of the total award amount. ARRA also raised the monetary cap (WAP funds only) that may be spent on each household from \$3,044 in 2009 to \$6,500. Priority households include the elderly, persons with disabilities, families with young children, households with the highest energy costs or needs in relation to income (highest home energy burden) and households with high energy consumption.

### **IMPLEMENTATION AND ALLOCATION**

The Department submitted a plan for WAP ARRA funds to DOE on March 23, 2009. DOE approved the Department's WAP plan and the release of half the total funds on July 10, 2009 and the remaining half on September 9, 2010.

The allocation formula for WAP uses the following five factors and corresponding weights to distribute funds to all 254 counties in Texas through the existing network of providers: non-elderly poverty household factor (40 percent); elderly poverty household factor (40 percent); inverse poverty household density factor (5 percent); median income variance factor (5 percent); and weather factor (10 percent).

The ARRA Weatherization Assistance Program was administered by the existing subrecipient network comprised of 32 agencies that provide weatherization services to all 254 counties in Texas. Moreover, 11 cities were temporarily added to the existing network because of the significant increase in Recovery Act WAP funding compared to the historical WAP funding and the short timeframe for expenditure.

The Recovery Act WAP award was \$326,975,732. This funding allocated to weatherize 39,239 units. Note that ARRA WAP is a one-time multiyear funding award.

The TDHCA Weatherization Training Academy was an educational service of TDHCA which provides training for WAP. The TDHCA Weatherization Training Academy was funded by the U.S. Department of Energy and ARRA. TDHCA established the Training Academy with the purpose of providing

quality training and technical assistance to the members of the WAP subrecipient network. To be eligible to attend and receive training and technical assistance, individuals must have been members of the TDHCA subrecipient network or an authorized subcontractor of the TDHCA WAP subrecipient network. The Training Academy was not available to the general public. Training Academy courses included Basic and Advanced Weatherization, Weatherization Program Management, Lead Safe Renovator, Multifamily Weatherization, NEAT/MHEA Weatherization Audit, Mobile Home Weatherization, HVAC Weatherization and International Residential Code.

The WAP Training Academy provided a total of 219 classes, trained a total of 3,123 students and provided a total of 458 days of technical assistance.

#### STATUS OF FUNDS

The following tables show the allocated amounts per region and the awarded amounts from the beginning of ARRA WAP program to program end on June 30, 2012.

#### WAP ARRA Funding for Subrecipients

Funding Category	Amount
Subrecipients Program	\$305,034,884
Subrecipients Training and Technical Assistance	\$3,007,952
Subs. Total	\$308,042,837 *

#### WAP ARRA Funding for TDHCA

Funding Category	Amount
State Administrative funds	\$8,157,200
State Training and Technical Assistance	\$10,775,695 (\$6,123,280 used for training academy)
State Total	\$18,932,895

#### WAP ARRA Funding, Total

Funding Category	Amount
Grand Total	\$326,975,732

\*The total distributed to subrecipients differs between this chart and the spreadsheet below due to funds held by TDHCA that were deobligated from subrecipients that were terminated from the program.

## Total WAP ARRA Expenditures, Grant Period April 2009 – June 2012

#	Subrecipient	Service Area	Total Funds Expend	Total Units Weatherized	Anglo	Black	Hispanic
1	Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$13,514,966.00	2,868	192	176	557
2	Arlington, City of	Tarrant	\$2,293,456.00	406	71	35	28
3	Austin, City of	Travis	\$9,604,808.95	1,886	46	57	79
4	Beaumont, City of	Jefferson	\$2,367,616.90	469	7	55	1
5	Bee Community Action Agency	Bee, Live Oak, McMullen, Refugio	\$757,191.73	99	2	13	22
6	Big Bend Community Action Council	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	\$1,752,907.60	223	7	0	96
7	Brazos Valley Community Action Agency	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$7,286,088.00	1,109	87	59	20
8	Brownsville, City of	Cameron	\$2,285,129.00	308	2	0	133
9	Cameron-Willacy Counties Community Projects	Cameron, Willacy	\$5,753,370.79	1,073	4	0	213
10	City of Lubbock	Lubbock	\$3,331,757.91	695	92	31	75
11	Combined Community Action Agency	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$6,069,080.16	866	127	45	45
12	Community Action Committee of Victoria Texas	Aransas, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Matagorda, Victoria, Wharton	\$4,766,792.00	1,103	91	37	75
13	Community Action Corporation of South Texas	Brooks, Hidalgo, Jim Wells, Kenedy, Kleberg, San Patricio	\$16,268,607.12	2,952	83	9	694
14	Community Action Program, Inc.	Brown, Callahan, Comanche, Eastland, Haskell, Jones, Kent, Knox, Shackelford, Stephens, Stonewall, Taylor, Throckmorton	\$452,807.76	42	38	7	11
15	Community Council of Reeves County	Loving, Reeves, Ward, Winkler	\$800,361.00	83	3	3	42

#	Subrecipient	Service Area	Total Funds Expend	Total Units Weatherized	Anglo	Black	Hispanic
16	Community Services Agency of South Texas	Dimmit, Edwards, Kinney, La Salle, Maverick, Real, Uvalde, Val Verde, Zavala	\$1,478,824.00	219	9	0	80
17	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hood, Hunt, Kaufman, Johnson, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt	\$9,813,016.00	2,140	289	108	43
18	Concho Valley Community Action Agency	Coke, Coleman, Concho, Crocket, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$4,513,684.00	685	15	16	133
19	Corpus Christi, City of	Nueces	\$2,580,834.92	721	23	21	314
20	Dallas County Health & Human Services	Dallas	\$27,918,369.73	4,426	196	515	663
21	Dallas, City of	Dallas	\$7,306,985.00	974	19	246	60
22	El Paso Community Action Program, Project Bravo	El Paso	\$8,958,627.70	1,651	5	2	338
23	El Paso, City of	El Paso	\$7,170,066.00	1,127	41	181	177
24	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$6,778,661.00	1,024	82	188	20
25	Fort Worth, City of	Tarrant	\$14,959,810.42	2,438	233	296	75
26	Greater East Texas Community Action Program	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood	\$8,637,602.00	1,513	148	127	10
27	Hill Country Community Action Agency, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$4,940,978.39	630	160	17	52
28	Houston, City of	Harris	\$25,596,279.00	5,111	63	293	201
29	Institute of Rural Development	Duval	\$139,452.00	27	0	0	25
30	Laredo, City of	Webb	\$1,294,530.13	200	0	0	38
31	Nueces County Community Action Agency	Nueces	\$5,149,765.64	828	17	49	114
32	Odessa, City of	Ector	\$1,175,064.00	157	9	3	29

#	Subrecipient	Service Area	Total Funds Expend	Total Units Weatherized	Anglo	Black	Hispanic
33	Panhandle Community Services, Inc.	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	\$4,304,093.31	795	213	17	51
34	Programs for Human Services	Chambers, Galveston, Hardin, Jefferson, Liberty, Orange	\$9,864,910.34	1,456	190	301	25
35	Rolling Plains Management Corporation	Archer, Baylor, Cottle, Clay, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Wise, Young	\$5,093,915.00	904	171	33	36
36	San Antonio, City of	Bexar	\$17,332,609.00	3,320	200	120	657
37	Sheltering Arms Senior Services, Inc.	Harris	\$31,153,287.61	6,386	151	1362	187
38	South Plains Community Action Agency	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, Jim Hogg, King, Lamb, Lynn, Motley, Starr, Terry, Yoakum, Zapata	\$4,938,181.12	719	80	25	108
39	South Texas Development Council	Jim Hogg, Starr, Zapata	\$1,327,855.04	276	0	0	51
40	Texoma Council of Governments	Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	\$7,023,111.24	1,300	236	89	6
41	Travis County Health & Human Services Department	Travis	\$7,622,699.00	1,443	21	24	188
42	Tri-County Community Action Agency	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$439,928.01	49	4	7	0
43	Webb County Community Action Agency	Webb	\$599,130.00	51	0	0	15
44	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton	\$5,765,748.00	938	187	74	188

#	Subrecipient	Service Area	Total Funds Expend	Total Units Weatherized	Anglo	Black	Hispanic
	Totals		\$311,182,958.52	55,690			

Note: Some subrecipients were awarded multiple ARRA WAP contracts on behalf of cities within their service area that opted to not participate in the program.

**ADDITIONAL RESOURCES**

See the Department plan approved by DOE; U. S. Department of Energy State Plan, ARRA; and Weatherization Assistance Program for Low-Income Persons posted on the TDHCA website at <http://www.tdhca.state.tx.us/recovery/detail-wap.htm>



## **SECTION 6: PUBLIC PARTICIPATION**

TDHCA strives to include the public in policy, program and resource allocation decisions that concern the Department. This section outlines how the public is involved with the preparation of the Plan and includes a summary of public comment.

- *Participation in TDHCA Programs:* Discusses efforts to ensure that individuals of low income and their community-based institutions participate in TDHCA programs
- *Citizen Participation in Program Planning:* Discusses affirmative efforts to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process

### ***PARTICIPATION IN TDHCA PROGRAMS***

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

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

- Throughout the year, the TDHCA staff reaches out to interested parties at informational workshops, roundtables and conferences 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 Department's External Affairs Division is responsible for media relations, including press releases, interviews, and mention tracking; conference exhibit presence and information sharing; program marketing; and speaking engagement coordination. In the fall of 2011, the External Affairs Division set up TDHCA Twitter and Facebook pages through which those interested in affordable housing and community services in Texas can keep up to date with the Department.
- The *TDHCA Program Guide* provides a comprehensive, statewide housing resource guide for both individuals and organizations across the State. The *Program Guide* provides a list of housing and housing-related programs operated by TDHCA, HUD and other federal and state agencies.
- The TDHCA website, through its provision of timely information to consumers, is one of TDHCA's most successful marketing tools and affordable housing resources.
- TDHCA also operates a voluntary membership email list, where subscribed individuals and entities can receive email updates on TDHCA information, announcements and trainings.
- TDHCA is involved with a wide variety of committees and workgroups, which serve as valuable resources to gather input from people working at the local level. These groups share information on affordable housing needs and available resources and help TDHCA to prioritize these needs. A list of these groups can be found in the *Policy Initiatives* section of the Action Plan.

## ***CITIZEN PARTICIPATION IN PROGRAM PLANNING***

The Department values and relies on community input to direct resources to meet its goal 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 has consolidated its public hearings into four hearings for program area Rules. In addition to these annual public hearings, individual program sections hold various hearings and program workshops throughout the year. Furthermore, the TDHCA Board accepts public comment on programmatic and related policy agenda items at monthly Board Meetings.

The Department ensures that all programs follow the citizen participation and public hearing requirements as outlined in the Texas Government Code. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. The Department maintains a voluntary membership email list 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 and on TDHCA's Twitter feed. The Department ensures the involvement of individuals of low incomes in the allocation of funds and in the planning process by regular meetings that include community-based institutions and consumers, workgroups, and councils listed in the Action Plan. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

## ***PREPARATION OF THE PLAN***

Section 2306.0722 of the Texas Government Code mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the Plan. As this is a working document, there is no time at which the Plan 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 hearing as well as at every 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 and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

## ***PUBLIC COMMENT PERIOD AND PUBLIC HEARING***

The public comment period for the SLIHP will be held from Friday, January 4, 2013 to Monday, February 4, 2013 at 5:00pm. Comment may be submitted in writing by email to [elizabeth.yevich@tdhca.state.tx.us](mailto:elizabeth.yevich@tdhca.state.tx.us), by mail to Texas Department of Housing and Community Affairs, Housing Resource Center, PO Box 13941, Austin, TX 78711-3941 or by fax to 512-475-0070. Comment will also be accepted at the public hearing held on Wednesday, January 16, 2013 at 10:00am. The location of the hearing will be at Stephen F. Austin, Room 172, 1700 North Congress Avenue, Austin, TX 78701.

Personas que hablan español y requieren un intérprete, favor de llamar a Jorge Reyes al siguiente número (512) 475-4577 por lo menos tres días antes de la junta para hacer los preparativos apropiados.

Individuals who require auxiliary aids or services should contact Gina Esteves, ADA-Responsible Employee, at (512) 475-3943 or Relay Texas at 1-800-735-2989 at least two days prior to the scheduled hearing so that appropriate arrangements can be made.

## **SECTION 7: 2012-2013 COLONIA ACTION PLAN**

### **POLICY GOALS**

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

The OCI Division was created to do the following:

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

### **OVERVIEW**

The US-Mexico border region is dotted with 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 over 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**

Data updated in 2010 by the Texas Office of the Attorney General recorded 2,300 colonias in 40 counties within 150 miles of the Texas-Mexico border. However, approximately 1,800 of those colonias are concentrated in just seven counties directly abutting the US-Mexico border. It should be noted that these figures represent only the documented colonias. There may be many small, rural colonias that have not yet been recorded. Currently, Hidalgo County has the largest number of colonias, with over 900. The 13 counties running along the Texas-Mexico have an average Hispanic or Latino population of 74.2 percent, as compared to the statewide average of 34.6 percent.

Between 2000 and 2005 many Texas border counties experienced rapid population growth. El Paso, Maverick, Webb, Zapata, Starr, Hidalgo and Cameron counties have shown an average

increase in population of 12.3 percent, surpassing the state average increase of 9.6 percent. Simultaneously, a 5.4 percent average decrease in population has actually occurred in several counties that are adjacent to the border counties over the same time period. Counties experiencing large decreased include Hudspeth, Reeves, Pecos, Terrell, Edwards, Kinney, Duval, Jim Hogg and Brooks.

2006-2010 U. S. Census data placed the median household income for Texas at \$49,646, while the median household income for the Texas-Mexico border counties range between \$21,707 - \$36,684, depending on county. Zavala County, near the border, posted the lowest median household income at \$21,707. In the larger border-region cities El Paso, McAllen, Brownsville, Corpus Christi and Laredo, the average median values of owner-occupied housing units in 2000 was \$69,640. Laredo had the highest home values at \$77,900 (U.S. Census Bureau, 2011).

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 2003 U.S. Census data, the poverty level in the state of Texas stood at 16.2 percent, while the average poverty level of counties along the Texas-Mexico border was 25.3 percent. Furthermore, the four counties with the greatest number of colonias (Hidalgo, El Paso, Starr and Cameron), had an average poverty level of 31.5 percent, nearly double the state rate. Counties like Dimmit and Starr at 32.7 percent and 36.2 percent respectively, were even higher.

## HOUSING

According to a review completed by the Texas Comptroller's Office, most homebuilders would have a difficult time constructing houses for a sale price of less than \$60,000 to \$70,000. Housing in this price range would typically be affordable to workers earning \$12 to \$14 an hour (assuming a housing debt to income ratio of 33 percent with no additional debts). Some builders indicate that it is difficult to build lower-priced homes because many of the construction costs, including the cost of acquisition and site development, are fixed, regardless of the size of the home (Texas Comptroller of Public Accounts, 1998). Land acquisition and development can add \$10,000 to \$20,000 to the cost of a house.

Owner-builder construction in colonias can face additional significant obstacles. First, federal rules, such as those that govern the HOME 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.

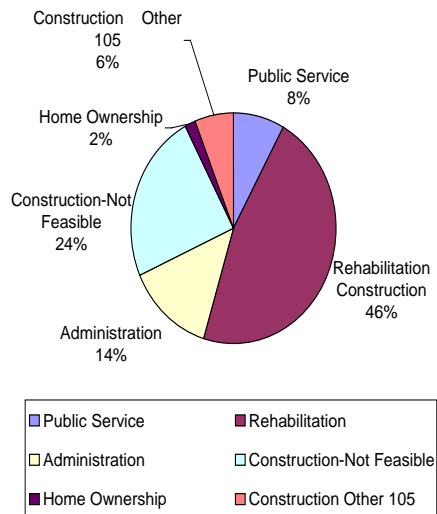
**COLONIA Beneficiaries**

The following table displays the total number of beneficiaries served by the Department’s Colonia Self-Help Center Program. This data is reported by the participating counties as part of their colonia needs assessments and provides a representation of the acute need for housing-related assistance in these communities. Each county conducts its own needs assessments, holds a public hearing and establishes the activities to be performed under the Colonia Self-Help Center program. Approximately 90% beneficiaries are of low to moderate income.

County	Total Population Beneficiaries	Total Low to Moderate Beneficiaries
Cameron/Willacy	8,458	6,988
El Paso	8,982	8,533
Hidalgo	3,573	3,215
Maverick	5,476	4,381
Starr	3,075	3,075
Val Verde	5,923	5,923
Webb	1,212	1,151
<b>Total</b>	<b>36,699</b>	<b>33,266</b>

The activities to be performed under the Colonia Self Help Center contracts include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaign, technology access, utility connections, rehabilitation, self-help small repair, reconstruction, new construction and down payment assistance.

**COLONIA SELF-HELP CENTERS**



**PROGRAM PLAN**

Activity	Percentage
Public Service	8%
Rehabilitation	46%
Administration	14%
Reconstruction	24%
Home Ownership	2%
New Construction	6%

TDHCA, through its Office of Colonia Initiatives, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs will be implemented for 2012 and 2013.

FY 2012 and 2013 Office of Colonia Initiatives Funding

<b>Programs</b>	<b>Available Funding for FY 2012</b>	<b>Estimated Available Funding for FY 2013</b>
Texas Bootstrap Loan Program	\$5,245,858	\$5,245,858
Colonia Self-Help Centers	\$1,600,000	\$1,600,000
<b>TOTAL</b>	<b>\$6,845,858</b>	<b>\$6,845,858</b>

**COLONIA SELF-HELP CENTERS**

In 1995, the 74<sup>th</sup> Legislature passed Senate Bill 1509 (Texas Government Code Subchapter §2306.581 - §2306.591), a legislative directive to establish colonia self-help centers (SHCs) in Cameron/Willacy, Hidalgo, Starr, Webb and El Paso counties. This program also allows the Department to establish a colonia SHC in a county designated as an economically distressed area. Maverick and Val Verde County have been so designated and now operate a colonia self-help center. 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, or local housing authority that has demonstrated the capacity to operate a center.

These 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 37,000 residents. The Department contracts with the counties, who 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) to provide these services.

The Department designates a geographic area to receive the services provided by the colonia SHCs based upon funding proposals submitted by each county. In consultation with the Colonia Residents Advisory Committee (C-RAC) and the appropriate unit of local government, the Department designates up to five colonias in each service area to receive concentrated attention from the colonia SHCs. The C-RAC is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department regarding the needs of colonia residents and the types of programs and activities which should be undertaken by the colonia SHCs. Each county nominates two colonia residents to serve on the committee. The Department's Governing Board appoints the C-RAC members. The C-RAC meets thirty days before a contract is scheduled to be considered for award by the Board. During this meeting, members of the C-RAC review the proposal and may make recommendations for the Board's consideration.

The operations of the colonia SHCs are funded by HUD through the Texas Community Development Block Grant Program (CDBG) 2.5 percent 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. CDBG funds can only be provided to eligible units of general local governments. Therefore, the Department must enter into a contract with each participating county government. The Department provides administrative and general oversight to ensure programmatic and contract compliance. In addition, colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

## **BORDER FIELD OFFICES**

OCI manages three border field offices located in Edinburg, El Paso and Laredo. These border field offices act as a liaison between nonprofit organizations and units of local government and administer, at the local level, various OCI programs and services, provide technical assistance to nonprofits, for profits, units of general 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, Bond Funds and CDBG programs. OCI will continue to maintain these three border field offices.

The Border Field Officers anticipate approximately 900 technical assistance outreach efforts to nonprofit organizations and units of local government in 2012 and 2013 if funding remains consistent. The technical assistance may include providing guidance on program rules, reviewing financial draw submittals, testing policies and procedures, conducting workshops and trainings, inspections, draw processing, loan application reviews, file testing, technical assistance and general compliance. In addition, The Border Field Officers anticipate approximately 1,000 technical assistance informational efforts to colonia residents and may include referrals to housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. It is projected that the Border Field Officers and the Colonia Self Help Center programs will provide 12,000 targeted technical assistance to individual colonia residents through the Colonia Self Help Centers.

## **TEXAS BOOTSTRAP LOAN PROGRAM**

The Texas Bootstrap Loan Program is a statewide program that provides funds to certified nonprofit organizations and enables owner-builders to purchase real estate and construct or renovate a home. In 2011 the 82<sup>nd</sup> Legislature amended this program under Senate Bill 992 with a legislative directive requiring TDHCA under Section 2306.753(d) of the Texas Government Code, to set aside two-thirds of the available funds for owner-builders 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 for the most recent year for which statistics are available.

The Texas 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 throughout Texas. Participating owner-builders must provide a minimum of sixty-five percent (65%) of the labor required to build or rehabilitate the home. Section 2306.753(a) of the Texas Government Code directs TDHCA to establish a priority in directing funds to Owner-Builders with an annual income of less than \$17,500. The maximum loan amount using TDHCA funds may not exceed \$45,000 per Owner-Builder. The total amount of loans made with TDHCA and any other funding source may not

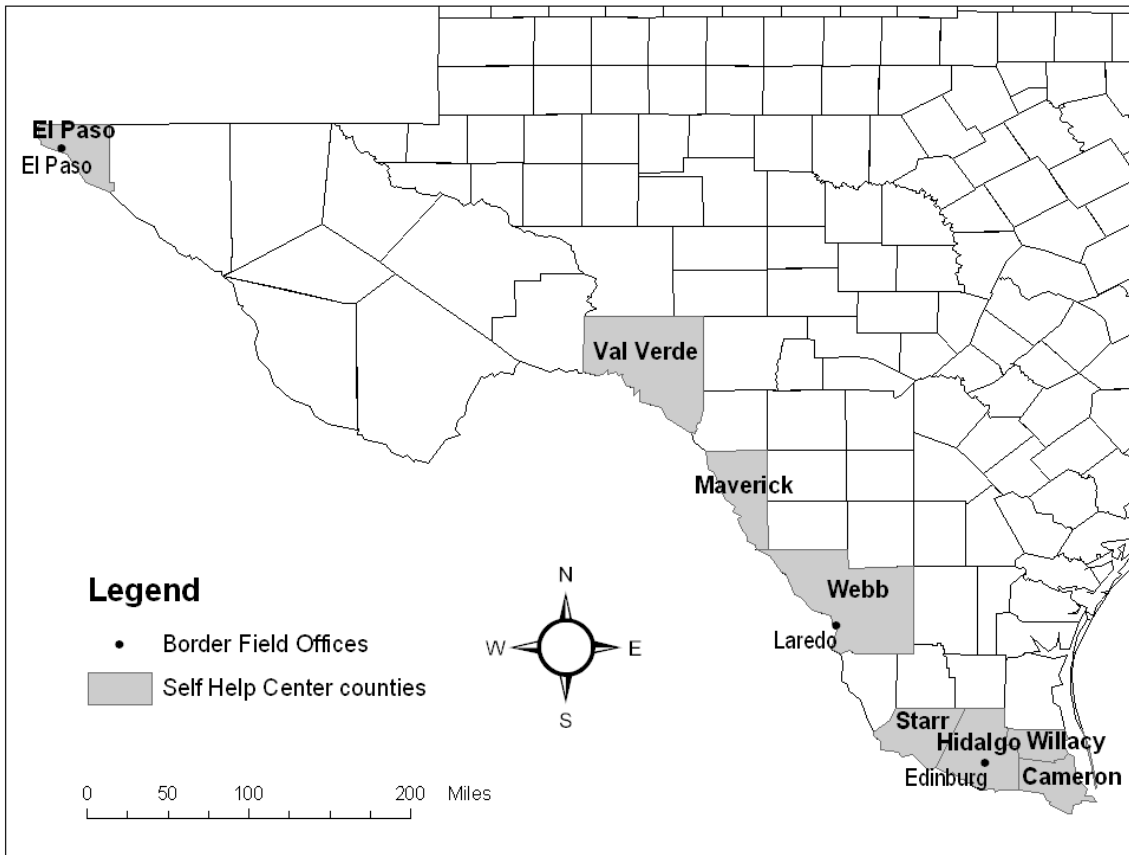


exceed a combined \$90,000 per household. The Department committed \$12 million in Fiscal Year 2009 to implement this initiative through the Housing Trust Fund.

TDHCA is required under Section 2306.7581 (a-1) of the Texas Government Code, to make available at least \$3,000,000 each state fiscal year for mortgage loans to very low-income families (60% Area Median Family Income) not to exceed \$45,000 per unit. In addition to the 2012 and 2013 Fiscal Year allocation of \$3,000,000 per year, the remaining balance of \$4,491,715.72 from the previous funding cycles of Fiscal Years 2010 and 2011 will be made available and reallocated in Fiscal Years 2012 and 2013. A total of \$10,491,715.72 will be made available under the 2012 and 2013 Notice of Funding Availability (NOFA).

In an effort to disseminate Texas Bootstrap funds across a broader network of providers and increase the Department's ability to efficiently assist households and expend funds, the OCI implemented a reservation system. The reservation system is a "ready to proceed" model that allows program funds to be expended rapidly and efficiently. Under the reservation system, participating nonprofit organization must be certified by TDHCA as a Nonprofit Owner-Builder Housing Program (NOHP) in accordance with Section 2306.755 of the Texas Government Code and must execute a Loan Origination Agreement with the Department in order to assure full compliance with program rules and guidelines. After being certified as an NOHP, the NOHP will then be able to submit individual loan applications to TDHCA on behalf of the owner-builder applicant on a first-come, first-served basis. A nonprofit is allowed to reserve up to \$900,000 at any given time under the 2/3 set-aside allocation. Nonprofits operating under the 1/3 set aside may reserve up to \$450,000. The reservations are for twelve months and nonprofits are required to meet specific performance benchmarks within that time period in order to retain the funding.

**Border Field Office and Colonia Self Help Centers**



**SECTION 8: TEXAS STATE AFFORDABLE HOUSING CORPORATION  
ANNUAL ACTION PLAN**

To be included in the final version of this document.

**APPENDIX****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 30<sup>th</sup> 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;
  - (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 30<sup>th</sup> 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; and
    - (C) homeless 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; and
    - (B) includes information on the demand for contract-for-deed conversions, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international border of the state;
  - (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and
  - (14) any other housing-related information that the state is required to include in the one-year action plan of the consolidated plan submitted annually to the United States Department of Housing and Urban Development.
- (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.

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