Texas Department of Housing and Community Affairs

2015 State of Texas Low Income Housing Plan & Annual Report

Mortgage Credit Certificate recepient, Andrea P.

2014 Lender of the Year Award recepients, along with the TDHCA Governing Board and the TDHCA Homeownership Staff

THE STATE OF TEXAS

TEXAS DEPARTMENT OF HOUSING & COMMUNITY AFFAIRS
Building Homes, Strengthening Communities

EQUAL HOUSING OPPORTUNITY

This is My Spot!

People buy a house for many reasons. Some are tired of paying rent. Others are upgrading to a bigger home. Chances are the main reason people buy a house is the same reason Andrea Palladino bought hers. "It was solely for my kids. Don't get me wrong, I completely enjoy it and I appreciate it but it was definitely for them. It's something I can someday pass to them."

Andrea tapped into the TDHCA's Mortgage Credit Certificate Program (MCC) to help her purchase a three bedroom house for her three kids and herself in Leander. "I had been looking since August of 2009 and wanted to make sure I just didn't jump into anything. It's been quite a process. I've looked at many, many homes. I really appreciate this program. It's an extra incentive to pay off my home." An MCC allows the homebuyer to claim a tax credit for some portion of the mortgage interest paid per year. It is a dollar for dollar reduction against their federal tax liability.

Andrea Palladino, Leander, TX
Mortgage Credit Certificate Program
Photo: Jorge Reyes

So now that Andrea and her kids have a new home close to a good school all she has to do is get used to being a homeowner. "It's kind of surreal owing a home. It didn't really hit me until after a week I was in the home and I was at the grocery store and I was like, 'Oh my God, this is my new grocery store! This is my spot!'"

Contents

SECTION 1: INTRODUCTION

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

INSTITUTIONAL STRUCTURE

In 1991, the 72nd Texas Legislature created the Department. The Department's enabling statute Texas Government Code Chapter 2306, combined programs from the Texas Housing Agency, the Texas Department of Community Affairs and the Community Development Block Grant ("CDBG") Program from the Texas Department of Commerce.

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program ("LIHEAP") and the Emergency Nutrition and Temporary Emergency Relief Program ("ENTERP"). 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 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 82nd Legislative Regular Session. However, TDHCA, through an interagency agreement with TDA, administers 2.5 percent of the CDBG funds used for colonia Self-Help Centers ("SHCs") 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 TDHCA is to administer its assigned programs efficiently, transparently and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive.

TDHCA accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined by the Area Median Family Income ("AMFI") or the poverty level. A primary function of TDHCA is to act as a conduit for federal grant funds for housing and community services. 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 directives are provided in Texas Government Code §2306.002:

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

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

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

Funding sources to meet the legislative goals include the U.S. Department of Housing and Urban Development ("HUD"), U.S. Department of the Treasury, U.S. Department of Health and Human Services ("USHHS"), U.S. Department of Energy ("DOE") and State of Texas general revenue funds. 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 five categories. It should be noted that, with the exception of the Section 8 Housing Choice Voucher Program in limited areas, TDHCA administers its programs and services through a network of organization administrators or developers 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, and (5) Disaster Relief.

The following table outlines TDHCA's State Fiscal Year 2015 programs. When a program has "Stimulus Program" after its name, it was 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.*

Housing Continuum: (1) Poverty and Homelessness Prevention

Program/Activities	Description	Eligible Households
Community Services Block Grant	Funds local community action agencies to provide essential services and poverty programs	<125% poverty
Comprehensive Energy Assistance Program	Funds local agencies to offer energy education and financial assistance for utility bills.	<125% poverty
Emergency Solutions Grant Program	Funds entities to assist homeless persons and persons at risk of homelessness regain stability in permanent housing	<30% AMI (Homeless)
Homeless Housing and Services Program	Funds Texas cities with a population of 285,500 or more to provide services or facilities to homeless individuals and families	<50% AMI (Homeless)

Housing Continuum: (2) Rental Assistance

Program/Activities	Description	Eligible Households
Section 811 Project Rental Assistance Demonstration Program	Provides project-based rental assistance for extremely low-income persons with disabilities linked with long-term services. (Note: At of the start of the State's fiscal year, TDHCA and HUD had not yet signed the Cooperative Agreement authorizing the state to begin serving households.)	<30% AMI
Section 8 Housing Choice Voucher Program	Acts as a public housing authority to offer tenant-based rental assistance vouchers in certain rural areas	<50% AMI
Tenant-Based Rental Assistance (HOME Program)	Grants for entities to provide tenant-based rental assistance	<80% AMI
Housing Tax Credit Program	Tax credits to developers for the creation or preservation of affordable rental housing	<60% AMI
Multifamily Bond Program	Loans to develop or preserve affordable rental housing	<60% AMI
HOME Multifamily Rental Housing Development	Loans or grants to develop or preserve affordable rental housing and are available to Community Housing Development Organization (CHDO)	<80 % AMI
Neighborhood Stabilization Program (Stimulus Program)	Provides funds to nonprofit developers for acquisition, construction or rehabilitation of foreclosed, vacant or abandoned rental properties	<50% AMI

Housing Continuum: (3) Homebuyer Education, Assistance and Single-Family Development

Program/Activities	Description	Eligible Households
Colonia Self-Help Center Program	Provides funding for rehabilitation, reconstruction, new construction, homebuyer assistance, construction and technology education, tool lending libraries and counseling for eligible colonia residents in the targeted colonias in seven border counties.	<80% AMI (All)
Texas Statewide Homebuyer Education	Training for nonprofits to provide homebuyer education	NO AMI Limits

Program/Activities	Description	Eligible Households
Homebuyer Assistance (HOME Program)	Down payment and closing cost assistance for homebuyers of single family housing units; may include rehabilitation for accessibility modifications	<80 % AMI
Contract For Deed Conversion Program (HOME Program)	Stabilizes home ownership for colonia residents by converting contract for deeds into traditional mortgages	<60% AMI
Contract For Deed Conversion Program Assistance Grants (Housing Trust Fund)	Supports nonprofits and units of local government in assisting eligible colonia households to convert their contracts for deeds to warranty deeds	<60% AMI
My First Texas Home Program – Non-targeted funds	Low-interest loans and down payment and closing costs for first time homebuyers	<115% AMI
My First Texas Home Program –Targeted funds	Low-interest loans and down payment and closing costs for first time homebuyers in areas of chronic economic distress	<140% AMI
Mortgage Credit Certificate Program – Non-targeted funds	Annual tax credit for qualified homebuyers based on the interest paid on the homebuyer's mortgage loan	<115% AMI
Mortgage Credit Certificate Program – Targeted funds	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
Neighborhood Stabilization Program (Stimulus Program)	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
Single Family Development (HOME Program)	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
Texas Bootstrap Loan Program	Provides 0% loan funds to owner-builders through certified nonprofit organizations to rehabilitate or construct their homes through self-help construction	<60% AMI

Housing Continuum: (4) Rehabilitation and Weatherization

Program/Activities	Description	Eligible Households
Amy Young Barrier Removal Program (Housing Trust Fund)	Grants up to $20,000 to provide home modifications needed for accessibility for person with disabilities	<80% AMI
Homeowner Rehabilitation Assistance Program (HOME Program)	Loans and grants for entities to provide home repair and replacement assistance	<80% AMI
Weatherization Assistance Program	Funds local agencies to provide minor home repairs to increase energy efficiency	<125% poverty for LIHEAP WAP, <200% poverty for DOE WAP

Housing Continuum: (5) Disaster Relief

Program/Activities	Description	Eligible Households
Community Services Block Grant	Provide persons with emergency shelter, food, clothing and other essentials, such as appliances and hygiene items	<125% poverty
Disaster Relief (HOME Program)	HOME funds may be used in non-participating jurisdictions 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/Office of Colonia Initiatives, Multifamily Finance, Neighborhood Stabilization Program, Section 811 PRA Program, 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 Asset Management Division oversees the ongoing economic viability of properties funded by the Department and works with owners and the Department's Legal Division and Executive Management to resolve regulatory and financial issues on those properties through the approval and completion of amendments, workout scenarios and/or foreclosure and resale solutions which sustain affordability.

- The Compliance Division ensures compliance with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews. Key compliance monitoring requirements for housing activities include ensuring that units are leased to income qualified households, that rents are properly restricted and that developments funded through the Department are accessible to persons with disabilities and in compliance with property condition standards.

- 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 Fair Housing Team has been created to work collaboratively across TDHCA divisions to review rules, collect data, and guide the implementation of new agency policy and initiatives that will decrease impediments to access and further fair housing choice as directed in the State of Texas's Phase 2 Analysis of Impediments ("AI"). Initiatives for its first year include creating internal and external collaborations, collating service data, developing and refining agency fair housing goals, and developing materials and trainings for use by residents, affordable housing and services providers, community groups, and units of local government. The FH Team is currently comprised of a Fair Housing Team Lead; however, additional positions may be added in the future.

- The Housing Resource Center acts as a central clearinghouse for information regarding TDHCA programs and policies, including fair housing and research on housing-related issues.

- 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, single-family loan closings and the commitment and disbursement of federal funds.

- The 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 reports and metric tools. The group is also responsible for the management of several internal, Department-wide teams including the Data Support Team and the Rules Team. Projects pertain to quantifying, assessing and reporting Department performance and/or the coordination of resources to enhance the efficiency and cost-effectiveness of Department efforts.

- The Real Estate Analysis Division provides the TDHCA Board and staff with comprehensive analytical reports necessary to make well-informed financial decisions for funding of affordable housing developments.

- Other divisions that are involved in TDHCA's internal management include Bond Finance, Financial Administration, Human Resources, Information Systems, Internal Audit and Legal.

2015 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT

The *2015 State of Texas Low Income Housing Plan and Annual Report* ("SLIHP", "the Plan") is prepared annually in accordance with Texas Government Code §§2306.072-2306.0724 , which require that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs and a resource allocation plan to meet Texas' housing needs. The SLIHP is adopted by reference annually in 10 Texas Administrative Code §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 2012, 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 HERA of 2008 and other federal laws 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 2014-2015, which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of colonia residents

- Section 8: Texas State Affordable Housing Corporation ("TSAHC") Plan - This section outlines TSAHC's plans and programs for 2015 and is included in accordance with Texas Government Code §2306.0721(g)

- Appendixes: TDHCA's enabling statute, Chapter 2306, Texas Government Code; Bibliography; and, Acronyms

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 publications in compliance with Texas Government Code §§2306.072-2306.0724 of the:

- 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 Texas Government Code §2306.072(c)(1)

- Help for Texans online database: A description of TDHCA's housing programs and other state and federal housing and housing-related programs, which fulfills Texas Government Code §§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 Texas Government Code §§2306.072(c)(6), 2306.072(c)(8) and 2306.0724.

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 and those who work to assist low and moderate income households. Alternative methods, such as detailed on-location assessments by professionals skilled at reviewing such matters 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 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 are very limited.

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

The CHAS database is developed by the U.S. Department of Housing and Urban Development ("HUD") and classifies households into five relative income categories based on reported household income, the number of people in each 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 ("HTC") Program. Households are classified into income groups by comparing reported household income to HUD-Area Median Family Income ("HAMFI"). When analyzing CHAS data, the term area median income ("AMFI") will refer to HAMFI. The income classifications are 0-30 percent of AMFI (extremely low income), 31-50 percent of AMFI (very low income), 51-80 percent of AMFI (low income), 81-100 percent of AMFI (moderate income) and above 100 percent of AMFI. Unit affordability compares housing cost to local area AMFI. Affordable units are defined as units for which a household would not pay 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 Texas Government Code §2306.004(28-a) as "an area that is located:

> (A) outside the boundaries of a primary metropolitan statistical area or a metropolitan statistical area; or

> (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.

For the purposes of analysis in the SLIHP, urban and rural designations will be determined by counties' characteristics. County-level data allows the needs factors in the *Housing Analysis* chapter

to be compared accurately to the *Annual Report* chapter data. The *Annual Report* chapter is based on county-level data because of the reporting requirements of the programs.

The definition of rural in §2306.004(28a) requires the examination into the location of Metropolitan Statistical Areas ("MSAs"). The U.S. Office of Management and Budget ("OMB") determines which counties are within each MSA. During the OMB's 2013 update of MSA, it became apparent that some MSA counties have no urban places as defined in Texas Government Code §2306.004(36) (i.e. the MSA county had no places over 25,000, nor any places touching a boundary of a place with 25,000). Therefore, the following analysis will refer to "MSA counties with urban places" and "Non-MSA counties and counties with only rural places". The data for "MSA counties with urban places" will be counted as "urban" and the data for "Non-MSA counties and counties with only rural places" will be counted as "rural".

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

Organization of this chapter is as follows:

<u>State of Texas Demographic Trends</u>

- Comparison of demographic data over time.

<u>Special Needs Analysis</u>

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

<u>Poverty, Income and Affordable Housing</u>

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

<u>For-Market and Subsided Housing Availability</u>

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

<u>Local Assessment of Need</u>

- Analysis of request for assistance from TDHCA.

<u>Regional Analysis</u>

- 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, as depicted on below.

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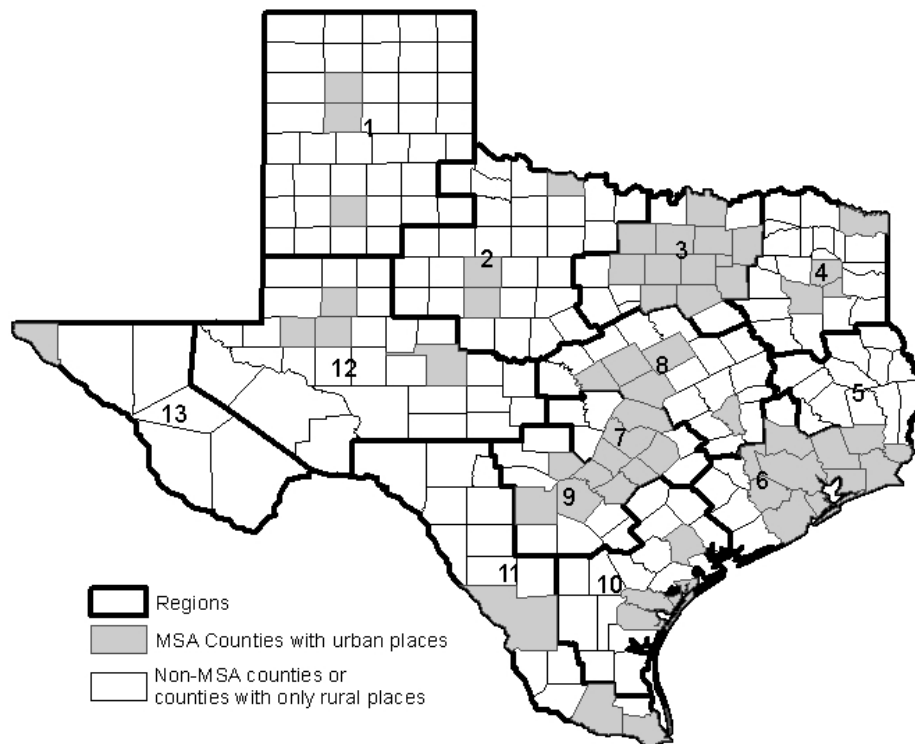
The Department's plans reflect this statewide information as well as the consideration of affordable housing assistance from various sources.

DEMOGRAPHIC CHARACTERISTICS

By using the census data from 2008-2012, it is possible to analyze population trends compared to the nation as a whole and its implication for housing need.

- Texas has approximately 25,208,897 people, which is about 8.2 percent of the US population.

- Texas mirrors the US closely in terms of percentages of races in the population. Texas has 76.0% of its population as White Alone, while the US has 76.5 percent, a difference of only 0.5%. The percentage differences in population between Texas and the US vary less than 1.2% for Black or African American Alone, American Indian or Alaskan Native Alone, Asian Alone, Native Hawaiian and Other Pacific Island Alone, and Two or More Races. For Some Other Race Alone, Texas' population is 8.1 percent and the US' population is 5.3 percent. This 2.8 percent difference could be the result of Hispanic population including their ethnicity with their race (U.S. Census Bureau, Population Estimates Program, n.d.).

- The percentage of Hispanics is 21.2 percent higher in Texas as compared to the US population. Texas has 37.6 percent of its population who identify as Hispanic, while the US has 16.4 percent.

- Texas has a greater percentage of children under 18 than the US as a whole. Texas has 27.2 percent of its population as persons under 18 years old, compared to 23.9 percent for the nation. The median age of the Texas population is 33.6 years, while the median age of the national population is 37.2 years.

Expected housing demand is linked to the demographic makeup of Texas. The current racial and ethnic makeup is significant because of the substantial differences between race and ethnicities in terms of income level. According to 2008-2012 ACS, the number of people in poverty varied dramatically by race and ethnicity. In Texas, White (non-Hispanic) had a poverty rate of 15.7 percent; Blacks or African Americans had a poverty rate of 23.8 percent; the Hispanic population had a poverty rate of 26.1 percent; and Asians had a poverty rate of 11.9 percent. Lower incomes often lead to greater housing challenges.

Older Texans face unique housing challenges that will become more prevalent as the population ages. The incidences of disability increase with age. According to 2008-2012 ACS, 10.0 percent of persons between 18-64 years old have a disability, while 40.5 percent of persons 65 and older have a disability. In addition, older households tend to live in older homes: in 2010, 65.2 percent of households aged 50 years and older lived in housing stock built before 1970 (Harrell and Houser, 2011). These factors increase the need for housing modifications for accessibility and home repair.

Urban and Rural Population, Texas

State	Rural	Urban	Total
Total	3,383,354	21,825,543	25,208,897

Source: MSA defined by OMB, 2013. Population from 2008-2012 American Community Survey, Table B01003.

STATEWIDE SPECIAL NEEDS

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

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

COLONIA RESIDENTS

According to Texas Government Code §2306.581:

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

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

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).

According to the Office of Attorney General's colonia population estimates (based solely on the 2010 census and colonia geography in relationship to census geography), the number of colonia residents in Texas is 321,894. 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 (71.0%). Additionally, over 68.9% of colonia residents reside in urban areas.

Colonia Resident Population Estimates, Texas

Region	County	Rural	Urban	Total
9	Frio	1,556	-	1,556
Total		1,556	-	1,556

Region	County	Rural	Urban	Total
10	Bee	2,654	-	2,654
10	Brooks	1,125	-	1,125
10	Duval	2,117	-	2,117
10	Jim Wells	4,882	-	4,882
10	Nueces	-	4,758	4,758
10	San Patricio	-	8,279	8,279
Total		10,778	13,037	23,815

Region	County	Rural	Urban	Total
11	Cameron	-	40,837	40,837
11	Dimmit	2,633	-	2,633
11	Edwards	1,170	-	1,170
11	Hidalgo	-	95,893	95,893
11	Jim Hogg	4,577	-	4,577
11	Kinney	87	-	87
11	La Salle	733	-	733
11	Maverick	19,187	-	19,187
11	Starr	24,557	-	24,557
11	Uvalde	4,617	-	4,617
11	Val Verde	4,965	-	4,965
11	Webb	-	13,656	13,656
11	Willacy	3,012	-	3,012
11	Zapata	10,473	-	10,473
11	Zavala	2,272	-	2,272
Total		78,283	150,386	228,669

Region	County	Rural	Urban	Total
12	Pecos	4,026	-	4,026
12	Reeves	337	-	337
12	Terrell	837	-	837
Total		5,200	-	5,200

Region	County	Rural	Urban	Total
13	Brewster	734	-	734
13	Culberson	1,928	-	1,928
13	El Paso	-	58,337	58,337
13	Hudspeth	1,373	-	1,373
13	Jeff Davis	131	-	131
13	Presidio	151	-	151
Total		4,317	58,337	62,654
State Total		100,134	221,760	321,894

Source: Office of the Attorney General's Border Colonias Database, updated 11/12/2014. Note: The Attorney General's database includes only border counties. In each region, counties without Colonia residents are not included in this chart.

ELDERLY PERSONS AND FRAIL ELDERLY

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). According to a recently-released, long-term study of elderly persons in their last 24 months of life, the prevalence of disability increased from 28% two years before death to 56% in the last month of life. Those who died at the oldest ages were much more likely to have a disability 2 years before death (ages 50-69 years, 14%; 70-79 years, 21%; 80-89 years, 32%; 90 years or more, 50%). Disability was more common in women 2 years before death (32%) than men (21%), even after adjustment for older age at death. (Smith et al., 2013). The growing rate of disabilities leads to the need for barrier removal, such as ramps for wheelchairs. According to the chart below, of older Texans, approximately 79.3 percent live in urban areas. Persons who are older 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

State	Rural Elderly Persons	Urban Elderly Persons	Total Elderly Persons	Total Population	Percent Elderly of Statewide Population
Total	545,091	2,090,299	2,635,390	25,208,897	10.5%

Source: 2008-2012 American Community Survey, Table DP05.

HOMELESS PERSONS

HUD definition of "homeless," is persons sleeping in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation. According to the most recent HUD Annual Assessment Report to Congress, most homeless Americans (64 percent) were homeless as individuals and 36 percent were homeless as persons in families. Homelessness declined by nearly 4 percent (or 23,740 people) between 2012 and 2013 and by 9 percent (or 61,846) since 2007. The number of homeless individuals in the United States has declined by nearly 2 percent (or 6,534) since 2012 and by 8 percent (or 35,532) since 2007. Homelessness among persons in families declined nationally by 7 percent (or 17,206) between 2012 and 2013, and by 11 percent (or 26,314) between 2007 and 2013.

Five states accounted for nearly one half of the nation's total homeless population in 2013, including 5 percent of the national total in Texas. Between 2012 and 2013, Texas saw one of the largest decreases (22 percent) in the number of chronically homeless individuals compared to other states. In 2012, 99,894 persons were chronically homeless, representing just fewer than 16 percent of all homeless persons. Chronic homelessness has declined by 19.3 percent since 2007. On a single night in 2013, there were 57,849 homeless veterans in the United States. Homelessness among veterans has declined each year since 2010. Between 2012 and 2013, veteran homelessness declined by 4,770 people, or 8 percent (Annual Assessment Report to Congress, 2013). Based on Point in Time counts generated by the Texas Homeless Network, in 2013 approximately 29,700 persons considered homeless were physically counted.

While overall homelessness, chronic homelessness, and homelessness among veterans has declined over the last year, the number of homeless children has increased both nationwide and in Texas. Based on a calculation using the most recent U.S. Department of Education's count of homeless children in U.S. public schools and on 2013 U.S. Census data, the National Center on Family Homelessness (2014) reported that 2,483,539 children (or 1 in every 30 children) experienced homelessness in the U.S. in 2013; the same report found that, in Texas, 190,018 children experienced homelessness in 2013.

Because the American Community Survey is address-based, it is not suitable for homeless statistics. Therefore, a uniform dataset for the regions is not available. The table below is a count compiled by HUD of sheltered and unsheltered homeless persons by subpopulation in Texas.

Homeless Populations, Texas

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	2,168	3,367	5,535
Severely Mentally Ill	3,449	3,666	7,115
Chronic Substance Abuse	3,446	3,567	7,013
Veterans	2,007	1,871	3,878
Persons with HIV/AIDS	486	348	834
Victims of Domestic Violence	4,509	2,425	6,934

Source: Continuum of Care Point in Time Counts, 2013.

FARMWORKERS

As one of the top 5 agricultural producing states, Texas leads the nation in the number of farms and ranches, with 248,800 farms and ranches covering over 130.2 million acres (Texas Department of Agriculture, 2014). The 2011 drought in Texas resulted in a $7.62 billion loss for Texas agriculture, but many agricultural employers still face challenges in finding enough laborers (Texas Workforce Commission, 2012). A 2012 study found that in rural areas, stakeholders report that persons earning 30% or less than AMFI have the most difficulty accessing safe, affordable and decent housing. This group includes farmworkers (Bowen National Research, September 2012).

Migrant Seasonal Farmworker Population Estimates, Texas

State	Total
Total	289,600

Source: Texas Workforce Commission, 2012 (most recent data available).

PERSONS WITH ALCOHOL AND SUBSTANCE USE DISORDERS

Alcohol or substance use disorders can lead to homelessness or can be a result of homelessness. Of the homeless population in Texas, it is estimated that approximately 24 percent of homeless individuals experience substance use disorder. Nationally, of the approximately 610,000 people who were homeless on a single night in January 2013, one in five had a serious mental illness, and slightly more than one in five had a chronic substance use problem (Continuum of Care Point in Time Counts, 2013). Furthermore, it is estimated that nearly half of all individuals experiencing homelessness and 70 percent of veterans experiencing homelessness, suffer from substance use disorders. A majority of those with substance use disorders also suffer from moderate to severe mental illness (United States Interagency Council on Homelessness, 2014). There are emerging types of housing, such as Housing First, Permanent Supportive Housing, or Shelter Plus Care, that are tailored for hard-to-serve populations such as persons with alcohol and substance use disorders. Without secure housing, persons with alcohol or substance use disorders can cycle through more costly options such as emergency room care, the criminal justice system and other service providers (U.S. Department of Housing and Urban Development, 2011a). Supportive housing programs needed for persons with alcohol and/or other substance use issues range from short-term, in-patient services to long-term, drug-free residential housing environments for recovering addicts. Better recovery results may be obtained by placing individuals in stable living environments.

PERSONS WITH DISABILITIES (MENTAL, PHYSICAL AND DEVELOPMENTAL)

A significant number of persons with disabilities face extreme housing needs. The 2008-2012 American Community Survey data shows that 18% of individuals that live below the poverty level in Texas have a disability, while 9% of individuals that live at or above the poverty level have a disability. 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 80.1 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

State	Rural	Urban	Total*
Total	539,971	2,305,897	**2,845,868**

Source: 2008-2012 American Community Survey, Table DP02.
*Total Non-institutionalized Population.

Persons with Disabilities as a percentage of Total Population, Texas
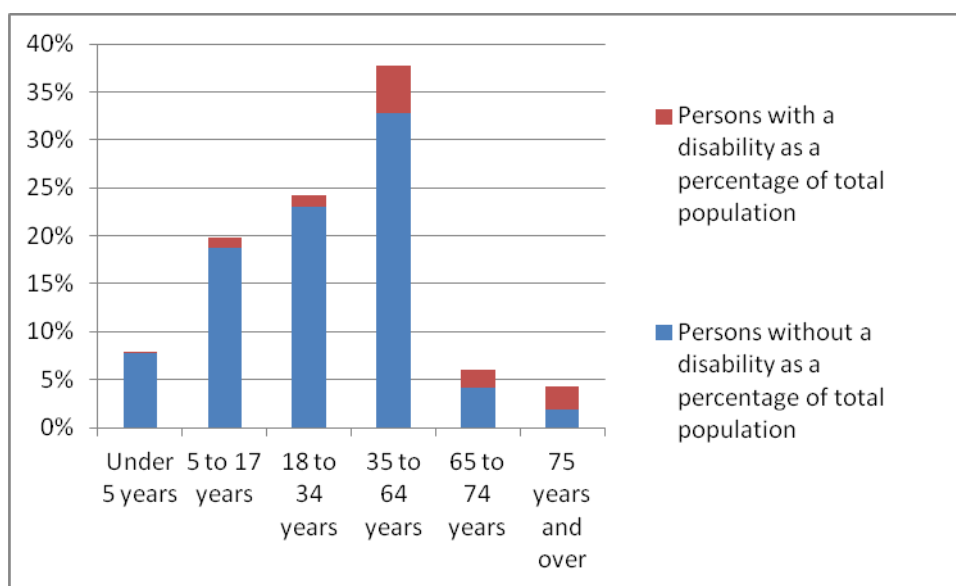
Persons with Disabilities as a percentage of Total Population, Texas

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	1,928,802	7.7%	0.1%
5 to 17 years	4,909,592	18.8%	1.1%
18 to 34 years	6,002,178	23.0%	1.3%
35 to 64 years	9,330,606	32.9%	4.9%
65 to 74 years	1,477,645	4.2%	1.8%
75 years and over	1,074,631	2.0%	2.4%
Total	24,723,454	88.5%	11.5%

Source: 2008-2012 American Community Survey, Table B18101.

PERSONS LIVING WITH HIV/AIDS AND THEIR FAMILIES

Although the number of Texans living with HIV rises each year, Texas has seen a steep decline in the number of deaths among persons with HIV. As reported by the Texas Department of State Health Services, there were 72,932 Texans living with a diagnosed HIV infection at the end of 2012 and 75,973 Texans living with a diagnosed HIV infection at the end of 2013 (Texas Department of State Health Services, 2014). The *2014-2015 Texas HIV Plan* (revised in December 2013) reports that more than one half of persons with HIV live in the Dallas and Houston areas. About 7 percent each

live in Fort Worth, Austin, San Antonio, the US-Mexico border, the East Texas area, or are incarcerated in facilities in the Texas Department of Criminal Justice.

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

State	Persons with HIV/AIDS - Rural	Persons with HIV/AIDS - Urban	Total Persons with HIV/AIDS*	2008-2012 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	3,047	62,148	75,975	25,208,897	0.3%

*The 10,780 people counted through the Texas Department of Criminal Justice System are not attributed to a geographic area.

Source: Texas Department of State Health Services, 2013 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.

PUBLIC HOUSING RESIDENTS

Public housing authorities administer a variety of programs for low-income families, the aging Texans and persons with disabilities. These programs range from public housing construction and rehabilitation to Section 8 Housing Choice Voucher (HCV) administration. Section 8 HCV allows very low-income families to choose and lease or purchase safe, decent and affordable privately-owned rental housing (HUD, n.d. 2). Public housing residents often have low educational attainment, poor mental and physical health and limited access to social networks that facilitate job access and physical isolation from opportunity (Urban Institute, 2013). The number of public housing authority units, excluding housing choice vouchers, can be found below.

Public Housing Authority Units, Texas

State	Rural	Urban	Total Units
Total	15,473	41,195	56,668

Source: U.S. Department of Housing and Urban Development, 2014.

VETERANS

According to the Texas Veterans Commission, the two key factors which continue to increase the demand for veterans services in Texas are force reductions, which produce a surge of service members departing the military, and a large aging population of veterans, specifically from the WWII, Korea, and Vietnam eras. As these generations of veterans age and their health deteriorates, their need for services grows (2014).

Veterans face a host of challenges when transitioning back to civilian life. Nationwide, about 1.4 million veterans live in poverty. Veterans are often overrepresented in the homeless population. Although about 10 percent of the population consists of veterans, 17 percent of the homeless population consists of veterans. Their housing issues can be compounded by service-connected disabilities, such as traumatic brain injury, substance use and mental disorders (National Housing Conference and Center for Housing Policy, 2013).

Veterans, Texas

State	Rural Veterans	Urban Veterans	Total Veterans	2007-2011 Population over 18 years	Percent Veterans of Population Over 18 Years
Total	264,602	1,347,058	1,611,660	18,253,902	8.8%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

The Texas Council on Family Violence reports that many programs in Texas stretch to provide services to a vast geographic area to reach as many survivors of family violence as possible. Although 66% of Texas counties have some form of physical access point for services, only 27% of these counties have a family violence shelter. The remaining 39% of counties have a physical presence via an outreach office, nonresidential center, or office in a partner location, which can be open regularly or on varying days of the week. Twenty-six percent (67 counties) offer access points via meeting a survivor at an agreed location, but a survivor must call for services first. Seven percent of counties (19) have no access point within the county (2013).

The table below shows total victims of domestic violence in Texas, but it must be noted that victims could be double counted based on the number of domestic violence incidents reported during the year from the same victim. However, the numbers below will not reflect the severity of the problem. It is estimated that only one quarter of physical assaults, one fifth of rapes and one half of stalking incidents are reported to the police (National Coalition Against Domestic Violence, n.d.)

Domestic Violence Victims, Texas

Area	Total Incidents in 2013	Total Population, 2008-2012	Percent of Incidents to Population
Rural	19,866	3,383,354	0.6%
Urban	165,587	21,825,543	0.8%
Texas	185,453	25,208,897	0.7%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety; 2008-2012 ACS.

YOUTH AGING OUT OF FOSTER CARE

A *Guide for Those "Aging Out" of Foster Care in Texas* addresses youth leaving the foster care system: "You probably have many questions about leaving foster care, like 'Where will I live? Can I go to college? How will I pay for school? What if college isn't for me? What type of job do I want? How will I pay bills?" (Texas Foster Youth Justice Project, 2010). These questions can be overwhelming for youth aging out of foster care. Studies have found that these youth are less likely than their peers who have not been in foster care to graduate high school or a post-secondary school or be employed at a job that can support their basic necessities. Youth aging out of foster care are more likely to

experience violence, homelessness, mental illness, incarceration, substance use disorder and early parenthood out of wedlock (Casey Family Programs, 2013).

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

State	Rural	Urban	Total
Total	227	1,101	1,328

Source: Emancipated Foster Youth, Calendar Year 2013,
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 consistent with federal program design. The 2014 poverty income guideline for a family of 4 is $23,850. A family of 4 at 125% poverty would make approximately $29,813 per year.

According to the 2008-2012 American Community Survey, 5,643,471 individuals in Texas live below 125% of the poverty line. 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.

Individuals Below 125% of Poverty, Texas

Individuals	Rural	Urban	Texas
Individuals below 125% of poverty	804,872	4,838,599	5,643,471
% Individuals below 125% of poverty	23.8%	22.2%	22.4%
Total	3,383,354	21,825,543	25,208,897

Source: 2008-2012 American Community Survey, Table S1701.

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 family income (AMFI) is interchangeable with HAMFI. The income level definitions are as follows:

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

Households by Income Group, Texas

Area	Statewide households at 0 to 30% AMFI	Statewide households at >30 to 50% AMFI	Statewide Households at >50 to 80% AMFI	Statewide Households at >80 to 100% AMFI	Statewide Households at >100% + AMFI
Urban	910,465	865,360	1,216,610	718,970	3,760,525
Rural	146,992	156,808	210,722	118,162	563,128
Total	1,057,457	1,022,168	1,427,332	837,132	4,323,653

Source: 2007-2011 CHAS, Table 8.

A total of 40.5 percent of all households are in the low-income range (0 to 80 percent of AMFI). 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 their housing and whether or not the unit is overcrowded. The following table reveals the number and percent of households with at least one housing need by income category and household type.

Households with One or More Housing Problems, Texas

Income Categories	Renter At least one problem	Renter Total Households	Renter Percent with at least once problem	Owner At least one problem	Owner Total Households	Owner Percent with at least one problem	Total Households
0 to 30% AMFI	541,290	685,335	79.0%	281,915	372,145	75.8%	1,057,480
>30 to 50% AMFI	447,780	541,870	82.6%	291,105	480,325	60.6%	1,022,195
>50 to 80% AMFI	338,645	648,380	52.2%	360,240	778,960	46.2%	1,427,340
>80 to 100% AMFI	78,775	321,855	24.5%	174,690	515,265	33.9%	837,120
>100% + AMFI	75,775	883,895	8.6%	372,040	3,439,770	10.8%	4,323,665
Total	**1,482,265**	**3,081,335**	**48.1%**	**1,479,990**	**5,586,465**	**26.5%**	**8,667,800**

Source: 2007-2011 CHAS, Table 1.

Of renter households, those at 31-50% AMFI are the most likely to have at least one housing problem. Of owner households, those at 0-30% AMFI are the most likely to have at least one housing problem. Overall, renters are more likely than owners to have at least one housing problem.

PHYSICAL INADEQUACY (LACK OF KITCHEN AND PLUMBING FACILITIES)

The measure of physical inadequacy available from the CHAS database tabulation is the number of units lacking complete kitchen and/or plumbing facilities. While this is not a complete measure of physical inadequacy, the lack of plumbing and/or kitchen facilities can serve as a strong indication of one type of housing inadequacy. The following table demonstrates that among the physically inadequate housing units, 31.8 percent are occupied by extremely low-income renter households and 22.1 percent are occupied by extremely low-income owner households.

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

Income Categories	Renter Households lacking kitchen or plumbing	Total Renter House-holds*	% of renters lacking kitchen/plumbing in income category	Owner Households Lacking Kitchen or Plumbing	Total Owner House-holds*	% of owner lacking kitchen/plumbing in income category
0 to 30% AMFI	19,321	685,335	2.8%	9,998	372,145	2.7%
>30 to 50% AMFI	12,288	541,870	2.3%	7,722	480,325	1.6%
>50 to 80% AMFI	11,801	648,380	1.8%	7,098	778,960	0.9%
>80 to 100% AMFI	5,329	321,855	1.7%	3,902	515,265	0.8%
>100% + AMFI	12,033	883,895	1.4%	16,595	3,439,770	0.5%
Total	60,772	3,081,340	2.0%	45,315	5,586,465	0.8%

Source: 2007-2011 CHAS, Table 3.
*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 number of renters in the 0-80% income categories lack kitchen or plumbing compared to owners, while a greater number of owners over 80% lack kitchen or plumbing compared to renters.

Number of Renters/Owners Lacking Kitchen or Plumbing, Texas
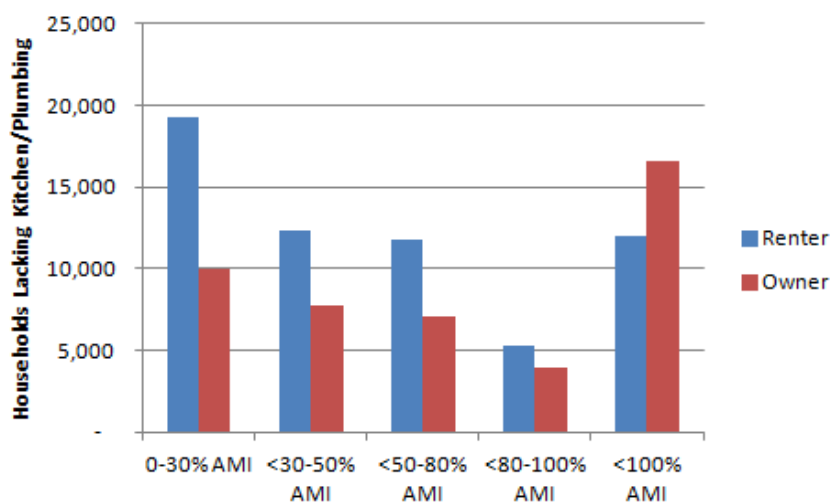
Source: 2007-2011 CHAS, Table 3.

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, renter households in the lowest two income categories, totaling 950,750 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 AMFI, where 35,950 households experience the problem.

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

Income Categories	Renters with Cost Burden	Total Renter House-holds*	% of Renter Households with Cost Burden	Owners with Cost Burden	Total Owner Households*	% of Owners with cost burden
0 to 30% AMFI	526,690	685,335	76.85%	272,325	372,145	73.18%
>30 to 50% AMFI	424,060	541,870	78.26%	271,325	480,325	56.49%
>50 to 80% AMFI	290,920	648,380	44.87%	321,270	778,960	41.24%
>80 to 100% AMFI	54,760	321,855	17.01%	152,105	515,265	29.52%
>100% + AMFI	35,950	883,895	4.07%	300,580	3,439,770	8.74%
Total	1,332,380	3,081,340	43.24%	1,317,605	5,586,465	23.59%

Source: 2007-2011 CHAS, Table 3.

*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.

Renters/Owners with Housing Cost Burden, Texas
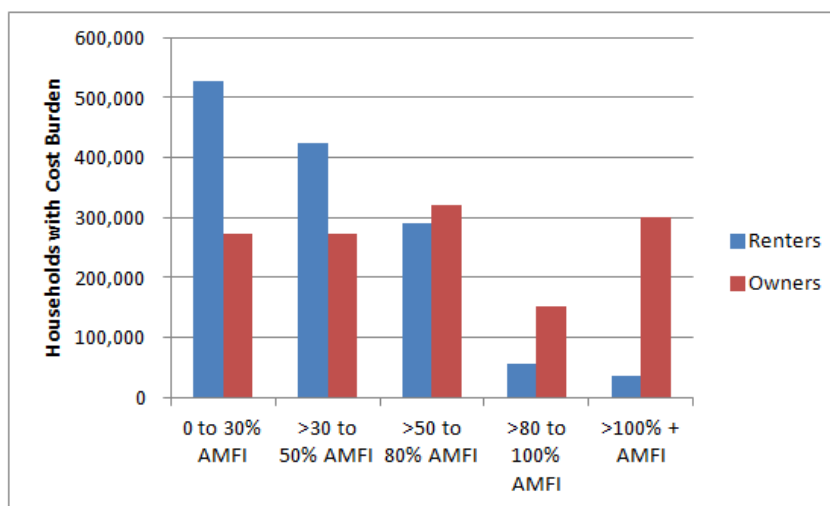
Source: 2007-2011 CHAS, Table 3.

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 a higher percentage of overcrowding than higher-income owners. The chart shows the percentage of households experiencing overcrowding in each income category.

Number of Households Experiencing Overcrowding by Income Group, Texas

Income Categories	Over-crowded Renters	Total Renter House-holds*	% of Renters with Overcrowding	Over-crowded Owners	Total Owner House-holds*	% of Owners with Overcrowding
0 to 30% AMFI	67,968	685,335	9.92%	20,343	372,145	5.47%
>30 to 50% AMFI	59,236	541,870	10.93%	30,406	480,325	6.33%
>50 to 80% AMFI	50,156	648,380	7.74%	46,447	778,960	5.96%
>80 to 100% AMFI	20,328	321,855	6.32%	21,684	515,265	4.21%
>100% + AMFI	30,049	883,895	3.40%	57,946	3,439,770	1.68%
Total	227,737	3,081,340	7.39%	176,826	5,586,465	3.17%

Source: 2007-2011 CHAS, Table 3.

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

Renters/Owners with Overcrowding, Texas
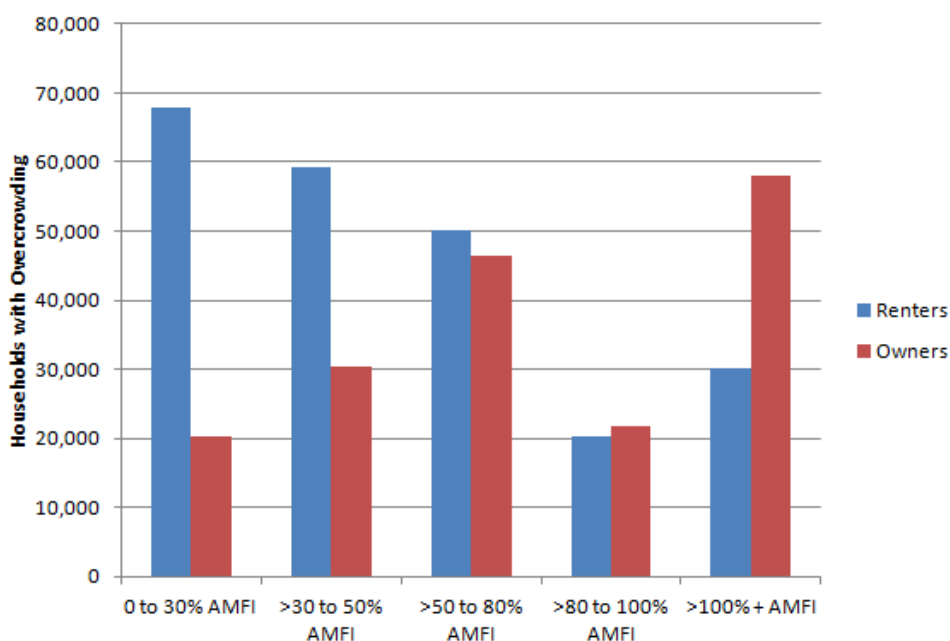
Source: 2007-2011 CHAS, Table 3.

STATEWIDE HOUSING AVAILABILITY AND AFFORDABILITY

HOUSING SUPPLY

Approximately 67.3 percent of occupied units in Texas were single-family homes. Approximately 24.7 percent of housing units were within multifamily structures: 2.0 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 7.8 percent were in developments of over 20 units. The remaining 8.0 percent of units were manufactured homes and other units such as boats.

Physical Housing Characteristics for Occupied Units, Texas

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
1, detached	1,093,556	5,449,051	6,542,607	67.3%
2 apartments	30,431	168,111	198,542	2.0%
3 or 4 apartments	33,127	281,496	314,623	3.2%
5 to 19 apartments	41,260	1,086,628	1,127,888	11.6%
20+ apartments	21,826	738,183	760,009	7.8%
Mobile home	272,604	481,726	754,330	7.8%
Other type of housing	3,922	12,702	16,624	0.2%
Total	1,496,726	8,217,897	9,714,623	**100.0%**

Source: 2008-2012 American Community Survey, Table DP04.

*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 lower levels of occupancy than urban areas. The statewide occupancy rate was 88.0 percent.

Housing Occupancy, Texas

State	Occupied Housing Units	Vacant Housing Units	Percent of Occupied Units
Rural	1,198,955	315,820	79.2%
Urban	7,583,643	879,719	89.6%
Total	8,782,598	1,195,539	88.0%

Source: 2008-2012 American Community Survey, Table DP04.

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, 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 incidentally 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 public housing authority data was obtained from HUD's Housing Authority website: http://www.huduser.org/portal/datasets/picture/yearlydata.html#download-tab. 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.

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 2013 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 2014

Multifamily Units	State	Percent of State Inventory
THDCA Units	228,794	42.7%
HUD Units	64,868	12.1%
Public Housing Authority Units	56,668	10.6%
Section 8 Vouchers	161,661	30.2%
USDA Units	23,981	4.5%
HFC Units*	100,860	
Total	535,972	

*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 total.

FORECLOSURES

Foreclosures can be a measure of availability and affordability of local housing stocks. The following data is from RealtyTrac and represents the number of notices announcing public auction of properties, which is one of the final steps in the foreclosure process. The highest number of notices of public auction was in Quarter 4 of State Fiscal Year 2014, June 2014-August 2014.

Foreclosures in Texas

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	208	372	442	8,502	9,524
Urban	9,921	10,027	8,843	1,672	30,463
Total	10,129	10,399	9,285	10,174	39,987

Source: RealtyTrac, State Fiscal Year 2014.

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, 835,156 renter households with income greater than 80 percent AMFI occupy units that would be affordable

to households at 0-80 percent AMFI (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 renter households (0-30 percent of AMFI) account for only about 22.3 percent of all the owner occupants of housing that is affordable to them. Additionally, 32.8 percent of low-income renter households (0-80 percent AMFI) 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 Renter, Texas

Units	Renter Households making 30% AMFI or less	Renter Households making <30%-50% AMFI	Renter Households making <50-80% AMFI	Renter Households making <80%-100% AMFI	Renter Households making <100% AMFI	Total units
Units Affordable at 0-30% AMFI	148,695	60,136	47,373	18,872	49,576	324,652
Units Affordable at >30-50% AMFI	179,961	147,203	129,993	46,869	79,717	583,743
Units Affordable at >50-80% AMFI	281,729	277,116	380,037	194,398	430,535	1,563,815
Units Affordable at >80% AMFI	55,580	45,146	79,154	56,358	312,013	548,251
Total Units	665,965	529,601	636,557	316,497	871,841	3,020,461

Percent of Affordable Housing Units by Income Group of Renter, Texas

Units	% of Renter Households making 30% AMFI or less	% of Renter Households making <30%-50% AMFI	% of Renter Households making <50-80% AMFI	% of Renter Households making <80%-100% AMFI	% of Renter Households making <100% AMFI
Units Affordable 0-at 30% AMFI	22.3%	11.4%	7.4%	6.0%	5.7%
Units Affordable at >30-50% AMFI	27.0%	27.8%	20.4%	14.8%	9.1%
Units Affordable at >50-80% AMFI	42.3%	52.3%	59.7%	61.4%	49.4%
Units Affordable at >80% AMFI	8.3%	8.5%	12.4%	17.8%	35.8%
Total Units	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2007-2011 CHAS, Table 15C.

Occupied Housing Units by Home Value and Income Group of Homeowner, Texas

Units	Owner Households making 30% AMFI or less	Owner Households making <30%-50% AMFI	Owner Households making <50-80% AMFI	Owner Households making <80%-100% AMFI	Owner Households making <100% AMFI	Total units
Home Value 0-50% AMFI	236,040	308,167	445,820	251,991	841,833	2,083,851
Home Value >50-80% AMFI	72,275	103,382	210,799	166,945	1,137,313	1,690,714
Home Value >80-100% AMFI	20,617	25,905	49,660	40,035	492,161	628,378
Home Value >100% AMFI	33,194	35,166	65,605	52,333	951,882	1,138,180
Total Units	362,126	472,620	771,884	511,304	3,423,189	5,541,123

Percent of Housing Units by Home Value and Income Group of Homeowner, Texas

Units	% of Owner Households making 30% AMFI or less	% of Owner Households making <30%-50% AMFI	% of Owner Households making <50-80% AMFI	% of Owner Households making <80%-100% AMFI	% of Owner Households making <100% AMFI
Home Value 0-30% AMFI	65.2%	65.2%	57.8%	49.3%	24.6%
Home Value >30-50% AMFI	20.0%	21.9%	27.3%	32.7%	33.2%
Home Value >50-80% AMFI	5.7%	5.5%	6.4%	7.8%	14.4%
Home Value >80% AMFI	9.2%	7.4%	8.5%	10.2%	27.8%
Total Units	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2007-2011 CHAS, Table 15A, 15B.

LOCAL ASSESSMENT OF NEED

TDHCA acknowledges that the greatest understanding of housing needs is found at the local level. TDHCA continuously strives to improve the methods 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. The numbers below do not encompass the entire range of requests for assistance; 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. Barrier Removal: modifications to improve accessibility for persons with disabilities.

2. Emergency Assistance: short-term rental payments, often used to prevent eviction and various social services for poverty-level households.

3. Foreclosure Prevention: problems with banks or servicers or problems making mortgage payments. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not provide mediation with banks or servicers or mortgage assistance payments.)

4. Homebuyer Assistance: down payment assistance, low-interest loans and mortgage credit certificates.

5. Homebuyer Education: education for first-time homebuyers on the process for buying a home.

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. 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".)

8. Rental Assistance: longer-term rental assistance, such as subsidized rent in a market-rate apartment or lower rents in reduced-rent apartments.

9. Repair Assistance: owner-occupied home repairs.

10. Utility Assistance: utility payment needs, possibly to prevent utilities from being disconnected.

11. Weatherization: weatherization to increase energy efficiency and decrease utility use.

For all requests except Legal Assistance and Other Housing-Related Assistance, TDHCA usually responds by referring the requestor to local agencies funded through TDHCA that provide help with these services. For Legal Assistance and Other Housing-Related Assistance, staff refers the public to local Legal Aids, nonprofits or other state agencies. While the majority of TDHCA's programs do not serve individuals directly, there is one exception: the Section 8 HCV program run by TDHCA in limited areas of the State. For Other Housing-Related Assistance, most requests are referred to other State agencies.

Public Assistance Requests

Type of Requests	Personal Requests for Assistance	Automated requests for assistance	Total
Barrier Removal	n/a	1,944	1,944
Emergency	3,185	19,708	22,893
Foreclosure	81	n/a	81
Homebuyer Assistance	141	6,365	6,506
Homebuyer Education	n/a	4,559	4,559
Legal	205	n/a	205
Other	156	n/a	156
Rental Assistance	2,981	24,434	27,415
Repair	n/a	6,227	6,227
Utility	2,551	24,283	26,834
Weatherization	n/a	7,217	7,217
Weatherization/Repair	351	n/a	351
Total	9,651	94,737	104,388

Source: Public Assistance Inventory, SFY 2014.

Notes: n/a indicates that this type of category is not recorded in the database. Often TDHCA provides Emergency Assistance referrals and Utility Assistance referrals to the same requester. During SFY 2014, TDHCA received 7,778 unduplicated Personal requests for assistance.

Public Assistance Requests
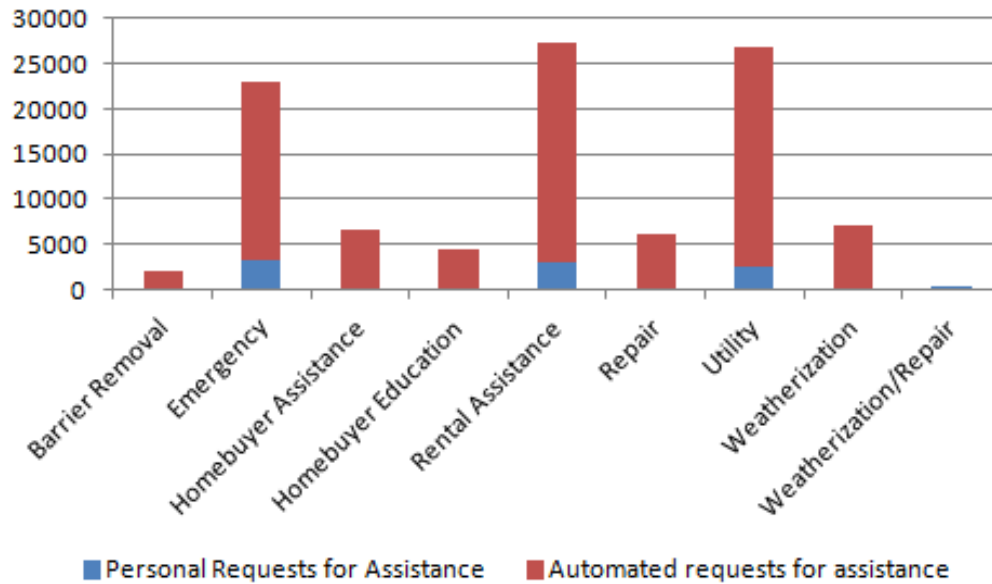
Source: Public Assistance Inventory, SFY 2014.
Requests under 250 were not included in the graph.

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

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 3.3 percent of Texas' population.

Region 1 Population

Region 1	Rural	Urban	Total
Population	318,128	520,528	838,656

Source: 2008-12 American Community Survey, Table B01003.
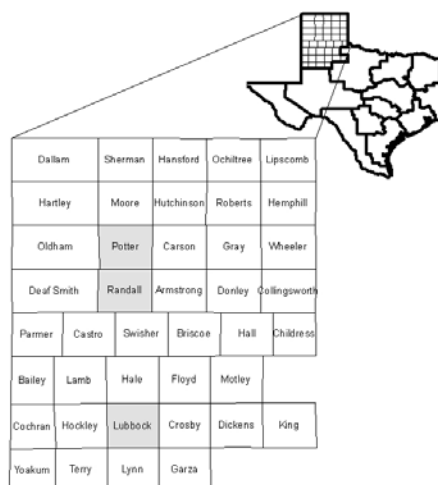
Approximately 62.1 percent of the Region 1 residents live in the urban areas, including Amarillo and Lubbock and the rest live in rural areas of the region. In the map of Region 1 (right), the shaded counties are MSAs with urban places, as defined by OMB and Texas Government Code §2306.004(36). In the latest OMB update released in February 2013, Lynn newly became part of Lubbock MSA and Oldham newly became part of Amarillo MSA, but these counties have no urban places so they are counted as rural. In addition, Armstrong and Carson are part of the Lubbock MSA and Crosby is part of the Lubbock MSA, but these counties have no urban places so they are counted as rural.

The table below depicts the number of individuals living below 125% of the poverty line in Region 1. Of the 192,081 individuals living below 125% of poverty, approximately 62.9 percent live in urban areas and the remaining 37.1 percent live in rural areas. However, the percentage of total rural residents below 125% poverty is only slightly lower than the percentage of total urban residents that are below 125% of the poverty line.

Region 1 Persons at 125% of Poverty

Region 1	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	71,256	301,251	23.7%	804,872	8.85%
Urban	120,825	501,584	24.1%	4,838,599	2.50%
Total	192,081	802,835	23.93%	5,643,471	3.40%

Source: 2008-2012 American Community Survey, Table S1701.

The table below depicts the income breakdown of the households in the region. Region 1 has a lower percentage of extremely low-income rural households than the State as a whole, but a higher percentage of extremely low-income urban 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% AMFI	26,120	13.6%	12.2%	11,499	10.6%	12.3%
>30 to 50% AMFI	24,090	12.6%	11.6%	13,963	12.9%	13.1%
>50 to 80% AMFI	33,260	17.4%	16.3%	18,899	17.4%	17.6%
>80 to 100% AMFI	19,055	10.0%	9.6%	11,352	10.5%	9.9%
>100% + AMFI	88,880	46.4%	50.3%	52,890	48.7%	47.1%

Source: 2007-2011 CHAS, Table 8.

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 use disorders 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.

ELDERLY PERSONS

Region 1 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.5 percent the State's total population. Elderly persons in Region 1 make up 3.9 percent of the statewide total elderly population.

Region 1 Elderly Persons

Region 1	Elderly Persons	Regional Population	% of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional % of Statewide Elderly Population
Rural	44,183	318,128	13.9%	545,091	8.1%
Urban	59,257	520,528	11.4%	2,090,299	2.8%
Total	103,440	838,656	12.3%	2,635,390	3.9%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, persons with disabilities account for approximately 12.6 percent of the population in Region 1. Of this total, approximately 61.3 percent are residing in urban areas, with the remaining 38.7 percent in rural areas.

Region 1 Persons With and Without Disabilities

Region 1	Persons with disabilities	Persons without disabilities	Total
Rural	39,905	263,147	303,052
Urban	63,115	448,565	511,680
Total	103,020	711,712	814,732

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

The number of people with HIV/AIDS as compared to Region 1's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent. Region 1 has the second smallest number of persons with HIV/AIDS, second only to Region 2.

Region 1 Persons Living with HIV/AIDS

Region 1	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	167	318,128	0.1%
Urban	635	520,528	0.1%
Total	802	838,656	0.1%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Veterans in Region 1 constitute 8.3 percent of the population over age 18. Veterans in Region 1 make up 3.2 percent of the statewide total veteran population.

Region 1 Veteran Population

Region 1	Veteran Population	Non-Veteran Population 18 years and older	% of Veterans to Total Population 18 and older	Regional % of Statewide Veteran Population
Rural	17,891	229,459	7.8%	6.8%
Urban	33,157	389,293	8.5%	2.5%
Total	51,048	618,752	8.3%	3.2%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 1, victims of violence comprise 1.1 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 1 make up 4.7 percent of the statewide total.

Region 1 Victims of Domestic Violence

Region 1	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,645	0.5%	8.3%
Urban	6,685	1.3%	4.0%
Total	8,330	1.0%	4.5%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 1, 70.2 percent of youth aging out of foster care live in urban areas, while the remaining 29.8 percent live in rural areas. Region 1 has 7.1 percent of the statewide number of youth aging out of foster care.

Region 1 Youth Aging Out of Foster Care – Texas

Region 1	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	28	12.3%
Urban	66	6.0%
Total	94	7.1%

Source: Emancipated Foster Children, Calendar Year 2013,
Texas Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 1,983 public assistance requests seeking assistance in Region 1, which accounted for 1.9 percent of total requests.

Region 1 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	21	36	57
Emergency	78	298	376
Foreclosure	0	0	0
Homebuyer Assistance	33	95	128
Homebuyer Education	6	45	51
Legal	1	4	5
Other	2	3	5
Rental Assistance	119	373	492
Repair	63	125	188
Utility	164	311	475
Weatherization	78	120	198
Weatherization/Repair	2	6	8
Total	567	1,416	1,983

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 82.5 percent of the housing units in rural areas are occupied and 90.7 percent of housing units in urban areas are occupied in Region 1. Of the total housing stock, approximately 74.3 percent are one unit; 3.1 percent are two units; 14.0 percent are three or more units; 8.5 percent are manufactured homes; and the rest are boats and RVs.

Region 1 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	107,277	145,669	252,946
Housing units, 2 units	2,744	7,847	10,591
Housing units, 3 to 4 units	3,106	6,698	9,804
Housing units, 5 to 19 units	3,256	17,438	20,694
Housing units, 20 to 49 units	1,515	15,556	17,071
Housing units, mobile home	13,411	15,349	28,760
Housing units, other	141	300	441
Total housing units	131,450	208,857	340,307

Source: 2008-2012 American Community Survey, Table DP04

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.0 percent, which is lower than the statewide average of 2.1 percent.

Region 1 Assisted Multifamily Units

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	6,231	36.4%	2.7%
HUD Units	2,304	13.5%	3.6%
Public housing authority Units	1,485	8.7%	2.6%
Section 8 Vouchers	5,701	33.3%	3.5%
USDA Units	1,394	8.1%	5.8%
HFC Units*	1,607		
Total	17,115	100%	3.2%

*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, 82.6% are cost burdened, 4.1% are substandard and 13.3% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 32.2% of all households.

Urban Region 1 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	18,525	15,830	11,510	3,470	4,145	53,480
Lacking Kitchen and/or Plumbing	615	550	290	234	675	2,364
Overcrowding	1,315	1,129	1,690	735	1,705	6,574

Rural Region 1 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	6,935	5,847	3,877	1,082	1,707	19,448
Lacking Kitchen and/or Plumbing	285	363	146	92	386	1,272
Overcrowding	754	904	1,056	776	1,643	5,133

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 1 has 3.0% of the State's number total of homeowners who received notices of public auction.

Region 1 Notices of Public Auction

Region 1	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	5	8	9	332	354
Urban	85	193	167	400	845
Total	90	201	176	732	1,199

Source: RealtyTrac, State Fiscal Year 2014.

REGION 2

Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene. Region 2 has 2.2% of the State's population.

Region 2 Population

Region 2	Rural	Urban	Total
Population	265,873	282,581	548,454

Source: 2008-12 American Community Survey, Tbl B01003.

Approximately 51.5 percent of Region 2 residents live in urban areas. In the map of Region 2 (above), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Archer and Clay are part of the Wichita MSA and Callahan is part of the Abilene MSA, but these counties have no urban places and so are counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 2. Compared to the State as a whole, Region 2 has the lowest share (2.0%) of the number of persons living at 125% poverty out of all 13 regions.
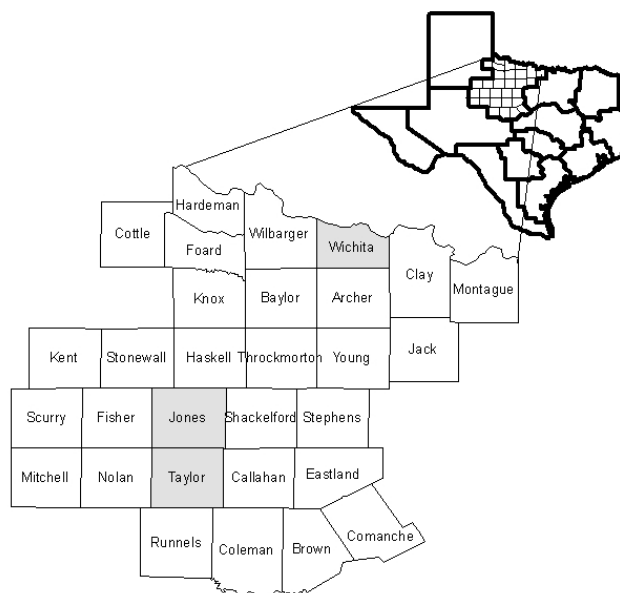
Region 2 Persons at 125% of Poverty

Region 2	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	59,608	252,466	23.6%	804,872	7.4%
Urban	55,639	258,018	21.6%	4,838,599	1.1%
Total	115,247	510,484	22.6%	5,643,471	2.0%

Source: 2008-2012 American Community Survey, Table S1701.

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% AMFI	10,400	10.1%	12.2%	11,255	11.2%	12.3%
>30 to 50% AMFI	11,190	10.8%	11.6%	13,245	13.1%	13.1%
>50 to 80% AMFI	18,060	17.5%	16.3%	17,709	17.6%	17.6%
>80 to 100% AMFI	11,190	10.8%	9.6%	10,007	9.9%	9.9%
>100% + AMFI	52,505	50.8%	50.3%	48,605	48.2%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Elderly persons in Region 2 account for 15.7 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

Region 2	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	48,877	265,873	18.4%	545,091	9.0%
Urban	37,236	282,581	13.2%	2,090,299	1.8%
Total	86,113	548,454	15.7%	2,635,390	3.3%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 2, persons with disabilities account for approximately 15.9 percent of the population. Of this total, approximately 53.2 percent are residing in urban areas, with the remaining 46.8 percent in rural areas.

Region 2 Persons With and Without Disabilities

Region 2	Persons with disabilities	Persons without disabilities	Total
Rural	43,343	211,890	255,233
Urban	38,090	219,763	257,853
Total	81,433	431,653	513,086

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

Region 2 has the smallest number of persons with HIV/AIDS compared to the other regions. The number of people with HIV/AIDS as compared to Region 2's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 2 Persons Living with HIV/AIDS

Region 2	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	145	265,873	0.1%
Urban	255	282,581	0.1%
Total	400	548,454	0.1%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 2, 11.9 percent are veterans. Region 2 has 3.0 percent of the statewide veteran population, which is the second lowest percentage. Region 12 has the lowest percentage of the statewide population of veterans.

Region 2 Veteran Population

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	22,329	203,462	11.0%	8.4%
Urban	26,451	206,425	12.8%	2.0%
Total	48,780	409,887	11.9%	3.0%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 2, victims of violence comprise 0.9 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 2 make up 2.8 percent of the statewide total.

Region 2 Victims of Domestic Violence

Region 2	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,593	0.6%	8.0%
Urban	3,571	1.3%	2.2%
Total	5,164	0.9%	2.8%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 2, 51.3 percent of youth aging out of foster care live in urban areas, while the remaining 48.7 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

Region 2	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	20	8.8%
Urban	19	1.7%
Total	39	2.9%

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 2,383 public assistance requests seeking assistance in Region 2, which accounted for 2.3 percent of total requests.

Region 2 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	25	26	51
Emergency	131	189	320
Foreclosure	0	1	1
Homebuyer Assistance	78	81	159
Homebuyer Education	28	65	93
Legal	3	0	3
Other	1	2	3
Rental Assistance	159	222	381
Repair	110	118	228
Utility	381	473	854
Weatherization	165	113	278
Weatherization/Repair	4	8	12
Total	1,085	1,298	2,383

Source: Public Request Inventory, SFY 2014.

REGION 2 HOUSING ASSESSMENT

HOUSING SUPPLY

According to the 2008-2012 American Community Survey, 75.6 percent of the housing units in rural areas are occupied and 86.8 percent of housing units in urban areas are occupied in Region 2. Of the total housing stock, approximately 77.3 percent are one unit; 2.6 percent are two units; 10.0 percent are three or more units; 9.9 percent are manufactured homes; and the rest are boats and RVs.

Region 2 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	104,082	87,684	191,766
Housing units, 2 units	3,554	3,006	6,560
Housing units, 3 to 4 units	2,281	3,691	5,972
Housing units, 5 to 19 units	2,621	9,672	12,293
Housing units, 20 to 49 units	1,746	4,837	6,583
Housing units, mobile home	17,965	6,487	24,452
Housing units, other	304	169	473
Total housing units	132,553	115,546	248,099

Source: 2008-2012 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.6 percent, which is higher than the statewide average of 2.1 percent.

Region 2 Assisted Multifamily Units

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	3,893	26.4%	1.7%
HUD Units	1,817	12.3%	2.8%
Public housing authority Units	3,905	26.5%	6.9%
Section 8 Vouchers	3,428	23.3%	2.1%
USDA Units	1,693	11.5%	7.1%
HFC Units*	359		
Total	14,736	100%	2.7%

*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, 85.9% are cost burdened, 4.9% are substandard and 9.3% are overcrowded. Additionally, households at or below 30% and between 30% and 50% of AMFI are roughly tied for the largest income category with housing problems, each comprising 28.2% of all households.

Urban Region 2 Households with Housing Problem

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,390	7,230	6,555	2,110	2,935	26,220
Lacking Kitchen and/or Plumbing	339	198	243	88	260	1,128
Overcrowding	189	450	730	277	604	2,250

Rural Region 2 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	6,582	6,507	4,175	1,036	1,767	20,067
Lacking Kitchen and/or Plumbing	390	191	286	144	475	1,486
Overcrowding	333	599	622	305	881	2,740

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 2 has 2.9% of the State's total number of homeowners who received notices of public auction.

Region 2 Notices of Public Auction

Region 2	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	13	23	18	836	890
Urban	7	79	146	25	257
Total	20	102	164	861	1,147

Source: RealtyTrac, State Fiscal Year 2014.

REGION 3

Region 3, which encompasses the metropolitan areas of Dallas, Fort Worth, Arlington, Sherman and Denison, has 26.8% of the State's population. It is the most populous region in Texas.
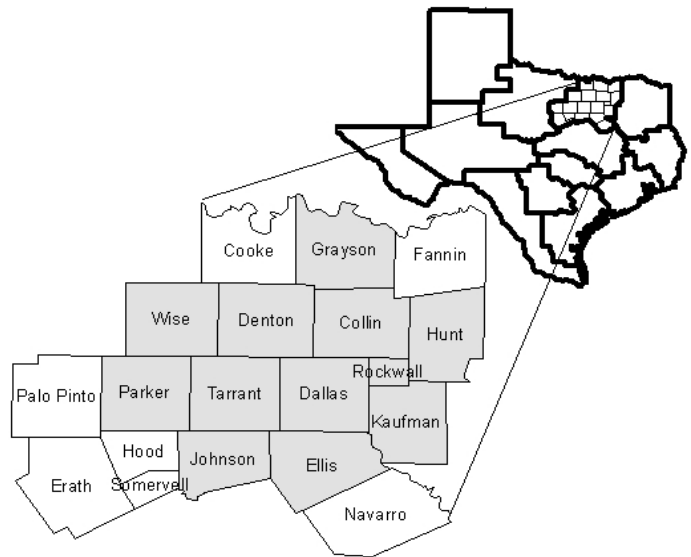
Region 3 Population

Region 3	Rural	Urban	Total
Population	245,840	6,516,182	6,762,022

Source: 2008-12 American Community Survey, Tbl B01003

Approximately 96.4 percent of Region 3 residents reside in urban areas. In the map of Region 3 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). In the latest OMB update, Hood and Somerville both became part of the Dallas-Fort Worth-Arlington MSA, but neither of these counties have urban places so they are counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 3. Of the 1,296,685 individuals below 125% of poverty, approximately 95.9 percent live in urban areas and the remaining 4.1 percent in rural areas. Compared to the State as a whole, Region 3 has the highest share (23.0%) of the number of persons living at 125% poverty out of all 13 regions. The Labor Market & Career Information Department of the Texas Workforce Commission projects that the population growth across the Dallas-Fort Worth area will drive job growth across Region 3 (Growth Abounds, 2013).

Region 3 Persons at 125% of Poverty

Region 3	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	52,696	238,229	22.1%	804,872	6.5%
Urban	1,243,989	6,424,546	19.4%	4,838,599	25.7%
Total	1,296,685	6,662,775	19.5%	5,643,471	23.0%

Source: 2008-2012 American Community Survey, Table S1701.

The table below depicts the income breakdown for 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

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% AMFI	249,060	10.9%	12.2%	10,515	11.4%	12.3%
>30 to 50% AMFI	250,645	10.9%	11.6%	11,010	11.9%	13.1%
>50 to 80% AMFI	366,380	16.0%	16.3%	16,185	17.5%	17.6%
>80 to 100% AMFI	225,380	9.8%	9.6%	9,400	10.2%	9.9%
>100% + AMFI	1,198,965	52.3%	50.3%	45,345	49.0%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Region 3 elderly persons make up 9.3 percent of the region's population, compared to statewide elderly population which makes up 10.5 percent the State's total population. Elderly persons in Region 3 make up 23.8 percent of the statewide total elderly population, which is the biggest share of elderly households in the State.

Region 3 Elderly Persons

Region 3	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	40,396	245,840	16.4%	545,091	7.4%
Urban	587,808	6,516,182	9.0%	2,090,299	28.1%
Total	628,204	6,762,022	9.3%	2,635,390	23.8%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 3, persons with disabilities account for approximately 9.5 percent of the population. Of this total, approximately 94.2 percent are residing in urban areas, with the remaining 5.8 percent in rural areas.

Region 3 Persons With and Without Disabilities

Region 3	Persons with disabilities	Persons without disabilities	Total
Rural	36,982	203,468	240,450
Urban	600,797	5,856,720	6,457,517
Total	637,779	6,060,188	6,697,967

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 20,942 persons living with HIV/AIDS in Region 3. Region 3 has the second largest 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 the same as the statewide percentage of persons with HIV/AIDS compared to population.

Region 3 Persons Living with HIV/AIDS

Region 3	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	190	245,840	0.1%
Urban	20,752	6,516,182	0.3%
Total	20,942	6,762,022	0.3%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 3, 8.2 percent are veterans. Region 3 has the highest share of veterans statewide, at 24.9 percent.

Region 3 Veteran Population

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	21,490	187,135	11.5%	8.1%
Urban	380,343	4,710,293	8.1%	28.2%
Total	401,833	4,897,428	8.2%	24.9%

Source: 2008-2012 American Community Survey, Table S2101

VICTIMS OF DOMESTIC VIOLENCE

Region 3 has a similar percent of victims of domestic violence compared to regional population (0.7 percent) compared to the statewide percentage of victims of domestic violence (0.7 percent). Incidents of violence in Region 3 make up 24.0 percent of the statewide total incidents of violence.

Region 3 Victims of Domestic Violence

Region 3	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,449	0.6%	7.3%
Urban	43,021	0.7%	26.0%
Total	44,470	0.7%	24.0%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 3, 96.1 percent of youth aging out of foster care live in urban areas, while the remaining 3.9 percent live in rural areas. Region 3 has the second highest number of youth aging out of foster care compared to the other regions, second only to Region 6.

Region 3 Youth Aging Out of Foster Care

Region 3	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	10	4.4%
Urban	245	22.3%
Total	255	19.2%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 36,532 public assistance requests seeking assistance in Region 3, which accounted for 35.0 percent of total requests.

Region 3 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	21	510	531
Emergency	136	8,995	9,131
Foreclosure	1	23	24
Homebuyer Assistance	43	1,977	2,020
Homebuyer Education	16	1,240	1,256
Legal	3	56	59
Other	2	33	35
Rental Assistance	219	10,306	10,525
Repair	96	1,817	1,913
Utility	307	8,230	8,537
Weatherization	112	2,314	2,426
Weatherization/Repair	2	73	75
Total	958	35,574	36,532

Source: Public Request Inventory, SFY 2014

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 2008-2012 American Community Survey, 82.9 percent of the housing units in rural areas are occupied and 91.1 percent of housing units in urban areas are occupied in Region 3. Rural areas of Region 3 have the second highest rural occupancy rate, second only to Region 9. Of the total housing stock, 66.2 percent are one unit; 1.5 percent are two units; 27.5 percent are three or more units; 4.8 are manufactured homes; and the rest are boats and RVs.

Region 3 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	77,321	1,633,609	1,710,930
Housing units, 2 units	2,315	36,044	38,359
Housing units, 3 to 4 units	2,629	81,724	84,353
Housing units, 5 to 19 units	3,478	375,453	378,931
Housing units, 20 to 49 units	2,336	244,825	247,161
Housing units, mobile home	21,255	101,746	123,001
Housing units, other	401	2,077	2,478
Total housing units	109,735	2,475,478	2,585,213

Source: 2008-2012 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.9 percent, which is lower than the statewide average of 2.0 percent.

Region 3 Assisted Multifamily Units

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	63,946	46.8%	27.9%
HUD Units	12,613	9.2%	19.4%
Public housing authority Units	7,633	5.6%	13.5%
Section 8 Vouchers	48,608	35.6%	30.1%
USDA Units	3,816	2.8%	15.9%
HFC Units*	21,552		
Total	136,616	100%	25.5%

*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, 85.4% are cost burdened, 2.9% are substandard and 11.7% are overcrowded. Additionally, households at or below 30% are the largest income category with housing problems, comprising 28.2% of all households.

Urban Region 3 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	175,815	172,535	169,245	62,610	109,985	690,190
Lacking Kitchen and/or Plumbing	5,309	3,784	4,760	2,018	6,330	22,201
Overcrowding	19,793	22,975	23,793	10,548	17,530	94,639

Rural Region 3 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,225	5,185	5,579	1,475	2,713	22,177
Lacking Kitchen and/or plumbing	229	373	198	218	570	1,588
Overcrowding	449	710	812	279	898	3,148

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 3 has 28.4% of the State's total number of homeowners who received notices of public auction.

Region 3 Notices of Public Auction

Region 3	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	50	64	65	915	1,094
Urban	3,655	3,466	3,083	52	10,256
Total	3,705	3,530	3,148	967	11,350

Source: RealtyTrac, State Fiscal Year 2014.

REGION 4

Region 4, located in the northeast corner of the state, surrounds the urban areas of Texarkana, Longview-Marshall and Tyler. It has 4.4% of the State's population.

Region 4 Population

Region 4	Rural	Urban	Total
Population	647,582	462,988	1,110,570

Source: 2007-11 American Community Survey, Tbl B01003

Region 4 is mainly rural; 58.3% of the population lives in rural areas. In the map of Region 4 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Although Rusk is part of the Longview MSA, the county has no urban places and is counted as rural. Delta County was part of the Dallas/Fort Worth/Arlington MSA but has been removed in the latest OMB update. 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. Compared to the State as a whole, Region 4 has the highest share (18.5%) of the number of persons living at 125% poverty in Rural places out of all 13 regions.

Region 4 Persons at 125% of Poverty

Region 4	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	148,680	617,226	24.1%	804,872	18.5%
Urban	100,008	448,814	22.3%	4,838,599	2.1%
Total	248,688	1,066,040	23.3%	5,643,471	4.4%

Source: 2008-2012 American Community Survey, Table S1701.

According to the table below, approximately Region 4 has a lower percentage of households with extremely low incomes and low-incomes compared to the State as a whole.

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% AMFI	19,590	11.4%	12.2%	27,120	11.6%	12.3%
>30 to 50% AMFI	20,295	11.8%	11.6%	29,090	12.5%	13.1%
>50 to 80% AMFI	28,080	16.4%	16.3%	40,395	17.3%	17.6%
>80 to 100% AMFI	16,585	9.7%	9.6%	23,770	10.2%	9.9%
>100% + AMFI	86,780	50.7%	50.3%	112,865	48.4%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Elderly persons in Region 4 account for 15.7 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 6.6 percent of the statewide total elderly population.

Region 4 Elderly Persons

Region 4	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	108,577	647,582	16.8%	545,091	19.9%
Urban	66,032	462,988	14.3%	2,090,299	3.2%
Total	174,609	1,110,570	15.7%	2,635,390	6.6%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 4, persons with disabilities account for approximately 16.6 percent of the population. Of this total, approximately 38.0 percent are residing in urban areas, with the remaining 62.0 percent in rural areas.

Region 4 Persons With and Without Disabilities

Region 4	Persons with disabilities	Persons without disabilities	Total
Rural	110,369	511,311	621,680
Urban	67,691	385,697	453,388
Total	178,060	897,008	1,075,068

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 1,478persons living with HIV/AIDS in Region 4. The number of people with HIV/AIDS as compared to Region 4's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 4 Persons Living with HIV/AIDS

Region 4	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	660	647,582	0.1%
Urban	818	462,988	0.2%
Total	1,478	1,110,570	0.1%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 4, 11.1 percent are veterans. Region 4 has 5.8 percent of the statewide veteran population.

Region 4 Veteran Population

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	56,561	494,099	11.4%	21.4%
Urban	36,564	345,919	10.6%	2.7%
Total	93,125	840,018	11.1%	5.8%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

Region 4 has a similar percent of victims of domestic violence compared to regional population (0.7 percent) compared to the statewide percentage of victims of domestic violence (0.7 percent). Victims of violence in Region 4 make up 4.1 percent of the statewide total.

Region 4 Victims of Domestic Violence

Region 4	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	3,973	0.6%	20.0%
Urban	3,596	0.8%	2.2%
Total	7,569	0.7%	4.1%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 4, 40.9 percent of youth aging out of foster care live in urban areas, while the remaining 59.1 percent live in rural areas. Region 4 has 5.0 percent of the statewide number of youth aging out of foster care.

Region 4 Youth Aging out of Foster Care

Region 4	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	39	17.2%
Urban	27	2.5%
Total	66	5.0%

Source: Emancipated Foster Children, Calendar Year 2013,
Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 5,803 public assistance requests seeking assistance in Region 4, which accounted for 5.6 percent of total requests.

Region 4 Public Assistance Request Inventory

Types of Requests	Urban	Rural	Total
Barrier Removal	Rural	Urban	Total
Emergency	93	56	149
Foreclosure	473	551	1,024
Homebuyer Assistance	2	3	5
Homebuyer Education	170	131	301
Legal	54	55	109
Other	1	9	10
Rental Assistance	3	2	5
Repair	651	677	1,328
Utility	345	168	513
Weatherization	961	809	1,770
Weatherization/Repair	354	199	553
Total	21	15	36

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 81.6 percent of the housing units in rural areas are occupied and 89.5 percent of housing units in urban areas are occupied in Region 4. Of the total housing stock, 70.8percent are one unit; 2.4 percent are two units; 9.0 percent are three or more units; 17.6 are manufactured homes; and the rest are boats and RVs.

Region 4 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	204,013	129,028	333,041
Housing units, 2 units	4,922	6,202	11,124
Housing units, 3 to 4 units	5,471	5,367	10,838
Housing units, 5 to 19 units	6,890	14,276	21,166
Housing units, 20 to 49 units	3,367	7,014	10,381
Housing units, mobile home	57,698	24,969	82,667
Housing units, other	763	493	1,256
Total housing units	283,124	187,349	470,473

Source: 2008-2012 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.1 percent, which is the same as the statewide average of 2.1 percent.

Region 4 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	7,251	30.7%	3.2%
HUD Units	3,062	13.0%	4.7%
Public housing authority Units	3,108	13.2%	5.5%
Section 8 Vouchers	6,557	27.8%	4.1%
USDA Units	3,615	15.3%	15.1%
HFC Units*	1,173		
Total	23,593	100%	4.4%

*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, 82.1% are cost burdened, 5.6% are substandard and 12.4% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 29.4% of all households.

Urban Region 4 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	12,570	11,850	10,315	2,940	4,704	42,379
Lacking Kitchen and/or Plumbing	665	665	324	310	445	2,409
Overcrowding	1,040	1,134	1,800	799	1,350	6,123

Rural Region 4 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	16,840	13,705	11,129	4,227	5,164	51,065
Lacking Kitchen and/or Plumbing	1,248	718	724	326	906	3,922
Overcrowding	1,074	1,552	1,641	1,021	2,662	7,950

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 4 has 3.6% of the State's total number of homeowners who received notices of public auction.

Region 4 Notices of Public Auction

Region 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	28	122	157	717	1,024
Urban	21	92	163	124	400
Total	49	214	320	841	1,424

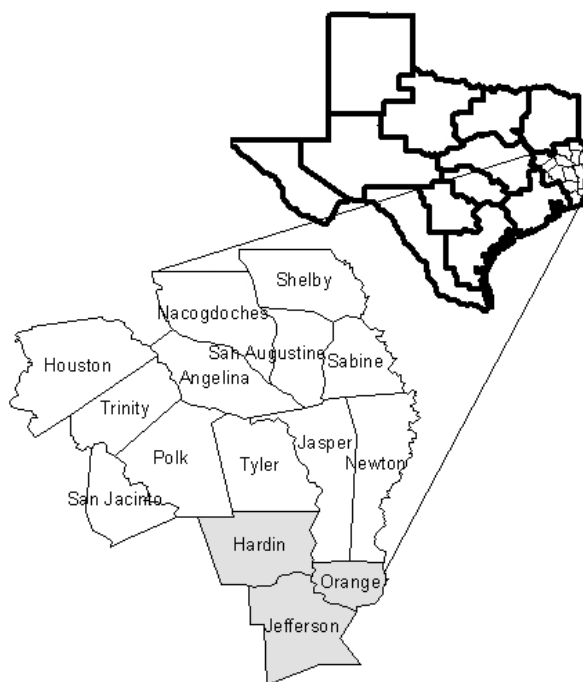Source: RealtyTrac, State Fiscal Year 2014.

REGION 5

Region 5 encompasses a 15-county area in east Texas including the urban areas of Beaumont and Port Arthur. This region has 3.0% of the State's population.

Region 5 Population

Region 5	Rural	Urban	Total
Population	378,130	388,430	766,560

Source: 2008-12 American Community Survey, Tbl B01003

Approximately 50.7 percent of Region 5 residents live in urban areas. In the map of Region 5 (above), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Per the latest OMB update, Newton County is newly part of the Beaumont/Port Arthur MSA but has no urban places, so is counted as a rural area. Also, San Jacinto is no longer part of the Houston/Sugar Land/Baytown MSA. The table below depicts the number of individuals living below 125% of the poverty line in Region 5. Of the 181,552 individuals living below 125% of poverty, approximately 46.3 percent live in urban areas and the remaining 53.7 percent live in rural areas. Additionally, the percentage of total rural residents below 125% of poverty (12.1%) is much higher than the percentage of total urban residents below 125% of poverty (1.7%).

Region 5 Persons at 125% of Poverty

Region 5	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	97,423	357,369	27.3%	804,872	12.1%
Urban	84,129	370,069	22.7%	4,838,599	1.7%
Total	181,552	727,438	25.0%	5,643,471	3.2%

Source: 2007-2011 American Community Survey, Table S1701.

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% AMFI	16,735	11.7%	12.2%	17,960	13.1%	12.3%
>30 to 50% AMFI	16,590	11.6%	11.6%	18,285	13.3%	13.1%
>50 to 80% AMFI	21,895	15.3%	16.3%	24,875	18.1%	17.6%
>80 to 100% AMFI	13,350	9.3%	9.6%	14,615	10.6%	9.9%
>100% + AMFI	74,225	52.0%	50.3%	61,735	44.9%	47.1%

Source: 2007-2011 CHAS, Table 1.

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.

ELDERLY PERSONS

Region 5 elderly persons make up 14.8 percent of the region's population, compared to statewide elderly population which makes up 10.5 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

Region 5	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	62,079	378,130	16.4%	545,091	11.4%
Urban	51,124	388,430	13.2%	2,090,299	2.4%
Total	113,203	766,560	14.8%	2,635,390	4.3%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 5, persons with disabilities account for approximately 17.4 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 5 Persons With and Without Disabilities

Region 5	Persons with disabilities	Persons without disabilities	Total
Rural	68,205	295,701	363,906
Urban	59,567	312,690	372,257
Total	127,772	608,391	736,163

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 1,462 persons living with HIV/AIDS in Region 5. The number of people with HIV/AIDS as compared to Region 5's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

Region 5 Persons with HIV/AIDS

Region 5	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	500	378,130	0.1%
Urban	962	388,430	0.2%
Total	1,462	766,560	0.2%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 5, 10.5 percent are veterans. Region 5 has 3.8 percent of the statewide veteran population.

Region 5 Veteran Population

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	31,941	288,338	11.1%	12.1%
Urban	28,964	293,276	9.9%	2.2%
Total	60,905	581,614	10.5%	3.8%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 5, victims of violence make up 1.0 percent of the region's population, compared to a statewide average of 0.7 percent. Victims of violence in Region 5 make up 4.2 percent of the statewide total.

Region 5 Victims of Domestic Violence

Region 5	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	2,618	0.7%	13.2%
Urban	5,213	1.3%	3.1%
Total	7,831	1.0%	4.2%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 5, 30.8 percent of youth aging out of foster care live in urban areas, while the remaining 30.8 percent live in rural areas. Region 5 has 2.9 percent of the statewide number of youth aging out of foster care.

Region 5 Youth Aging out of Foster Care

Region 5	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	27	11.9%
Urban	12	1.1%
Total	39	2.9%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 3,340 public assistance requests seeking assistance in Region 5, which accounted for 3.2 percent of total requests.

Region 5 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	65	54	119
Emergency	249	337	586
Foreclosure	1	0	1
Homebuyer Assistance	78	117	195
Homebuyer Education	28	42	70
Legal	2	0	2
Other	2	3	5
Rental Assistance	284	391	675
Repair	158	135	293
Utility	459	614	1,073
Weatherization	144	153	297
Weatherization/Repair	12	12	24
Total	1,482	1,858	3,340

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 76.8 percent of the housing units in rural areas are occupied and 88.8 percent of housing units in urban areas are occupied in Region 5. Of the total housing stock, 69.9 percent are one unit; 1.7 percent are two units; 10.5 percent are three or more units; and 17.6 percent are manufactured homes. Boats and RVs make up the rest of the housing stock.

Region 5 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	117,641	116,962	234,603
Housing units, 2 units	3,301	2,462	5,763
Housing units, 3 to 4 units	3,092	4,014	7,106
Housing units, 5 to 19 units	4,860	14,066	18,926
Housing units, 20 to 49 units	3,385	5,965	9,350
Housing units, mobile home	43,614	15,450	59,064
Housing units, other	599	307	906
Total housing units	176,492	159,226	335,718

Source: 2008-2012 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

Region 5 has the highest percentage of total number of assisted multifamily units compared to regional population (3.4 percent), which is higher than the statewide average of 2.1 percent.

Region 5 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	8,421	32.7%	3.7%
HUD Units	4,497	17.4%	6.9%
Public housing authority Units	2,995	11.6%	5.3%
Section 8 Vouchers	8,650	33.6%	5.4%
USDA Units	1,219	4.7%	5.1%
HFC Units*	1,289		
Total	25,782	100%	4.8%

*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 5 with housing problems, 83.4% are cost burdened, 4.6% are substandard and 12.0% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 32.9% of all households.

Urban Region 5 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	11,615	8,935	7,255	2,315	3,210	33,330
Lacking Kitchen and/or Plumbing	285	175	185	225	660	1,530
Overcrowding	649	640	975	560	1,485	4,309

Rural Region 5 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	11,534	9,384	6,432	1,926	2,099	31,375
Lacking Kitchen and/or Plumbing	507	262	432	174	639	2,014
Overcrowding	947	820	1,278	541	1,412	4,998

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 5 has **1.8%** of the State's total number of homeowners who received notices of public auction.

Region 5 Notices of Public Auction

Region 5	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	9	26	33	35	103
Urban	128	136	117	232	613
Total	137	162	150	267	716

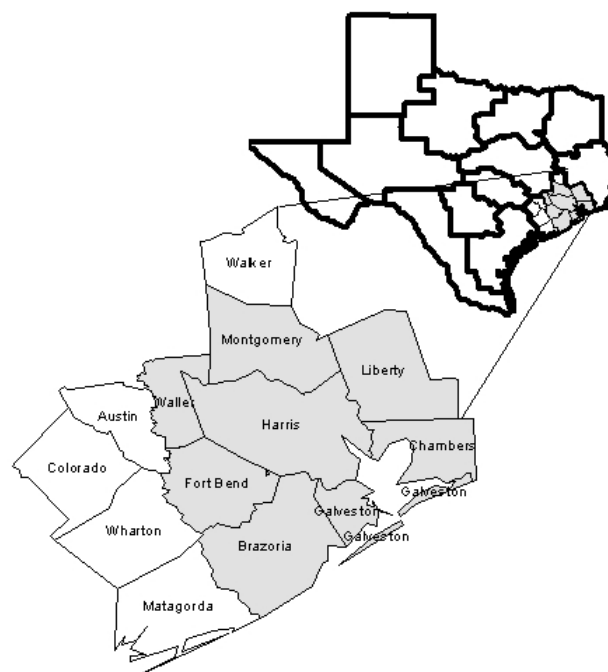Source: RealtyTrac, State Fiscal Year 2014.

REGION 6

Region 6 includes the urban area of Houston, Brazoria and Galveston. This region has 24.2% of the State's population, second only to Region 3.

Region 6 Population

Region 6	Rural	Urban	Total
Total	194,409	5,907,562	6,101,971

Source: 2008-12 American Community Survey, Tbl B01003.

Region 6 is mainly urban with 96.8% population located in urban areas. In the map of Region 6 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Although Austin County is part of the Houston/The Woodlands MSA, the county has no urban places and is counted as rural. According to the table below, the percentage of total rural residents below 125% of poverty (96.9%) is significantly higher than the percentage of total urban residents below 125% of poverty (3.1%). 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

Region 6	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	39,746	171,690	23.1%	804,872	4.9%
Urban	1,223,554	5,829,938	21.0%	4,838,599	25.3%
Total	1,263,300	6,001,628	21.0%	5,643,471	22.4%

Source: 2008-2012 American Community Survey, Table S1701.

According to the table below, Region 6 has more households with higher incomes than the State as a whole. The Labor Market & Career Information Department of the Texas Workforce Commission projects that modest employment growth may be driven by stable oil prices, construction at many chemical plants in the region, new housing demand, population growth, income growth and rising international demand for exports from the Houston area (Growth Abounds, 2013).

Region 6 Household Incomes

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% AMFI	239,050	12.0%	12.2%	9,580	14.4%	12.3%
>30 to 50% AMFI	231,615	11.7%	11.6%	8,475	12.7%	13.1%
>50 to 80% AMFI	314,700	15.8%	16.3%	11,125	16.7%	17.6%
>80 to 100% AMFI	182,490	9.2%	9.6%	6,355	9.5%	9.9%
>100% + AMFI	1,018,225	51.3%	50.3%	31,175	46.7%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Elderly persons in Region 6 account for 8.8 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, which is the second highest share of this population in the State. The highest share of elderly households is in Region 3.

Region 6 Elderly Persons

Region 6	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	26,850	194,409	13.8%	545,091	4.9%
Urban	511,214	5,907,562	8.7%	2,090,299	24.5%
Total	538,064	6,101,971	8.8%	2,635,390	20.4%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 6, persons with disabilities account for approximately 9.4 percent of the population. Of this total, approximately 96.1 percent are residing in urban areas, with the remaining 3.9 percent in rural areas.

Region 6 Persons With and Without Disabilities

Region 6	Persons with disabilities	Persons without disabilities	Total
Rural	22,237	152,679	174,916
Urban	545,065	5,310,535	5,855,600
Total	567,302	5,463,214	6,030,516

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

Region 6 has the largest number of persons with HIV/AIDS and the region's percentage of persons 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 (0.3 percent).

Region 6 Persons Living with HIV/AIDS

Region 6	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	282	194,409	0.1%
Urban	23,324	5,907,562	0.4%
Total	23,606	6,101,971	0.4%

Source: Texas Department of State Health Services, 2013 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, 7.1 percent are veterans. Region 6 has 19.4 percent of the statewide veteran population.

Region 6 Veteran Population

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	13,615	150,767	9.0%	5.1%
Urban	299,685	4,259,578	7.0%	22.2%
Total	313,300	4,410,345	7.1%	19.4%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 6, victims of violence are 0.8 percent of the region's population. Victims of violence in Region 6 make up 25.1 percent of the statewide total.

Region 6 Victims of Domestic Violence

Region 6	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,530	0.8%	7.7%
Urban	44,958	0.8%	27.2%
Total	46,488	0.8%	25.1%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 6, 97.8 percent of youth aging out of foster care live in urban areas, while the remaining 2.2 percent live in rural areas. Region 6 has the highest percentage of the statewide population of youth aging out of foster care.

Region 6 Youth Aging out of Foster Care

Region 6	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	6	2.6%
Urban	264	24.0%
Total	270	20.3%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 24,695 public assistance requests seeking assistance in Region 6, which accounted for 23.7 percent of total requests.

Region 6 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	35	300	335
Emergency	132	5,309	5,441
Foreclosure	0	20	20
Homebuyer Assistance	47	1,653	1,700
Homebuyer Education	21	1,539	1,560
Legal	0	49	49
Other	1	34	35
Rental Assistance	186	6,470	6,656
Repair	71	1,047	1,118
Utility	209	6,174	6,383
Weatherization	46	1,308	1,354
Weatherization/Repair	1	43	44
Total	749	23,946	24,695

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 79.9 percent of the housing units in rural areas are occupied and 88.5 percent of housing units in urban areas are occupied in Region 6. Of the total housing stock, 64.6 percent are one unit; 1.2 percent are two units; 28.6 percent are three or more units; 5.4 percent are manufactured homes; and the rest are RVs and boats.

Region 6 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	55,401	1,424,954	1,480,355
Housing units, 2 units	1,422	26,869	28,291
Housing units, 3 to 4 units	2,478	59,880	62,358
Housing units, 5 to 19 units	5,899	332,180	338,079
Housing units, 20 to 49 units	2,973	251,764	254,737
Housing units, mobile home	13,965	110,827	124,792
Housing units, other	218	2,812	3,030
Total housing units	82,356	2,209,286	2,291,642

Source: 2008-2012 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

Region 6 has the lowest percentage of assisted units compared to the region's population (1.8 percent), which is lower than the statewide average (2.1 percent).

Region 6 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	60,550	53.8%	26.5%
HUD Units	15,638	13.9%	24.1%
Public housing authority Units	4,719	4.2%	8.3%
Section 8 Vouchers	28,644	25.4%	17.7%
USDA Units	3,075	2.7%	12.8%
HFC Units*	40,883		
Total	112,626	100%	21.0%

*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, 83.4% are cost burdened, 4.6% are substandard and 12.0% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 32.9% of all households.

Urban Region 6 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	160,995	152,120	139,620	50,950	86,790	590,475
Lacking Kitchen and/or Plumbing	5,079	3,605	4,204	1,915	6,574	21,377
Overcrowding	25,134	24,470	25,000	10,285	20,980	105,869

Rural Region 6 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	6,815	4,615	3,270	1,055	1,229	16,984
Lacking Kitchen and/or Plumbing	148	158	55	70	135	566
Overcrowding	153	624	599	174	665	2,215

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 6 has 19.7% of the State's total number of homeowners who received notices of public auction.

Region 6 Notices of Public Auction

Region 6	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	10	8	13	17	48
Urban	2,758	2,534	2,301	230	7,823
Total	2,768	2,542	2,314	247	7,871

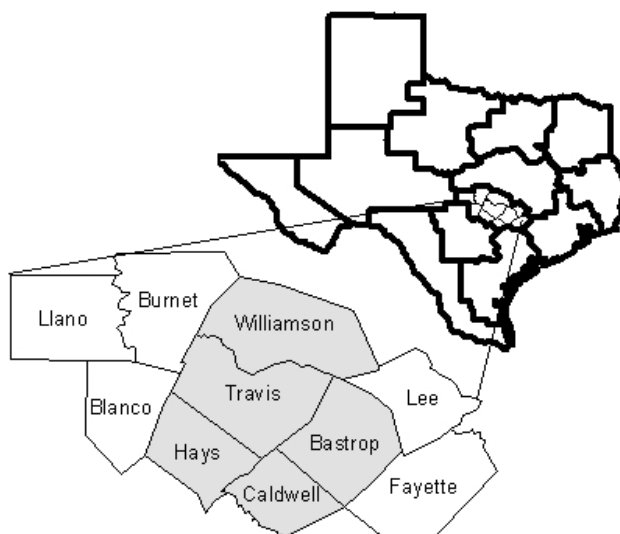Source: RealtyTrac, State Fiscal Year 2014.

REGION 7

The urban area of Austin-San Marcos is at the center of Region 7. This region has 7.2% of the State's population.

Region 7 Population

Region 7	Rural	Urban	Total
Total	113,634	1,731,777	1,845,411

Source: 2008-12 American Community Survey, Tbl B01003

Approximately 93.8 percent of Region 7 residents live in urban areas. In the map of Region 7 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 7. The percentage of persons at 125% of poverty compared to the regional population (19.1%) is the lowest in Region 7 out of the 13 regions. The State percentage of persons at 125% of poverty is 22.9%.

Region 7 Persons at 125% of Poverty

Region 7	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	21,462	111,011	19.3%	804,872	2.7%
Urban	323,830	1,695,700	19.1%	4,838,599	6.7%
Total	345,292	1,806,711	19.1%	5,643,471	6.1%

Source: 2008-2012 American Community Survey, Table S1701.

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 Incomes

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% AMFI	80,455	12.6%	12.2%	4,550	10.0%	12.3%
>30 to 50% AMFI	69,960	11.0%	11.6%	5,425	12.0%	13.1%
>50 to 80% AMFI	107,255	16.8%	16.3%	9,105	20.1%	17.6%
>80 to 100% AMFI	67,050	10.5%	9.6%	4,185	9.2%	9.9%
>100% + AMFI	312,565	49.0%	50.3%	22,010	48.6%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Elderly persons in Region 7 account for 9.0 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

Region 7	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	24,339	113,634	21.4%	545,091	4.5%
Urban	141,939	1,731,777	8.2%	2,090,299	6.8%
Total	166,278	1,845,411	9.0%	2,635,390	6.3%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 7, persons with disabilities account for approximately 9.6 percent of the population. Of this total, approximately 89.1 percent are residing in urban areas, with the remaining 10.9 percent in rural areas.

Region 7 Persons With and Without Disabilities

Region 7	Persons with disabilities	Persons without disabilities	Total
Rural	19,008	92,551	111,559
Urban	155,535	1,560,103	1,715,638
Total	174,543	1,652,654	1,827,197

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 4,575 persons living with HIV/AIDS in Region 7. The number of people with HIV/AIDS as compared to Region 7's population is 0.2 percent, which is slightly lower than the statewide percentage of 0.3 percent.

Region 7 Persons Living with HIV/AIDS

Region 7	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	80	113,634	0.1%
Urban	4,495	1,731,777	0.3%
Total	4,575	1,845,411	0.2%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 7, 8.8 percent are veterans. Region 7 has 7.5 percent of the statewide veteran population.

Region 7 Veteran Population

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	12,125	88,819	13.7%	4.6%
Urban	109,355	1,293,149	8.5%	8.1%
Total	121,480	1,381,968	8.8%	7.5%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 7, victims of violence are 0.7 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 7 make up 6.6 percent of the statewide total.

Region 7 Victims of Domestic Violence

Region 7	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	490	0.4%	2.5%
Urban	11,659	0.7%	7.0%
Total	12,149	0.7%	6.6%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 7, 83.3 percent of youth aging out of foster care live in urban areas, while the remaining 16.7 percent live in rural areas. Region 7 has 7.2 percent of the statewide number of youth aging out of foster care.

Region 7 Youth Aging out of Foster Care

Region 7	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	16	7.0%
Urban	80	7.3%
Total	96	7.2%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 8,369 public assistance requests seeking assistance in Region 7, which accounted for 8.0 percent of total requests.

Region 7 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	6	99	105
Emergency	53	2,033	2,086
Foreclosure	0	7	7
Homebuyer Assistance	33	555	588
Homebuyer Education	8	663	671
Legal	3	24	27
Other	1	35	36
Rental Assistance	99	2,237	2,336
Repair	40	349	389
Utility	73	1,626	1,699
Weatherization	44	344	388
Weatherization/Repair	2	35	37
Total	362	8,007	8,369

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 74.0 percent of the housing units in rural areas are occupied and 91.8 percent of housing units in urban areas are occupied in Region 7. Urban areas of Region 7 have the second highest urban occupancy rate and rural areas have the second lowest occupancy rate, second only to Region 13. Of the total housing stock, 62.5 percent are one unit; 3.3 percent are two units; 27.6 percent are three or more units; 6.5 are manufactured homes; and the rest are boats and RVs.

Region 7 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	44,220	421,770	465,990
Housing units, 2 units	1,598	23,051	24,649
Housing units, 3 to 4 units	1,488	23,577	25,065
Housing units, 5 to 19 units	1,626	92,933	94,559
Housing units, 20 to 49 units	628	85,533	86,161
Housing units, mobile home	11,363	36,768	48,131
Housing units, other	94	1,172	1,266
Total housing units	61,017	684,804	745,821

Source: 2008-2012 American Community Survey, Table DP04

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.1 percent, which is the same as the statewide average of 2.1 percent.

Region 7 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	22,765	59.0%	9.9%
HUD Units	3,494	9.1%	5.4%
Public housing authority Units	3,421	8.9%	6.0%
Section 8 Vouchers	7,527	19.5%	4.7%
USDA Units	1,378	3.6%	5.8
HFC Units*	8,559		
Total	38,594	100%	7.2%

*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, 87.6% are cost burdened, 2.6% are substandard and 9.7% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 28.8% of all households.

Urban Region 7 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	59,775	50,130	50,450	17,255	27,600	205,210
Lacking Kitchen and/or Plumbing	1,789	1,000	1,110	494	1,380	5,773
Overcrowding	6,040	5,304	5,239	2,219	3,678	22,480

Rural Region 7 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	2,765	2,815	2,558	854	1,708	10,700
Lacking Kitchen and/or Plumbing	288	60	133	80	148	709
Overcrowding	274	325	431	145	279	1,454

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 7 has 4.7% of the State's total number of homeowners who received notices of public auction.

Region 7 Notices of Public Auction

Region 7	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	28	25	31	92	176
Urban	589	653	473	4	1,719
Total	617	678	504	96	1,895

Source: RealtyTrac, State Fiscal Year 2014.

REGION 8

Region 8, located in the center of the State, surrounds the urban areas of Waco, Bryan, College Station, Killeen and Temple. This region has 4.4 percent of the State's population.

Region 8 Population

Region 8	Rural	Urban	Total
Total	282,351	834,433	1,116,784

Source: 2008-12 American Community Survey, Tbl B01003
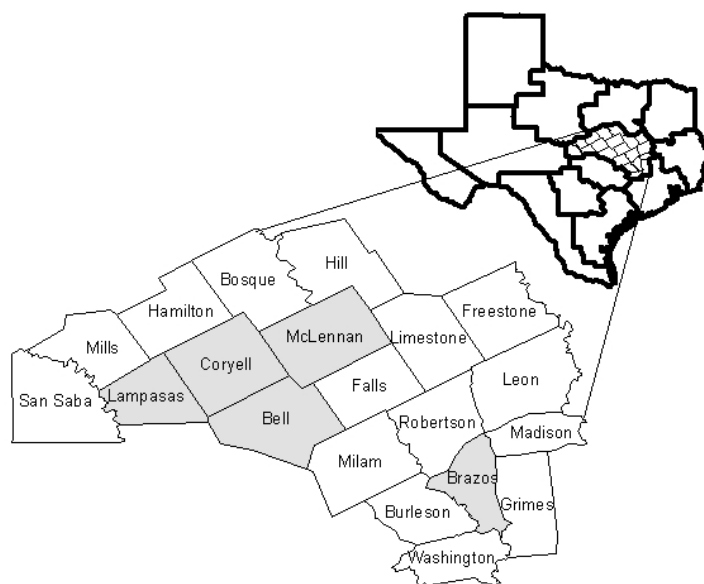
Approximately 74.7 percent of Region 8 residents live in urban areas. In the map of Region 8 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). While Burleson and Robertson are part of the College Station/Bryan MSA and Falls newly became part of the Waco MSA, these counties have no urban places and are counted as rural. 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.

Region 8 Persons at 125% of Poverty

Region 8	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	62,818	264,650	23.7%	804,872	7.8%
Urban	200,678	789,143	25.4%	4,838,599	4.1%
Total	263,496	1,053,793	25.0%	5,643,471	4.7%

Source: 2008-2012 American Community Survey, Table S1701.

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.

Region 8 Household Incomes

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% AMFI	39,600	14.1%	12.2%	12,055	12.0%	12.3%
>30 to 50% AMFI	31,355	11.2%	11.6%	13,385	13.3%	13.1%
>50 to 80% AMFI	45,735	16.3%	16.3%	18,485	18.4%	17.6%
>80 to 100% AMFI	27,450	9.8%	9.6%	9,285	9.2%	9.9%
>100% + AMFI	137,065	48.7%	50.3%	47,295	47.1%	47.1%

Source: 2007-2011 CHAS, Table 1.

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.

ELDERLY PERSONS

Region 8 elderly persons make up 11.7 percent of the region's population, compared to statewide elderly population which makes up 10.5 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

Region 8	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	50,449	282,351	17.9%	545,091	9.3%
Urban	80,033	834,433	9.6%	2,090,299	3.8%
Total	130,482	1,116,784	11.7%	2,635,390	5.0%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 8, persons with disabilities account for approximately 13.2 percent of the population. Of this total, approximately 66.6 percent are residing in urban areas, with the remaining 33.4 percent in rural areas.

Region 8 Persons With and Without Disabilities

Region 8	Persons with disabilities	Persons without disabilities	Total
Rural	46,378	220,401	266,779
Urban	92,272	693,360	785,632
Total	138,650	913,761	1,052,411

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 1,472 persons living with HIV/AIDS in Region 8. The number of people with HIV/AIDS as compared to Region 8's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 8 Persons Living with HIV/AIDS

Region 8	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	276	282,351	0.1%
Urban	1,196	834,433	0.1%
Total	1,472	1,116,784	0.1%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Region 8 has the highest percentage of veterans compared to population than any region in Texas. Of the population over 18 in Region 8, 13.0 percent are veterans. Region 8 has 6.5 percent of the statewide veteran population.

Region 8 Veteran Population

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	24,205	216,498	11.2%	9.1%
Urban	80,505	589,096	13.7%	6.0%
Total	104,710	805,594	13.0%	6.5%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 8, victims of violence are 0.8 percent of the region's population, compared to a statewide average of 0.7 percent. Victims of violence in Region 8 make up 4.8 percent of the statewide total.

Region 8 Victims of Domestic Violence

Region 8	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,265	0.4%	6.4%
Urban	7,641	0.9%	4.6%
Total	8,906	0.8%	4.8%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 8, 72.2 percent of youth aging out of foster care live in urban areas, while the remaining 27.8 percent live in rural areas. Region 8 has 6.8 percent of the statewide number of youth aging out of foster care.

Region 8 Youth Aging out of Foster Care

Region 8	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	25	11.0%
Urban	65	5.9%
Total	90	6.8%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 5,347 public assistance requests seeking assistance in Region 8, which accounted for 5.1 percent of total requests.

Region 8 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	36	37	73
Emergency	133	1,083	1,216
Foreclosure	1	9	10
Homebuyer Assistance	57	174	231
Homebuyer Education	6	113	119
Legal	4	10	14
Other	4	8	12
Rental Assistance	231	1,312	1,543
Repair	131	151	282
Utility	317	1,134	1,451
Weatherization	136	235	371
Weatherization/Repair	16	9	25
Total	1,072	4,275	5,347

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 75.5 percent of the housing units in rural areas are occupied and 85.6 percent of housing units in urban areas are occupied in Region 8. Of the total housing stock, 66.7 percent are one unit; 4.4 are two units; 17.8 percent are three or more units; 11.0 percent are manufactured homes; and the rest are boats and RVs.

Region 8 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	95,878	205,581	301,459
Housing units, 2 units	2,148	17,550	19,698
Housing units, 3 to 4 units	2,227	20,294	22,521
Housing units, 5 to 19 units	2,691	38,118	40,809
Housing units, 20 to 49 units	1,555	15,669	17,224
Housing units, mobile home	27,071	22,740	49,811
Housing units, other	383	211	594
Total housing units	131,953	320,163	452,116

Source: 2008-2012 American Community Survey, Table DP04.

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 2.1 percent.

Region 8 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	7,122	28.8%	3.1%
HUD Units	2,784	11.3%	4.3%
Public housing authority Units	4,176	16.9%	7.4%
Section 8 Vouchers	8,029	32.5%	5.0%
USDA Units	2,579	10.4%	10.8%
HFC Units*	536		
Total	24,690	100%	4.6%

*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, 87.2% are cost burdened, 3.2% are substandard and 9.6% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 30.6% of all households.

Urban Region 8 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	27,880	21,685	21,394	6,769	9,570	87,298
Lacking Kitchen and/or Plumbing	910	400	415	270	570	2,565
Overcrowding	1,394	2,043	2,310	817	2,314	8,878

Rural Region 8 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,654	6,727	5,229	1,461	2,202	23,273
Lacking Kitchen and/or Plumbing	439	279	370	116	247	1,451
Overcrowding	462	579	838	378	1,010	3,267

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 8 has 7.2% of the State's total number of homeowners who received notices of public auction.

Region 8 Notices of Public Auction

Region 8	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	10	31	44	1,530	1,615
Urban	425	414	389	38	1,266
Total	435	445	433	1,568	2,881

Source: RealtyTrac, State Fiscal Year 2014.

REGION 9

San Antonio is the main metropolitan area in Region 9. This region has 8.9 percent of the State's population.

Region 9 Population

Region 9	Rural	Urban	Total
Total	215,014	2,040,586	2,255,600

Source: 2008-12 American Community Survey, Tbl B01003

Approximately 90.5 percent of Region 9 residents live in urban areas. In the map of Region 9 (above), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Although Atascosa, Bandera and Wilson are part of San Antonio/New Braunfels MSA, these counties have no urban places and so are counted as rural. 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.
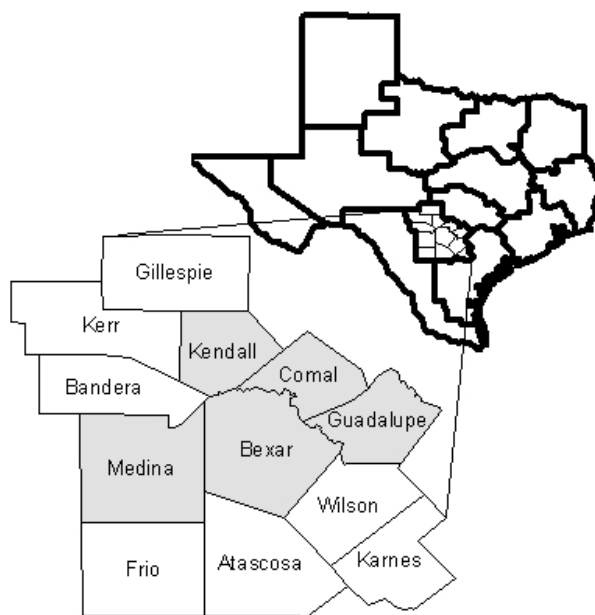
Region 9 Persons at 125% of Poverty

Region 9	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	42,310	204,769	20.7%	804,872	5.3%
Urban	439,700	1,995,676	22.0%	4,838,599	9.1%
Region 9 Total	482,010	2,200,445	21.9%	5,643,471	8.5%

Source: 2008-2012 American Community Survey, Table S1701.

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. The Labor Market & Career Information Department of the Texas Workforce Commission reports that the San Antonio region should see employment rise through 2015 for industries that serve the oil and gas supply chain, serve a growing population or are in manufacturing sub-sectors that are growing (Growth Abounds, 2013).

Region 9 Household Incomes

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% AMFI	82,985	11.8%	12.2%	7,965	10.1%	12.3%
>30 to 50% AMFI	76,610	10.9%	11.6%	9,730	12.4%	13.1%
>50 to 80% AMFI	115,290	16.4%	16.3%	13,335	17.0%	17.6%
>80 to 100% AMFI	68,060	9.7%	9.6%	7,500	9.5%	9.9%
>100% + AMFI	359,910	51.2%	50.3%	40,130	51.0%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Region 9 elderly persons make up 11.6 percent of the region's population, compared to statewide elderly population which makes up 10.5 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

Region 9	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	38,646	215,014	18.0%	545,091	7.1%
Urban	222,668	2,040,586	10.9%	2,090,299	10.7%
Total	261,314	2,255,600	11.6%	2,635,390	9.9%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 9, persons with disabilities account for approximately 13.5 percent of the population. Of this total, approximately 88.1 percent are residing in urban areas, with the remaining 11.9 percent in rural areas.

Region 9 Persons With and Without Disabilities

Region 9	Persons with disabilities	Persons without disabilities	Total
Rural	35,404	170,304	205,708
Urban	260,927	1,732,801	1,993,728
Total	296,331	1,903,105	2,199,436

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 5,112 persons living with HIV/AIDS in Region 9. The number of people with HIV/AIDS as compared to Region 9's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

Region 9 Persons Living with HIV/AIDS

Region 9	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	161	215,014	0.1%
Urban	4,951	2,040,586	0.2%
Total	5,112	2,255,600	0.2%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Region 9 has the second highest percent of veterans compared to regional population. Of the population over 18 in Region 9, 12.9 percent are veterans. Region 9 has 13.1 percent of the statewide veteran population.

Region 9 Veteran Population

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	22,801	164,661	13.8%	8.6%
Urban	188,508	1,470,352	12.8%	14.0%
Total	211,309	1,635,013	12.9%	13.1%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

Victims of violence make up 0.6 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 9 make up 7.2 percent of the statewide total.

Region 9 Victims of Domestic Violence

Region 9	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	979	0.5%	4.9%
Urban	12,432	0.6%	7.5%
Total	13,411	0.6%	7.2%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 9, 91.9 percent of youth aging out of foster care live in urban areas, while the remaining 8.1 percent live in rural areas. Region 9 has 13.0 percent of the statewide number of youth aging out of foster care.

Region 9 Youth Aging out of Foster Care

Region 9	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	14	6.2%
Urban	159	14.4%
Total	173	13.0%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 6,228 public assistance requests seeking assistance in Region 9, which accounted for 5.1 percent of total requests.

Region 9 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	4	146	150
Emergency	65	1,333	1,398
Foreclosure	0	8	8
Homebuyer Assistance	18	467	485
Homebuyer Education	14	325	339
Legal	2	11	13
Other	0	10	10
Rental Assistance	77	1,533	1,610
Repair	22	400	422
Utility	109	1,322	1,431
Weatherization	24	293	317
Weatherization/Repair	7	38	45
Total	342	5,886	6,228

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 84.5 percent of the housing units in rural areas are occupied and 90.1 percent of housing units in urban areas are occupied in Region 9. Rural areas of Region 9 have the highest rural occupancy rate of the State. Of the total housing stock, 70.1 percent are one unit; 1.8 percent are two units; 20.9 percent are three or more units; 7.1 percent are manufactured homes and the rest are boats and RVs.

Region 9 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	63,831	542,262	606,093
Housing units, 2 units	1,651	13,633	15,284
Housing units, 3 to 4 units	2,198	27,124	29,322
Housing units, 5 to 19 units	2,027	97,727	99,754
Housing units, 20 to 49 units	723	50,802	51,525
Housing units, mobile home	21,424	39,889	61,313
Housing units, other	370	643	1,013
Total housing units	92,224	772,080	864,304

Source: 2008-2012 American Community Survey, Table DP04.

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 2.1 percent.

Region 9 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	20,584	39.9%	9.0%
HUD Units	6,470	12.5%	10.0%
Public housing authority Units	7,138	13.8%	12.6%
Section 8 Vouchers	16,536	32.0%	10.2%
USDA Units	880	1.7%	3.7%
HFC Units*	22,524		
Total	51,608	100%	9.9%

*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, 84.3% are cost burdened, 3.6% are substandard and 12.2% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 26.2% of all households.

Urban Region 9 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	54,725	48,080	50,800	17,150	27,925	198,680
Lacking Kitchen and/or Plumbing	1,660	1,510	1,164	735	3,070	8,139
Overcrowding	5,085	5,575	7,210	3,275	6,850	27,995

Rural Region 9 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	5,110	4,919	3,855	1,454	2,288	17,626
Lacking Kitchen and/or Plumbing	314	213	115	53	279	974
Overcrowding	285	686	854	304	1,129	3,258

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 9 has 8.5% of the State's total number of homeowners who received notices of public auction.

Region 9 Notices of Public Auction

Region 9	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	42	47	57	5	151
Urban	1,180	1,073	971	35	3,259
Total	1,222	1,120	1,028	40	3,410

Source: RealtyTrac, State Fiscal Year 2014.

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. This region has 3.0% of the State's population.
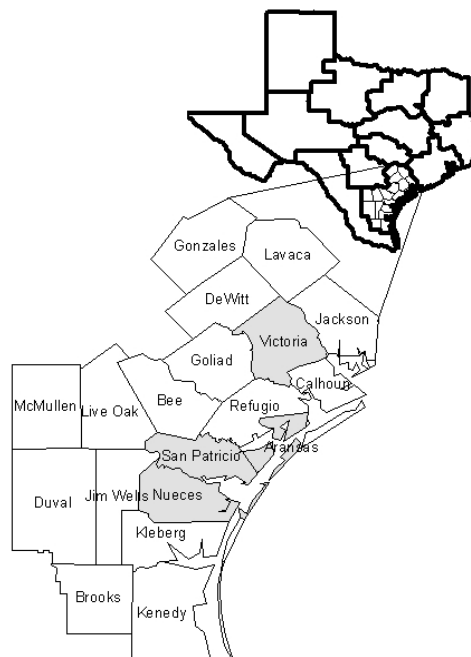
Region 10 Population

Region 10	Rural	Urban	Total
Total	245,966	516,499	762,465

Source: 2008-12 American Community Survey, Tbl B01003.

For Region 10, a majority of the population (67.7 percent) live in urban areas. In the map of Region 10 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Since the latest OMB update, Calhoun County is no longer part of the Victoria MSA. In addition, though Goliad County is part of Victoria MSA, this county has no urban places so it is counted as rural. According to the table below, the percentage of rural residents below 125% of poverty is higher than the percentage of urban residents below 125% of poverty. Compared to the State as a whole, Region 10 has the second lowest share (3.2%) of the number of persons living at 125% poverty out of all 13 regions. Only Region 2's share is lower at 2.0%.

Region 10 Persons at 125% of Poverty

Region 10	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	60,539	229,322	26.4%	804,872	7.5%
Urban	121,724	507,885	24.0%	4,838,599	2.5%
Total	182,263	737,207	24.7%	5,643,471	3.2%

Source: 2008-2012 American Community Survey, Table S1701.

According to the table below, Region 10's rural areas have a higher percentage of extremely low-income households than the State.

Region 10 Household Incomes

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% AMFI	21,230	11.4%	12.2%	10,908	12.9%	12.3%
>30 to 50% AMFI	20,400	10.9%	11.6%	11,664	13.8%	13.1%
>50 to 80% AMFI	29,365	15.7%	16.3%	14,604	17.2%	17.6%
>80 to 100% AMFI	17,420	9.3%	9.6%	7,948	9.4%	9.9%
>100% + AMFI	98,145	52.6%	50.3%	39,689	46.8%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Region 10 elderly persons make up 13.7 percent of the region's population, compared to statewide elderly population which makes up 10.5 percent the State's total population. Elderly persons in Region 10 make up 4.0 percent of the statewide total elderly population.

Region 10 Elderly Persons

Region 10	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	37,465	245,966	15.2%	545,091	6.9%
Urban	66,983	516,499	13.0%	2,090,299	3.2%
Total	104,448	762,465	13.7%	2,635,390	4.0%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 10, persons with disabilities account for approximately 17.6 percent of the population. Of this total, approximately 65.8 percent are residing in urban areas, with the remaining 34.2 percent in rural areas.

Region 10 Persons With and Without Disabilities

Region 10	Persons with disabilities	Persons without disabilities	Total
Rural	44,482	186,256	230,738
Urban	85,553	423,478	509,031
Total	130,035	609,734	739,769

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 789 persons living with HIV/AIDS in Region 10. The number of people with HIV/AIDS as compared to Region 10's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 10 Persons Living with HIV/AIDS

Region 10	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	160	245,966	0.1%
Urban	629	516,499	0.1%
Total	789	762,465	0.1%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 10, 10.8 percent are veterans. Region 10 has 3.8 percent of the statewide veteran population.

Region 10 Veteran Population

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	17,709	184,713	9.6%	6.7%
Urban	43,243	379,653	11.4%	3.2%
Total	60,952	564,366	10.8%	3.8%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 10, victims of violence make up 0.9 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 10 make up 3.9 percent of the statewide total incidents of violence.

Region 10 Victims of Domestic Violence

Region 10	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,479	0.6%	7.4%
Urban	5,712	1.1%	3.4%
Total	7,191	0.9%	3.9%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 10, 68.5 percent of youth aging out of foster care live in urban areas, while the remaining 31.5 percent live in rural areas. Region 10 has 4.1 percent of the statewide number of youth aging out of foster care.

Region 10 Youth Aging out of Foster Care

Region 10	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	17	7.5%
Urban	37	3.4%
Total	54	4.1%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 2,495 public assistance requests seeking assistance in Region 10, which accounted for 2.4 percent of total requests.

Region 10 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	26	53	79
Emergency	58	256	314
Foreclosure	0	2	2
Homebuyer Assistance	33	134	167
Homebuyer Education	6	80	86
Legal	1	10	11
Other	1	3	4
Rental Assistance	97	340	437
Repair	77	190	267
Utility	210	606	816
Weatherization	75	214	289
Weatherization/Repair	5	18	23
Total	589	1,906	2,495

Source: Public Request Inventory, SFY 2014.

REGION 10 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2008-2012 American Community Survey, 77.3 percent of the housing units in rural areas are occupied and 85.4 percent of housing units in urban areas are occupied in Region 10. Urban areas of Region 10 have the lowest urban occupancy rate of the State. Of the total housing stock, 70.9 percent are one unit; 2.3 percent are two units; 16.4 percent are three or more units; 10.0 percent are manufactured homes; and the rest are boats and RVs.

Region 10 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	80,418	147,897	228,315
Housing units, 2 units	2,100	5,315	7,415
Housing units, 3 to 4 units	2,978	11,308	14,286
Housing units, 5 to 19 units	3,372	22,321	25,693
Housing units, 20 to 49 units	1,323	11,446	12,769
Housing units, mobile home	17,457	14,746	32,203
Housing units, other	304	889	1,193
Total housing units	107,952	213,922	321,874

Source: 2008-2012 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.6 percent, which is higher than the statewide average of 2.1 percent.

Region 10 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	6,100	30.5%	2.7%
HUD Units	3,974	19.9%	6.1%
Public housing authority Units	4,380	21.9%	7.7%
Section 8 Vouchers	4,155	20.8%	2.6%
USDA Units	1,383	6.9%	5.8%
HFC Units*	975		
Total	19,9927	100%	3.7%

*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, 79.7% are cost burdened, 5.6% are substandard and 14.7% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 27.3% of all households.

Urban Region 10 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	14,050	12,460	13,330	5,175	8,350	53,365
Lacking Kitchen and/or Plumbing	940	710	380	400	955	3,385
Overcrowding	1,515	1,530	1,849	924	2,340	8,158

Rural Region 10 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	6,109	4,480	2,837	1,069	1,432	15,927
Lacking Kitchen and/or Plumbing	396	361	356	148	226	1,487
Overcrowding	699	818	1,300	566	1,206	4,589

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 10 has 2.2% of the State's total number of homeowners who received notices of public auction.

Region 10 Notices of Public Auction

Region 10	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	9	7	9	251	276
Urban	172	206	194	51	623
Total	181	213	203	302	899

Source: RealtyTrac, State Fiscal Year 2014.

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. This region has 6.7 percent of the State's population.
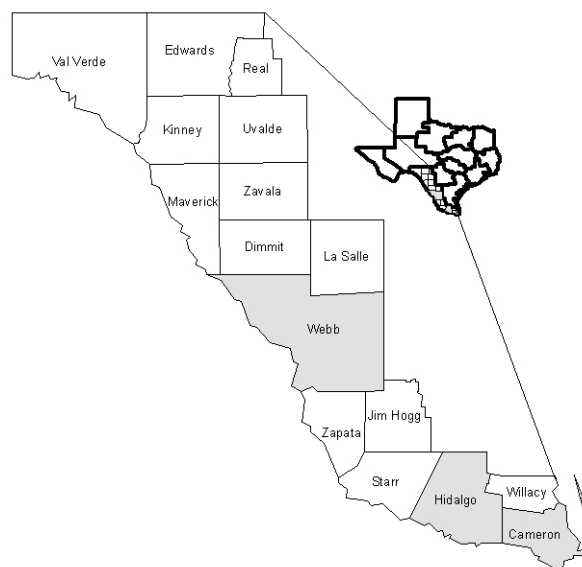
Region 11 Population Figures

Region 11	Rural	Urban	Total
Total	268,835	1,430,959	1,699,794

Source: 2008-12 American Community Survey, Tbl B01003

In Region 11, 84.2 percent of the population lives in urban areas. In the map of Region 11 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). The table below shows the number of people at 125% of poverty. Region 11 has the highest percentage of persons at 125% of poverty in rural places, urban places and region-wide, compared to the regional population.

Region 11 Persons at 125% of Poverty

Region 11	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	104,508	261,551	40.0%	804,872	13.0%
Urban	599,945	1,415,722	42.4%	4,838,599	12.4%
Region 11 Total	704,453	1,677,273	42.0%	5,643,471	12.5%

Source: 2008-2012 American Community Survey, Table S1701.

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 Incomes

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% AMFI	75,455	19.3%	12.2%	15,290	19.7%	12.3%
>30 to 50% AMFI	61,520	15.8%	11.6%	13,340	17.2%	13.1%
>50 to 80% AMFI	70,435	18.0%	16.3%	14,645	18.9%	17.6%
>80 to 100% AMFI	33,420	8.6%	9.6%	7,500	9.7%	9.9%
>100% + AMFI	149,655	38.3%	50.3%	26,830	34.6%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Region 11 elderly persons make up 10.1 percent of the region's population, compared to statewide elderly population which makes up 10.5 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

Region 11	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	33,146	268,835	12.3%	545,091	6.1%
Urban	138,325	1,430,959	9.7%	2,090,299	6.6%
Total	171,471	1,699,794	10.1%	2,635,390	6.5%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 11, persons with disabilities account for approximately 13.9 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 11 Persons With and Without Disabilities

Region 11	Persons with disabilities	Persons without disabilities	Total
Rural	43,154	218,664	261,818
Urban	191,368	1,229,399	1,420,767
Total	234,522	1,448,063	1,682,585

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 2,267 persons living with HIV/AIDS in Region 11. The number of people with HIV/AIDS as compared to Region 11's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 11 Persons Living with HIV/AIDS

Region 11	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	225	268,835	0.1%
Urban	2,042	1,430,959	0.1%
Total	2,267	1,699,794	0.1%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 11, 5.1 percent are veterans, which is the smallest percentage of veterans compared to regional population out of all 13 regions. Region 11 has 3.5 percent of the statewide veteran population.

Region 11 Veteran Population

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	10,951	184,440	5.9%	4.1%
Urban	46,198	941,103	4.9%	3.4%
Total	57,149	1,125,543	5.1%	3.5%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 11, victims of violence comprise 0.7 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 11 make up 6.5 percent of the statewide total.

Region 11 Victims of Domestic Violence

Region 11	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,500	0.6%	7.6%
Urban	10,569	0.7%	6.4%
Total	12,069	0.7%	6.5%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 11, 81.3 percent of youth aging out of foster care live in urban areas, while the remaining 18.7 percent live in rural areas. Region 11 has 6.9 percent of the statewide number of youth aging out of foster care.

Region 11 Youth Aging Out of Foster Care

Region 11	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	17	7.5%
Urban	74	6.7%
Total	91	6.9%

Source: Emancipated Foster Children, Calendar Year 2013,
Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 4,369 public assistance requests seeking assistance in Region 11, which accounted for 4.2 percent of total requests.

Region 11 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	40	157	197
Emergency	54	381	435
Foreclosure	0	1	1
Homebuyer Assistance	40	267	307
Homebuyer Education	8	84	92
Legal	0	1	1
Other	1	3	4
Rental Assistance	82	651	733
Repair	74	304	378
Utility	346	1,304	1,650
Weatherization	94	465	559
Weatherization/Repair	1	11	12
Total	740	3,629	4,369

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 78.8 percent of the housing units in rural areas are occupied and 85.5 percent of housing units in urban areas are occupied in Region 11. Urban areas of Region 11 have the second lowest urban occupancy rate, second only to Region 10. Of the total housing stock, 68.6 percent are one unit, 3.4 percent are two units, 14.0 percent are three or more units, 13.4 percent are manufactured homes and the rest are boats and RVs.

Region 11 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	74,049	306,259	380,308
Housing units, 2 units	2,901	15,868	18,769
Housing units, 3 to 4 units	3,478	23,483	26,961
Housing units, 5 to 19 units	2,535	29,797	32,332
Housing units, 20 to 49 units	966	17,503	18,469
Housing units, mobile home	13,734	60,683	74,417
Housing units, other	168	3,102	3,270
Total housing units	97,831	456,695	554,526

Source: 2008-2012 American Community Survey, Table DP04.

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 2.1 percent.

Region 11 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	12,111	31.3%	5.3%
HUD Units	3,793	9.8%	5.8%
Public housing authority Units	6,174	16.0%	10.9%
Section 8 Vouchers	14,499	37.5%	9.0%
USDA Units	2,093	5.4%	8.7%
HFC Units*	323		
Total	38,670	100%	7.2%

*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, 65.4% are cost burdened, 6.4% are substandard and 28.2% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 36.2% of all households.

Urban Region 11 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	40,085	28,295	22,285	7,085	10,035	107,785
Lacking Kitchen and/or Plumbing	4,960	2,225	1,465	405	1,355	10,410
Overcrowding	14,195	10,330	9,950	3,765	9,680	47,920

Rural Region 11 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	7,960	4,523	3,595	723	1,255	18,056
Lacking Kitchen and/or Plumbing	919	492	278	41	209	1,939
Overcrowding	1,560	1,660	1,219	616	1,317	6,372

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 11 has 7.3% of the State's total number of homeowners who received notices of public auction.

Region 11 Notices of Public Auction

Region 11	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	2	10	3	1,166	1,181
Urban	574	720	455	-	1,749
Total	576	730	458	1,166	2,930

Source: RealtyTrac, State Fiscal Year 2014.

REGION 12

Region 12 in west Texas surrounds the urban areas of Odessa-Midland and San Angelo. This region has 2.3 percent of the State's population.

Region 12 Population

Region 12	Rural	Urban	Total
Total	182,627	391,903	574,530

Source: 2008-12 American Community Survey, Tbl B01003
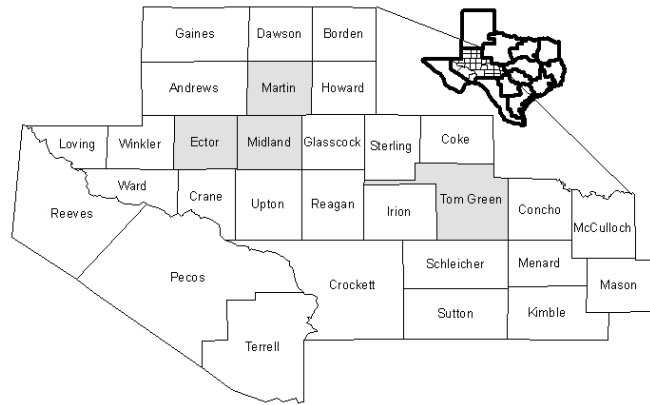
Approximately 68.2 percent of Region 12 residents live in urban areas. In the map of Region 12 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). In the latest OMB update, Martin became part of the Midland MSA. Even though Irion is part of the San Angelo MSA, the county has no urban places and is counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 12. Compared to the State as a whole, Region 12 has the lowest share (1.9%) of persons living at 125% poverty out of all 13 regions.

Region 12 Persons at 125% of Poverty

Region 12	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	37,094	166,756	22.2%	804,872	4.6%
Urban	71,717	382,163	18.8%	4,838,599	1.5%
Region 12 Total	108,811	548,919	19.8%	5,643,471	1.9%

Source: 2008-2012 American Community Survey, Table S1701.

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 urban high-income households than the State as a whole.

Region 12 Household Incomes

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% AMFI	14,565	10.3%	12.2%	6,845	11.4%	12.3%
>30 to 50% AMFI	16,380	11.6%	11.6%	7,917	13.2%	13.1%
>50 to 80% AMFI	23,360	16.6%	16.3%	9,595	16.0%	17.6%
>80 to 100% AMFI	13,660	9.7%	9.6%	5,311	8.8%	9.9%
>100% + AMFI	72,885	51.7%	50.3%	30,399	50.6%	47.1%

Source: 2007-2011 CHAS, Table 8.

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.

ELDERLY PERSONS

Region 12 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.5 percent the State's total population. Of the total elderly population in Texas, only 2.7% live in Region 12; all the other regions have a larger share (e.g. a higher percentage) of the statewide elderly population.

Region 12 Elderly Persons

Region 12	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	25,755	182,627	14.1%	545,091	4.7%
Urban	45,067	391,903	11.5%	2,090,299	2.2%
Total	70,822	574,530	12.3%	2,635,390	2.7%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 12, persons with disabilities account for approximately 13.9 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 12 Persons With and Without Disabilities

Region 12	Persons with disabilities	Persons without disabilities	Total
Rural	25,116	142,623	167,739
Urban	51,750	332,409	384,159
Total	76,866	475,032	551,898

Source: 2008-2012 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 550 persons living with HIV/AIDS in Region 12. The number of people with HIV/AIDS as compared to Region 12's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 12 Persons Living with HIV/AIDS

Region 12	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	194	182,627	0.1%
Urban	356	391,903	0.1%
Total	550	574,530	0.1%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 12, 8.9 percent are veterans. Region 12 has 2.3 percent of the statewide veteran population. Region 12 has the lowest percentage of veterans compared to the statewide population of veterans.

Region 12 Veteran Population

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	11,279	135,953	8.3%	4.3%
Urban	25,936	282,338	9.2%	1.9%
Total	37,215	418,291	8.9%	2.3%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 12, victims of violence comprise 1.1 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 12 make up 3.4 percent of the statewide total.

Region 12 Victims of Domestic Violence

Region 12	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,290	0.7%	6.5%
Urban	5,074	1.3%	3.1%
Total	6,364	1.1%	3.4%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 12, 79.5 percent of youth aging out of foster care live in urban areas, while the remaining 20.5 percent live in rural areas. Region 12 has 2.9 percent of the statewide population of youth aging out of foster care.

Region 12 Youth Aging out of Foster Care

Region 12	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	8	3.5%
Urban	31	2.8%
Total	39	2.9%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 1,571 public assistance requests seeking assistance in Region 12, which accounted for 1.5 percent of total requests.

Region 12 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	14	29	43
Emergency	41	238	279
Foreclosure	0	1	1
Homebuyer Assistance	28	100	128
Homebuyer Education	4	45	49
Legal	0	7	7
Other	1	1	2
Rental Assistance	63	293	356
Repair	67	63	130
Utility	143	325	468
Weatherization	37	68	105
Weatherization/Repair	1	2	3
Total	399	1,172	1,571

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 77.8 percent of the housing units in rural areas are occupied and 91.3 percent of housing units in urban areas are occupied in Region 12. Of the total housing stock, 71.6 percent are one unit, 1.6 percent are two units, 14.8 percent are three or more units, 11.8 percent are manufactured homes and the rest are boats and RVs.

Region 12 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	60,465	103,251	163,716
Housing units, 2 units	1,332	2,437	3,769
Housing units, 3 to 4 units	1,493	3,158	4,651
Housing units, 5 to 19 units	1,643	19,009	20,652
Housing units, 20 to 49 units	1,172	7,362	8,534
Housing units, mobile home	10,613	16,263	26,876
Housing units, other	142	305	447
Total housing units	76,860	151,785	228,645

Source: 2008-2012 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.9 percent, which is lower than the statewide average of 2.1 percent.

Region 12 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	3,496	32.3%	1.5%
HUD Units	2,428	22.5%	3.7%
Public housing authority Units	1,231	11.4%	2.2%
Section 8 Vouchers	3,060	28.3%	1.9%
USDA Units	592	5.5%	2.5%
HFC Units*	26		
Total	10,807	100%	2.0%

*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, 78.3% are cost burdened, 7.2% are substandard and 14.5% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 29.9% of all households.

Urban Region 12 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	9,693	8,870	7,655	2,225	2,740	31,183
Lacking Kitchen and/or Plumbing	520	750	549	215	799	2,833
Overcrowding	870	838	1,194	760	1,475	5,137

Rural Region 12 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	3,909	2,799	1,883	488	589	9,668
Lacking Kitchen and/or Plumbing	144	188	67	111	395	905
Overcrowding	452	435	454	304	749	2,394

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 12 has 8.4% of the State's total number of homeowners who received notices of public auction.

Region 12 Notices of Public Auction

Region 12	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	1	1	3	2,602	2,607
Urban	65	119	96	481	761
Total	66	120	99	3,083	3,368

Source: RealtyTrac, State Fiscal Year 2014.

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. This region has 3.3 percent of the State's population.
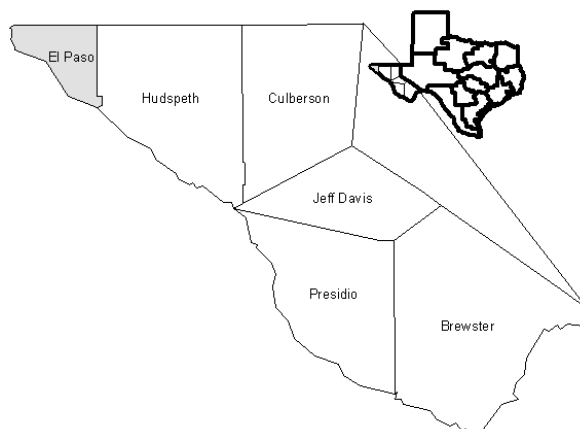
Region 13 Population

Region 13	Rural	Urban	Total
Total	24,965	801,115	826,080

Source: 2008-12 American Community Survey, Tbl B01003.

Approximately 97.0 percent of Region 13 residents live in the urban area of El Paso. In the map of Region 13 (above), the shaded county has urban places as defined by Texas Government Code §2306.004(36). The latest OMB update shows that Hudspeth is now part of the El Paso MSA, but the county has no urban places so it is counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 13. Of the 259,593 individuals living below 125% of poverty, approximately 97.4 percent live in urban areas and the remaining 2.6 percent live in rural areas. Region 13 has the greatest difference between urban and rural populations within a region out of all 13 regions. Compared to the State as a whole, Region 13 has the lowest share (0.8%) of the number of persons in rural areas living at 125% poverty out of all 13 regions.

Region 13 Persons at 125% of Poverty

Region 13	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	6,732	24,446	27.5%	804,872	0.8%
Urban	252,861	787,120	32.1%	4,838,599	5.2%
Total	259,593	811,566	32.0%	5,643,471	4.6%

Source: 2008-2012 American Community Survey, Table S1701.

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. The Labor Market & Career Information Department of the Texas Workforce Commission reports that population growth and transportation growth are the key drivers for Region 13, which should experience a 4.1% growth rate from 2012 to 2015 in employment across all industries. (Growth Abounds, 2013).

Region 13 Household Incomes

Household (HH) Incomes	Urban HH Region 13	% 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% AMFI	35,220	14.2%	12.2%	1,450	15.1%	12.3%
>30 to 50% AMFI	34,710	14.0%	11.6%	1,279	13.3%	13.1%
>50 to 80% AMFI	42,795	17.3%	16.3%	1,765	18.4%	17.6%
>80 to 100% AMFI	23,860	9.6%	9.6%	934	9.7%	9.9%
<100% + AMFI	110,720	44.8%	50.3%	4,160	43.4%	47.1%

Source: 2007-2011 CHAS, Table 1.

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.

ELDERLY PERSONS

Region 13 elderly persons make up 10.5 percent of the region's population, compared to the statewide elderly population of 10.5 percent. Elderly persons in Region 13 make up 3.3 percent of the statewide total elderly population.

Region 13 Elderly Persons

Region 13	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	4,329	24,965	17.3%	545,091	0.8%
Urban	82,613	801,115	10.3%	2,090,299	4.0%
Total	86,942	826,080	10.5%	2,635,390	3.3%

Source: 2008-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2008-2012 American Community Survey, of the total population in Region 13, persons with disabilities account for approximately 12.4 percent of the population. Of this total, approximately 94.6 percent are residing in urban areas, with the remaining 5.4 percent in rural areas.

Region 13 Persons With and Without Disabilities

Region 13	Persons with disabilities	Persons without disabilities	Total
Rural	5,388	19,168	24,556
Urban	94,167	683,903	778,070
Total	99,555	703,071	802,626

Source: 2008-2012 American Community Survey, Table DP02

PERSONS WITH HIV/AIDS

There are 1,740 persons living with HIV/AIDS in Region 13. The number of people with HIV/AIDS as compared to Region 13's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

Region 13 Persons Living with HIV/AIDS

Region 13	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	7	24,965	0.03%
Urban	1,733	801,115	0.2%
Total	1,740	826,080	0.2%

Source: Texas Department of State Health Services, 2013 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 13, 8.8 percent are veterans. Region 13 has 3.1 percent of the statewide veteran population.

Region 13 Veteran Population

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	1,705	18,961	9.0%	0.6%
Urban	48,149	546,122	8.8%	3.6%
Total	49,854	565,083	8.8%	3.1%

Source: 2008-2012 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 13, victims of violence comprise 0.7 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 13 make up 3.0 percent of the statewide total.

Region 13 Victims of Domestic Violence

Region 13	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	55	0.2%	0.3%
Urban	5,456	0.7%	3.3%
Total	5,511	0.7%	3.0%

Source: 2013 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 13, 100 percent of youth aging out of foster care live in urban areas.. Region 13 has the lowest number of youth aging out of foster care compared to the other regions.

Region 13 Youth Aging out of Foster Care

Region 13	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	0	0.0%
Urban	22	2.0%
Total	22	1.7%

Source: Emancipated Foster Children, Calendar Year 2013, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 1,273 public assistance requests seeking assistance Region 13, which accounted for 1.2 percent of total requests.

Region 13 Public Assistance Request Inventory

Types of Requests	Rural	Urban	Total
Barrier Removal	3	52	55
Emergency	8	279	287
Foreclosure	0	1	1
Homebuyer Assistance	10	87	97
Homebuyer Education	6	58	64
Legal	2	2	4
Other	0	0	0
Rental Assistance	6	337	343
Repair	8	98	106
Utility	15	212	227
Weatherization	4	78	82
Weatherization/Repair	0	7	7
Total	62	1,211	1,273

Source: Public Request Inventory, SFY 2014.

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 2008-2012 American Community Survey, 71.6 percent of the housing units in rural areas are occupied and 93.1 percent of housing units in urban areas are occupied in Region 13. Urban areas of Region 13 have the highest occupancy rate of any other urban area and rural areas of Region 13 have the lowest occupancy rate of any other rural area in the State. Of the total housing stock, 70.0 percent are one unit, 3.0 percent are two units, 20.1 percent are three or more units, 6.8 percent are manufactured homes and the rest are boats and RVs.

Region 13 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	8,960	184,125	193,085
Housing units, 2 units	443	7,827	8,270
Housing units, 3 to 4 units	208	11,178	11,386
Housing units, 5 to 19 units	362	23,638	24,000
Housing units, 20 to 49 units	137	19,907	20,044
Housing units, mobile home	3,034	15,809	18,843
Housing units, other	35	222	257
Total housing units	13,179	262,706	275,885

Source: 2008-2012 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.6 percent, which is higher than the statewide average of 2.0 percent.

Region 13 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	6,324	29.9%	2.8%
HUD Units	1,994	9.4%	3.1%
Public housing authority Units	6,303	29.8%	11.1%
Section 8 Vouchers	6,267	29.6%	3.9%
USDA Units	255	1.2%	1.1%
HFC Units*	1,054	-	-
Total	21,143	100%	3.9%

*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, 78.8% are cost burdened, 3.8% are substandard and 17.4% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 27.8% of all households.

Urban Region 13 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	22,155	19,300	18,260	5,245	8,745	73,705
Lacking Kitchen and/or Plumbing	900	715	590	300	880	3,385
Overcrowding	3,570	3,450	3,675	1,635	3,970	16,300

Rural Region 13 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	743	392	272	113	285	1,805
Lacking Kitchen and/or Plumbing	41	65	60	49	60	275
Overcrowding	80	62	84	4	183	413

Source: 2007-2011 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 13 has 2.2% of the State's total number of homeowners who received notices of public auction.

Region 13 Notices of Public Auction

Region 13	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	1	0	0	4	5
Urban	262	342	288	0	892
Total	263	342	288	4	897

Source: RealtyTrac, State Fiscal Year 2014

SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT

The Annual Report required by Texas Government Code §2306.072 includes the following sections:

- The Texas Department of Housing and Community Affairs (TDHCA, Department) has its 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 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 numerous housing 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.
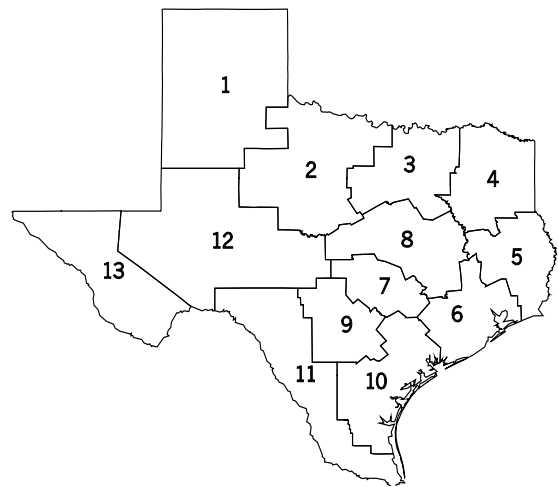
TDHCA State Service Regions

FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY ACTIVITY AND PROGRAM

For the state and for 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

- o New construction activities support multifamily development.
- o Rehabilitation construction activities support the acquisition, rehabilitation and preservation of multifamily units.
- o Tenant-based assistance supports low-income Texans through direct rental payment assistance.

Owner

- o Single-family development includes funding for housing developers, nonprofits, or other housing organizations to support the development of single-family housing.
- o Single-family financing and homebuyer assistance helps households purchase a home through such activities as mortgage financing and down payment assistance.
- o Single-family owner-occupied assistance helps existing homeowners who need home rehabilitation and reconstruction assistance. This also includes accessibility modifications made for homeowners.
- o Community services include supportive services, energy assistance and homeless assistance activities.

In FY 2014, TDHCA committed $808,663,767 in total funds and tax credit assistance. Almost all of this funding and assistance, approximately 98.7 percent, came from federal sources. TDHCA committed funding and assistance for activities that predominantly benefited extremely low-, very

low- and low-income individuals. The chart below displays the distribution of this funding and assistance by program.

Total Funding By Program FY 2014
Total Funds Committed: $808,663,767
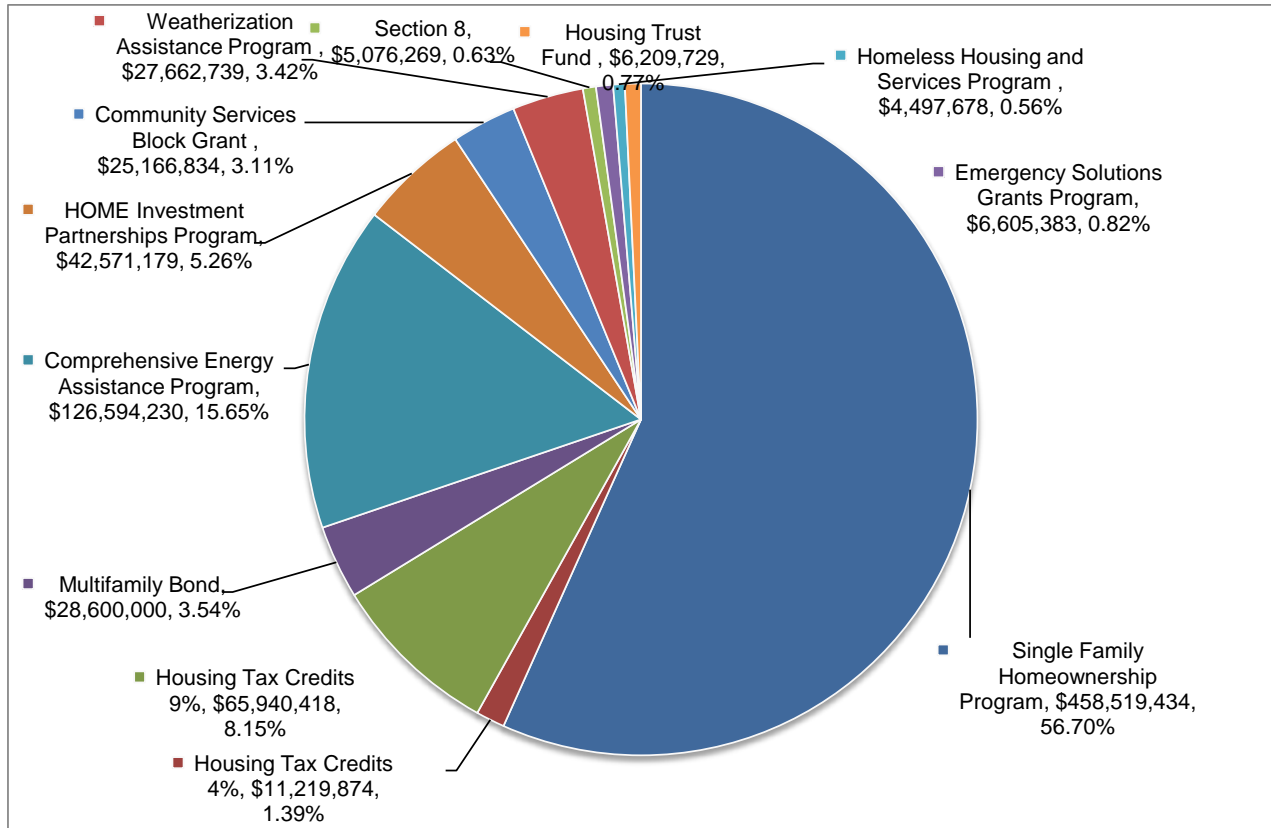
Activity	Funds	Percent
Single Family Homeownership Program	$458,519,434	56.70%
Housing Tax Credits 4%	$11,219,874	1.39%
Housing Tax Credits 9%	$65,940,418	8.15%
Multifamily Bond	$28,600,000	3.54%
Comprehensive Energy Assistance Program	$126,594,230	15.65%
HOME Investment Partnerships Program	$42,571,179	5.26%
Community Services Block Grant	$25,166,834	3.11%
Weatherization Assistance Program	$27,662,739	3.42%
Section 8	$5,076,269	0.63%
Emergency Solutions Grants Program	$6,605,383	0.82%
Homeless Housing and Services Program	$4,497,678	0.56%
Housing Trust Fund	$6,209,729	0.77%
Total	$808,663,767	100%

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY ACTIVITY, FY 2014, ALL ACTIVITIES

Activity	Committed Funds	Number of Households/ Individuals Served	% of Total Committed Funds	% of Total Households/ Individuals Served
Rental Assistance	$9,319,130	1,281	1.2%	0.2%
Renter New Construction	$103,124,778	7,411	12.8%	1.2%
Renter Rehab Construction	$21,560,449	1,656	2.7%	0.3%
Owner Financing & Down Payment	$465,300,603	3,454	57.5%	0.6%
Owner Rehabilitation Assistance	$18,831,943	297	2.3%	0.0%
Homeless Services	$11,103,061	39,213	1.4%	6.3%
Energy Related Services	$154,256,969	199,034	19.1%	31.8%
Supportive Services	$25,166,834	373,740	3.1%	59.7%
Total	$808,663,767	626,116	100%	100%

FUNDING AND HOUSEHOLDS (HH) SERVED/UNITS BY HOUSING PROGRAM, FY 2014

Program	SF Home-ownership Funds	SF Home-owner-ship HH	HOME Funds[1]	HOME HH[1]	HTF Funds[1]	HTF HH[1]	9% HTC Funds[2]	9% HTC HH[2]	4% HTC Funds[2]	4% HTC HH[2]	MF Bond Funds	MF Bond HH	Section 8 Funds[3]	Sec-tion 8 HH[3]
Rental Assist-ance	$0	-	$4,242,861	403	$0	0	$0	-	$0	-	-	-	$5,076,269	878
Rental New[4] Con-struction	$0	-	$13,350,000	143	$0	-	$56,422,904	4,869	$10,351,874	2,127	$23,000,000	302	$0	-
Rental[4] Rehab-ilitation	$0	-	$5,446,754	128	$128,181	8	$9,517,514	1,141	$868,000	247	5,600,000	132	$0	-
Owner Financing & Down Pmt. [5]	$458,519,434	3,269	$2,511,632	60	$4,269,537	125	$0	-	$0	-	-	-	$0	-
Owner Rehab. Asst[6]	$0	-	$17,019,932	195	$1,812,011	102	$0	-	$0	-			$0	-
Total	$458,519,434	3,269	$42,571,176	929	$6,209,729	235	$65,940,418	6,010	$11,219,874	2,374	$28,600,000	434	$5,076,269	878

[1]HOME and HTF funds and households reflect activities closed during the fiscal year and associated total funding for each household served through closed activities. These figures do not correspond to performance measures submitted to the Legislative Budget Board (LBB) for these programs.

[2]9% HTCs refer to the annual per capita allocation of tax credits Texas receives from the IRS. In addition to this 9% annual per capital allocation, the IRS allows states to provide tax credits with a somewhat lesser value to developments financed with Private Activity Bonds (PABs) if the PAB developments meet HTC requirements; these tax credits are referred to as 4% HTCs.

[3]Does not include funding and households served through Project Access. In SFY 2014, TDHCA served 762 households through Project Access vouchers, totaling $388,950 in rental assistance. The households served data includes all households that were issued a voucher.

[4]Most HOME-funded rental development units also receive tax credits so are also reflected in the *9% HTC* or *4% HTC* households served. All MF Bond funded units also receive tax credit and are also included in the *4% HTC* household served.

[5]In additional to traditional down payment assistance, HOME data under this category include Contract for Deed Assistance, homebuyer assistance combined with barrier removal, and single-family development. Likewise HTF data under this category include the Texas Bootstrap Program.

[6]HTF data under this category include the Amy Young Barrier Removal Program.

Funding and Households (HH) /Individuals (IND) Served by Community Affairs Programs, FY 2014

Program	ESG[1] Funds	ESG[1] Ind	CSBG[1,2] Funds	CSBG[1,2,3] Ind	CEAP[2] Funds	CEAP[2] HH	WAP[2] Funds	WAP HH	HHSP Funds	HHSP Ind[4]
Homeless Services	$6,605,383	33,874	$0	0	$0	0	$0	0	$4,497,678	5,339
Energy Related	$0	0	$0	0	$126,594,230	193,491	$27,662,739	5,543	0	0
Supportive Services	$0	0	$25,166,834	373,740	$0	0	$0	0	0	0
Total	$6,605,383	33,874	$25,166,834	373,740	$126,594,230	193,491	$27,662,739	5,543	$4,497,678	5,339

[1]For these programs, funds and households served reflect different 12-month periods.

[2]ESG, CSBG and HHSP programs represent individuals served, not households.

[3]Reflects persons served directly through CSBG funding. This figure does not correspond to performance measures submitted to the Legislative Budget Board (LBB) for this program; the performance measures include persons that indirectly benefitted from CSBG support of poverty programs.

[4] This figure does not correspond to performance measures submitted to the Legislative Budget Board (LBB) for this program Due to timing issues, performance measures do not include the final month of FY 2014.

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 ESG earn less than 30 percent of the AMFI. However, tracking of assistance from CEAP and WAP are 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 2014
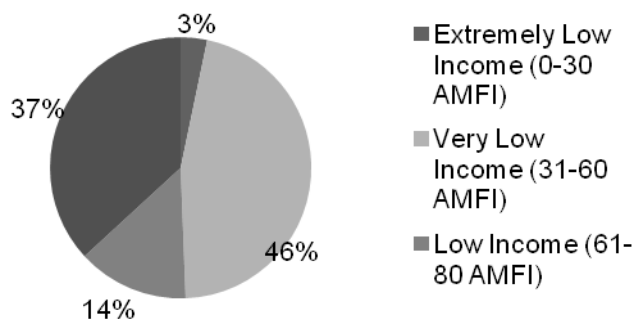
Type	Percent
Extremely Low Income (0-30 AMFI)	3%
Very Low Income (30-60 AMFI)	46%
Low Income (61-80 AMFI)	14%
Moderate Income (>80 AMFI)	37%

Total Households and Individuals Served by Income Level, FY 2014
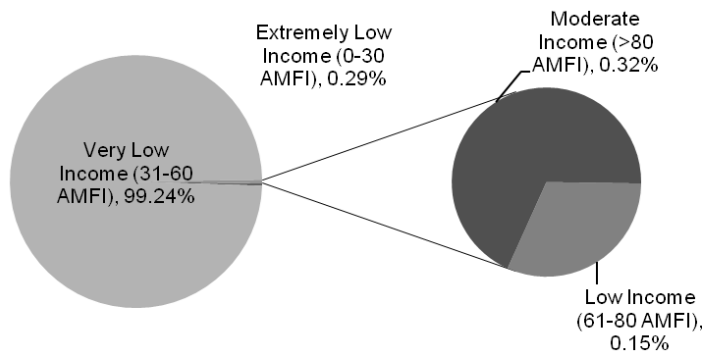
Type	Percent
Extremely Low Income (0-30 AMFI)	0.29%
Very Low Income (31-60 AMFI)	99.24%
Low Income (61-80 AMFI)	0.15%
Moderate Income (>80 AMFI)	0.32%

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2014

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)	$26,525,974	1,788	3%	0.29%
Very Low Income (31-60 AMFI)	$372,908,942	621,389	46%	99.24%
Low Income (61-80 AMFI)	$111,660,457	926	14%	0.15%
Moderate Income (>80 AMFI)	$297,568,395	2,013	37%	0.32%
Total	$808,663,767	626,116	100%	100%

Housing Activities

Income	SF Home-ownership Funds	SF Home-owner-ship HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC 9% HH	HTC Funds 4%	HTC 4% HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Sec-tion 8 HH
Extremely Low Income (0-30 AMFI)	$3,682,112	29	$10,260,861	367	$1,020,242	51	$7,154,190	648	$92,266	22	0	0	$4,316,303	671
Very Low Income (31-60 AMFI)	$49,896,948	421	$29,057,858	514	$4,194,929	146	$58,786,228	5,362	$11,127,608	2,352	28,600,000	434	$718,507	173
Low Income (61-80 AMFI)	$107,371,979	808	$3,252,461	48	$994,58	38	$0	0	$0	0	0	0	$41,459	32
Moderate Income (>80 AMFI)	$297,568,395	2,011	$0	0	$0	0	$0	0	$0	0	0	0	$0	0
Total	$458,519,434	3,269	$42,571,180	929	$6,209,729	235	$65,940,418	6,010	$11,219,874	2,374	$28,600,000	434	$5,076,269	878

Community Affairs Activities

Income	ESG* Funds	ESG* Ind	CSBG* Funds	CSBG* Ind	CEAP Funds	CEAP HH	WAP Funds	WAP HH	HHSP* Funds	HHSP* Ind
Extremely Low Income (0-30 AMFI)	$0	-	$0	-	$0	-	$0	-	-	-
Very Low Income (31-60 AMFI)	$6,605,383	33,874	$25,166,834	373,740	$126,594,230	193,491	$27,662,739	5,543	$4,497,678	5,339
Low Income (61-80 AMFI)	$0	-	$0	-	$0	-	-	-	-	-
Moderate Income (>80 AMFI)	$0	-	$0	-	$0	-	$0	-	-	-
Total	$6,605,383	33,874	$25,166,834	373,740	$126,594,230	193,491	$27,662,739	5,543	$4,497,678	5,339

*These programs report by individuals served rather than households served.

RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS RECEIVING ASSISTANCE

As required by Texas Government Code §2306.072(C)(5), TDHCA reports on the racial and ethnic composition of individuals and families receiving assistance. These demographic categories are delineated according to the standards set by the U.S. Census Bureau. 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

Ethnic Composition of the State of Texas
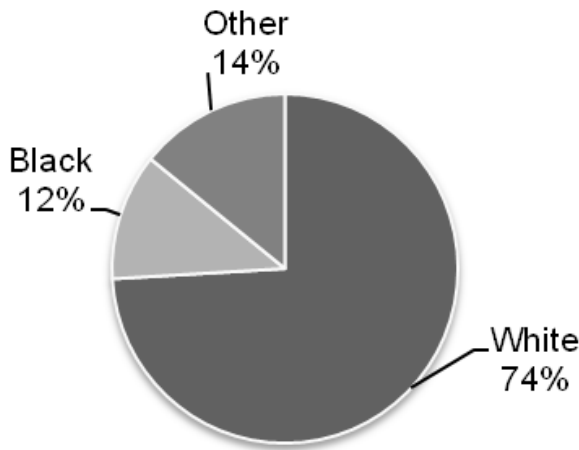
Race	People	Percent
White	18,670,767	74.1%
Black	2,972,834	11.8%
Other	3,565,296	14.1%
Total	25,208,897	100.0%

Ethnicity	People	Percent
Non-Hispanic	15,729,227	62.4%
Hispanic	9,479,670	37.6%
Total	25,208,897	100.0%

Source: 2008-2012 American Community Survey, Table DP05.

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 or assisted multifamily properties.

Multifamily properties have received funding or assistance through one or more of the following TDHCA programs: the Housing Tax Credit (HTC) Program, Housing Trust Fund (HTF), HOME Investment Partnership Program (HOME) and Multifamily Bond (MFB) Program. Data for these programs is collected from the Housing Sponsor Report, which is gathered each year from TDHCA-funded and assisted 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 2014 report is a snapshot of property characteristics on December 31, 2013.

It should be noted that the Housing Sponsor Report is voluntary and does not report on or represent all units financed or assisted 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 a subset of the properties and may not represent actual percentages.

Racial Composition – TDHCA-Assisted Renter Households
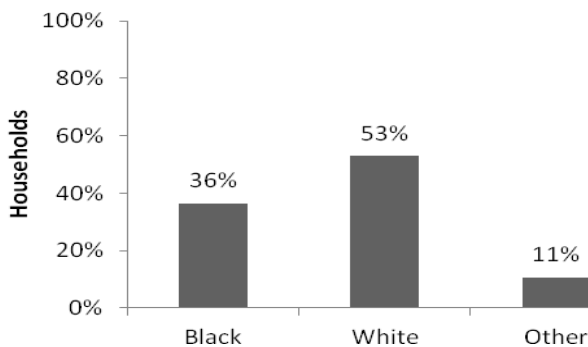
Race	Households (HH)	Percent
Black	153,000	36%
White	221,992	53%
Other	44,615	11%

Ethnic Composition – TDHCA-Assisted Renter Households
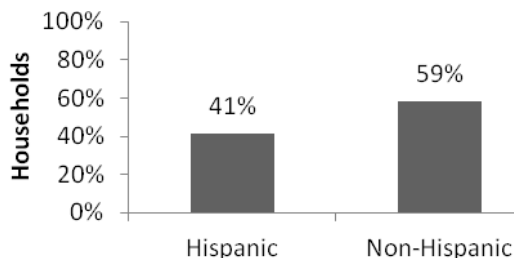
Ethnicity	Households	Percent
Hispanic	174,651	41%
Non-Hispanic	246,895	59%

HOMEOWNER PROGRAMS

The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. TDHCA homeowner assistance comes through several divisions: The Texas Homeownership Division, the HOME Division and the Office of Colonia Initiatives. The Texas Homeownership Division offers the First Time Homebuyer Program, My First Texas Home and Mortgage Credit Certificate Programs. The HOME Division offers HOME Homeowner Rehabilitation Program, HOME Homebuyer Assistance Program and Contract for Deed Conversions. The Office of Colonia Initiatives offers Texas Bootstrap Program loans. Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category.

Racial Composition of HOME and HTF Program Owner Households
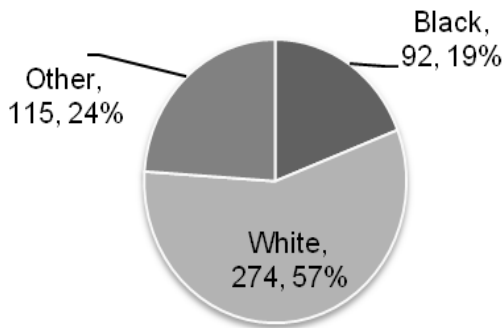
Race	Households	Percent
Black	92	19%
White	274	57%
Other	115	24%

Ethnic Composition of HOME and HTF Program Owner Households
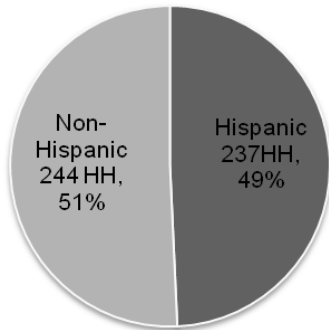
Ethnicity	Households	Percent
Hispanic	237	49%
Non-Hispanic	244	51%

Racial & Ethnic Composition of My First Texas Home Program Owner Households
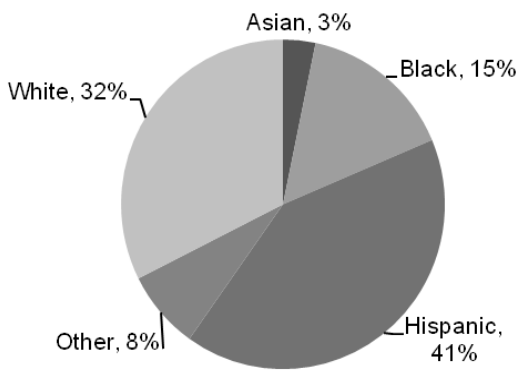
Ethnicity	Race	Households	Percent
Hispanic	-	1,347	41%
-	White	1,059	32%
-	Other	254	8%
-	Black	503	15%
-	Asian	106	3%

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 TDHCA 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 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 2014 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, 2014
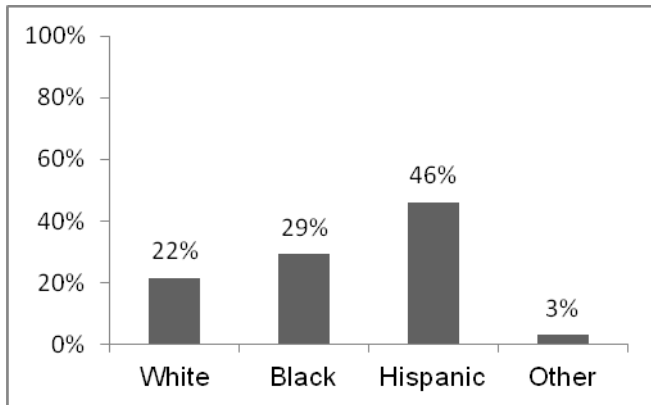
Ethnicity	Race	Percent
Hispanic	-	46%
-	Other	3%
-	White	22%
-	Black	29%

WAP Subrecipient Service Areas, Program Year (PY) 2013
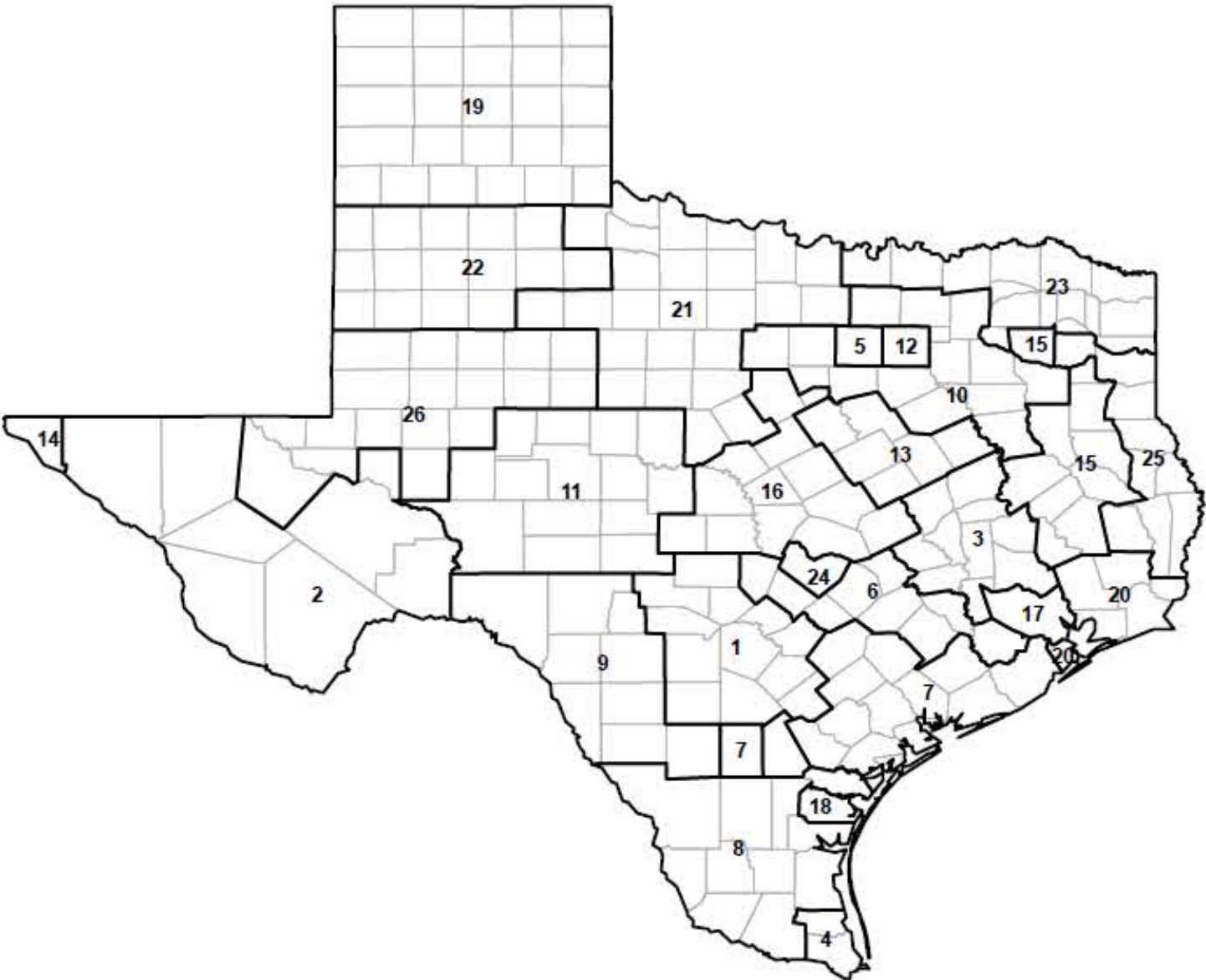
Racial and Ethnic Composition of Households Receiving WAP Assistance
by Subrecipient, Statewide, SFY 2014

# on Map	Contractor	WAP Counties Served	Expenditures	HH Served (SFY2014)	White	Black	Hispanic	Other
1	Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	$1,605,191	289	57	22	188	22
2	Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	$246,594	32	2	0	30	0
3	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	$453,612	111	37	65	7	2
4	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	$1,564,470	284	6	2	276	0
5	City of Fort Worth	Tarrant	$1,746,814	265	55	132	67	11
6	Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	$580,517	103	57	26	20	0
7	Community Action Committee of Victoria, Texas	Aransas, Bee, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Live Oak, Matagorda, McMullen, Refugio, Victoria, Wharton	$835,450	182	62	24	89	7
8	Community Action Corporation of South Texas	Brooks, Duval, Hidalgo, Kenedy, Kleberg, San Patricio, Starr, Webb, Zapata	$2,275,449	710	8	2	700	0
9	Community Council of South Central Texas, Inc.	Dimmit, Edwards, Kinney, La Salle, Maverick, Real Uvalde, Val Verde, Zavala	$38,916	0	0	0	0	0
10	Community Services Inc.	Anderson, Denton, Collin, Ellis, Henderson, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt	$1,429,224	306	181	93	24	8
11	Concho Valley Community Action Agency	Coke, Coleman, Concho, Crockett, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	$521,393	96	19	10	66	1
12	Dallas County Department of Health and Human Services	Dallas	$2,419,961	478	55	231	189	3
13	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	$544,857	109	41	50	15	3
14	El Paso Community Action Program, Project Bravo, Inc.	El Paso	$1,615,776	335	2	0	333	0
15	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood	$684,366	143	31	110	2	0

# on Map	Contractor	WAP Counties Served	Expenditures	HH Served (SFY2014)	White	Black	Hispanic	Other
16	Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	$607,992	144	109	9	23	3
17	Neighborhood Centers Inc.	Harris	$3,468,223	672	64	457	93	58
18	Nueces County Community Action Agency	Nueces	$457,679	76	5	11	59	1
19	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler, Childress	$774,998	155	61	22	65	7
20	Programs for Human Services, Inc	Chambers, Galveston, Hardin, Jefferson, Liberty, Orange	$1,147,700	189	19	139	4	27
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	$1,350,979	229	141	32	54	2
22	South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry, Yoakum	$666,823	80	31	6	42	1
23	Texoma Council of Governments	Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	$973,778	153	82	65	3	3
24	Travis County	Travis	$571,626	183	13	41	120	9
25	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	$444,338	94	36	57	1	0
26	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	$636,012	125	24	12	89	0
Grand Total -		-	$27,662,739	5,543	1,198	1,618	2,559	168

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

The 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 2014 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, FY 2014**
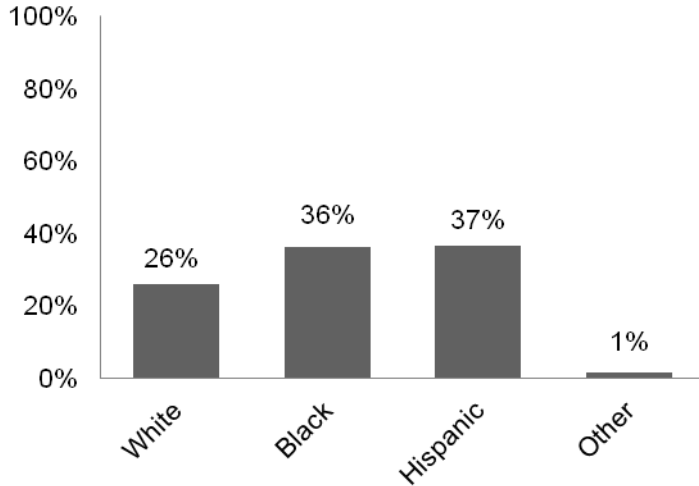
Ethnicity	Race	Percent
Hispanic	-	37%
-	Other	1%
-	White	26%
-	Black	36%

CEAP Subrecipient Service Areas, FY 2014
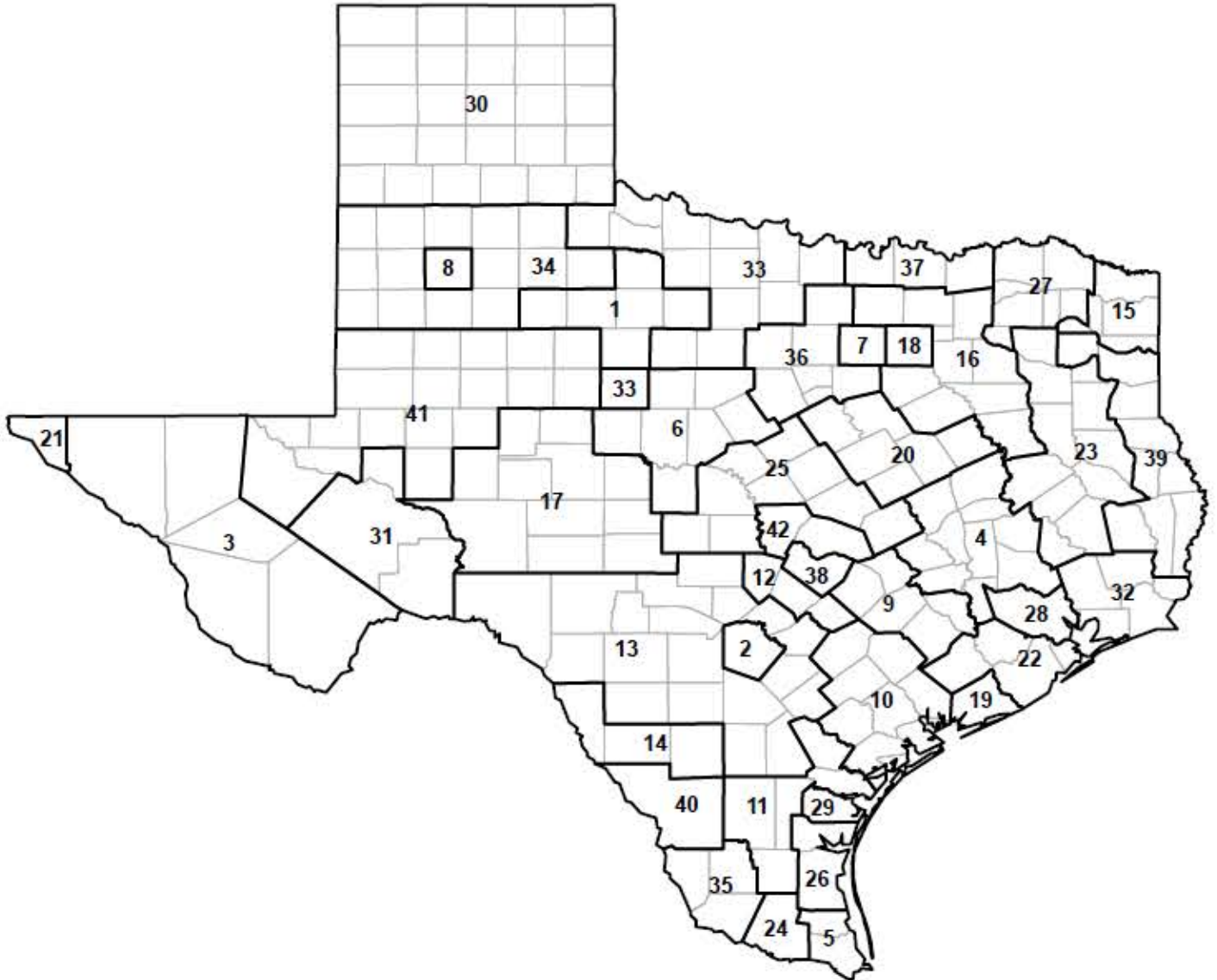
Racial and Ethnic Composition of Households Receiving CEAP Assistance
By Subrecipient, Statewide, FY 2014

# on Map	Subrecipient	Counties Served	Expenditures	Beneficiaries	White	Black	Hispanic	Other
1	Aspermont Small Business Development Center, Inc.	Jones, Kent, Haskell, Knox, Stonewall, Throckmorton	$583,707	967	458	126	376	7
-	Bee Community Action Agency	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	$697,315	669	53	47	548	21
2	Bexar County Community Resources	Bexar	$8,128,188	10,628	888	1,512	7,905	323
3	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	$970,645	1,649	223	12	1,404	10
5	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Robertson, Walker, Waller, Washington, Montgomery	$3,812,465	4,547	1,443	2,566	512	26
6	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	$4,567,958	8,158	76	29	8,053	0
7	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	$1,480,554	1,591	1,413	97	0	81
8	City of Fort Worth	Tarrant	$5,453,998	8,071	1,770	5,001	1,236	64
9	City of Lubbock	Lubbock	$1,681,817	1,717	276	618	820	3
10	Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	$909,619	905	442	456	6	1
11	Community Action Committee of Victoria, Texas	Aransas, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Refugio, Victoria	$1,771,039	2,039	434	550	1,045	10
12	Community Action Corporation of South Texas	Bee, Brooks, Jim Wells, San Patricio, Duval	$1,272,292	2,626	572	24	2,028	2
13	Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	$756,875	1,095	499	179	412	5
14	Community Council of South Central Texas, Inc.	Edwards, Kinney, Real, Uvalde, Val Verde, Zavala, Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson, Live Oak, McMullen	$3,491,669	5,385	1,563	215	3,576	31
15	Community Services of Northeast Texas, Inc.	Camp, Cass, Marion, Morris, Bowie	$1,474,115	4,736	1,694	2,926	94	22
16	Community Services, Inc.	Anderson, Collin, Denton, Ellis,	$5,116,528	6,688	3,297	2,588	690	113

# on Map	Subrecipient	Counties Served	Expenditures	Beneficiaries	White	Black	Hispanic	Other
		Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt						
17	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	$1,887,946	2,767	954	229	1,571	13
18	Dallas County Department of Health and Human Services	Dallas	$5,642,165	6,659	602	5,385	639	33
19	Economic Action Committee of The Gulf Coast	Matagorda	$288,089	337	117	184	74	2
20	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	$2,541,281	3,634	1,311	2,202	66	55
21	El Paso Community Action Program, Project Bravo, Inc.	El Paso	$7,785,739	15,601	5,065	501	9,712	323
22	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	$3,514,820	5,153	950	3,170	828	205
23	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	$4,968,617	6,392	2,100	3,834	320	138
24	Hidalgo County, Texas-County of Hidalgo Community Service Agency	Hidalgo	$4,444,307	6,133	79	12	6,034	8
25	Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	$2,163,366	3,010	1,973	733	178	126
26	Kleberg County Human Services	Kenedy, Kleberg	$717,131	3,010	1,973	733	178	126
27	N.E.T. Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	$317,420	433	213	177	41	12
28	Neighborhood Centers Inc.	Harris	$19,663,207	26,366	1,809	20,782	3,775	0
29	Nueces County Community Action Agency	Nueces	$1,654,570	2,116	87	369	1,652	8
30	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,	$3,986,221	13,142	5,706	2,206	4,536	694

# on Map	Subrecipient	Counties Served	Expenditures	Beneficiaries	White	Black	Hispanic	Other
		Randall, Roberts, Sherman, Swisher, Wheeler						
31	Pecos County Community Action Agency	Crane, Pecos, Terrell	$494,078	845	108	5	727	5
32	Programs for Human Services, Inc	Chambers, Hardin, Jefferson, Liberty, Orange	$2,744,174	7,213	1,718	5,037	134	324
33	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Shackelford, Stephens, Taylor, Wichita, Wilbarger, Young	$2,878,547	5,909	3,243	1,403	1,094	169
34	South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	$1,929,165	3,566	622	381	2,531	32
35	South Texas Development Council	Jim Hogg, Starr, Zapata	$922,504	1,027	1,027	-	-	-
36	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	$1,884,916	2,477	2,123	75	257	22
37	Texoma Council of Governments	Cooke, Fannin, Grayson	$1,005,404	1,116	830	230	43	13
38	Travis County	Travis	$4,185,365	5,111	992	2,397	1,587	135
39	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	$2,046,745	2,473	906	1,527	39	1
40	Webb County Community Action Agency	Webb	$1,864,934	2,204	3	1	2,200	-
41	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Scurry, Upton, Loving, Reeves, Ward, Winkler	$3,585,431	4,377	1,082	821	2,455	19
42	Williamson-Burnet County Opportunities, Inc.	Williamson, Burnet	$840,583	1,459	896	377	157	29
Total	-	-	$126,594,230	193,491	50,016	69,911	70,763	2,801

Note: As shown in the chart above, Bee Community Action Agency provided some households with CEAP assistance. During 2014 the subrecipient relinquished their service area.

COMMUNITY SERVICES BLOCK GRANT PROGRAM

The CSBG Program 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 2014 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 2014

Racial Composition
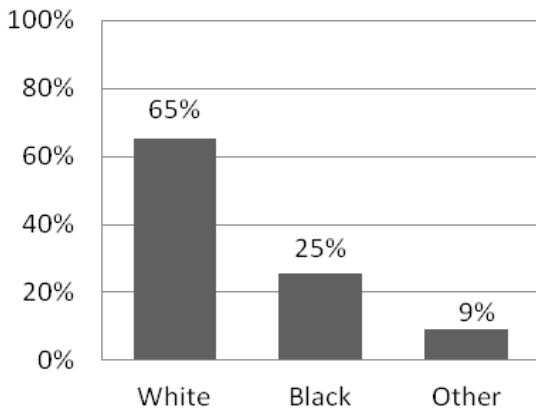
Race	Percent
Other	9%
White	65%
Black	25%

Ethnic Composition
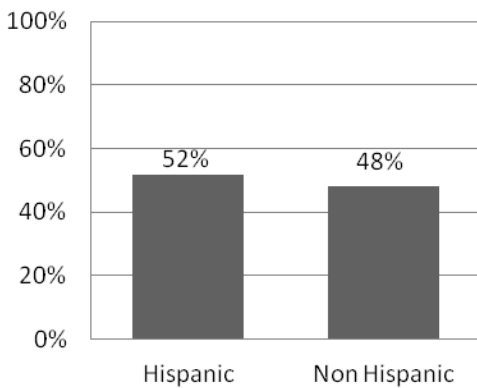
Ethnicity	Percent
Hispanic	52%
Non-Hispanic	48%

CSBG Subrecipient Service Areas, FY 2014
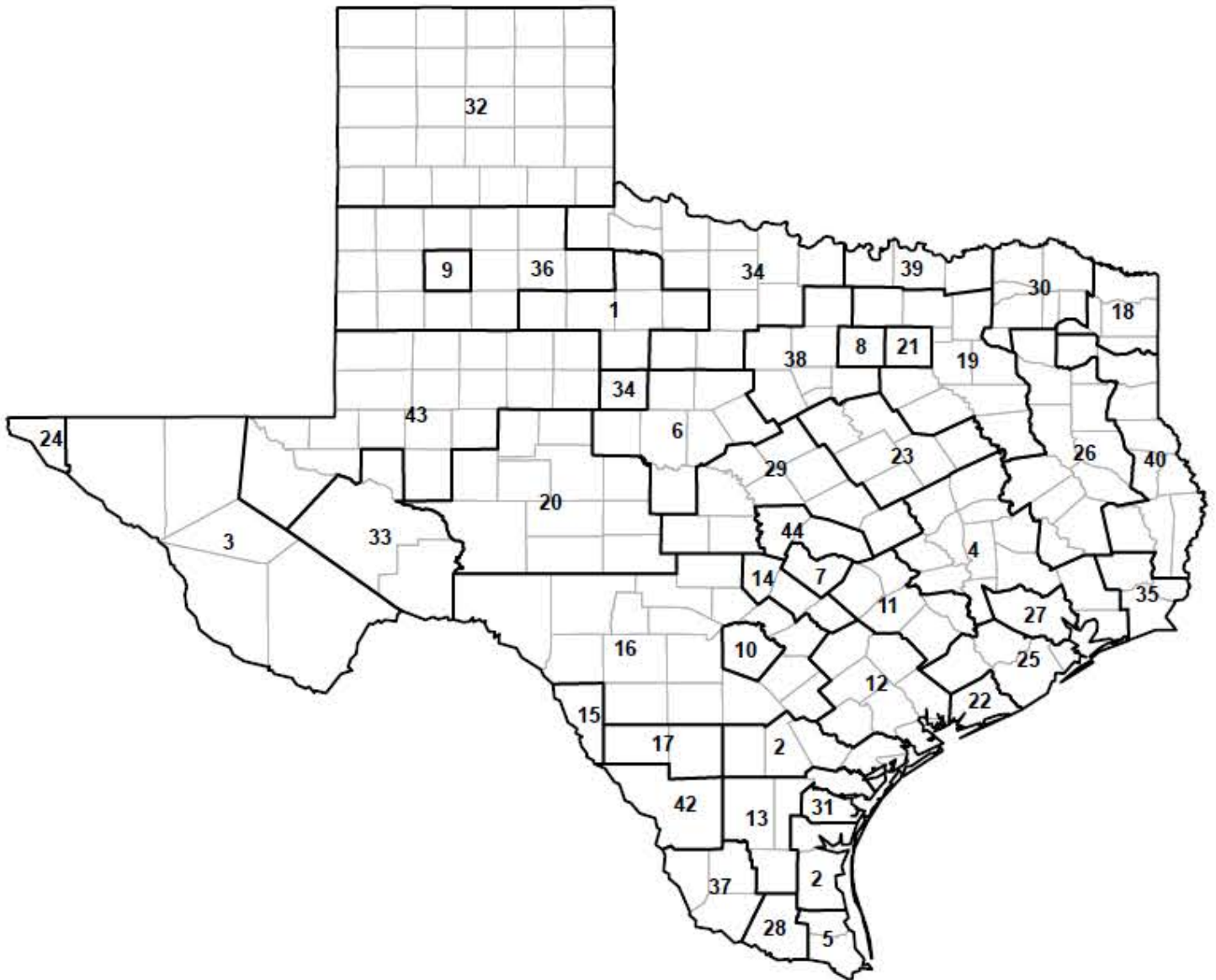
Note: Subrecipients in the chart below that received discretionary funds were not included in the map.

Racial Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide, FY 2014

# on map	Subrecipient	Counties Served	Expenditures	Individuals Served	Black	White	Other	Hispanic or Latino	Non Hispanic or Latino
1	Aspermont Small Business Development Center	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	$95,706	1,566	190	594	782	757	809
2	Bee Community Action Agency	Aransas, Bee, Kenedy, Kleberg, Live Oak, McMullen, Refugio	$133,302	2,160	118	1,944	98	1,654	506
3	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	$163,955	2,882	30	2,835	17	2,569	313
4	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington	$844,781	38,020	21,933	15,123	964	6,248	31,772
5	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	$978,923	14,630	50	14,514	66	14,445	185
6	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	$176,421	3,664	212	3,073	379	1,079	2,588
7	City of Austin, Health and Human Services Dept	Travis	$988,608	3,388	1,320	1,950	118	1,587	1,801
8	City of Fort Worth	Tarrant	$1,387,334	18,725	10,364	7,831	530	4,933	13,792
9	City of Lubbock	Lubbock	$313,804	4,957	1,676	3,019	262	2,371	2,586
10	City of San Antonio, The Department of Human Services	Bexar	$1,573,495	42,023	3,415	21,705	16,903	32,869	9,154
11	Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	$167,254	2,053	910	1,103	40	413	1,640
12	Community Action Committee of Victoria, Texas	Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	$198,303	5,788	1,416	4,288	84	3,481	2,307
13	Community Action Corporation of South Texas	Brooks, Duval, Jim Wells, San Patricio	$213,815	7,934	80	7,796	58	7,470	464
14	Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	$122,848	2,624	354	2,198	72	1,667	957
15	Community Action Social Services & Education, Inc.	Maverick	$148,712	895	0	844	51	894	1

Statement of Activities

# on map	Subrecipient	Counties Served	Expenditures	Individuals Served	Black	White	Other	Hispanic or Latino	Non Hispanic or Latino
16	Community Council of South Central Texas, Inc.	Atascosa, Bandera, Comal, Edwards, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Kinney, Medina, Real, Uvalde, Val Verde, Wilson, Zavala	$482,261	11,435	504	10,807	124	7,984	3,451
17	Community Services Agency of South Texas	Dimmit, La Salle	$52,003	2,042	6	2,033	3	2,023	19
18	Community Services of Northeast Texas, Inc.	Bowie, Cass, Marion, Morris, Camp	$440,037	7,396	4,286	2,574	536	278	7,118
19	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	$830,597	13,654	5,383	7,755	516	2,053	11,601
20	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	$1,240,534	4,114	322	3,752	40	2,616	1,498
21	Dallas Inter-Tribal Center	Dallas	$0	162	27	6	129	65	97
n/a	*Dallas Inter-Tribal Center	Collin, Dallas, Denton, Ellis, Hood, Johnson, Kaufman, Parker, Rockwall, Tarrant, Wise	$100,000	162	27	6	31	65	97
22	Economic Action Committee of The Gulf Coast	Matagorda	$111,774	1,883	86	1,010	67	571	1,312
23	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	$396,838	5,724	3,232	2,245	247	1,232	4,492
24	El Paso Community Action Program, Project Bravo, Inc.	El Paso	$1,126,930	28,664	583	27,512	569	26,555	2,109
n/a	*Family Services Association of San Antonio	Bexar, Dimmit, Maverick, Uvalde, Zavala	$99,901	79	0	79	0	0	0
25	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	$686,811	10,343	5,997	3,770	576	2,906	7,437
26	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	$931,512	15,921	8,593	7,020	308	1,409	14,512

Statement of Activities

# on map	Subrecipient	Counties Served	Expenditures	Individuals Served	Black	White	Other	Hispanic or Latino	Non Hispanic or Latino
27	Gulf Coast Community Services Association	Harris	$2,949,586	2,952	2,390	446	116	297	2,655
28	Hidalgo County, Texas-County of Hidalgo Community Service Agency	Hidalgo	$615,452	14,669	41	11,776	2,852	14,441	228
29	Hill Country Community Action Association, Inc.	Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Bell, Coryell	$268,740	3,794	875	2,631	288	1,019	2,775
30	N.E.T. Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	$190,774	949	370	550	29	91	858
31	Nueces County Community Action Agency	Nueces	$470,295	3,863	509	3,253	101	3,123	740
32	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	$291,525	33,370	5,050	25,127	3,193	16,419	16,951
33	Pecos County Community Action Agency	Crane, Pecos, Terrell	$249,200	420	6	337	77	362	58
34	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Shackelford, Stephens, Taylor, Wichita, Wilbarger, Young	$344,057	8,834	1,896	4,320	2,618	2,508	6,326
35	South East Texas Regional Planning Commission	Hardin, Jefferson, Orange	$261,537	1,162	671	442	49	78	1,084
36	South Plains Community Action Association, Inc.	Bailey, Cochran, Garza, Hockley, Lamb, Lynn, Terry, Yoakum, Crosby, Dickens, Floyd, Hale, King, Motley	$287,489	7,118	654	6,260	204	5,514	1,604
37	South Texas Development Council	Jim Hogg, Starr, Zapata	$296,929	2,612	0	2,610	2	2,595	17
n/a	^*Texas Homeless Network	Statewide	$600,000	0	0	0	0	0	0
38	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Somervell, Wise, Parker	$220,772	5,335	238	4,811	286	816	4,519
39	Texoma Council of Governments	Cooke, Fannin, Grayson	$181,810	3,192	672	2,450	70	236	2,956

# on map	Subrecipient	Counties Served	Expenditures	Individuals Served	Black	White	Other	Hispanic or Latino	Non Hispanic or Latino
40	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	$1,543,800	5,367	3,108	2,019	240	143	5,224
41	Urban League of Greater Dallas	Dallas	$1,314,307	6,255	4,593	1,558	104	986	5,269
42	Webb County Community Action Agency	Webb	$362,916	7,162	10	7,149	3	7,144	18
43	West Texas Opportunities, Inc.	Mitchell, Nolan, Scurry, Upton, Loving, Reeves, Ward, Winkler, Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland	$440,036	10,196	1,441	8,458	297	6,452	3,744
44	Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	$271,151	3,602	861	2,592	149	1,442	2,160
Total	-	-	$25,166,834	373,740	95,219	244,175	34,248	193,857	179,804

*These contractors received CSBG discretionary funds for specialized activities.

^ Contractors will provide and/or facilitate access to training and technical assistance in best practices and program management development. Subrecipient coordinated efforts to address homelessness among homeless service providers.

EMERGENCY SOLUTIONS GRANTS PROGRAM

The ESG program competitively funds a network of subrecipient organizations, some of which have service areas that span across two or more regions or multiple subrecipients serving the same area. Because of this, ESG racial composition data for FY 2014 is listed according to subrecipient. Racial composition for the state is available, but unavailable at the regional level.

Racial Composition of Individuals Receiving ESG Assistance, Statewide, FY 2014
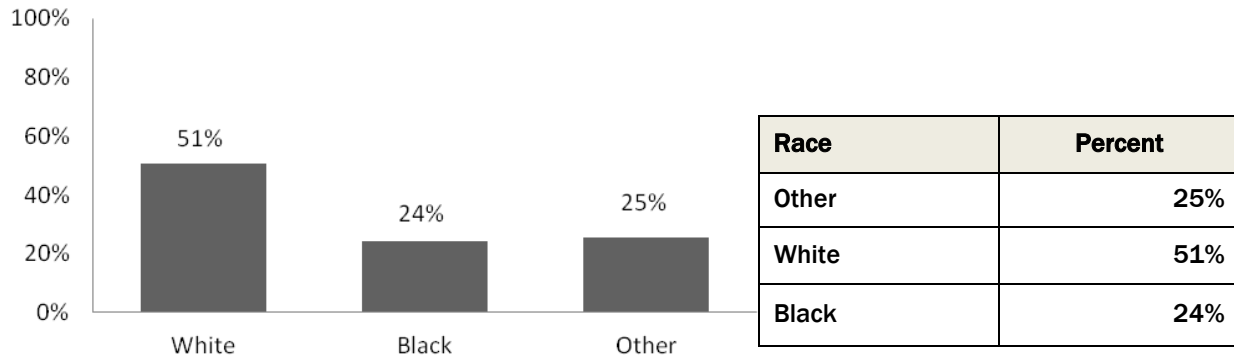
Race	Percent
Other	25%
White	51%
Black	24%

Ethnic Composition of Individuals Receiving ESG Assistance, Statewide, FY 2014

Ethnicity	Percent
Hispanic	36%
Non-Hispanic	59%
Unknown	5%
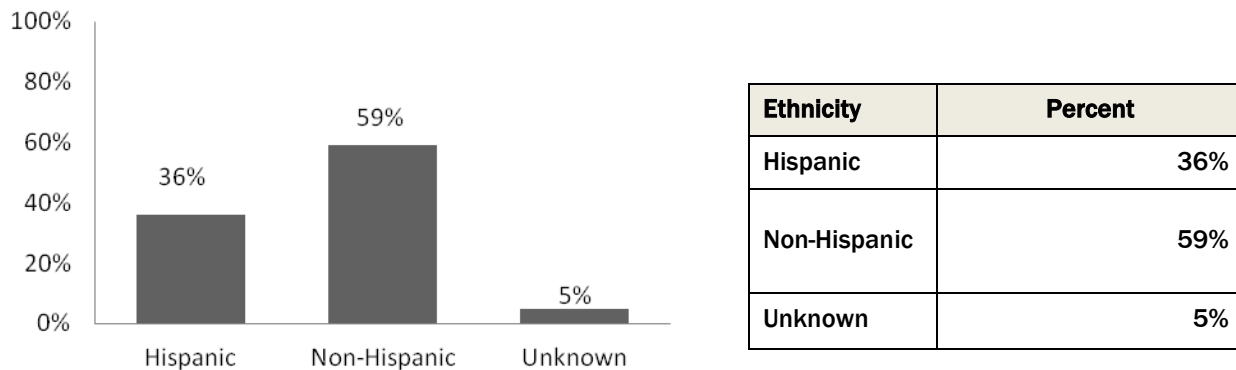
Racial and Ethnic Composition of Individuals Receiving ESG Assistance
By Subrecipient, Statewide, FY 2014

Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Advocacy Outreach	Bastrop, Colorado, Fayette, Lee, Travis	$300,196	544	294	174	76	96	426	22
Advocacy Resource Center for Housing	Hidalgo	$13,016	0	0	0	0	0	0	0
Alliance of Community Assistance Ministries, Inc.	Harris	$542,255	554	174	336	44	96	458	0
Bay Area Homeless Services, Inc.	Chambers, Harris, Liberty	$15,513	32	22	10	0	10	22	0
Bay Area Turning Point, Inc.	Brazoria, Harris, Galveston	$2,080	80	42	24	14	18	62	0
Bridge Over Troubled Waters, Inc., The	Harris	$801	0	0	0	0	0	0	0
Career and Recovery Resources, Inc.	Harris	$16,050	4	1	3	0	0	4	0
Caritas of Austin	Travis	$26,200	4,717	0	0	4,717	849	3,868	0
Catholic Charities of the Archdiocese of Galveston-Houston	Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, Waller	$2,752	0	0	0	0	0	0	0
Child Crisis Center of El Paso	El Paso	$0	22	17	5	0	16	6	0
City of Amarillo	Potter	$44,312	506	340	99	67	81	405	20
City of Beaumont	Hardin, Jefferson, Orange	$86,694	161	57	82	22	2	147	12
City of Denton	Denton	$517,956	1,393	857	398	138	215	1,178	0
Corpus Christi Hope House, Inc.	Nueces	$6,581	36	20	3	13	11	17	8
Corpus Christi Metro Ministries, Inc.	Nueces	$10,902	33	33	0	0	29	4	0
Covenant House Texas	Harris	$0	35	12	20	3	3	32	0
East Texas Crisis Center, Inc.	Henderson, Rains, Smith, Van Zandt, Wood	$7,559	33	12	8	13	4	15	14
El Paso County	El Paso	$26,830	36	36	0	0	36	0	0
El Paso Human Services, Inc.	El Paso	$6,439	1	0	0	1	1	0	0
Faith Mission and Help Center,	Washington	$153,321	205	91	113	1	31	174	0

Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Inc.									
Families In Crisis, Inc.	Bell	$8,747	112	44	55	13	18	94	0
Family Abuse Center, Inc.	Bosque, Falls, Freestone, Hill, Limestone, McLennan, Navarro	$74,023	588	328	187	73	117	461	10
Family Crisis Center, Inc.	Cameron, Willacy	$19,970	108	108	0	0	100	8	0
Family Place, The	Dallas	$579,027	1,115	472	566	77	383	710	22
Family Violence Prevention Services, Inc.	Bexar, Medina, Atascosa, Guadalupe, Wilson, Comal	$151,723	1,789	1,117	286	386	1,039	632	118
Fort Bend County Women's Center	Fort Bend, Harris, Montgomery, Wharton	$149,175	146	76	70	0	36	110	0
Friendship of Women, Inc.	Cameron	$477,574	1,283	1,155	7	121	1,203	80	0
Grapevine Relief And Community Exchange	Tarrant	$0	0	0	0	0	0	0	0
Grayson County Juvenile Alternatives Inc	Cooke, Grayson, Fannin	$59,082	80	52	16	12	9	71	0
Harmony House, Inc.	Harris	$9,819	9	5	4	0	0	9	0
Harris County	Harris	$1,617	4	1	2	1	0	4	0
Highland Lakes Family Crisis Center, Inc.	Blanco, Burnet, Llano, Lampasas	$3,215	21	18	0	3	3	18	0
Houston Area Women's Center	Harris	$10,109	105	20	56	29	23	82	0
Johnson County Family Crisis Center	Johnson	$2,850	14	10	4	0	0	14	0
La Posada Providencia	Cameron, Frio, Hidalgo, Webb	$295,612	1,462	1,168	149	145	1,319	143	0
Love I.N.C. of Nacogdoches	Nacogdoches	$9,174	18	14	4	0	0	18	0
Matagorda County Women's Crisis Center	Matagorda	$243,710	477	233	180	64	193	274	0

Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Memorial Assistance Ministries	Harris	$793	0	0	0	0	0	0	0
Mid-Coast Family Services, Inc.	Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	$37,811	109	70	37	2	52	57	0
Northwest Assistance Ministries	Harris	$264,038	568	302	246	20	83	477	8
Opportunity Center for the Homeless	El Paso	$16,763	218	191	24	3	149	69	0
Panhandle Crisis Center, Inc.	Potter	$2,603	8	6	0	2	3	3	2
Port Cities Rescue Mission Ministries	Jefferson, Denton	$1,021	262	124	93	45	50	212	0
Project Vida	El Paso	$225,087	925	833	59	33	819	106	0
Randy Sams' Outreach Shelter, Inc.	Bowie	$2,749	36	25	10	1	0	36	0
SafeHaven of Tarrant County	Tarrant	$234,837	2,375	1,077	825	473	611	1,652	112
Salvation Army of Corpus Christi	Bee, Jim Wells, Kleberg, Live Oak, Nueces, San Patricio	$125,359	2,100	1,768	312	20	804	1,292	4
Salvation Army Fort Worth Mabee Center	Tarrant	$122,678	423	167	240	16	73	350	0
Salvation Army of Abilene	Callahan, Jones, Nolan, Runnels, Taylor	$5,579	0	0	0	0	0	0	0
Salvation Army of Kerrville	Gillespie, Kerr	$5,500	26	24	1	1	4	22	0
Salvation Army of McAllen	Hidalgo	$9,667	70	67	2	1	58	12	0
Salvation Army of Odessa	Ector	$2,235	51	45	6	0	16	35	0
Salvation Army of Texarkana	Bowie, Cass	$3,525	0	0	0	0	0	0	0

Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Salvation Army of Waco	McLennan	$7,728	31	11	13	7	1	24	6
San Antonio Family Endeavors, Inc.	Bexar	$444,765	6,667	3,538	1,791	1,338	2,332	3,107	1,228
San Antonio Metropolitan Ministry, Inc.	Bexar	$50,184	124	55	7	62	30	34	60
Service of the Emergency Aid Resource Center for the Homeless	Harris	$451,080	1,407	509	806	92	132	1,253	22
Shelter Agencies For Families In East Texas, Inc.	Camp, Delta, Franklin, Hopkins, Lamar, Morris, Red River, Titus	$11,341	39	27	10	2	11	28	0
The Women's Home	Harris	$491	4	4	0	0	0	4	0
Twin City Mission, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Milam	$59,780	298	150	114	34	59	239	0
Wellsprings Village, Inc.	Harris	$12,346	2	2	0	0	0	2	0
Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	$8,746	22	5	8	9	8	14	0
Women's Shelter of East Texas, Inc.	Angelina, Gregg, Harrison, Houston, Nacogdoches, Panola, Polk, Rusk, Sabine, San Augustine, San Jacinto, Shelby, Trinity, Upshur	$114,921	291	154	99	38	48	239	4
Women's Shelter of East Texas, Inc.	Angelina, Houston, Nacogdoches, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity	$120,529	732	302	222	208	173	559	0
Women's Shelter of South Texas	Kenedy, Kleberg, Live Oak, McMullen, Nueces, Refugio, San Patricio, Aransas, Bee, Brooks, Duval, Jim Wells	$11,883	169	144	19	6	115	54	0
Youth and Family Alliance dba Lifeworks	Travis	$376,460	1,194	688	342	164	602	592	0
Total	-	$6,605,383	33,874	17,117	8,147	8,610	12,174	20,018	1,682

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 case management, housing placement and retention, and construction. Beginning in 2010, TDHCA distributed these funds to be administered in the eight largest cities with populations larger than 285,500 persons, per the latest U.S. Census data. 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.

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
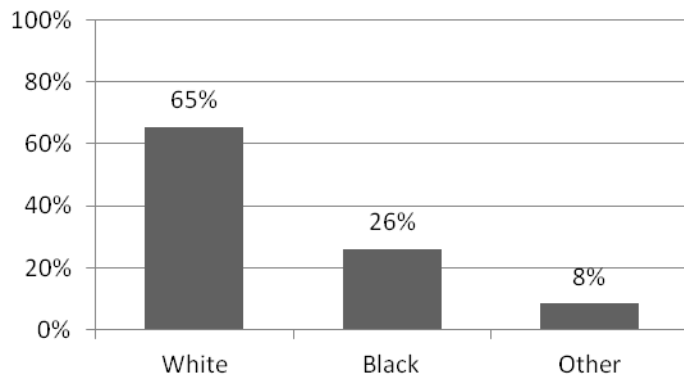
Race	Percent
Other	8%
White	65%
Black	26%

Ethnic Composition of Individuals Receiving HHSP Assistance, Statewide
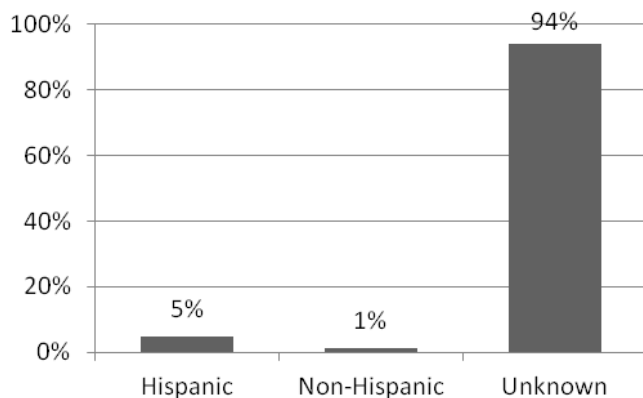
Ethnicity	Percent
Hispanic	5%
Non-Hispanic	1%
Unknown	94%

Racial and Ethnic Composition of Individuals Receiving HHSP Assistance
By Subrecipient, Statewide for SFY 2014

Contractor	Service Area	Expenditures	Ind Served	White	Black	Other	Hispanic	Non-Hispanic	Unknown
City of Arlington	Arlington	$286,815	352	62	248	42	4	17	331
City of Austin, Health and Human Services Dept	Austin	$488,527	171	80	77	14	2	10	159
City of Dallas	Dallas	$756,818	387	71	263	53	-	-	387
City of El Paso	El Paso	$203,768	876	814	27	35	235	39	602
City of Houston Housing and Community Development Department	Harris	$1,143,014	-	-	-	-	-	-	-
Haven for Hope of Bexar County	San Antonio	$974,231	2,134	1,601	440	93	-	-	2,134
Mother Teresa Shelter, Inc.	Corpus Christi	$199,843	1,318	820	288	210	-	-	1,318
United Way of Tarrant County	Tarrant County	$444,663	101	43	55	3	-	-	101
Grand Total	-	$4,497,678	5,339	3,491	1,398	450	241	66	5,032

PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS

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

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

1. Increase and preserve the availability of safe, decent and affordable housing for very low-, low- and moderate-income persons and families.

2. Promote improved housing conditions for extremely low-, very low- and low-income households by providing information and technical assistance.

3. Improve living conditions for the poor and homeless and reduce the cost of home energy for very low-income Texans.

4. Ensure compliance with the TDHCA's federal and state program mandates.

5. Protect the public by regulating the manufactured housing industry in accordance with state and federal laws.

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 AMFI.

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 2014 goals and objectives is provided in *Section 4: Action Plan*.

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

PERFORMANCE IN ADDRESSING HOUSING NEEDS

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. The U.S. Department of Housing and Urban Development (HUD) provides a snapshot of that need, as shown in the *Section 2 Housing Analysis*. HUD indicates that there are approximately

1,327,715 low-income (0-80% AMFI) renter households with housing problems and 933,260 low-income homeowners with housing problems, such as a cost burden, lack of kitchen or plumbing and overcrowding. This would equate to approximately 26.1 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 the amount of housing that lacks kitchen or plumbing.

TDHCA housing assistance programs are targeted to assist low-income renter and owner households with housing problems. In FY 2014 TDHCA housing programs served 14,093, or 0.62% of Texas low-income households with housing problems. This small percentage indicates the magnitude of housing need in Texas.

Community Affairs programs address a variety of needs, including energy assistance, emergency, and homelessness programs. Total assistance provided by TDHCA, including energy assistance, emergency and homelessness programs served 199,034 households and 412,953 persons in FY 2014. Energy assistance programs have specific eligibility criteria, based on poverty level. Community Affairs programs primarily serve individuals at or below 125% of the poverty level. In FY 2014 Community Affairs programs served 11.29% of the eligible population for homeless and poverty related assistance and 9.47% of very low income households eligible for energy assistance.

STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

This section describes TDHCA's FY 2014 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG and HHSP because data is not available for these programs at the regional level. Additionally, for purposes of reporting, Office of Colonia Initiatives data does not appear as an independent category, but rather the data is grouped under their respective funding sources. For example, most Contracts for Deed Conversion are reported under the HOME Homebuyer Assistance Program.

As required by Texas Government Code §2306.072(c)(5), 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 2014. Single Family Homeownership and Section 8 program awards are the same as the actual households served in the same fiscal year. HOME, HTC, HTF and MFB program awards represent a commitment made in FY 2014 to serve households. Racial and ethnic data for the latter programs represent households served in FY 2014 with previous years' awards. Therefore, the racial and ethnic pie charts will not correlate with the tables on subsequent pages for the HOME, HTC, HTF and MFB programs.

Regional information has been organized into two broad categories of housing activity type: Renter Programs and Homeowner Programs. For more information on the housing activity types and racial reporting categories, please see "Racial and Ethnic Composition of Households Receiving Assistance" under the Statement of Activities section.
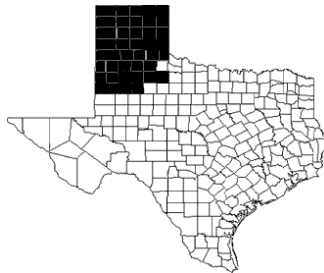
REGION   1

These charts represent the racial and ethnic composition of households served in FY 2014.
Note:
Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single-Family Homeownership program is presented in one combined chart.

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY
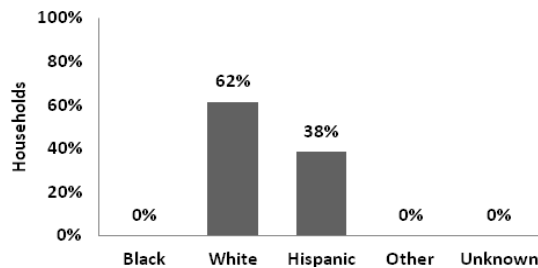
Race	Ethnicity	Households	Percent
Black		0	0%
White		8	62%
	Hispanic	5	38%
Other		0	%
Unknown		0	%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
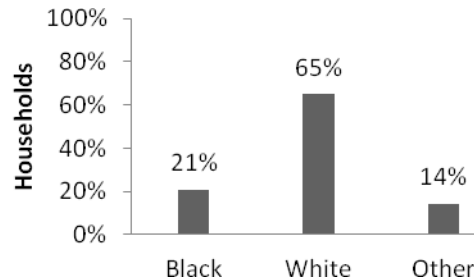
Race	Households	Percent
Black	2,138	21%
White	6,636	65%
Other	1,448	14%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	2	6%
White	31	89%
Other	2	6%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
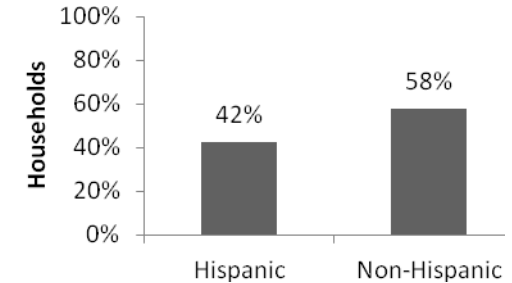
Ethnicity	Households	Percent
Hispanic	4,618	42%
Non-Hispanic	6,278	58%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
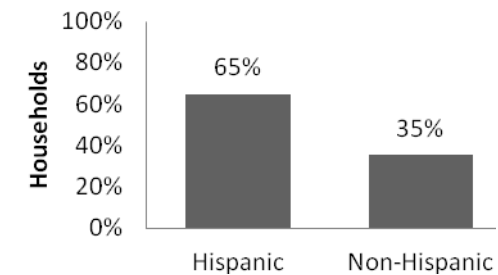
Ethnicity	Households	Percent
Hispanic	22	65%
Non-Hispanic	12	35%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 1

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	$1,397,313	13	$2,164,757	25	$17,000	1	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$806,325	19	$0	0	$2,455,980	252	$0	0	$0	0	$0	0
Total	$1,397,313	13	$2,971,082	44	$17,000	1	$2,455,980	252	$0	0	$0	0	$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 1

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$578,955	14	$0	0	$229,267	23	$0	0	$0	0	$0	0
Very Low Income (31-60 AMFI)	$163,384	2	$2,298,146	29	$17,000	1	$2,226,713	229	$0	0	$0	0	$0	0
Low Income (61-80 AMFI)	$365,064	3	$93,981	1	$0	0	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$868,865	8	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$1,397,313	13	$2,971,082	44	$17,000	1	$2,455,980	252	$0	0	$0	0	$0	0

TDHCA allocated $6,841,375 in Region 1 during FY 2014. 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
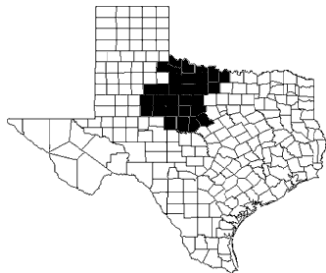
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.
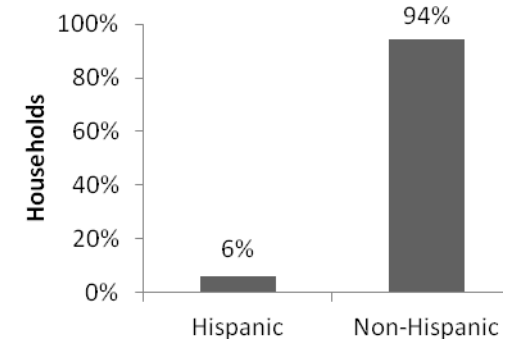
RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	1,073	18%
White	4,539	76%
Other	371	6%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Ethnicity	Households	Percent
Hispanic	1,237	20%
Non-Hispanic	4,854	80%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY
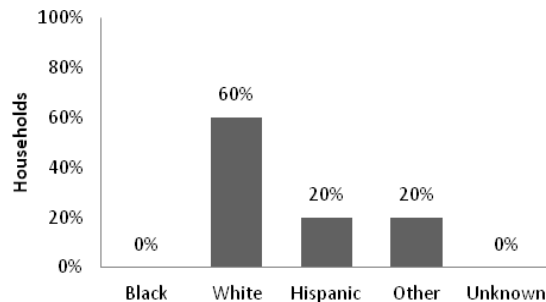
Race	Ethnicity	Households	Percent
Black		0	0%
White		3	60%
	Hispanic	1	20%
Other		1	20%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
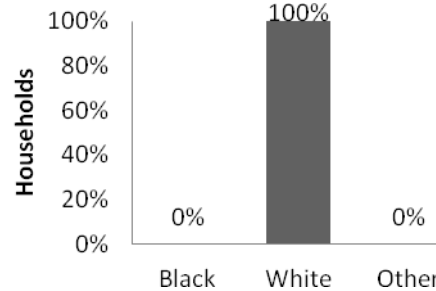
Race	Households	Percent
Black	0	0%
White	14	100%
Other	0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
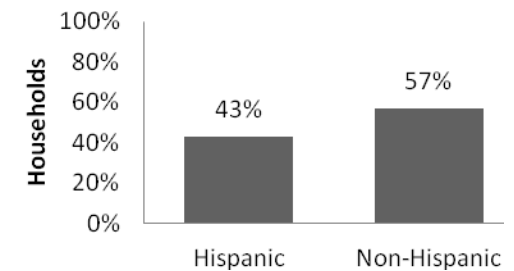
Ethnicity	Households	Percent
Hispanic	6	43%
Non-Hispanic	8	57%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 2

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	$422,100	5	$1,170,458	13	$0	0	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$35,853	3	$0	0	$1,055,000	96	$0	0	$0	0	$39,687	11
Total	$422,100	5	$1,206,311	16	$0	0	$1,055,000	96	$0	0	$0	0	$39,687	11

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 2

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$392,797	7	$0	0	$154,641	14	$0	0	$0	0	$0	0
Very Low Income (31-60 AMFI)	$0	0	$813,514	9	$0	0	$900,359	82	$0	0	$0	0	$39,687	11
Low Income (61-80 AMFI)	$62,840	1	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$359,260	4	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$422,100	5	$1,206,311	16	$0	0	$1,055,000	96	$0	0	$0	0	$39,687	11

TDHCA allocated $2,723,098 in Region 2 during FY 2014. 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
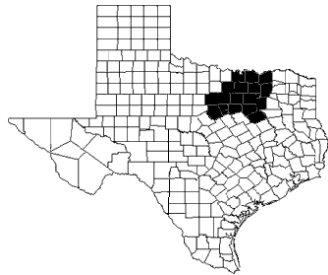
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.
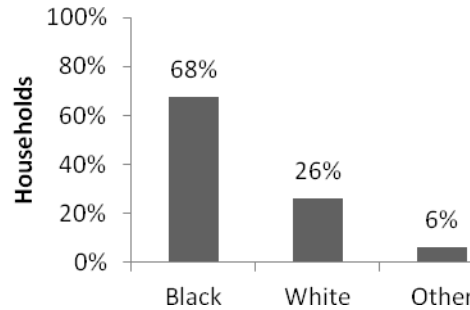
RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
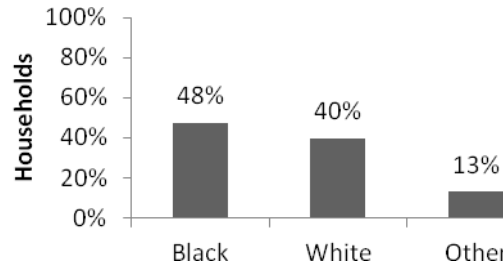
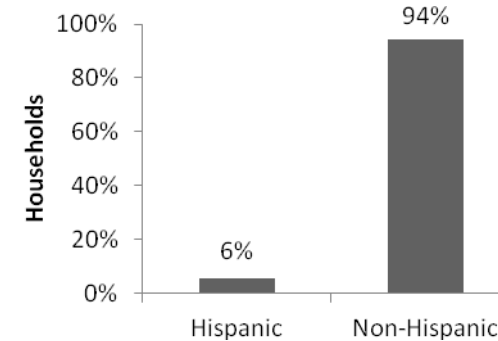| Race	Households	Percent
Black	55,325	48%
White	46,038	40%
Other	14,947	13%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
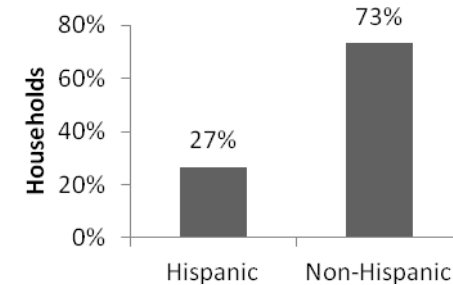
Ethnicity	Households	Percent
Hispanic	30,940	27%
Non-Hispanic	85,894	73%

SINGLE FAMILY HOMEOWERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY
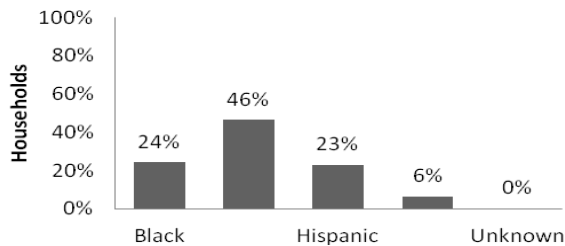
Race	Ethnicity	Households	Percent
Black		121	24%
White		232	46%
	Hispanic	115	23%
Other		332	6%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
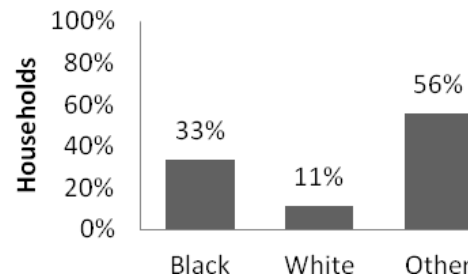
Race	Households	Percent
Black	12	33%
White	4	11%
Other	20	56%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
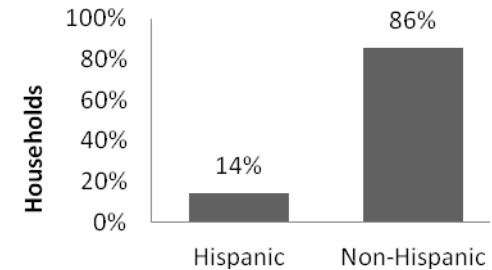
Ethnicity	Households	Percent
Hispanic	1	14%
Non-Hispanic	6	86%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 3

Activity	SF Home-ownership Funds	SF Home-owner-ship HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Sec-tion 8 HH
Home-owner Programs	$68,852,994	500	$213,549	7	$1,131,849	29	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$5,765,872	138	$0	0	$11,128,601	1,027	$0	0	$23,000,000	302	$1,804,438	288
Total	$68,852,994	500	$5,979,421	145	$1,131,849	29	$11,128601	1,027	$0	0	$23,000,000	302	$1,804,438	288

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 3

Income Level	SF Home-ownership Funds	SF Home-owner-ship HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Sec-tion 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$445,312	36	$86,386	2	$1,220,354	114	$0	0	$0	0	$1,279,416	159
Very Low Income (31-60 AMFI)	$6,254,314	57	$4,715,088	99	$732,575	18	$9,908,247	913	$3,369,386	681	$23,000,000	302	$525,022	129
Low Income (61-80 AMFI)	$12,440,572	98	$819,021	10	$312,888	9	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$50,158,108	345	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$68,852,994	500	$5,979,421	145	$1,131,849	29	$11,128,601	1,027	$3,369,386	681	$23,000,000	302	$1,804,438	288

TDHCA allocated $115,266,689 in Region 3 during FY 2014. 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
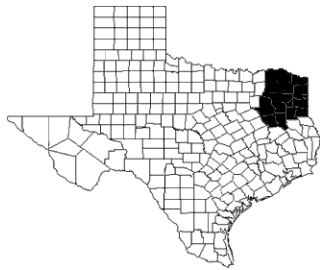
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
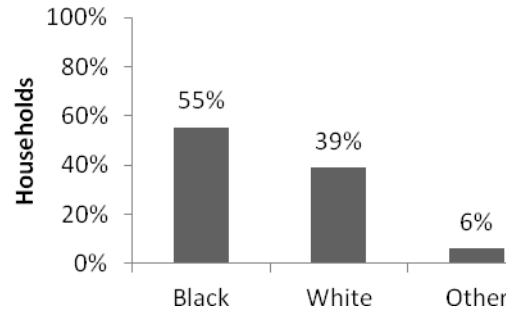
Race	Households	Percent
Black	6,236	55%
White	4,405	39%
Other	679	6%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Ethnicity	Households	Percent
Hispanic	674	6%
Non-Hispanic	10,737	94%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE
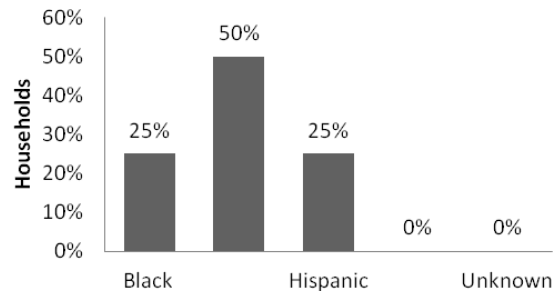
Race	Ethnicity	Households	Percent
Black		1	25%
White		2	50%
	Hispanic	1	25%
Other		0	0%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
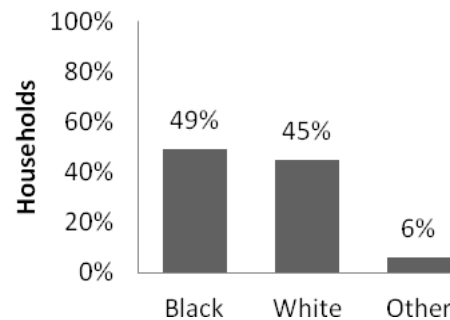
Race	Households	Percent
Black	25	49%
White	23	45%
Other	3	6%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
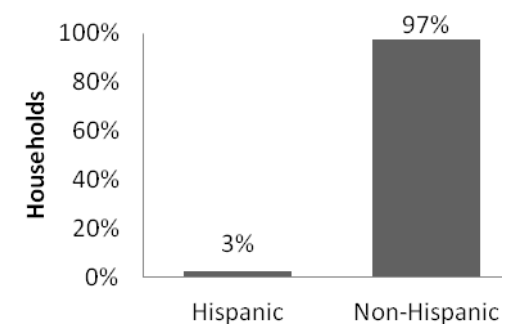
Ethnicity	Households	Percent
Hispanic	1	3%
Non-Hispanic	38	97%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 4

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$396,798	4	$3,304,858	39	$237,679	12	$0	$0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$1,007,968	32	$0	0	$4,689,597	566	$0	0	$2,700,000	64	$0	4
Total	$396,798	4	$4,312,826	71	$237,679	12	$4,689,597	566	$0	0	$2,700,000	64	$0	4

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 4

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$1,218,525	20	$55,942	3	$490,429	59	$0	0	$0	0	$0	4
Very Low Income (31-60 AMFI)	$0	0	$3,094,301	51	$175,149	8	$4,199,168	507	$138,598	64	$2,700,000	64	$0	0
Low Income (61-80 AMFI)	$185,827	2	$0	0	$6,589	1	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$210,971	2	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$396,798	4	$4,312,826	71	$237,679	12	$4,689,597	566	$138,594	64	$2,700,000	64	$0	4

TDHCA allocated $12,475,498 in Region 4 during FY 2014. 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 5
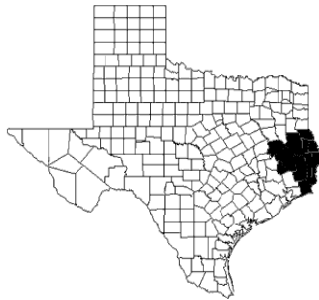
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.
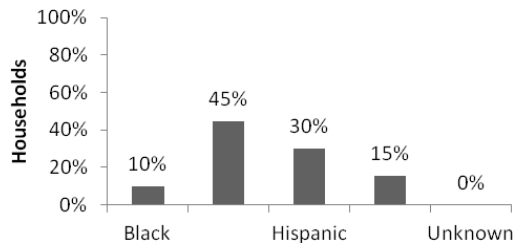
SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE
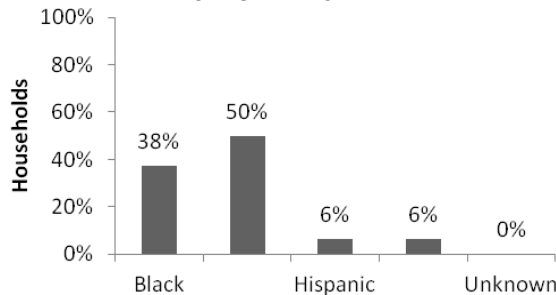
Race	Ethnicity	Households	Percent
Black		6	38%
White		8	50%
	Hispanic	1	6%
Other		1	6%
Unknown		0	0%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	8,479	68%
White	3,263	26%
Other	762	6%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	2	15%
White	10	77%
Other	1	8%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Ethnicity	Households	Percent
Hispanic	686	6%
Non-Hispanic	11,747	94%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
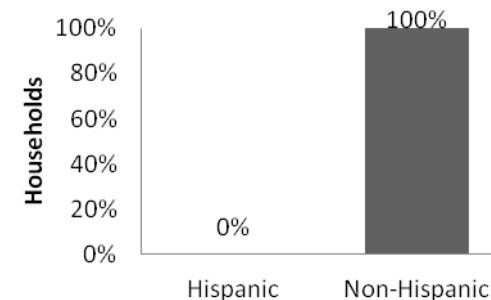
Ethnicity	Households	Percent
Hispanic	0	0%
Non-Hispanic	10	100%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 5

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$1,730,331	16	$914,000	10	$82,433	3	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$1,081,331	35	$0	0	$2,568,448	218	$1,574,589	384	$0	0	$0	0
Total	$1,730,331	16	$1,995,331	45	$82,433	3	$2,568,448	218	$1,574,589	384	$0	0	$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 5

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$509,661	22	$0	0	$236,198	20	$42,991	11	$0	0	$0	0
Very Low Income (31-60 AMFI)	$0	0	$1,485,670	23	$82,433	3	$2,332,250	198	$1,531,598	373	$0	0	$0	0
Low Income (61-80 AMFI)	$222,879	2	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$1,507,452	14	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$1,730,331	16	$1,995,331	45	$82,433	3	$2,568,448	218	$1,574,589	384	$0	0	$0	0

TDHCA allocated $7,951,132 in Region 5 during FY 2014. 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
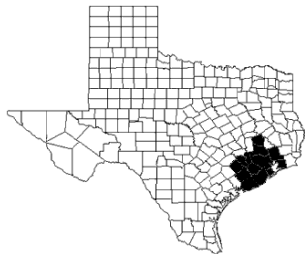
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.
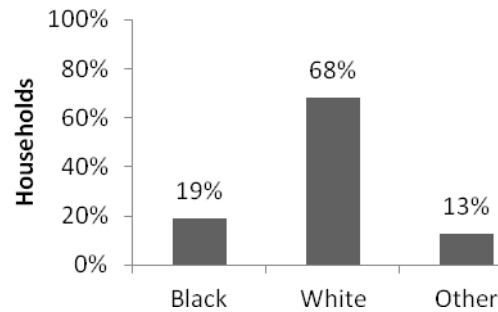
RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
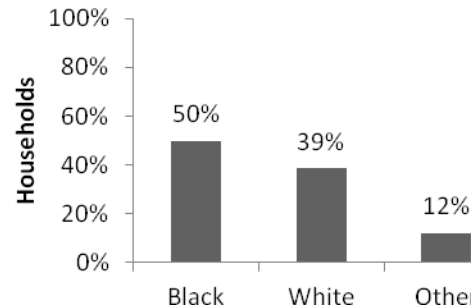
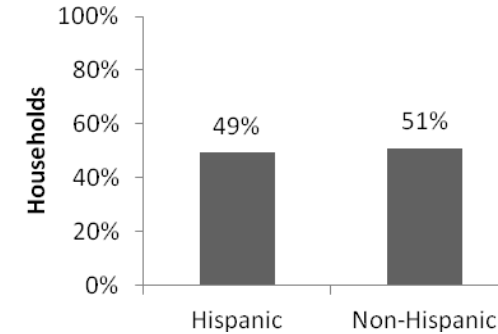| Race	Households	Percent
Black	58,168	50%
White	45,183	39%
Other	13,889	12%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
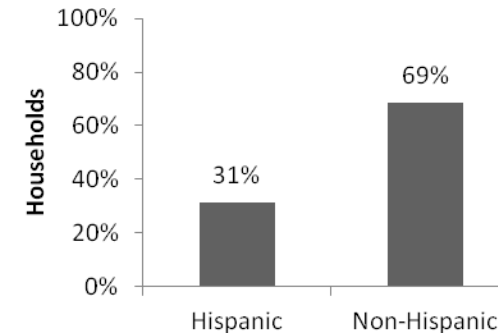
Ethnicity	Households	Percent
Hispanic	36,993	31%
Non-Hispanic	80,548	69%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE
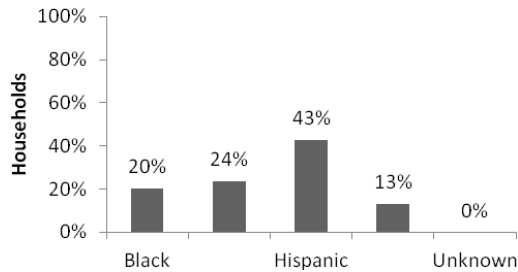
Race	Ethnicity	Households	Percent
Black		260	20%
White		300	24%
	Hispanic	542	43%
Other		168	13%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
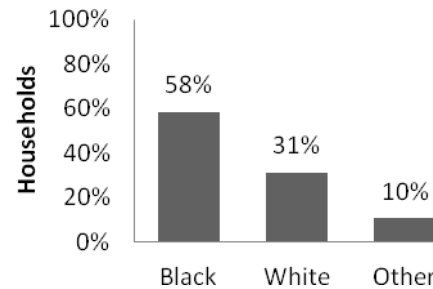
Race	Households	Percent
Black	28	58%
White	15	31%
other	5	10%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
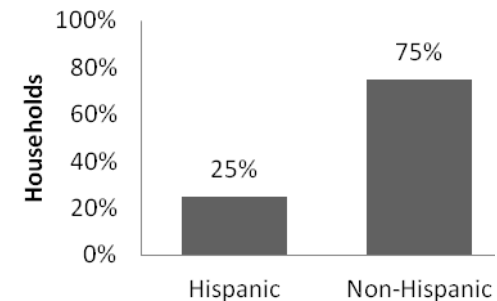
Ethnicity	Households	Percent
Hispanic	5	25%
Non-Hispanic	15	75%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 6

Activity	SF Home-ownership Funds	SF Home-owner-ship HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$170,161,742	1,270	$1,369,174	18	$580,910	28	$0	$0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$1,062,292	16	$53,618	3	$9,618,949	820	$1,325,601	240	$0	0	$2,782,452	454
Total	$170,161,742	1,270	$2,431,466	34	$634,528	31	$9,618,949	820	$1,325,601	240	$0	0	$2,782,452	454

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 6

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$1,672,249	15	$506,235	12	$208,966	12	$1,124,303	95	$49,275	11	$0	0	$2,601,754	416
Very Low Income (31-60 AMFI)	$20,650,451	183	$1,596,800	19	$334,478	14	$8,494,646	725	$1,276,326	229	$0	0	$55,480	12
Low Income (61-80 AMFI)	$43,665,410	343	$328,431	3	$91,083	5	$0	0	$0	0	$0	0	$122540	24
Moderate Income (>80 AMFI)	$104,173,632	729	$0	0	$0	0	$0	0	$0	0	$0	0	$2,678	2
Total	$170,161,742	1,270	$2,431,466	34	$634,528	31	$9,618,949	820	$1,325,601	240	$0	0	$2,782,452	454

TDHCA allocated $186,954,738 in Region 6 during FY 2014. 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 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
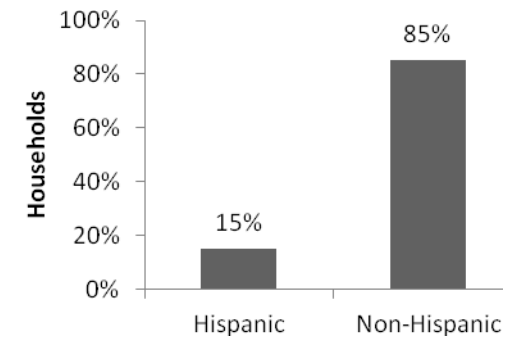### PERCENT OF COMMITTED FUNDS BY RACE

Black 10%, White 45%, Hispanic 30%, 15%, Unknown 0%

Race	Ethnicity	Households	Percent
Black		81	10%
White		372	45%
	Hispanic	250	30%
Other		128	15%
Unknown		0	0%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Black 19%, White 68%, Other 13%

Race	Households	Percent
Black	6,571	19%
White	23,617	68%
Other	4,419	13%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Black 21%, White 51%, Other 28%

Race	Households	Percent
Black	12	21%
White	29	51%
Other	16	28%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Hispanic 49%, Non-Hispanic 51%

Ethnicity	Households	Percent
Hispanic	17,179	49%
Non-Hispanic	17,733	51%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Hispanic 33%, Non-Hispanic 67%
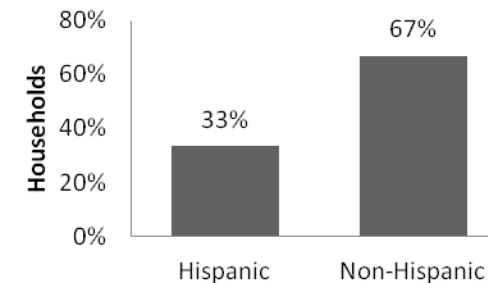
Ethnicity	Households	Percent
Hispanic	4	33%
Non-Hispanic	8	67%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 7

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$132,205,643	831	$487,698	12	$1,087,447	45	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$1,598,171	59	$47,338	3	$6,226,278	624	$3,828,561	685	$0	0	$210,987	60
Total	$132,205,643	831	$2,085,869	71	$1,134,785	48	$6,226,278	624	$3,828,561	685	$0	0	$210,987	60

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 7

Income Level	SF Home-ownership Funds	SF Home-owner-ship HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Sec-tion 8 HH
Extremely Low Income (0-30 AMFI)	$1,309,513	9	$694,803	93	$400,030	18	$806,988	79	$0	0	$0	0	$91,591	32
Very Low Income (31-60 AMFI)	$16,510,663	119	$1,329,566	29	$598,673	23	$5,419,290	545	$3,828,561	685	$0	0	$117,092	21
Low Income (61-80 AMFI)	$34,252,149	225	$61,500	3	$136,082	7	$0	0	$0	0	$0	0	$2,304	7
Moderate Income (>80 AMFI)	$80,133,318	478	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$132,205,643	831	$2,085,869	71	$1,134,785	48	$6,226,278	624	$3,828,561	685	$0	0	$210,987	60

TDHCA allocated $145,692,122 in Region 7 during FY 2014. 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
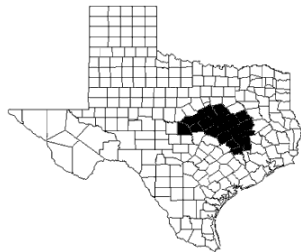
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE
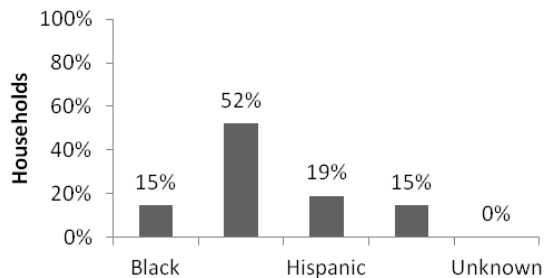
Race	Ethnicity	Households	Percent
Black		7	15%
White		25	52%
	Hispanic	19	19%
Other		15	15%
Unknown		0	0%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
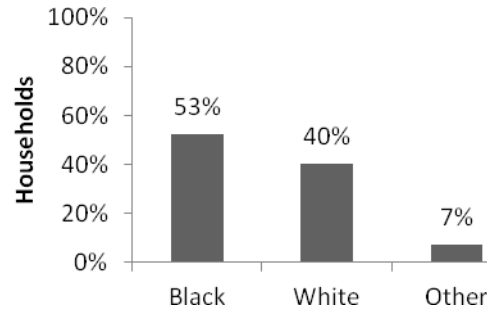
Race	Households	Percent
Black	5,910	53%
White	4,535	40%
Other	797	7%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	6	43%
White	6	43%
Other	2	14%
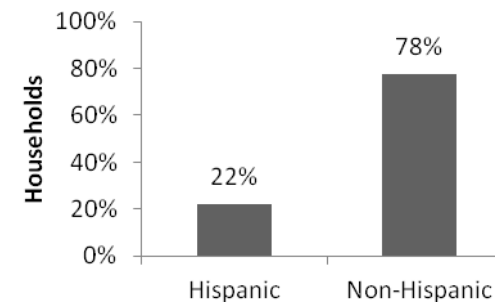
RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Ethnicity	Households	Percent
Hispanic	1,683	15%
Non-Hispanic	9,586	85%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Ethnicity	Households	Percent
Hispanic	2	22%
Non-Hispanic	7	78%

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 8

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$5,346,640	48	$811,601	9	$174,911	5	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$1,026,480	10	$0	0	$1,618,453	126	$0	0	$0	0	$127,657	34
Total	$5,346,640	48	$1,838,081	19	$174,911	5	$1,618,453	126	$0	0	$0	0	$127,657	34

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 8

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$289,592	4	$0	0	$157,367	12	$0	$0	$0	0	$127,657	34
Very Low Income (31-60 AMFI)	$712,982	7	$1,548,488	15	$155,000	4	$1,461,086	144	$0	0	$0	0	$0	0
Low Income (61-80 AMFI)	$1,284,146	12	$0	0	$19,911	1	$0	0	$0	$0	$0	0	$0	0
Moderate Income (>80 AMFI)	$3,349,512	29	$0	0	$0	0	$0	0	$0	$0	$0	0	$0	0
Total	$5,346,640	48	$1,838,080	19	$174,911	5	$1,618,453	126	$0	0	$0	0	$127,657	34

TDHCA allocated $9,105,742 in Region 8 during FY 2014. 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 9
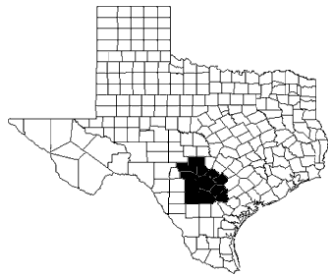
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.
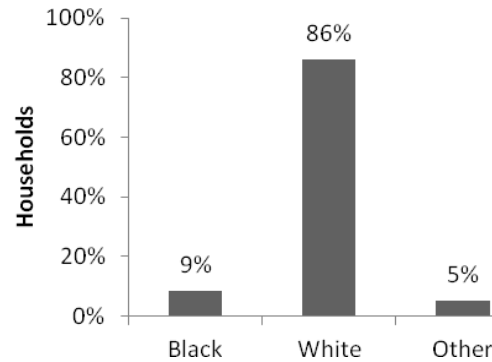
RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
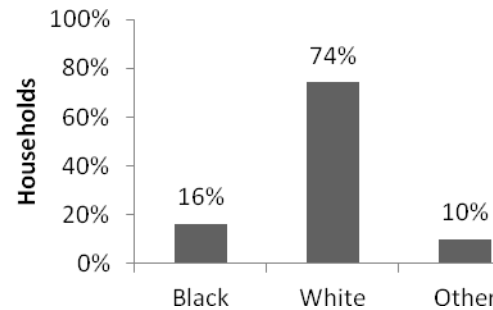
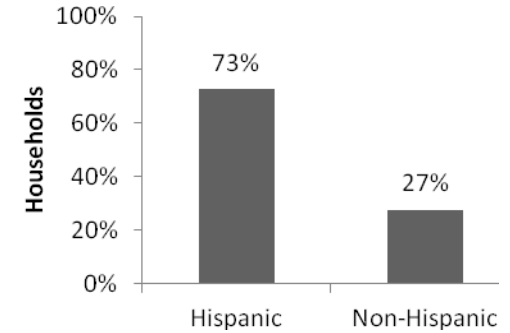| Race	Households	Percent
Black	6,604	16%
White	30,423	74%
Other	4,023	10%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
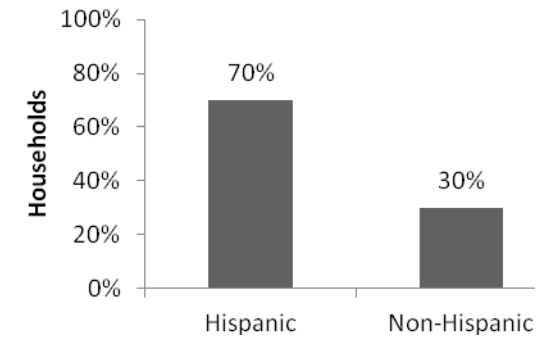
Ethnicity	Households	Percent
Hispanic	28,758	70%
Non-Hispanic	12,340	30%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE
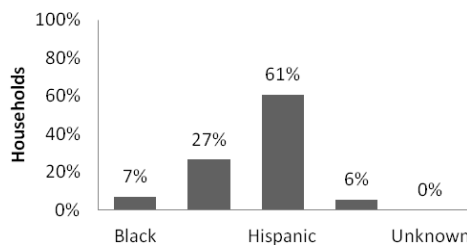
Race	Ethnicity	Households	Percent
Black		23	7%
White		88	27%
	Hispanic	202	61%
Other		19	6%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
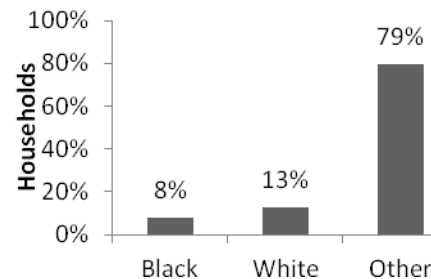
Race	Households	Percent
Black	3	8%
White	5	13%
Other	31	79%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
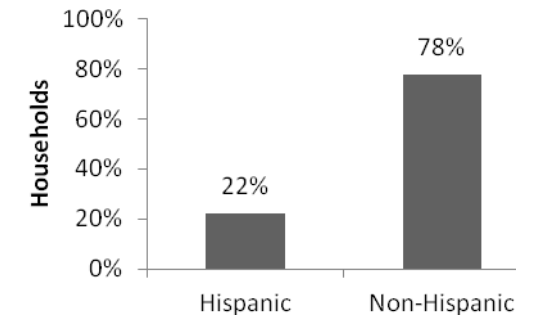
Ethnicity	Households	Percent
Hispanic	2	22%
Non-Hispanic	7	78%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 9

Activity	SF Home-ownership Funds	SF Home-owner-ship HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Sec-tion 8 HH
Home-owner Programs	$49,001,582	332	$774,980	9	$1,244,029	46	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$3,912,722	209	$19,959	1	$7,593,193	620	$808,526	252	$0	0	$111,048	24
Total	$49,001,582	332	$4,687,702	218	$1,263,988	47	$7,593,193	620	$808,526	252	$0	0	$111,048	24

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 9

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$606,089	4	$2,241,794	131	$114,015	6	$786,372	63	$0	0	$0	0	$111,048	23
Very Low Income (31-60 AMFI)	$3,630,935	30	$1,050,180	73	$1,022,977	36	$6,806,821	557	$808,526	252	$0	0	$0	0
Low Income (61-80 AMFI)	$9,276,338	68	$1,395,728	14	$126,997	5	$0	0	$0	0	$0	0	$0	1
Moderate Income (>80 AMFI)	$35,488,220	230	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$49,001,582	332	$4,687,702	218	$1,263,988	47	$7,593,193	620	$808,526	252	$0	0	$111,048	24

TDHCA allocated $63,466,039 in Region 9 during FY 2014. 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
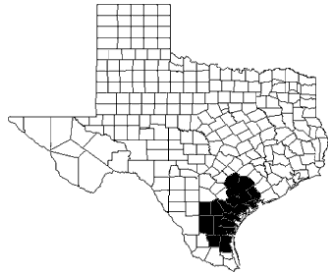
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
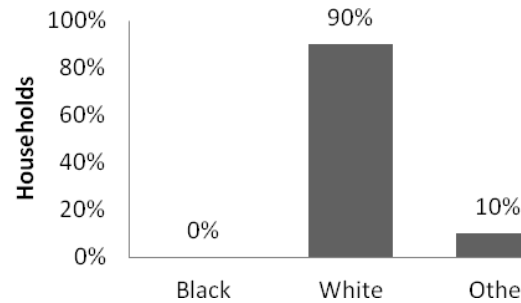PERCENT OF COMMITTED FUNDS BY RACE
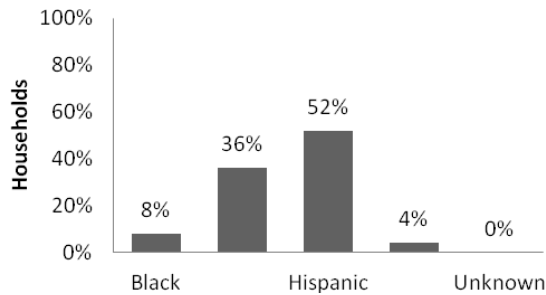
Race	Ethnicity	Households	Percent
Black		2	8%
White		9	36%
	Hispanic	13	52%
Other		1	4%
Unknown		0	0%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	1,076	9%
White	10,863	86%
Other	680	5%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	0	0%
White	26	93%
Other	2	7%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Ethnicity	Households	Percent
Hispanic	9,165	73%
Non-Hispanic	3,451	27%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
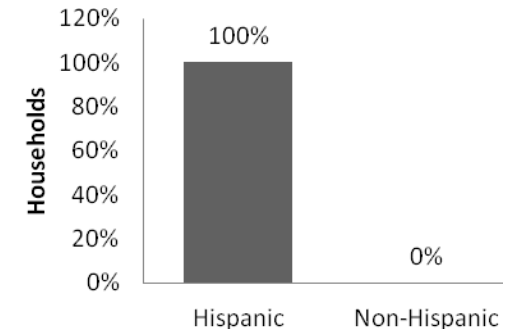
Ethnicity	Households	Percent
Hispanic	22	100%
Non-Hispanic	0	0%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 10

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$3,195,392	25	$1,989,975	22	$177,190	6	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$4,442,729	87	$0	0	$3,340,978	254	$0	0	$0	0	$0	0
Total	$3,195,392	25	$6,432,704	109	$177,190	6	$3,340,978	254	$0	0	$0	0	$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 10

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$94,261	1	$400,478	18	$15,068	1	$341,962	26	$0	0	$0	0	$0	1
Very Low Income (31-60 AMFI)	$95,585	1	$5,751,226	88	$117,123	4	$2,999,016	228	$0	0	$0	0	$0	0
Low Income (61-80 AMFI)	$521,378	4	$281,000	3	$45,000	1	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$2,484,168	19	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$3,195,392	25	$6,432,704	109	$177,190	6	$3,340,978	254	$0	0	$0	0	$0	1

TDHCA allocated $13,146,264 in Region 10 during FY 2014. 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 11
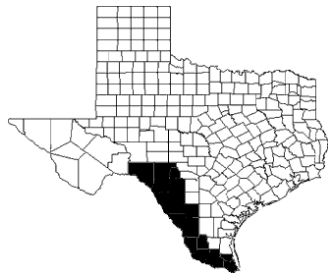
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE
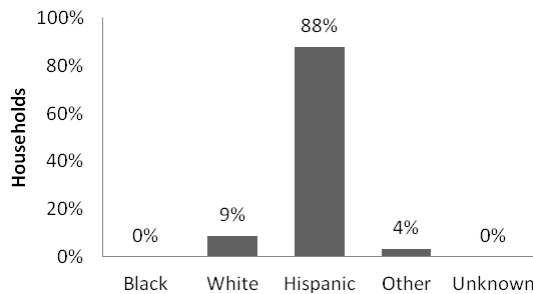
Race	Ethnicity	Households	Percent
Black		0	2%
White		5	3%
	Hispanic	50	95%
Other		2	0%
Unknown			0%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
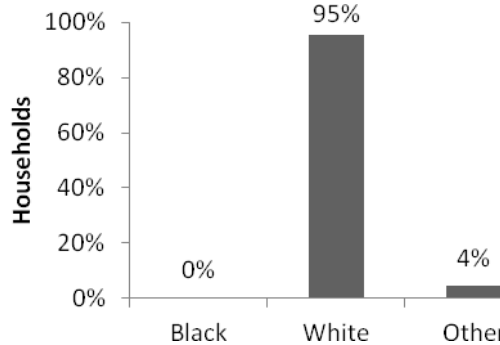
Race	Households	Percent
Black	87	0%
White	24,731	95%
Other	1,157	4%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	0	0%
White	63	90%
Other	7	10%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
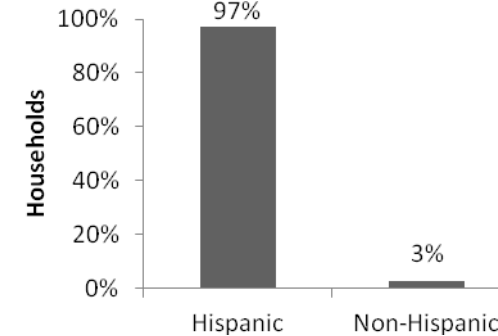
Ethnicity	Households	Percent
Hispanic	25,485	97%
Non-Hispanic	731	3%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
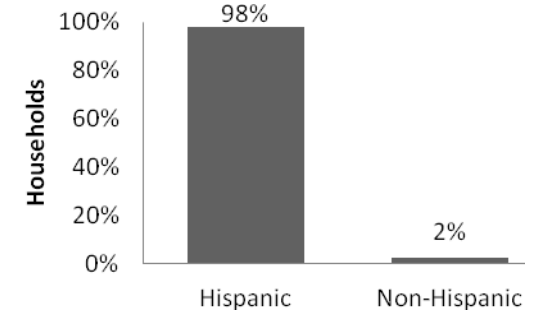
Ethnicity	Households	Percent
Hispanic	46	98%
Non-Hispanic	1	2%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 11

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$6,513,241	57	$2,336,228	47	$667,504	23	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$2,013,896	23	$0	0	$8,049,443	749	$0	0	$0	0	$0	0
Total	$6,513,241	57	$4,350,124	70	$667,504	23	$8,049,443	749	$0	0	$0	0	$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 11

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$1,086,966	13	$55,090	4	$803,692	74	$0	0	$0	0	$0	0
Very Low Income (31-60 AMFI)	$233,196	3	$3,070,358	47	$486,915	15	$7,245,751	675	$0	0	$0	0	$0	0
Low Income (61-80 AMFI)	$1,307,176	13	$192,800	10	$125,500	0	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$4,972,869	41	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$6,513,241	57	$4,350,124	70	$667,504	23	$8,049,443	749	$0	0	$0	0	$0	0

TDHCA allocated $19,580,312 in Region 11 during FY 2014. 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
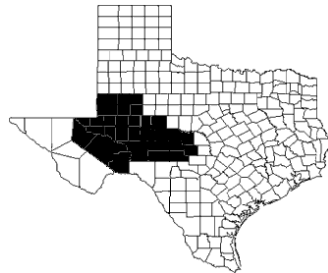
These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.
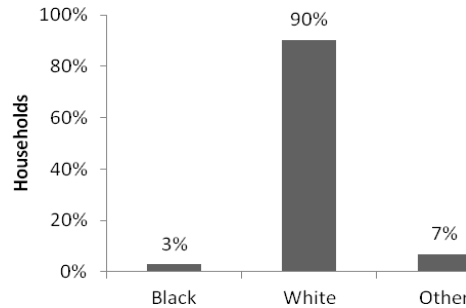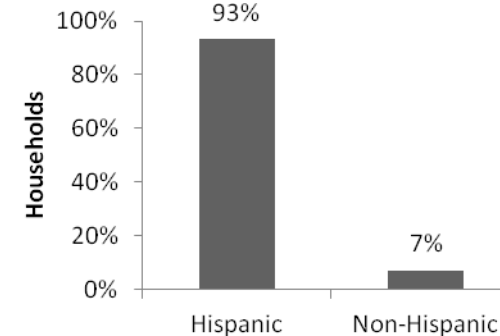
RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
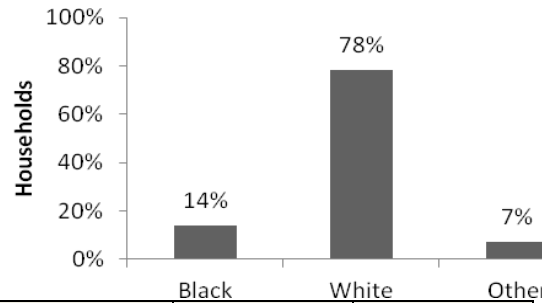
Race	Households	Percent
Black	943	14%
White	5,274	78%
Other	502	7%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
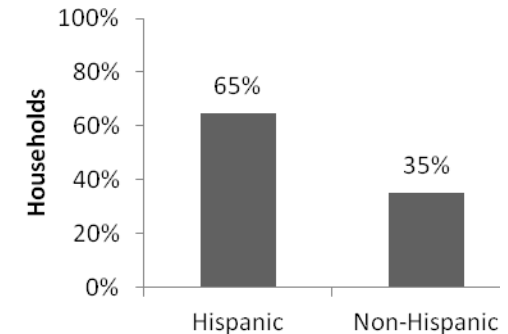
Ethnicity	Households	Percent
Hispanic	4,361	65%
Non-Hispanic	2,357	35%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE
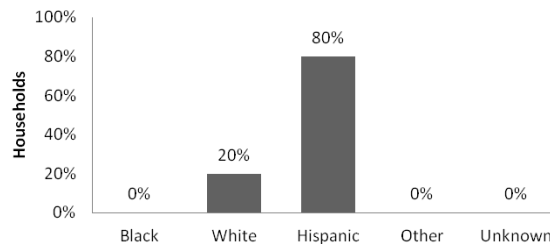
Race	Ethnicity	Households	Percent
Black		0	0%
White		1	20%
	Hispanic	4	80%
Other		0	0%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE
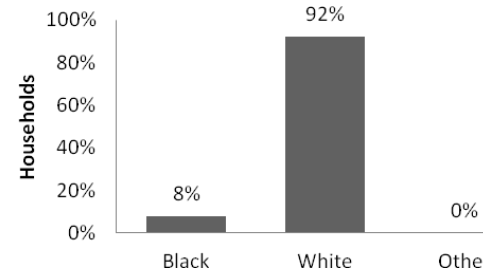
Race	Households	Percent
Black	2	8%
White	23	92%
Other	0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
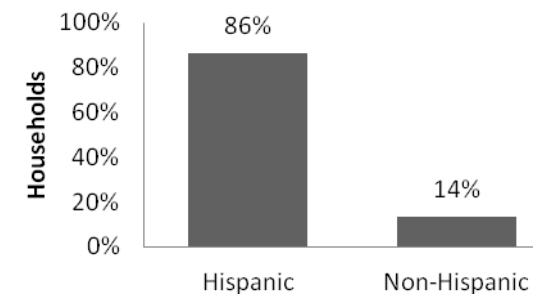
Ethnicity	Households	Percent
Hispanic	19	86%
Non-Hispanic	3	14%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 12

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$623,323	5	$1,470,428	20	$53,770	3	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$1,186,081	47	$7,266	1	$1,534,508	129	$174,613	68	$2,900,000	68	$0	0
Total	$623,323	5	$2,656,509	67	$61,036	4	$1,534,508	129	$174,613	68	$2,900,000	68	$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 12

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Sec-tion 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$1,424,127	43	$18,246	1	$168,212	14	$0	0	$0	0	$0	0
Very Low Income (31-60 AMFI)	$135,500	1	$1,152,382	20	$42,790	3	$1,366,296	115	$174,613	68	$2,900,000	68	$0	0
Low Income (61-80 AMFI)	$222,813	2	$80,000	4	$0	0	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$265,010	2	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$623,323	5	$2,656,509	67	$61,036	4	$1,534,508	129	$174,613	68	$2,900,000	68	$0	0

TDHCA allocated $7,949,989 in Region 12 during FY 2014. 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   13

These charts represent the racial and ethnic composition of households served in FY 2014.

Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE
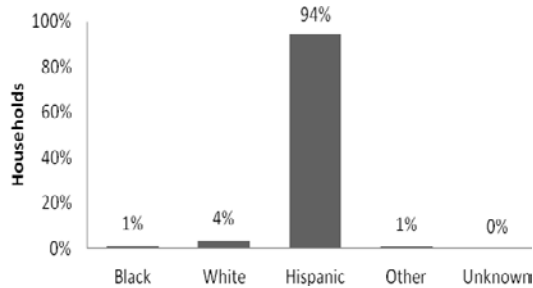
Race	Ethnicity	Households	Percent
Black			1%
White			4%
	Hispanic		94%
Other			1%
Unknown			0%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	390	3%
White	12,485	90%
Other	941	7%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE

Race	Households	Percent
Black	0	0%
White	20	57%
Other	15	43%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY

Ethnicity	Households	Percent
Hispanic	12,872	93%
Non-Hispanic	939	7%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY ETHNICITY
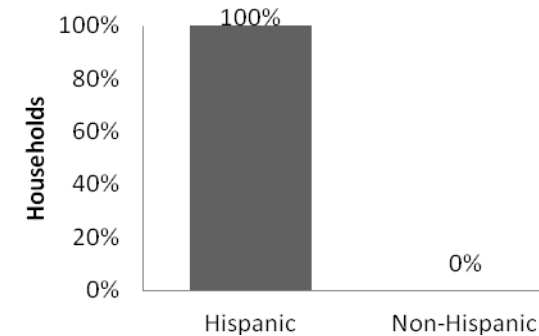
Ethnicity	Households	Percent
Hispanic	9	100%
Non-Hispanic	0	0%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 13

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	$18,672,335	163	$1,533,043	15	$626,825	26	$0	0	$0	0	$0	0	$0	0
Renter Programs	$0	0	$90,711	5	$0	0	$6,060,990	529	$0	0	$0	0	$0	0
Total	$18,672,335	163	$1,623,754	20	$626,825	26	$6,060,990	529	$0	0	$0	0	$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 13

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Sec-tion 8 HH
Extremely Low Income (0-30 AMFI)	$0	0	$471,615	8	$66,500	4	634,407	55	$0	0	$0	0	$0	2
Very Low Income (31-60 AMFI)	$1,509,938	18	$1,152,139	12	$429,818	17	$5,426,583	474	$0	0	$0	0	$0	0
Low Income (61-80 AMFI)	$3,565,387	35	$0	0	$130,508	5	$0	0	$0	0	$0	0	$0	0
Moderate Income (>80 AMFI)	$13,597,010	110	$0	0	$0	0	$0	0	$0	0	$0	0	$0	0
Total	$18,672,335	163	$1,623,754	20	$626,825	26	$6,060,990	529	$0	0	$0	0	$0	2

TDHCA allocated $26,983,904 in Region 13 during FY 2013. 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 a fair housing agency or federal court found 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

Texas Government Code §2306.111(d) requires that TDHCA use a Regional Allocation Formula (RAF) to allocate its 9% 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 across the state, this section of the Plan discusses the geographical distribution of HTCs.

The Department allocated $65,940,418 in HTCs through the Competitive HTC application process during the 2014 FY. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program's webpage at http://www.tdhca.state.tx.us/multifamily/. The map on the following page displays the geographic distribution of the FY 2014 9% and 4% awards. TDHCA received $251,670 in tax credits from the federal pool of unused funds. There were no unused credits remaining for the 2013 HTC cycle year. As of August 31, 2014, there was $1,698,901 unused credits remaining for the 2014 HTC cycle; these funds will continue to be allocated through the end of the calendar year.

REGIONAL ALLOCATION FORMULA

The table below shows the funding distribution of 2014 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 a statewide pool. The most under-served sub-regions are ranked and, if possible, additional awards are made in out of the statewide pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will collapse to the statewide pool of remaining credits.

Region	All HTCs	% of all HTCs	4% HTCs	% of all 4% HTCs	9% HTCs	% of all 9% HTCs	Targeted 9% dist. under RAF	Diff. between actual & targeted
1	$2,455,980	3.2%	-	0%	$2,455,980	3.7%	3.67%	0.06%
2	$1,055,000	1.4%	-	0%	$1,055,000	1.6%	2.09%	-0.49%
3	$14,497,987	18.8%	$3,369,386	30.0%	$11,128,601	16.9%	22.63%	-5.75%
4	$4,828,195	6.3%	$138,598	1.2%	$4,689,597	7.1%	4.99%	2.12%
5	$4,143,037	5.4%	$1,574,589	14.0%	$2,568,448	3.9%	3.35%	0.55%
6	$10,944,550	14.2%	$1,325,601	11.8%	9,618,949	14.6%	19.67%	-5.08%
7	$10,054,839	13.0%	$3,828,561	34.1%	6,226,278	9.4%	7.71%	1.73%
8	$1,618,453	2.1%	-	0%	$1,618,453	2.5%	4.00%	-1.55%
9	$8,401,719	10.9%	$808,526	7.2%	$7,593,193	11.5%	8.97%	2.54%
10	$3,340,987	4.3%	-	0%	$3,340,978	5.1%	3.42%	1.64%
11	$8,049,443	10.4%	-	0%	$8,049,443	12.2%	12.12%	0.08%
12	$1,709,121	2.2%	$174,613	1.6%	$1,534,508	2.3%	2.29%	0.04%
13	$6,060,990	7.9%	-	0%	$6,060,990	9.2%	5.09%	4.10%
Total	$77,160,292	100.0%	$11,219,874	100.00%	$65,940,418	100.00%	100%	

9% and 4% HTC Distribution by Place, Awarded in FY 2014
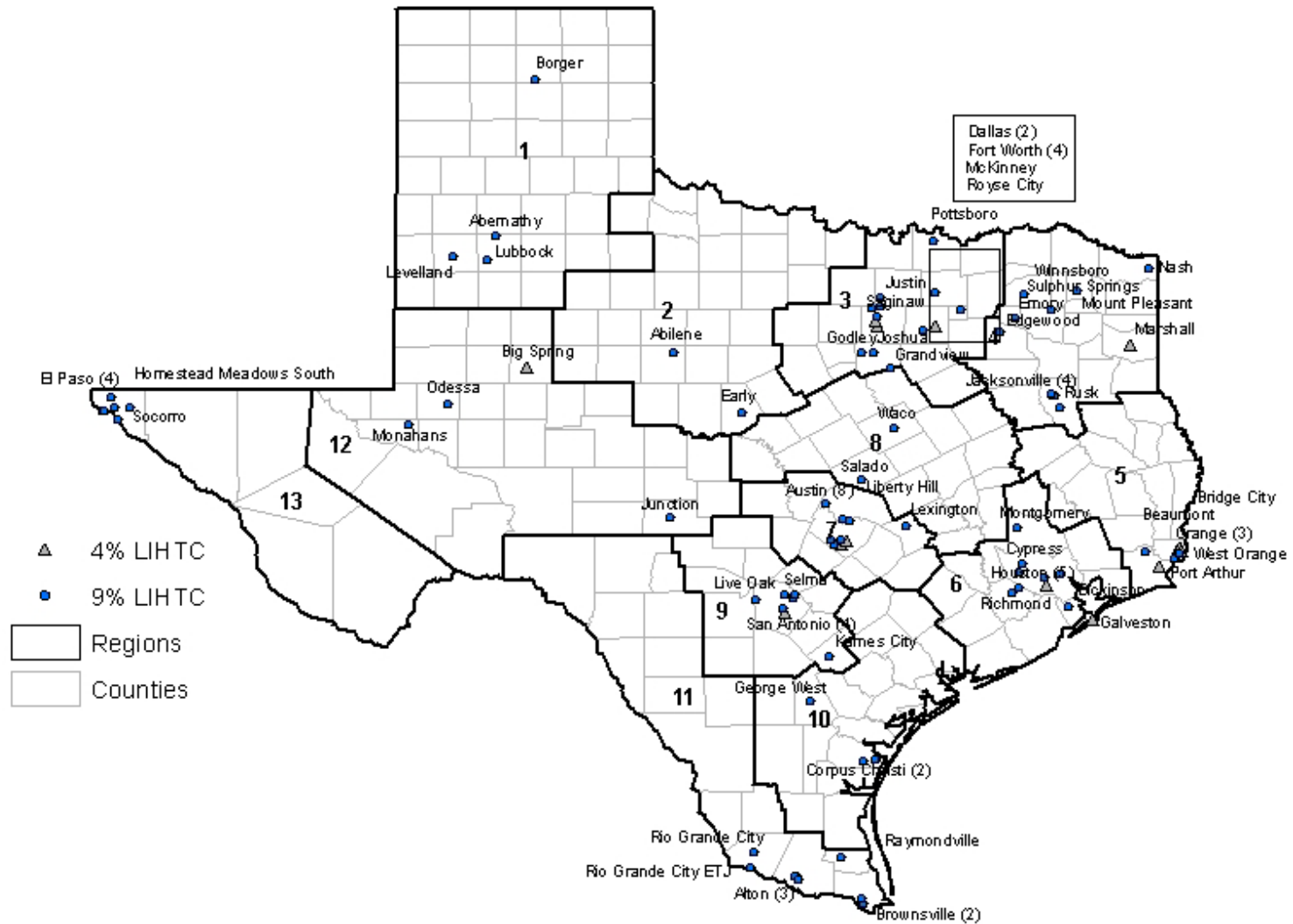
Note: Numbers after the name of awarded place indicate the number of HTC awards in that place.

SECTION 4: ACTION PLAN

In response to the needs identified in the Housing Analysis, this Plan outlines Texas Department of Housing and Community Affairs' ("TDHCA" or "the Department") course of action designed to meet those underserved needs. This section discusses the following:

- **TDHCA Programs**

  o Description of TDHCA's programs, including funding source, administrator, purpose, targeted population, budget and contact information

- **Housing Support Continuum**

  o Activities undertaken by each TDHCA program that address the varying needs in a low-income household's life

- **Goals and Objectives**

  o Program performance targets based upon measures developed with the State's Legislative Budget Board and the Governor's Office of Budget, Planning and Policy

- **Regional Allocation Plans**

  o Distribution of TDHCA's resources across the 13 State Service Regions

- **Policy Initiatives**

  o Community Involvement: Interagency collaboration and engagement of stakeholders on specific issues

  o Fair Housing: Provide assistance without regard to race, color, religion, sex, disability, familial status or national origin and affirmatively market housing opportunities

- **Special Needs Populations**

  o Populations that have unique needs related to housing

2015 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.

The Housing and Economic Recovery Act of 2008 ("HERA") created certain programs intended to help stimulate the economy. While these programs are largely complete in that no new funding is being provided to Texas, one of them, the Neighborhood Stabilization Program ("NSP") Division, is still actively managing ongoing activities at the Department, namely the closeout of NSP 1 and NSP 3, which have existing administrators. That Division also continues to manage program income as loans initially made under NSP repay.

A list of TDHCA programs available for administrators in State Fiscal Year ("SFY") 2015, organized by their Division, follows:

Community Affairs Division

- o Community Services Block Grant ("CSBG") Program
- o Comprehensive Energy Assistance Program "(CEAP")
- o Emergency Solutions Grants Program ("ESG")
- o Homeless Housing and Services Program ("HHSP")
- o Section 8 Housing Choice Voucher Program ("Section 8")
- o Weatherization Assistance Program ("WAP")

HOME Investment Partnerships ("HOME") Program Division

- o Contract for Deed Conversion Program
- o Single Family Development
- o Tenant-Based Rental Assistance ("TBRA")
- o Homebuyer Assistance Program ("HBA")
- o Homeowner Rehabilitation Assistance ("HRA") Program

Housing Trust Fund ("HTF")/Office of Colonia Initiatives ("OCI") Division

- o Amy Young Barrier Removal Program
- o Colonia Self-Help Center ("SHC") Program
- o Contract for Deed Conversion Program Assistance Grants
- o Texas Bootstrap Loan Program

Manufactured Housing Division

Multifamily Finance Division

- o Housing Tax Credit ("HTC") Program
- o Multifamily Bond Program
- o HOME Multifamily Rental Housing Development

Section 811 PRA Program Division (a pilot program in development)

Texas Homeownership Division

- o My First Texas Home Program
- o Mortgage Credit Certificate ("MCC") Program
- o Texas Statewide Homebuyer Education Program

COMMUNITY AFFAIRS DIVISION

The Community Affairs Division offers the Community Services Block Grant Program ("CSBG"), Comprehensive Energy Assistance Program ("CEAP"), Emergency Solutions Grants Program ("ESG"), Homeless Housing and Services Program ("HHSP"), Section 8 Housing Choice Voucher Program ("Section 8") and Weatherization Assistance Program ("WAP").

COMMUNITY SERVICES BLOCK GRANT PROGRAM

CSBG receives funds from the U.S. Department of Health and Human Services ("USHHS") for CSBG-eligible entities and other human service delivery

CSBG funds help organizations that provide case management to transition households out of poverty

organizations to fund 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 income-eligible persons.

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 each 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 42 CSBG-eligible entities and other human service delivery organizations to fund. Five percent of the State's CSBG allocation is used for discretionary activities, with a different statewide focus every two years. Current activities include(1) providing emergency disaster relief assistance to persons impacted by a natural or man-made disaster; (2) supporting statewide initiatives from national organizations that represent CSBG funded entities to coordinate reports and provide training and technical assistance to CSBG-eligible entities and (3) supporting a statewide initiative to provide training and technical assistance to organizations providing services to homeless persons and persons at-risk of homelessness and, to provide training and technical assistance to agencies administering the CSBG funds. 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 farmworkers 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 ratio of inverse population density is given 2 percent weight.

CSBG funding for FY 2015 is estimated at $28,230,378. The exact 2015 allocation is not known at this time; however, it is anticipated that CSBG funding will be reduced.

> 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 may call Rita Gonzales-Garza, Community Affairs Division, at (512) 475-3905.

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

FUNDING SOURCE: USHHS

TYPE OF ASSISTANCE: Grants

RECIPIENTS: CAAs and other human service delivery organizations

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

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

CEAP is funded by the USHHS' Low Income Home Energy Assistance Program ("LIHEAP"). The purpose of CEAP is to provide energy assistance to income-eligible households. TDHCA administers the program through a network of 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).

CEAP funding for FY 2015 is unknown at this time and will depend on federal funding levels.

CONTACT: To connect to the local CEAP provider, persons needing assistance may go online at http://www.tdhca.state.tx.us/texans.htm or call 1-877-399-8939 from a landline phone. Program administrators can call Doug Misenheimer, Community Affairs Division, at 512-936-7824.

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

FUNDING SOURCE: USHHS' LIHEAP 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

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.

TDHCA programs its ESG funds regionally for each of the HUD-designated Continuum of Care ("CoC") Regions according to a combination of the region's proportionate share of the state's total homeless population, based on the Point-in-Time count submitted to HUD by the CoCs, and the region's proportionate share of people living in poverty, based on the American Community Survey ("ACS") poverty data published by the Census Bureau. For the purposes of distributing funds, the percentage of statewide homeless population is weighted at 75% while the percentage of statewide population in poverty is weighted at 25%. For the 2014 ESG application cycle, the top scoring applications in each CoC region were recommended for funding, based on the amount of funds available for that region. The Department received 43 applications and funded 25 entities for a total of $7,933,970.

ESG anticipated funding for state FY 2015 is $8,239,076.

> 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.

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

> FUNDING SOURCE: HUD

> TYPE OF ASSISTANCE: Grants

> RECIPIENTS: Local governments and nonprofit entities

> TARGETED BENEFICIARIES: Homeless persons or those at risk of homelessness; persons at-risk of homelessness who receive homelessness prevention assistance must have incomes less than 30 percent Area Median Family Income ("AMFI")

HOMELESS HOUSING AND SERVICES PROGRAM

HHSP was established by the 81st Texas Legislature and codified in statute by the 82nd 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.

The 83rd Legislature identified $10 million in General Revenue funds for the 2014-2015 biennium. Five million will be allocated to the designated urban areas in PY 2015. The second $5 million will be available to the designated urban areas after the beginning of PY 2015 and after the area has expended all PY 2014 funds.

CONTACT: HHSP Sub-grantees may be found by calling the Housing Resource Center at 800-525-0657. Program administrators can call Gideon Agboola, Community Affairs Division, at (512) 475-3809.

> **ONLINE DOCUMENTS:** More HHSP information may be accessed online at http://www.tdhca.state.tx.us/community-affairs/hhsp/.
>
> **FUNDING SOURCE:** General Revenue 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 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 in some cases contracts with units of local governments, CAAs and public housing authorities to assist with the administration of its approximately 850 housing choice vouchers. The Department administers vouchers in 22 counties.

The TDHCA Section 8 Program generally 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 AMFI. 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 Program funding for FY 2015 is unknown at this time and will depend on federal funding levels.

> **CONTACT:** Individuals needing assistance may 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. The Community Affairs Division can be reached at (512) 475-3884 or 1-800-237-6500.
>
> **ONLINE DOCUMENTS:** Additional documentation, including the Section 8 Plan, may be accessed at the TDHCA website at http://www.tdhca.state.tx.us/section-8/.
>
> **FUNDING SOURCE:** HUD
>
> **TYPE OF ASSISTANCE:** Rental subsidy
>
> **RECIPIENTS:** Households at or below 50 percent AMFI

WEATHERIZATION ASSISTANCE PROGRAM

WAP is funded by the U.S. Department of Energy ("DOE") and USHHS' LIHEAP. WAP allocates funding to help low-income households control energy costs through the installation of weatherization (energy-efficient) measures and energy conservation education. The Department administers WAP through a network of 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 for the LIHEAP WAP and 200 percent of federal poverty for DOE WAP, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

The allocation formula for WAP uses the following five factors and corresponding weights to allocate its funds by county; non-elderly poverty household factor (40 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 WAP funding for FY 2015 is unknown at this time and will depend on federal funding levels.

> **CONTACT:** To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online http://www.tdhca.state.tx.us/texans.htm. Program administrators can call Doug Misenheimer, Community Affairs Division at 512-936-7824.
>
> **ONLINE DOCUMENTS:** The Energy Assistance Plans and Rules may be accessed from the TDHCA website at http://www.tdhca.state.tx.us/community-affairs/wap/.
>
> **FUNDING SOURCE:** DOE WAP and USHHS' 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 for the LIHEAP WAP and 200 percent of federal poverty for DOE WAP.

HOME DIVISION

The HOME Division may offer 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 Program (HOME) is authorized under the Cranston-Gonzalez National Affordable Housing Act (42 USC Section 12701 et. seq.) and receives funding from HUD.

The HOME Homebuyer Program provides down payment and closing cost assistance.

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 diverse affordable housing needs of lower income Texans. To achieve this purpose, the HOME Program provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other eligible entities to provide assistance to eligible households. Annual HOME funds awarded by HUD under this plan are made available on a regional basis utilizing the Regional Allocation Formula ("RAF"). The HOME RAF can be found in the TDHCA Allocation Plan section of this Action Plan. TDHCA also periodically releases deobligated and program income funds to enhance programmatic activity that is not subject to the RAF. 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 Texas Government Code §2306.111(c) 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 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 Department's energy efficiency rules. .

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 ("NOFAs").

SINGLE FAMILY DEVELOPMENT

Single Family Development is a CHDO set-aside activity. CHDO activities include acquisition and new construction or acquisition of affordable 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 made available as specified in published NOFAs.

TENANT-BASED RENTAL ASSISTANCE

Tenant-Based Rental Assistance ("TBRA") provides rental subsidy, security and utility deposit assistance. This program 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. If available, additional funds may be set-aside to provide assistance beyond 24 months for individuals that meet certain program requirements. A HOME assisted tenant must also participate in a self-sufficiency program. This program can also be used to address housing issues arising from disasters, including state- or federally-declared disasters. These funds are made available as specified in published NOFAs.

HOMEBUYER ASSISTANCE PROGRAM

The Homebuyer Assistance Program ("HBA") provides down payment and closing cost assistance to eligible homebuyers for the acquisition of affordable single-family housing. Funds may also be made available to perform accessibility modifications. This program can also be used to address housing issues arising from disasters, including state- or federally-declared disasters. These funds are made available as specified in published NOFAs.

HOMEOWNER REHABILITATION ASSISTANCE PROGRAM

The Homeowner Rehabilitation Assistance ("HRA") 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 disasters, including state- or federally-declared disasters. These funds are awarded as specified in published NOFAs.

SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2015

The HOME Program anticipates receiving an estimated $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 funding available for distribution.

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.

ONLINE DOCUMENTS: See the *State of Texas Consolidated Plan: One Year Action Plan* at http://www.tdhca.state.tx.us/housing-center/pubs.htm for further details on the HOME

Program. The HOME Program Rule may be accessed from the TDHCA website at http://www.tdhca.state.tx.us/home-division/.

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Loans and grants

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

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

HOUSING TRUST FUND/OFFICE OF COLONIA INTIATIVES DIVISION

One division administers both Housing Trust Fund ("HTF") programs and Office of Colonia Initiatives ("OCI") programs. For the 2014/2015 biennium, the HTF offers the Amy Young Barrier Removal Program and Contract for Deed Conversion Program Assistance Grants. For the same biennium, OCI offers the Colonia Self-Help Center ("SHC") Program and the Texas Bootstrap Loan Program.

HOUSING TRUST FUND PROGRAMS

The HTF Program receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from

The OCI's Texas Bootstrap Loan Program provides loans to improve existing residential housing through sweat-equity.

previous projects funded with HTF allocations. The HTF is the only State-funded affordable housing program. Funding is awarded as loans or grants to nonprofits, units of local government, councils of government, local mental health authorities, public agencies and public housing authorities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households. The HTF funding level of $11,825,000 (including program income) for SFY 2014-2015 was programmed through the *2014-2015 Housing Trust Fund Biennial Plan* and NOFAs were released in accordance with the Plan. In accordance with Rider 16 of the General Appropriations Act (83rd Regular Legislative Session)*,* 10 percent of the annual allocation is transferred to the Texas Veteran's Commission for the purpose of administering a Veterans Housing Assistance Program.

Amy Young Barrier Removal Program

The Amy Young Barrier Removal Program provides one-time grants of up to $20,000 to persons 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 for persons who are blind or visually impaired and persons who are deaf or hard of hearing.; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

Contract for Deed Conversion Program Assistance Grants

The Contract for Deed Conversion Program Assistance Grants provides capacity building grants to nonprofit organizations providing training and technical assistance to colonia residents at or below 60% AMFI that have a contract for deed. This program will convert contracts for deed into warranty deeds that convey title to colonia residents.

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 Glynis Laing, HTF Division, at (512) 936-7800 or HTF@tdhca.state.tx.us.

ONLINE DOCUMENTS: The HTF Rule and Funding Plan may be accessed from the TDHCA website at http://www.tdhca.state.tx.us/htf.

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: Units of local government, non-profit organizations, for-profit organizations, and public housing authorities.

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

OFFICE OF COLONIA INITIATIVES PROGRAMS

Colonia Self-Help Center Program

Colonia SHCs were established in Cameron/Willacy, El Paso, Hidalgo, Starr and Webb counties per Texas Government Code §2306.582. The Department also established Colonia SHCs in Maverick and Val Verde counties due to their large population of colonia residents and their designation as economically distressed counties. The operation of the Colonia SHCs is funded through a 2.5% set-aside from the Community Development Block Grant ("CDBG") Program, a federal entitlement program administered by the Texas Department of Agriculture. The Colonia SHC Program also allows the Department to establish a Colonia SHC in any other county if the Department deems it necessary and appropriate and that 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 capacity to operate a Colonia SHC.

The 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.

Estimated funding for the PY 2014 the Colonia SHC Program is $1,537,364. The funding for PY 2015 is currently unavailable.

More detail may be found in *Section 7: Colonia Action Plan*.

CONTACT: The OCI can be contacted at 1-800-462-4251. For more information, contact

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

ONLINE DOCUMENTS: Additional information may be access at the TDHCA website at http://www.tdhca.state.tx.us/oci/centers.

FUNDING SOURCE: HUD's CDBG Program

TYPE OF ASSISTANCE: Grants and forgivable loans

RECIPIENTS: Units of local government, nonprofit organizations, public housing authorities and CAAs

TARGETED BENEFICIARIES: Households at or below 80% AMFI within targeted colonias

Texas Bootstrap Loan Program

The Texas Bootstrap Loan Program provides loans to eligible applicants that participate in self-help housing programs overseen by state-certified nonprofit owner-builder housing providers ("NOHPs"). Known as the Owner-Builder Loan Program in 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 through sweat-equity. This program is funded through the HTF. At least two-thirds of Texas Bootstrap loans each fiscal year must be made to borrowers whose property is in a census tract that has a median household income that is not greater than 75 percent of the median state household income.

Texas Bootstrap Loan Program funding for FY 2015 is $5,000,000.

More detail can be found in *Section 7: Colonia Action Plan.*

> CONTACT: Individuals and program administrators can call OCI at 1-800-462-4251 or go online at http://www.tdhca.state.tx.us/oci.

> ONLINE DOCUMENTS: Additional information may be accessed at the TDHCA website at http://www.tdhca.state.tx.us/oci/bootstrap.jsp.

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

> TYPE OF ASSISTANCE: Repayable loans at 0% interest RECIPIENTS: Nonprofit organizations and/or SHC

> TARGETED BENEFICIARIES: Households at or below 60 percent AMFI

MANUFACTURED HOUSING DIVISION

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

The Manufactured Housing Division licenses manufactured housing developers, maintains ownership records, and inspects manufactured properties throughout the state.

The Manufactured Housing Division records ownership of over 60,000 homes per year and inspect over 12,000 home installations per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. Additionally, on behalf of the Department, the Manufactured Housing Division inspects and licenses Migrant Labor Housing Facilities. The Manufactured Housing Division handles over 94,000 incoming calls per year in its customer service 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

MULTIFAMILY FINANCE DIVISION

The Multifamily Finance Division administers the Housing Tax Credit ("HTC") Program, the Multifamily Bond Program and, the HOME Multifamily Rental Housing Development Program.

HOUSING TAX CREDIT PROGRAM

The HTC Program receives authority from the U.S. Treasury Department to provide tax credits to nonprofits organizations or for-profit developers. The tax credits are sold to investors, by decreasing the need to incur and service debt, the equity generated through that sale allows the property owners to lease units at reduced rents. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 60 percent of the AMFI. The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (Code), as amended, 26 USC Section 42.

There are two different housing tax credit programs: the 9% Competitive HTC Program and the 4% Non-competitive HTC Program. Under the Competitive HTC Program, the Code authorizes tax credits in the amount of $2.30 per capita of the state population. TDHCA is the only entity in the state with the

The HTC Program is one of the primary means of directing private capital toward the development affordable rental housing for low-income households.

authority to allocate HTCs under these programs. As required by the Code the TDHCA develops the HTC Program Qualified Allocation Plan ("QAP") which establishes the 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 Texas Government Code §§2306.111(d)(3) and 2306.1115. The HTC RAF can be found in the TDHCA Allocation Plan section of this *Action Plan*. These credits are awarded regionally through a competitive application process where each application is scored based on certain selection criteria reflected in the QAP. Moreover, there are eligibility and threshold requirements that must be met pursuant to the QAP and Uniform Multifamily Rules. Once reviews of the applications have been completed, the Board considers the recommendations of TDHCA staff and determines a final award list. The 9% Competitive HTC Program has an annual application cycle with pre-applications submitted in January, full applications submitted in March and awards made in July.

The estimated HTC state housing credit ceiling amount for FY 2015 is approximately $60,830,844.

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

Eligible activities under the HTC Program include the new construction, reconstruction or rehabilitation of residential units that will be required to maintain affordable rents for an extended period of time. Rehabilitation developments must meet a minimum threshold for rehabilitation costs per unit. The minimum threshold varies depending on both the age of the property and the other financing involved in the development and are further identified in Chapter 10 of the Uniform Multifamily Rules, Section 10.101(b)(3).

In an effort to promote greater energy efficiency, the HTC Program requires developments to adhere to the statewide energy code and provide Energy Star Rated appliances. There are also additional threshold and/or selection criteria 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) or greater cooling units and numerous green building initiatives.

MULTIFAMILY BOND PROGRAM

The TDHCA issues tax-exempt and taxable multifamily bonds under its Private Activity Bond ("PAB") Program to provide loans for the development of affordable rental housing to nonprofit and for-profit developers who assist very low- to moderate-income Texans. The authority to issue PABs is derived from the Internal Revenue Code and the state's PAB program is administered by the Texas Bond Review Board ("BRB"). Pursuant to Section 1372 of the Texas Government Code, approximately 22 percent of the annual private activity volume cap is set aside for multifamily developments and available to various issuers to finance multifamily developments. Of this amount, 20 percent, or approximately $116 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the sub-ceilings of the PAB program that have not been reserved collapse into one allocation pool. This is an opportunity for TDHCA to apply for additional allocation which allows TDHCA to issue multifamily bonds in excess of the set-aside of $116 million.

Issuers submit applications on behalf of development owners to the BRB, utilizing the lottery process or through the waiting list established by the issuer. Eligible bond issuers in the state include TDHCA, Texas State Affordable Housing Corporation ("TSAHC") and various local issuers that comprise the thirteen state service regions. Applications submitted to TDHCA under the PAB program are scored based on scoring criteria identified in the Multifamily Housing Revenue Bond Rules and ranked based on the following priority designations pursuant to Chapter 1372 of the Texas Government Code. The priority designation is elected by the Owner and establishes the income level the development will serve.

- **Priority 1:**
  - o 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
  - o 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
  - o 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, Metropolitan Statistical Area (MSA) or Primary Metropolitan Statistical Area (PMSA) in which the census tract is located.

- **Priority 2:**
  - o Set aside 80 percent of units rent capped at 30 percent of 60 percent of AMFI
  - o Up to 20 percent of the units can be market rate

- **Priority 3:**
  - o Any qualified residential rental development

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

In line with the Department's energy efficiency efforts, the Multifamily Bond Program requires applicants to adhere to the statewide energy code and provide Energy Star Rated appliance. Moreover, the scoring criteria in the Multifamily Housing Revenue Bond Rules offers points for the use of energy-efficient alternative construction materials including R-15 wall and R-30 ceiling insulation, 14 SEER (seasonal energy efficiency ratio) or greater cooling units and green building initiatives.

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 NOFAs and are available to CHDOs.

The Tax Credit Assistance Program ("TCAP") was a program created through ARRA, successfully completed and with full reports in the 2013 SLIHP. Repayment Income from TCAP Loans accrued in the amount of approximately $6 million was approved in November 2014 by the Board for programming. The Department plans to make those funds available through a NOFA for Applicants also applying for Housing Tax Credits in the form of interest bearing debt to create a source of incoming repayments that will further the Department's mission to create more affordable housing. The NOFA may give priority to rural rental rehabilitation developments and mixed-income developments in High Opportunity Areas.

Reporting on Repayment Income from TCAP and any potential new program that uses repayment income from TCAP will take place in the 2016 SLIHP.

> **CONTACT:** For a list of HTC, PAB and HOME properties funded through TDHCA, contact TDHCA by phone at 1-800-525-0657 or online at http://www.tdhca.state.tx.us/multifamily/housing-tax-credits-4pct/index.htm. For a list of apartment vacancies in your area, contact TDHCA by phone at 1-800-525-0657 or online at http://tdhca.state.tx.us/texans.htm. Program administrators can contact the HTC, Multifamily Bond and HOME Multifamily programs at (512) 475-3340.

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

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

> **TYPE OF ASSISTANCE:** HTCs, PABs and HOME loans.

> **RECIPIENTS:** For-profit entities, non-profit organizations and CHDOs.

> **TARGETED BENEFICIARIES:** Households at or below 60% AMFI

SECTION 811 PROJECT RENTAL ASSISTANCE PROGRAM

The Section 811 Project Rental Assistance ("PRA") program provides project-based rental assistance for extremely low-income persons with disabilities linked with voluntary long-term services. The program is made possible through a partnership between TDHCA, the Texas Health and Human Services Commission ("HHSC") and eligible multifamily properties funded by TDHCA. TDHCA is still working to finalize the agreement with HUD that will govern this program, and the descriptions herein assume that this agreement will promptly and successfully be concluded.

Project rental assistance can be applied to new or existing multifamily developments owned by a nonprofit or private entity with at least 5 housing units that have received funding or are in the process of applying for funding through TDHCA's Multifamily Housing programs.

The program is limited to individuals who are part of the Target Population and receiving services through one of the HHSC agencies participating in the program. Each eligible household must have a qualified member of the Target Population that will be at least 18 years of age and under the age of 62 at the time of admission. All three target populations are eligible for community-based, long-term care services as provided through Medicaid waivers, Medicaid state plan options, or state funded services and have been referred to TDHCA through their service provider.

Target Populations:

- **People with disabilities living in institutions.** This population includes those that wish to transition to the community from nursing facilities and Intermediate Care Facilities and have an Intellectual Disability or Related Conditions and who may not have access to affordable housing in their community.
- **People with serious mental illness.** These individuals are engaged in services but face challenges due to housing instability. Stable, integrated, affordable housing would enable these individuals to have the opportunity to fully engage in rehabilitation and treatment, greatly improving their prospects for realizing their full potential in the community.
- **Youth with disabilities exiting foster care.** Youth exiting foster care often become homeless, particularly without the stability of long-term housing and comprehensive support services.

Only properties located in the following Metropolitan Statistical Areas ("MSAs") are eligible to participate in the program:

- Austin-Round Rock-San Marcos
- Brownsville-Harlingen
- Dallas-Fort Worth-Arlington
- El Paso
- Houston-Sugar Land-Baytown
- McAllen-Edinburg-Mission
- San Antonio-New Braunfels

The Section 811 Demonstration Program received a total award of $12,342,000 and anticipates implementing the program during SFY2015. The program will help extremely low-income individuals with disabilities and their families by providing between 300 and 400 new integrated supportive housing units in seven areas of the state.

CONTACT: For more information about the Section 811 PRA Program, visit http://www.tdhca.state.tx.us/section-811-pra/index.htm.

ONLINE DOCUMENTS: Documents that must be executed by a participating multifamily development can be found by visiting: http://www.tdhca.state.tx.us/section-811-pra/documents-for-execution.htm.

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

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Project-Based Rental Assistance

RECIPIENTS: New or existing multifamily developments owned by a nonprofit or private entity with at least 5 housing units that have received funding or are in the process of applying for funding through TDHCA's Multifamily Housing programs.

TARGETED BENEFICIARIES: The program is limited to individuals who are part of the Target Population and receiving services through one of the HHSC agencies participating in the program. Each eligible household must have a qualified member of the Target Population that will be at least 18 years of age and under the age of 62 at the time of admission. The Program is only available in limited areas.

TEXAS HOMEOWNERSHIP DIVISION

The Homeownership Division offers the My First Texas Home Program, Mortgage Credit Certificate Program ("MCC"), and the Texas Statewide Homebuyer Education Program.

MY FIRST TEXAS HOME PROGRAM

2014 Lenders and Loan Officers of the Year with TDHCA Board of Directors and Texas Homeownership Program Staff

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 unusual 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 differ slightly from those previously required of a tax-exempt mortgage revenue bond program. The program continues to be offered through a network of participating lenders. The program also continues 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.

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 categories 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 2015: $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.

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

ONLINE DOCUMENTS: The TMP Rules may be accessed from the TDHCA website at http://www.tdhca.state.tx.us/homeownership.

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

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

ADMINISTRATORS: Participating mortgage lenders.

RECIPIENTS: Households 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 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 is not funded through the sale of tax-exempt mortgage revenue bonds. However, borrowers must continue to meet the more restrictive eligibility requirements of the MCC Program.

Projected MCC funding for FY 2015: $250,000,000

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

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

FUNDING SOURCE: Conversion of single family private activity bond authority.

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

ADMINISTRATORS: Participating mortgage lenders.

RECIPIENTS: Households 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.

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 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, made the decision to transfer the day to day administration of the program to 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 individual seeking homebuyer education and counseling services.

Projected Texas Statewide Homebuyer Education Program funding for FY 2015: $50,000

CONTACT: Individuals seeking homebuyer classes may search for providers in their area online at http://www.texasfinancialtoolbox.com/. For more information on TSHEP workshops or to become a certified homebuyer counselor, call the TSAHC at 512-220-1171.

ONLINE DOCUMENTS: For more information go to http://www.tsahc.org/homeownership/for-housing-counselors.

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

CSBG activities can be instrumental in preventing homelessness in the lowest-income populations. Activities for CSBG program include: 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 income-eligible 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 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 as well as family attributes such as elderly, persons with disabilities, households with young children) 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.

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

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

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 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. A specialized program within the Section 8 Program is the Project Access vouchers, used to assist persons with disabilities in exiting institutions into housing in the community.

SECTION 811 PROJECT RENTAL ASSISTANCE PROGRAM

The Section 811 PRA program provides project-based rental assistance for extremely low-income persons with disabilities linked with long term services. The program is made possible through a partnership between TDHCA, the HHSC and eligible multifamily properties funded by TDHCA. The Section 811 PRA program creates the opportunity for persons with disabilities to live as independently as possible through the coordination of voluntary services and providing a choice of subsidized, integrated rental housing options.

TENANT-BASED RENTAL ASSISTANCE PROGRAM

The HOME Program's TBRA provides rental subsidy, security and utility deposit assistance. This program 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. If available, funds may be reserved to provide additional assistance for up to 60 months for

tenants that meet certain program requirements. The HOME assisted tenant must participate in a self-sufficiency program.

B. MULTIFAMILY DEVELOPMENT

HOUSING TAX CREDIT PROGRAM, MULTIFAMILY BOND PROGRAM, HOME MULTIFAMILY RENTAL HOUSING DEVELOPMENT PROGRAM

The HTC, Multifamily Bond and Multifamily HOME Rental Housing Development programs serve extremely low-, very low-, low- and moderate-income households and must meet long-term rent restrictions. These programs are designed to provide a source of financing for the development of affordable housing, maximize the number of affordable units added to the state's housing supply, ensure that the state's affordable housing supply is well maintained and operated, serve as a credit to the communities in which affordable housing is constructed and operated and prevent losses in the state's supply of affordable housing. Owners that receive funding for the construction, acquisition or rehabilitation of multifamily properties are required to offer a variety of tenant supportive services designed to meet the needs of the residents of the development.

(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 SHC Program provides outreach, education and technical assistance to colonia residents in support of their preparations to become homebuyers or to maintain homes. Colonia SHCs provide technical assistance in credit and debt counseling, housing finance, contract for deed conversions, and capital access for mortgages. The Colonia SHCs also offer training in grant writing, housing rehabilitation, new construction, surveying and platting, and construction skills training. Lastly, the Colonia SHCs operate tool libraries to support self-help construction by colonia residents. TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

To ensure uniform quality of the homebuyer education provided throughout the state, TSAHC 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. HOMEBUYER ASSISTANCE

CONTRACT FOR DEED CONVERSION PROGRAM

HOME's Contract for Deed Conversion Program provides funds to convert an eligible contract for deed into a traditional mortgage. This is achieved by offering assistance to eligible colonia residents 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.

CONTRACT FOR DEED CONVERSION PROGRAM ASSISTANCE GRANTS

The HTF's Contract for Deed Conversion Program Assistance Grants supports nonprofits and units of local government in assisting eligible colonia households in converting their contracts for deeds into warranty deeds. All conversions must benefit colonia residents earning 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 competitive interest rate mortgage 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 competitive interest rate mortgage 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.

HOME - HOMEBUYER 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. 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. All HOME assisted homebuyers must attend a homebuyer counseling class.

MORTGAGE CREDIT CERTIFICATE PROGRAM – NON-TARGETED FUNDS

The Texas Homeownership Division's MCC provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit currently equals 40 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 MCC provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit currently equals 40 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.

C. SINGLE-FAMILY DEVELOPMENT

SINGLE FAMILY DEVELOPMENT

The HOME Programs' Single Family Development activity provides funding to 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 OCI'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 7: Colonia Action Plan.*

(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 HTF's Amy Young Barrier Removal Program provides one-time grants of up to $20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications to their housing units 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"), the Department's Energy Efficiency rules, 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 Texas Government Code §2306.514.

B. WEATHERIZATION

WEATHERIZATION ASSISTANCE PROGRAM

The purpose of Community Affairs' WAP is to provide cost-effective weatherization measures to improve the energy efficiency of income-eligible client households. In order to provide weatherization measures for a dwelling, the household must meet income-eligibility criteria and the measures must meet specific energy-savings goals. 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) 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

The Department reserves a portion of the State's annual CSBG discretionary funds to provide emergency disaster relief to income-eligible persons who live in communities impacted by a natural or man-made disaster. The CSBG emergency disaster relief funds are distributed to CSBG-eligible entities and other human service delivery organizations 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, Title 10, part 1 Chapter 1, subchapter A §1.19 and Texas Government Code §2306.111, the HOME Program utilizes deobligated and available funds for disaster relief through Homeowner Rehabilitation Assistance, Homebuyer Assistance and TBRA programs in communities that are not designated as participating HUD HOME jurisdictions. HOME disaster funds are designed specifically to assist eligible households who are affected by a natural disaster, with emphasis on assisting those who have no other means of assistance, or as gap financing after any other federal assistance. Assisted households must have an income that is at or below 80 percent AMFI.

TDHCA GOALS AND OBJECTIVES

The Strategic Plan goals reflect program performance based upon measures developed with the State's Legislative Budget Board ("LBB") and the Governor's Office of Budget, Planning and Policy ("GOBPP"). The 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 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 LBB.

The State's Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The targets reflected in this document are based on the Department's current goals and targets as approved by the LBB for FY 2014-2015.

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 83rd 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 2014 goals, the 2014 actual performance and the goal for 2015. Targets for 2014 and 2015 were updated through the FY2014-2015 Legislative Appropriations Request unless otherwise noted.

Goals one through five are established through interactions between TDHCA, the LBB and the Legislature. They are referenced in the General Appropriations Act enacted during the most recent legislative session.

GOAL 1: TDHCA WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW-, LOW- AND MODERATE-INCOME PERSONS AND FAMILIES.

Strategy 1.1

Provide federal mortgage loans and Mortgage Credit Certificates (MCCs), through the Single-Family Mortgage Revenue Bond Program

Strategy Measure	2014 Target	2014 Actual	% of Goal	2015 Target
Number of households assisted through the My First Texas Home Program	2,144	3,256	151.9%	2,117

Explanation of Variance: Restrictions on downpayment assistance (DPA) programs in non-government assisted loans, including a prohibition against seller-funded DPA, have made TDHCA assisted loans and MCC programs more attractive.

Strategy 1.2

Provide federal housing loans and grants through the HOME Investment Partnership (HOME) Program for affordable single family housing

Strategy Measure	2014 Target	2014 Actual	% of Goal	2015 Target
Number of households assisted with Single Family HOME Funds	433	659	152.2%	351

Explanation of Variance: Reservation System usage combined with the use of deobligated fund balances and program income have increased the number of single family households served.

Strategy 1.3

Provide funding through the Housing Trust Fund for affordable single family housing

Strategy Measure	2014 Target	2014 Actual	% of Goal	2015 Target
Number of single-family households assisted through the Housing Trust Fund Program	200	235	117.5%	200

Explanation of Variance:

The number of households served is above the Target because Administrators were closing on their Bootstrap loan commitments with previous (2012-2013) biennia funding.

Strategy 1.4

Provide federal rental assistance through Section 8 certificates and vouchers

Strategy Measure	2014 Target	2014 Actual	% of Goal	2015 Target
Number of households assisted through Statewide Housing Assistance Payments Program	1,098	878	80.0%	1,120

Explanation of Variance: The program is currently restricted to issuing 140 Project Access vouchers before standard Section 8 vouchers can be issued. Due to the length of time it takes to issue Project Access vouchers, issuing vouchers has been difficult for the program area, resulting in

fewer vouchers being issued. This is combined with an overall decrease in Federal funding to the program.

Strategy 1.5

Provide federal tax credits to develop rental housing for very low income and low income households

Strategy Measure	2014 Target	2014 Actual	% of Goal	2015 Target
Number of multifamily households assisted through the Housing Tax Credit Program	6,400	8,918	139.3%	6,400

Explanation of Variance:

The figure exceeds target primarily due to the number of non-Competitive tax credit awards combined with the typical annual increase in the credit ceiling.

Strategy 1.6

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2014 Target	2014 Actual	% of Goal	2015 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	1,150	434	37.7%	1,150

Explanation of Variance: Economic conditions in the bond markets have made it difficult for developers to submit a financially feasible application for 4% credits and private activity bonds in 2014. Equity markets have seen favorable pricing; however, the economic conditions in the bond markets have not resulted in financing terms that would yield beneficial results. Moreover, 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	2014 Target	2014 Actual	% of Goal	2015 Target
Number of information and technical assistance requests completed	7,000	7,778	111.1%	7,000

Explanation of Variance:

The number of information and technical assistance requests handled by the Housing Resource Center (HRC) varies based on economic conditions across the state. Throughout SFY2013 - SFY2014 the HRC has experienced a consistently higher volume of requests due to 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	2014 Target	2014 Actual	% of Goal	2015 Target
Number of technical assistance contacts and visits conducted by the field offices	1,200	1,123	93.6%	1,200

Explanation of Variance:

The number of Contacts/Visits is below the YTD Expected target due to the two quarter vacancy of the Laredo Field Office.

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	2014 Target	2014 Actual	% of Goal	2015 Target
Number of persons assisted through homeless and poverty related funds	674,828	687,908	101.9%	652,055

Explanation of Variance: None needed.

Strategy Measure #2	2014 Target	2014 Actual	% of Goal	2015 Target
Number of persons assisted that achieve incomes above poverty level.	1,100	1,262	114.7%	1,100

Explanation of Variance:

Texas economy and continued job growth created opportunities for increased wages reflected in increased performance.

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	2014 Target	2014 Actual	% of Goal	2015 Target
Number of Households Receiving Energy Assistance	146,545	193,491	132.0%	146,545

Explanation of Variance: A onetime payout of the System Benefit Fund to households lowered the amount of their utility bills. Thus, the CEAP program needed to provide less assistance per household which resulted in additional households being served.

Strategy Measure#2	2014 Target	2014 Actual	% of Goal	2015 Target
Number of dwelling units weatherized through Weatherization Assistance Program	2,822	5,543	196.4%	2,822

Explanation of Variance: Subrecipients received additional funding through a short-term contract during the fiscal year resulting in increased production.

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	2014 Target*	2014 Actual	% of Goal	2015 Target
Total number of onsite reviews conducted.	848	998	117.7%	862

Explanation of Variance: The target was underestimated; it is difficult to predict this target because onsite reviews and UPCS inspections both accounted for in the measure) are not always conducted in the same quarter.

In accordance with HB1 of the 82nd 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	2014 Target*	2014 Actual	% of Goal	2015 Target
Total number of contract monitoring reviews conducted.	183	177	96.7%	183

Explanation of Variance: None needed.

In accordance with HB1 of the 82nd 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	2014 Target	2014 Actual	% of Goal	2015 Target
Number of manufactured housing statements of ownership and location issued	70,000	53,113	75.9%	70,000

Explanation of Variance: This measure is under the targets amount due to the number of applications received incomplete, currently about 34.21%, but which will be resubmitted for issuance.

Strategy 5.2

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2014 Target	2014 Actual	% of Goal	2015 Target
Number of installation reports received	9,000	13,507	150.0%	9,000

Explanation of Variance: The measure is over the targeted projection, which is desirable. There were 13,507 successfully completed inspections out of a total of 14,338 attempted inspections. There were only 831 attempted inspections that were not inspected due to lack of accessibility. The Department is exceeding the program's statutory requirement to inspect at least 75% of installation inspections received. The year-to-date inspection rate (calculated by the number of installation inspections conducted divided by the number of installation records received) is 96.31% (percentage includes inspection reports that were received in previous reporting periods and conducting re-inspections to confirm deviations have been corrected). The percentage of successfully completed inspections (actual inspections divided by total attempts) is 94.20%. The August total includes inspection results (154) from September 2013 through May 2014 that were not previously reported because the inspection results had not been entered in the database prior to the reporting deadline.

Strategy 5.3

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2014 Target	2014 Actual	% of Goal	2015 Target
Number of complaints resolved	500	380	76.0%	500

Explanation of Variance: The Department has received fewer complaints than targeted, resulting in fewer complaints needing resolution.

Strategy Measure #2	2014 Target	2014 Actual	% of Goal	2015 Target
Average time for complaint resolution	180	69.7	38.7%	180

Explanation of Variance: The average time for resolution of complaints is lower than the targeted projection, which is desirable.

Strategy Measure #3	2014 Target	2014 Actual	% of Goal	2015 Target
Number of jurisdictional complaints received	450	394	87.6%	450

Explanation of Variance: This measure is lower than the targeted projection due to the receipt of fewer complaints than projected.

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 annual allocation for benefits of persons with disabilities who live in any area of this state.

Strategy Measure	2014 Target	2014 Actual	% of Goal	2015 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	$1,224,171	$4,617,275	377.2%	$1,224,171*

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 and special needs. It is important to note that funds from the Persons with Disabilities set-aside may be used anywhere in the state, and HOME general funds may only be utilized in non-participating jurisdictions, which are communities that do not receive HOME funds directly from HUD. The HOME Program's goal was exceeded by Administrators accessing HOME Persons with Disabilities funds as well as HOME general funds to serve households with a person with disabilities and special needs.

The 2015 target will be adjusted to reflect the 5% of the actual allocation of 2015 funds 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 ensuring an equitable distribution of funding.

2015 REGIONAL ALLOCATION FORMULA

Texas Government Code §§2306.111(d) and 2306.1115 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. Texas Government Code §2306.111(d) requires that the TDHCA RAF consider rural and urban areas in its distribution of program funding. Because of this, allocations for the HOME, HTC and HTF programs are allocated by rural and urban areas within each region.

As a dynamic measure of need, the RAF is revised annually to reflect updated demographic and resource data; respond to public comment; and better assess regional housing needs and available resources. The RAF is submitted annually for public comment. 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.

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.
    - Lack of Kitchen: Number of households lacking kitchen facilities.
    - Lack of Plumbing: Number of households lacking plumbing facilities.
- Availability factor:
    - Unoccupied Housing Units: Vacant units for rent or for sale.

HOME PROGRAM REGIONAL ALLOCATION FORMULA

The HOME RAF is specific to HOME's activities. First, because HOME assists both homeowners and renters, both homeowner data and renter data is used in the RAF for the need and availability factors. HOME single-family activities and multifamily activities are measured by different variables. Because HOME offers single-family rehabilitation, lack of kitchen and lack of plumbing are included in the HOME Single-family RAF to measure housing need.

Second, state law (Texas Government Code §2306.111) dictates that the Department shall expend 95 percent of its HOME funds for the benefit of non-Participating Jurisdictions that do not qualify to receive funds directly from HUD. Therefore, housing need and availability in the cities and counties that are Participating Jurisdictions are not included in the State's RAF. The 2015 RAF distributes funding for all HOME-funded activities with some exceptions for federal and state mandated set-

asides including CHDO Operating Expenses, Housing Programs for Persons with Disabilities and the Contract for Deed Conversion Program. The following tables demonstrate the combined regional funding distribution for all of the HOME activities distributed under the RAF, such as the CHDO developments, rental housing development and various single family activities.

HOME Single Family Program 2015 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	$ 276,942	5%	$ 222,272	$ 54,670
2	Abilene	$ 233,034	4%	$ 201,747	$ 31,287
3	Dallas/Fort Worth	$ 1,083,509	20%	$ 168,896	$ 914,613
4	Tyler	$ 652,491	12%	$ 468,273	$ 184,217
5	Beaumont	$ 380,449	7%	$ 276,967	$ 103,481
6	Houston	$ 349,870	6%	$ 126,584	$ 223,286
7	Austin/Round Rock	$ 592,827	11%	$ 69,005	$ 523,822
8	Waco	$ 370,746	7%	$ 202,576	$ 168,170
9	San Antonio	$ 309,931	6%	$ 140,099	$ 169,832
10	Corpus Christi	$ 307,742	6%	$ 171,910	$ 135,831
11	Brownsville/Harlingen	$ 435,120	8%	$ 256,382	$ 178,738
12	San Angelo	$ 240,101	4%	$ 128,703	$ 111,398
13	El Paso	$ 167,239	3%	$ 19,083	$ 148,156
	Total	$ 5,400,000	100%	$ 2,452,498	$ 2,947,502

HOME Multifamily Program 2015 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	$ 529,939	6%	$ 421,518	$ 108,422
2	Abilene	$ 364,591	4%	$ 324,162	$ 40,429
3	Dallas/Fort Worth	$ 1,802,911	19%	$ 343,727	$ 1,459,184
4	Tyler	$ 1,226,735	13%	$ 860,106	$ 366,629
5	Beaumont	$ 712,404	7%	$ 532,928	$ 179,476
6	Houston	$ 578,745	6%	$ 203,140	$ 375,605
7	Austin/Round Rock	$ 1,053,076	11%	$ 112,699	$ 940,377
8	Waco	$ 432,501	5%	$ 318,297	$ 114,203
9	San Antonio	$ 566,434	6%	$ 269,763	$ 296,671
10	Corpus Christi	$ 515,363	5%	$ 307,185	$ 208,178
11	Brownsville/Harlingen	$ 897,643	9%	$ 532,701	$ 364,942
12	San Angelo	$ 431,244	5%	$ 237,513	$ 193,731
13	El Paso	$ 388,415	4%	$ 33,695	$ 354,720
	Total	$ 9,500,000	100%	$ 4,497,433	$ 5,002,567

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

According to Texas Government Code §2306.111(d-1)(3), the RAF does not apply to activities with less than $3,000,000 of funding. Neither the Texas Bootstrap Loan Program nor the Contract for Deed Conversion Program Assistance Grants received more than $3,000,000. However, to be prepared for a possible increase in funding, the 2014 HTF RAF accounts for the activities of these two programs using affordable housing need and availability data. Texas Government Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have a reasonable opportunity to access funds. No HTF funds will be subject to the RAF for SFY 2015.

HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA

In accordance with Texas Government Code §§2306.111(d) and 2306.1115, TDHCA allocates 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 HTC RAF provides for a minimum of $500,000 in each rural and urban state service region, and the HTC allocation methodology 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 administer the HTC Program's rural regional allocation. Texas Department of Agriculture assists in developing criteria for rural regional allocation. Texas Department of Agriculture also participates in the evaluation and site inspection of rural developments proposed under the rural allocation.

HTC Program 2015 RAF

Region	Place for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	$ 1,848,842	4%	$ 684,665	$ 1,164,176
2	Abilene	$ 1,039,977	2%	$ 539,977	$ 500,000
3	Dallas/Fort Worth	$11,264,878	23%	$ 554,836	$ 10,710,042
4	Tyler	$ 2,378,669	5%	$ 1,378,231	$ 1,000,438
5	Beaumont	$ 1,596,143	3%	$ 868,271	$ 727,872
6	Houston	$ 9,859,025	20%	$ 500,000	$ 9,359,025
7	Austin/Round Rock	$ 4,153,997	8%	$ 500,000	$ 3,653,997
8	Waco	$ 1,828,097	4%	$ 542,538	$ 1,285,558
9	San Antonio	$ 4,404,575	9%	$ 500,000	$ 3,904,575
10	Corpus Christi	$ 1,659,216	3%	$ 515,487	$ 1,143,729
11	Brownsville/Harlingen	$ 5,813,664	12%	$ 836,618	$ 4,977,046
12	San Angelo	$ 1,259,885	3%	$ 500,000	$ 759,885
13	El Paso	$ 2,893,034	6%	$ 500,000	$ 2,393,034
	Total	$50,000,000	100%	$ 8,420,623	$ 41,579,377

Further, TDHCA is required by §42(m)(1) of the Internal Revenue Code and Texas Government Code §2306.6702 to develop an annual Qualified Allocation Plan ("QAP") to establish the procedures and requirements relating to the allocation of Housing Tax Credits. The QAP is revised annually in a

process that involves public input, Board approval and ultimately adoption by the Governor. Under the competitive HTC program, to be considered for an award of housing tax credits, an application must be submitted to TDHCA during the annual application acceptance period as published in the QAP. All applications must provide the required fee, application and supporting documentation as required by the QAP.

POLICY INITIATIVES

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

- Community Involvement

  o Interagency collaboration and engagement of stakeholders on specific issues

- Fair Housing

  o Provide assistance in a way that expands fair housing choice and opportunities for Texans and works to reduce service barriers affecting members of protected classes and low-income residents.

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 all Texans. This collaboration results in recommendations on how to improve the coordination of the department's 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 planning documents, such as the Consolidated Plan, that are 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:

Workgroup/Committees	Lead agency
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

Workgroup/Committees	Lead agency
Disability Advisory Workgroup ("DAW")	TDHCA
Governor's Commission for Women	Governor's Office
Housing and Health Services Coordination Council ("HHSCC")	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")	Health and Human Services Commission
Reentry Task Force	Department of Criminal Justice
Interagency Colonia Coordination Workgroup	Secretary of State
Interagency Workgroup on Border Issues	Secretary of State
Texas Interagency Council on the Homeless ("TICH")	TDHCA
Texas Foreclosure Prevention Task Force	Texas State Affordable Housing Corporation
Texas State Fair Housing Workgroup	TDHCA
Texas State Independent Living Council ("SILC")	Department of Assistive and Rehabilitative Services
Texas Coordinating Council for Veteran Services	Texas Veterans Commission
WAP Planning Advisory Committee ("PAC")	TDHCA

TDHCA is also involved in numerous national organizations that focus on 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

C-RAC is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government that administers the SHC, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents—who actually reside in the colonias to be assisted by the local Colonia SHC—to serve on the committee. The C-RAC reviews the county proposals and may make recommendations on contracts for the SCHs before they are considered for award by the Board.

Disability Advisory Workgroup

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 HHSCC is established in Texas Government Code §2306.1091. The Council's duties are to:

- Develop and implement policies to coordinate and increase state efforts to offer service-enriched housing;

- Identify barriers preventing or slowing service-enriched housing efforts, including barriers attributable to regulatory requirements, administrative limitations, limitations of funding and limited coordination;

- Develop a system to cross-educate staff in state housing and health services agencies to increase the number of staff with expertise in both areas;

- Identify opportunities for state housing and health service agencies to provide technical assistance and training to local housing and health services entities;

- Develop performance measures to track the progress of barrier elimination, coordination between housing and health services staff and the provision of technical assistance;

- Develop a biennial plan to implement the goals described; and

- Deliver a report of the Council's findings and recommendations to the governor and LBB by August 1st of each even-numbered year.

During the 83rd Regular Legislative session, House Bill 736 expanded the membership of this Council from 16 members to 17 members by adding a representative from the Texas Veterans Commission. Members include: the Executive Director of TDHCA; eight members appointed by the Governor; and eight members appointed by State Agencies. TDHCA provides clerical and advisory support. The Biennial Plans are available to the public on the TDHCA website at http://www.tdhca.state.tx.us/hhscc.

Texas Interagency Council for the Homeless

The TICH was created in 1989 to coordinate the State's homeless resources and services. This Council 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'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.

The TICH has four committees: Housing and Supportive Services; Homelessness Prevention; Data, Research and Analysis; and State Infrastructure. Each committee worked to update one section of the 2013 Annual Report, available on the TICH website at http://www.tdhca.state.tx.us/tich/index.htm.

In addition, the TICH has been meeting during 2013 and 2014 with the Continuums of Care ("CoCs") to coordinate homeless services. These efforts are reinforced by the 2011 update to HUD's 24 CFR §91 that require ESG recipients to expand consultation with community partners and CoCs in the formation of consolidated planning documents. The consultation must address the allocation of resources; development of performance standards and evaluation; and development of funding, policy and procedures for operating state-required Homeless Management Information Systems ("HMIS").

Texas State Fair Housing Workgroup

The Texas State Fair Housing Workgroup was convened by TDHCA to encourage resource and idea sharing between TDA, TDHCA, TWC, DSHS, and GLO, all of which receive HUD funds for housing-related activities. The group meets monthly and discusses topics such as fair housing training, Limited English Proficiency ("LEP") provisions, complaint direction, NOFA and application requirements, monitoring provisions, website improvements, and other relevant topics that assist state agencies in furthering fair housing choice as directed under the Phase 2 Analysis of Impediments.

Weatherization Assistance Program Planning Advisory Committee

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 income-eligible persons, including the weatherization and energy conservation problems. At the present time, the PAC consists of six members. Any additions to the PAC will be reviewed by the Department's Governing Board.

Historically, the PAC has met annually after the public hearing for the DOE plan. One member of the PAC is from the Texas Department of Aging and Disability Services ("DADS"), 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 DADS, TDHCA was awarded a $330,000 Real Choice Systems Grant from the Centers for Medicare and Medicaid Services in September 2011. This grant ended September 29, 2013, and therefore the 811 Team was not active in 2014 and is not listed in the chart above. The 811 Team was an advisory team to the Real Choice Systems Grant. As part of the grant, DADS and TDHCA partnership successfully completed the following activities: 1) applied for the HUD

Section 811 Project Rental Assistance ("PRA") Demonstration Program, 2) created and implemented a Housing and Services Partnership ("HSP") Academy and 3) built the Housing and Services for Persons with Disabilities Online Clearinghouse.

The HSP Academy was held May 14-15, 2013, in Dallas with 16 local community teams participating, with over 70 total participants. The grant paid for the Center and their subcontractors to assist with the implementation of the Academy. The goal of the Academy was to provide local communities with education and technical assistance to create affordable housing for people with disabilities in their communities.

The Housing and Services for Persons with Disabilities Clearinghouse is now available on the 2-1-1 Texas.org website. The Clearinghouse was released as a draft for public comment with an online survey. Based on public comment, the Clearinghouse was finalized and made live on the 2-1-1 Texas.org website in September 2013. To access the site, go to www.211texas.org and click on Aging and Disability Service Type, then click on Housing and Other. This Clearinghouse augments what information is available to persons with disabilities when contacting 211.

Additionally, TDHCA was notified in February 2013 that Texas was one of 13 states awarded a Section 811 PRA demonstration grant. TDHCA received the maximum grant amount of $12 million. This grant will provide project-based affordable housing for extremely low income persons with disabilities, in seven MSAs in Texas. The clients must meet one of the following target populations: 1) Persons Exiting Institutions, not including incarceration; 2) Youth with Disabilities Exiting Foster Care; and 3) Persons with Serious Mental Illness. TDHCA anticipates being able to fund between 20 and 40 properties for a total of an estimated 385 units. At this time HUD has not provided the Department with a contractual document for this program.

FAIR HOUSING

Through rule provision, outreach and training, and monitoring, TDHCA works to ensure that its housing and assistance programs are furthering fair housing choice and reducing barriers for protected classes and low income residents in Texas as required by HUD. The Texas Workforce Commission's ("TWC") Civil Rights Division is tasked with enforcing the State of Texas's Fair Housing Act, which was passed in 1989 and prohibits discrimination based on race, color, national origin, sex, religion, familial status, and disabilities in homeownership or rental housing opportunities. TDHCA is currently working with TWC to ensure that prospective applicants and residents are aware of TWC's complaint process and that Owners and Management Agents operating TDHCA monitored properties are aware of their responsibilities under the Federal and State Fair Housing Act. TWC is planning the implementation of a free, web-based fair housing training that will assist TDHCA in being able to offer an online training course covering Fair Housing law and landmark settlement cases.

Policy-Driven Action: The State of Texas's Phase 2 Analysis of Impediments ("AI") was submitted to HUD on November 8, 2013. To better track its goals under the AI, TDHCA created a Fair Housing Team in May, 2014. The Team will be essential in working across the agency to consolidate records of fair housing activities and set priorities and goals. Highlights of its current activities include but are not limited to the following:

Creation of improved fair housing web pages that expand on the previously developed page and improve housing discrimination complaint direction. The new website section was released in October, 2014 and includes the following resource pages: Fair Housing 101; Renters, Homebuyers, Housing Professionals resource pages; Elected Officials and Local Governments; Fair Housing Policy & Guidance; Training; Toolkits, Sample Forms, and Downloads; How To File a Complaint;

TDHCA Fair Housing Corner; External Newsfeeds; Find An Apartment; Join Our Email List; Contact Us. The new website section pulls together information and creates linkages to sites maintained by HUD, the Department of Justice ("DOJ"), the American Disability Association ("ADA"), the National Fair Housing Alliance ("NFHA"), the National Low Income Housing Coalition, and other resources. Local sites such as the Texas Apartment Association, the University of Texas William Wayne Justice Center, Disability Rights Texas, the YWC, and the Texas State Law Library are also available. The Fair Housing Team tracks website traffic metrics and involves the public by collecting an online survey. The improved site has been shared with the Texas Department of Agriculture ("TDA"), TWC, DSHS, and the General Land Office ("GLO") to facilitate discussions on ways to streamline complaint direction between agencies and establish consistent fair housing resources pages between agencies. The site is also being promoted with external groups that may find its content highly relevant, such as the HHSCC.   The new website section is available at: http://www.tdhca.state.tx.us/fair-housing/index.htm.

Development of a Fair Housing Tracking Database that will assist the state in consolidating fair housing records and tracking goals under the Analysis of Impediments. The database allows TDHCA to better review current efforts and identify areas for improvement. A copy of a report issued by the database, as submitted to the TDHCA Board on October 9, 2014 and organized by AI Impediment, is available in Appendix D.

Development of a demographic database that will consolidate TDHCA program area demographic data and compare trends to demographic data collected by the census. TDHCA does not currently provide agency-wide service data and many program areas enter   data in different databases. The Department is prioritizing the standardization of its demographic data collection across Divisions and will attempt to consolidate data by creating a system that will pull and store data from the agency's primary database. The work requires several steps, but will be pioneered with the Multifamily portfolio's Compliance Monitoring and Tracking System ("CMTS") first to help with engineering a tool to be used in analyzing property tenant pool data against census demographic data for the wider MSA or County. Underrepresentation of demographic populations based on HUD's definition of minority concentration will assist Owners in planning affirmative marketing efforts in coordination with a revised Affirmative Marketing rule.

Revised Tenant Selection and Affirmative Marketing Rules.   The Department proposed amendments to two rules in Subchapter F of its Uniform Multifamily Rules to assist in guiding its goals to affirmatively further fair housing and decrease housing barriers across the state. Final adoption of the rules is expected at the December 18, 2014 Board meeting. The Fair Housing Team also created a new Single Family Affirmative Marketing draft rule with the help of TDHCA's Single Family and Community Affairs Divisions. The draft rule is being proposed as an addition to the Single Family Umbrella Rule and will assist the Department in monitoring for compliance with HUD's affirmative marketing and Limited English Proficiency ("LEP") mandates for federally funded programs. The draft rule will go to the TDHCA Board for preliminary approval in December 2014 or January 2015.

Revised Undesirable Site and Area Features Rules. The Department revised site selection rules in Subchapter B of its Uniform Multifamily Rules to include penalties for a proposed property's proximity to additional undesirable site features (e.g., large oil refineries and oil field operations, nuclear power plants, and highly volatile hazardous substance pipelines, etc.) and created a new process by which one of three triggers (poverty rates above 40%, location in a census tract with a high violent crime rate, or an Environmental Site Assessment indicating facilities listings within ASTM-required (American Society for Testing and Materials) search distances in certain environmental watch databases) would result in a site and neighborhood review by staff. The

revised rules, adopted at the November 13, 2014 TDHCA Board meeting, seek to provide a better mechanism for review in cases where development sites proposed at application conflict with the Department's goals to further fair housing choice in its multifamily housing portfolio.

Development of a Tenant Rights and Resources Guide for TDHCA Monitored Rental Properties. The Fair Housing Team worked with the Compliance Division to integrate a tenant's programmatic rights brochure with TDHCA's Fair Housing Disclosure Notice and a property's notice of amenities and services. The draft guide has been created to assist the Department in providing fair housing rights information and directly addressing Impediment 3 of the State of Texas's Phase 2 AI. The draft was presented to the Board on October 9, 2014 and is currently out for public comment. The document, in addition to the revised web pages, represents first steps to increase public knowledge about fair housing rights and rules unique to TDHCA monitored affordable rental properties.

Development of a guide for local engagement on affordable housing development was created through a TDHCA contract with the University of Houston. The guide provides information about the Housing Tax Credit program and various mechanisms for public and local government involvement. The guide also includes checklists for evaluating needs for affordable housing development, assessing the performance and history of development teams, and soliciting and evaluating community feedback. The guide was distributed by TDHCA at the American Planning Association Texas Chapter Conference in Frisco, TX in October, 2014, at which TDHCA was a featured as a presenter on "Building Stronger Communities Through Housing Choice". Scott Marks of Coats, Rose, Yale, Ryman, and Lee, P.C. and Chance Sparks, City Planner of Buda, joined TDHCA in presenting on the topic, offering additional valuable insights and feedback. The presentation generated much positive feedback.

In addition to the items above, TDHCA served a central role in fair housing trainings on topics such as new construction 2010 Americans with Disabilities Act ("ADA") standards and Fair Housing Accessibility First, the latter of which filled the University of Texas Thompson Conference Center training room to capacity. The Fair Housing Team has worked to improve Fair Housing units in program trainings throughout the agency as well. The ESG Program recently worked in collaboration with Legal and the Fair Housing Team to create a major Fair Housing unit for the ESG Implementation Workshop. The HTF's Amy Young Barrier Removal Program also offered a revised Fair Housing unit in their Administrators Training Workshop in October, 2014. The Fair Housing Team is also planning recorded webinar trainings to complement fair housing elements of new rules once they are finalized.

TDHCA has also worked in collaboration with several external groups to raise awareness of affordable housing and impediments that can limit fair housing choice for residents– these efforts include a Service-Enriched Housing Video series developed with the HHSCC which provide information on various forms of housing and emergency rental assistance, supportive housing, and fair housing. The Service-Enriched Housing Videos are available at http://www.tdhca.state.tx.us/hhscc/service-enriched-housing-videos.htm. More information on this and other items is included in the Fair Housing Tracking Database Report in Appendix D.

Current Litigation: The Department is involved in significant litigation styled *Inclusive Communities Project (ICP) vs. TDHCA et al*. 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 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. Oral argument for the Appeal was set for December 2013. On March 24, 2014, the Court's decision was reversed by the United States Court of Appeals for the Fifth Circuit on the basis that the court had not previously addressed the question of what legal standards apply to a disparate impact housing discrimination claim and that the Supreme Court had previously ruled that underrepresentation on a statistical basis alone would not suffice to make out a *prima facie* case of disparate impact (Wards Cove Packing Co. v. Atonio). The Court of Appeals for the Fifth Circuit remanded the case for the District Court to apply the FHA Disparate Impact Standards in 24 CFR 100.50. TDHCA filed a petition for *certiorari* (in this case, a petition for the U.S. Supreme Court to review the decision) on May 13, 2014. As a result, the District Court stayed the proceedings on remand pending the outcome of the petition. On October 2, 2014, TDHCA received word that the United States Supreme Court has agreed to hear the case. The date for oral arguments has been tentatively set for January 21, 2015.

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 Section 2306 of the Texas Government Code, that requires the SLIHP. Each program addresses special needs populations uniquely. Some programs, such as HOME, establish funding levels for certain special needs populations and other programs, such as the HTC Program, include point incentives in their scoring criteria for serving certain special needs populations. Specifics about the priorities and strategies to provide housing for persons with special needs population in each state service region are below.

Special Needs Populations include:

- Colonia Residents (TDHCA)

- Elderly and Frail Elderly Populations (§2306.0721(c)(1) and HUD)

- Homeless Populations (§2306.0721(c)(1) and HUD)

- Farmworkers (§2306.0721(c)(1))

- Persons with Alcohol and Substance Abuse Issues (HUD)

- Persons with Disabilities (mental, physical, developmental) (HUD)

- Persons with HIV/AIDS and Their Families (HUD)

- Public Housing Residents (HUD)

- Veterans (§2306.0721(c)(1))

- Victims of Domestic Violence (TDHCA and HUD)

- Youth Aging Out of Foster Care (§2306.0721(c)(1) and HUD)

COLONIA RESIDENTS

Colonias are substandard housing developments mainly found along the Texas-Mexico border. These developments lack basic services, such as drinking water and sewage treatments. While the Office of Attorney General is working to prevent the new colonias from being established, several state agencies, including TDHCA, are working to remedy the existing colonia conditions (Attorney General of Texas, 2013).

Policy-Driven Action: The OCI, HOME, HTF and HTC Credit programs provide incentives to serve or prioritize the special needs of colonia residents.

In 1996, TDHCA created the OCI in an effort to place greater emphasis on addressing the needs of persons residing in colonias. The OCI is charged with implementing all of the Department's legislative initiatives and programs involving border and colonia issues. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public regarding the services that the Department has to offer. The OCI has established three OCI Border Field Offices to serve colonia residents and provide technical assistance to the organizations that serve colonia residents. The Border Field Offices are located in Pharr, Laredo and El Paso and are instrumental in facilitating the success of the Colonia SHCs and the Texas Bootstrap Loan Program.

The HOME Program administers the Contract for Deed Conversion Program to assist households in the colonias. Contract for Deed Conversion facilitates homeownership by converting contracts for deed into traditional mortgages in conjunction with providing funds for the rehabilitation or reconstruction of substandard units. The HTF also administers a Contract for Deed Conversion Program Assistance Grants to provide capacity building grants to nonprofit organizations and units of local government that assist colonia residents at or below 60% AMFI to convert contracts for deeds into warranty deeds.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is Colonia residents. In addition, the QAP offers points for developments located in underserved areas, which includes colonias.

ELDERLY AND FRAIL ELDERLY POPULATIONS

Elderly populations have a range of unique housing needs. Cost burden (expenditures including housing and utilities that exceed 30 percent of income) is the most common housing problem for households with persons aged 65 and older. Between 1985 and 2009, cost burden increased from 31 to 40 percent for older households, while for other households the increase was from 24 to 36 percent (Federal Interagency Forum on Aging Related Statistics, 2012). Other housing needs are described in the Housing Analysis chapter.

Policy-Driven Action: The CSBG Program, CEAP, WAP, HOME Program, HTC Program and Multifamily Bond Program require owners to provide tenant supportive services for the benefit of the residents. In addition, TDHCA plays an active role in the Housing and Health Services Coordination Council, which works to increase the amount of service-enriched housing for seniors and persons with disabilities. A description of this Council is included under "Policy Initiatives" above.

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

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

Homeowner Rehabilitation Assistance, offered through the HOME Program provides funds for the repair and rehabilitation of homes owned by low-income households and many of the assisted households are aging Texans, thereby facilitating their ability to age in place.

A Qualified Elderly Development is an eligible development type under the HTC and Multifamily Bond programs provided it meets the requirements of the FHA.

HOMELESS POPULATION

Homeless is defined in a variety of ways. While the definition of homelessness is intricate and varied, in general the HEARTH Act of 2009 expanded the definition of homelessness from persons lacking a nighttime residence to persons who will imminently lose their housing and has no subsequent residence identified.

Policy-Driven Action: The first phase of the Housing Support Continuum is "(1) Poverty and Homelessness Prevention" and includes the CSBG Program, CEAP, ESG Program and HHSP. In

addition, other programs not specifically created for homelessness prevention nevertheless include several activities to address this population's special needs. For instance, the HTC Program can be used to assist homeless populations. Finally, TDHCA provides facilitation and advisory support to the TICH, described under "Policy Initiatives" above.

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

FARMWORKERS

Farm labor helps to support very large industries in the U.S. For example, the fruit and vegetable industry is a 26 billion dollar industry. However, farmworker housing is often substandard or non-existent and the wages of the farmworker are usually low (National Center for Farmworker Health, Inc, 2012). Farmworker housing conditions are further exacerbated by legal, cultural, and geographic circumstances that often keep this population outside of the mainstream and contribute to their economic marginalization (Housing Assistance Council, 2014).

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

In HB 1099, the 79th Texas Legislative Session transferred the license and inspection of farmworker housing facilities from the Texas Health and Human Services Commission to TDHCA. Additionally, the bill directed TDHCA to complete a study on quantity, availability, need and quality of farmworker housing facilities in Texas. See http://www.tdhca.state.tx.us/housing-center/pubs-special.htm for a copy of the report.

Additionally, TDHCA set aside a portion of its FY2014 CSBG state discretionary funds to fund organizations serving migrant seasonal farmworkers. Opportunity Center for the Homeless was awarded $100,000 for the Migrant Seasonal Farmworker Homelessness Initiative. The Department also awarded $100,000 to Urban Inter-Tribal Center of Texas for the Native American Homelessness Initiative. The Department's CSBG State Plan approved by USHHS includes Native Americans and migrant farmworker populations as special populations eligible for CSBG state discretionary funds.

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

PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE ISSUES

Alcohol and substance use issues can be linked to housing problems, including homelessness. Several studies have found that approximately 41-84% of homeless adults have a substance use disorder (Tsai, Kasprow and Rosenheck, 2013).

Policy-Driven Action: TDHCA addresses the needs of persons with alcohol and substance abuse issues through the HTC and ESG programs.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons with alcohol and substance abuse issues.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2014 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)

According to HUD, mental, physical and developmental disabilities can include "hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and intellectual disability that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself" (U.S. Department of Housing and Urban Development, n.d.)

In addition to its relationships with the DAW and the HHSCC, the Department shows its commitment to reducing impediments to affordable housing for persons with disabilities in a variety of programs, policies, and rules designed to reach persons with disabilities across the state. These items are not limited to but include the following:

Highlights specific to Multifamily Properties:

- Texas Government Code and TDHCA's Uniform Multifamily Rules in the Texas Administrative Code require all TDHCA Multifamily properties to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA's Fair Housing Team and Compliance Division have also recently worked to produce a draft copy of a Tenant Rights and Resources Guide for TDHCA Monitored Properties that will highlight rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.

- Texas Government Code and TDHCA's Uniform Multifamily Rules in the Texas Administrative Code prohibit all TDHCA Multifamily properties from refusing to rent to households with Section 8 Housing Choice Vouchers and other federal subsidy programs solely on the basis of participation in such programs. The draft copy of the Tenant Rights and Resources Guide mentioned above will also assist in highlighting this TDHCA monitored property provision for tenants, PHAs, Legal Aid, and other housing advocacy groups. Specific draft provisions placed in the revised Tenant Selection Criteria Rule in Subchapter F, such as a prohibition against applying revised criteria retroactively, are intended to further protect voucher-holders who are in good standing under the lease. These and other changes were drafted through suggestions made by local advocacy and legal aid groups who reviewed the rule draft on a TDHCA website forum.

- The QAP currently in draft for the 2015 year includes incentives through point elections (for Competitive 9% HTC applicants) for participation in TDHCA's new HUD-funded grant for the 811 PRA Demonstration Program, which is intended to offer additional housing options for

persons with disabilities through project based section 8 vouchers that will be utilized in its Housing Tax Credit portfolio.

- In collaboration with the HHSCC, TDHCA participated in and helped to produce a series of short videos designed to describe and promote fair housing and reasonable accommodations information, homeless and emergency services, supportive housing, and several state assistance and housing programs. The series is available on Youtube.com and is featured on TDHCA's website at: http://www.tdhca.state.tx.us/hhscc/service-enriched-housing-videos.htm.

Highlights specific to Single Family and Community Affairs Programs:

- For 2012, the TDHCA Governing Board approved an increase in Vouchers from 100 to 120, (the program originally had 35 vouchers when it began in 2002) and approved a rule change that reserved up to 10 percent of the Vouchers for persons exiting state hospitals that are participating in a pilot program coordinated with the Department of State Health Services ("DSHS").

- For 2013, the TDHCA Governing Board approved an increase in Vouchers from 120 to 140 to maximize the amount of assistance provided to low-income households with persons with disabilities. Project Access was created to serve as a voucher source for individuals exiting nursing facilities, Intermediate Care Facilities, and board and care homes as defined by HUD. To reduce the time a client is on the Project Access wait list, Project Access staff worked closely with HOME TBRA staff and Contract Administrators to identify a process that transitions eligible voucher holders to HOME TBRA and then subsequently to a Project Access voucher to minimize gaps in services and offer longer term assistance to persons with disabilities. Project Access vouchers, along with providing additional rental assistance vouchers for previously unassisted households, will also widen the ability of the HOME program to serve persons with disabilities (in addition to its Homebuyer Assistance, Single Family Development, and Homeowner Rehabilitation Activities which currently offer additional funds for persons with disabilities requesting accessible features).

- A second application to HUD (for additional Round II 811 PRA grant funds) was submitted for 811 PRA Demonstration grants to better serve persons with disabilities through project based section 8 assistance that will be attached to existing and new affordable multifamily properties in the TDHCA portfolio. The program, if awarded, will offer additional housing opportunities for persons with disabilities exiting nursing and immediate care facilities, persons with mental illness, and youth with disabilities exiting foster care.

- The ESG created a more substantive Fair Housing section in its ESG Implementation Workshop on September 16, 2014. The training has assisted the Department in opening dialogues with several shelter providers about potentially discriminatory provisions and the need to adopt reasonable accommodations and complaint procedures. The expanded ESG Fair Housing training module represents the first of many opportunities for the Fair Housing Team to act as a resource in creating and revising program area trainings on reasonable accommodations and fair housing related issues and opening dialogues with community housing and service providers receiving TDHCA funds.

- The Amy Young Barrier Removal program was created out of the Texas State Housing Trust Fund in 2010 to specifically serve persons with disabilities seeking to make single family homes and rentals more accessible. This year, Housing Trust Fund rules were revised to

also allow funds to be used in making mobile homes more accessible, a change suggested by the Disability Advocates Workgroup and community groups. As a result, this program now expands eligibility to serve an additional population with disabilities who previously could not access the funds. TDHCA Housing Trust Fund staff has also requested assistance in adding an expanded Fair Housing training to the Amy Young Barrier Removal Program Administrators Training Workshop that will occur on October 22, 2014.

Additional items that are currently in effect but are not new this year can be found in the attached Appendix D.

Advocates for the elderly and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. The rehabilitation funds perform minor physical modifications such as extra handrails, grab bars, wheelchair-accessible bathrooms, kitchens 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. Since many persons with disabilities and older Texans live on fixed incomes, such as Supplemental Security Income, another recognized need is deeply affordable rents.

Policy-Driven Action: The CEAP, WAP, HOME Program, HTC Program, Multifamily Bond Program, NSP, HTF Program, Section 8 Program and new 811 Project Rental Assistance Program all have specific measures to address the needs of people with disabilities. Furthermore, the Integrated Housing Rule, as implemented by TDHCA, works to ensure that persons with disabilities are able to live in integrated settings like individuals without 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 CEAP and WAP are given to persons with disabilities as well as other special needs and prioritized groups. Local providers must implement special outreach efforts for these special needs populations.

As established in 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 is allocated for serving persons with disabilities living in any part of the state. The 2014 Single Family HOME NOFA allows administrators to provide tenant based rental assistance, homebuyer assistance and homeowner rehabilitation assistance under the Persons with Disabilities Set-Aside. Furthermore, the HOME Homebuyer Assistance with Rehabilitation activity provides down payment and closing cost assistance and homebuyers with disabilities can request assistance with construction costs associated with architectural barrier.

HOME Program, HTC Program, Multifamily Bond Program and NSP's rental developments that are multifamily new construction must conform to Section 504 standards, which require that at least five percent of the development's units be accessible for persons with physical disabilities and at least two percent of the units be accessible for person with hearing and visual impairments. In addition, the Uniform Multifamily Rules call for at least 20% of unit types that would normally be exempt from Fair Housing accessibility requirements to comply.

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

The HTF's Amy Young Barrier Removal Program provides one-time grants 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.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2014 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. The program serves those transitioning into the community from a nursing facility, intermediate care facility, board and care facility, as defined by HUD, or state psychiatric hospitals. Based on increased demand, the number of Project Access vouchers administered by the Department has increased incrementally since the program began with 35 vouchers in 2002, to authority for up to 140 vouchers allocated to the program in 2013.

Policy-Driven Action: In February 2013, Texas was one of 13 states awarded funds by HUD for the Section 811 PRA Program. TDHCA received the maximum grant amount of $12 million. This grant will provide project-based affordable housing for extremely low-income persons with disabilities, in seven MSAs in Texas, including Austin-Round Rock-San Marcos; Brownsville-Harlingen; Dallas-Fort Worth-Arlington; El Paso; Houston-Sugar Land-Baytown; McAllen-Edinburg-Mission; and San Antonio-New Braunfels. Tenants must meet one of the following target populations: 1) Persons Exiting Institutions, not including incarceration; 2) Youth Exiting Foster Care with Disabilities; and 3) Persons with Serious Mental Illness. The service areas of the program and target populations selected were the result of an extensive public input process involving persons with disabilities, developers, advocates and state agencies. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with the Texas Health and Human Services Commission, which was a requirement of the Section 811 PRA grant application. The Inter-Agency Agreement outlines the targeted populations for the Section 811 program, methods of outreach and referral and commitments of availability of services from the Health and Human Service Agencies.

Integrated Housing Rule

Advocates for persons with disabilities engaged with the Department that advocate for affordable housing for persons with disabilities should be integrated into the community. Integrated housing, as defined by SB 367 and passed by the 77th Texas Legislature, is "housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers." The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, is found at 10 TAC 1.15 and is summarized as follows:

A housing development may not restrict occupancy solely to persons with disabilities or persons 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 with disabilities.

- 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 2013, there were 75,973 Texans living with HIV/AIDS (Texas Department of State Health Services, 2014). 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 QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs; One of the nine special needs categories for the HTC Program is persons with HIV/AIDS.

PUBLIC HOUSING RESIDENTS

According to HUD, there are 56,668 low-rent units of public housing in Texas. TDHCA believes that the future success of Public Housing Authorities ("PHAs") will center on ingenuity in program design, maximizing resources, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it 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 executives from several large PHAs in the state as well as the Texas Housing Association and the Texas chapter of the National Association of Housing and Redevelopment Officials, which represent the public housing authorities of Texas. TDHCA has worked to promote programs that will repair substandard housing and develop additional affordable housing units. In addition, the HTC Program may also be used for the redevelopment of public housing authority property.

Housing Capacity Building Initiative for Community Living: Another policy change began at the federal level. The Housing Capacity Building Initiative for Community Living ("Initiative") is in response to President Obama's June 2009 call for a *Year of Community Living.* This initiative created an alliance between the HHS, HUD, and DADS.

The Initiative was launched in Dallas, Texas, in 2011. HHS and HUD brought together staff from their headquarters to meet with staff from HHS and HUD Texas staff, the DADS staff, and Public Housing Authorities ("PHAs") to explain how housing providers and community long-term services and supports providers can work together to improve the lives of people with disabilities and ensure their right to live meaningful lives in a community setting. Individuals who relocated through DADS MFP Program were invited to share their experiences about leaving an institution and living in a community setting. The various agencies attending were:

- o   HHS Regional Director
- o   HHS Office of Civil Rights
- o   HUD Field Policy Management Office
- o   HUD Office of Fair Housing and Equal Opportunity
- o   HUD Office of Multifamily Housing
- o   HUD Office of Public and Indian Housing
- o   DADS Promoting Independence Office
- o   PHA Chief Executive Officers ("CEO")

Follow up meetings with HHS and HUD State Regional staff and DADS staff were held to determine a process to work with local PHAs to provide MFP participants with access to Section 8 Housing Choice Vouchers and Public Housing Units. It was determined that this "workgroup" would hold a weekly meeting with a different PHA CEO each week to explain the Initiative and ask that they participate by providing a housing priority preference for MFP participants.

The Initiative was a success evidenced by 12 PHAs agreeing to set aside a total of 146 Section 8 Housing Choice Vouchers and 40 public housing units for people participating in the Money Follows the Person Demonstration.

VETERANS

In a recent study of homeless veterans, 60 percent had a substance use disorder (Tsai, Kasprow and Rosenheck, 2013). In addition, as many as two-thirds of homeless veterans of the Iraq and Afghanistan wars had post-traumatic stress disorder (DeAngelis, 2013). These factors may affect veteran's ability to acquire stable housing.

Policy-Driven Action: Action: From 2008 to 2011, the HTF's Texas Veterans Rental Assistance Program provided rental and utility subsidies to low-income veterans through the Veterans Rental Assistance Program. In 2011, the 82nd Texas Legislature transferred funds for this program to the Texas Veteran's Commission, and the 83rd Texas Legislature continued the transfer for the 2012/2013 and 2014/2015 biennia. The Texas Veterans Commission provides an array of services for veterans, including the Fund for Veterans Assistance and Housing4TexasHeroes Program. This program provides temporary housing to low-income or homeless veterans; housing modification services to veterans with disabilities; and permanent housing in the form of new home construction. The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is veterans and wounded warriors. In addition, the Uniform Multifamily Rules require that development owners affirmatively market to veterans.

VICTIMS OF DOMESTIC VIOLENCE

Many victims of domestic violence who are living in poverty are often forced to choose between staying in abusive relationships or homelessness. For many victims, concerns over their ability to provide housing for themselves and their children are a significant reason for staying in or returning to an abusive relationship. Access to resources that increase economic stability are essential in rebuilding a life after abuse. According to the National Network to End Domestic Violence, 51.5% of the victims who identified a need for housing services did not receive them, (2013). 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.

Finally, the QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons protected by the Violence Against Women Act (domestic violence, dating violence, sexual assault and stalking).

YOUTH AGING OUT OF FOSTER CARE

In Texas, youth in the foster care system in Texas age out at 18 years old. In state fiscal year 2013, 1,328 youth were emancipated from foster care with some youth receiving assistance and services to help them transition to adulthood and some youth that do not want continued contact with the child welfare system once they leave foster care. Nationwide, as many as one out of every four youth who age out of care experience homelessness for at least one night (Casey Family Programs, 2008).

Policy-Driven Action: The Department of Family and Protective Services ("FDPS") has several programs that help meet the needs of youth aging out of foster care. The Preparation for Adult Living ("PAL") Program offers a transitional living allowance that helps youth transition from foster care to adulthood and provides payments for limited services, such as rent or room deposits. The PAL aftercare room and board assistance is available for qualified young adults up to age 21 to help prevent or alleviate homelessness by providing rent and/or utility deposits, rent and/or utility payments and other essential services.

DFPS' Extended Foster Care program allows a young adult to stay in foster care up to his/her 21st or 22nd birthday in order to finish high school, attend college or other education institutions, obtain employment, or use the program if the young adult has a qualifying medical condition. The Education and Training Voucher Program allows qualifying youth to participate in post-secondary and vocational or technical programs. A component of Extended Foster Care includes a Supervised Independent Living program which allows young adults to live independently under a minimally supervised living arrangement. Living arrangements may include apartments, non-college and college dorm settings, shared housing and host homes. The Education and Training Voucher Program provides up to $5,000 per year to qualifying youth and young adults to attend post-secondary and vocational or technical programs in an effort to achieve their educational goals. This program can be used for residential housing and utilities, room and board, books, tuition fees and other services related to success in the educational program.

Finally, DFPS has Youth Transition Centers located in every region in Texas and individually operated and supported by their local communities, partnerships with the Texas Workforce Commission and Department of Family Protective Services. These Centers provide youth and young adults a comprehensive array of services such as transitional living services, case management, employment assistance 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 HTC 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 (assuming they are income eligible).

In February 2013, the Department was notified by HUD that Texas was one of 13 states awarded funds for the Section 811 PRA Demonstration Program. The purpose of this program is to provide long-term project-based rental assistance for extremely low-income persons with disabilities. Youth exiting foster care with disabilities is one of the target populations for this grant.

SECTION 5: STIMULUS PROGRAMS

The economic downturn, which began in 2007, did not affect Texas as severely as it did the rest of the country. As the Texas Comptroller illustrates, Texas and the US returned to a state of economic growth in 2010, 2011, and 2012. In calendar year 2013, Texas real gross domestic product grew by 3.7 percent, compared with 1.8 percent for the U.S. (Texas Comptroller of Public Accounts, n.d). Pre-recession Texas employment peaked at 10,638,100 in August 2008, a level that was surpassed in November 2011, and by September 2014 Texas added an additional 1,021,500 jobs. The U.S. recovered all recession-hit jobs by May 2014 and by September 2014 added an additional 903,000 jobs. (Texas Comptroller of Public Accounts, n.d2).

Congress passed a series of bills designed to alleviate the negative economic trend starting in 2008. 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 requiring greater accountability and transparency in government spending. ARRA's impact in Texas was significant, namely helping to bolster the financing of low-income housing tax credits and propping up a struggling industry. The end result was the construction or rehabilitation of 16,361 units which may not have occurred without the legislation. Additionally, some temporary programs were not created through either of the recovery acts, but were created to address economic conditions on a national level. Programs created to address such matters are included in this chapter.

The Texas Department of Housing and Community Affairs ("TDHCA" or "the Department") administered 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 concluded 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 2014. 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.

Following the close-out of temporary stimulus programs at the federal level, the Department will continue to receive program income and repayments from some of these programs. Allocation plans for the of these future program income and repayment funds will appear in the Annual *Report* and *Action Plan* chapters beginning in 2016.

The following table provides summary information about the Department's programs funded through the stimulus that are currently active.

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS OPEN STIMULUS PROGRAMS

Program	Funding
National Foreclosure Mitigation Counseling Program ("NFMC") Round 7	NFMC Round 7: $327,088.50
Neighborhood Stabilization Program ("NSP") • NSP 1 • NSP 3	NSP 1: $91,323,273.28 NSP 3: $7,284,978

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 Homelessness Prevention and Rapid Re-Housing Program, the Housing Tax Credit Exchange Program, the Tax Credit Assistance Program, the ARRA Weatherization Assistance Program, and NFMC Round 2, Round 3, Round 4, Round 5, and Round 6 were completed and their final reports are in previous State Low Income Housing Plan and Annual Reports.

NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM

The Department applied for and received funds from the National Foreclosure Mitigation Counseling ("NFMC") Program, Rounds 2, 3, 4, 5, 6, and 7. NFMC Rounds 2-6 were reported in previous SLIHPs.

NFMC ROUND 7

PROGRAM DESCRIPTION

The Department of Defense, Military Construction and Veterans Affairs, and Full-Year Continuing Appropriations Act of 2013 (Public Law 113-6) provided funding for the NFMC Program, Round 7. 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. 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, with Counseling Match and Program-Related Support Match awarded based on subgrantee performance.

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 partnered with 10 interested HUD-approved Housing Counselors and was awarded

$327,088.50 in NFMC funding. The Grant Agreement between NeighborWorks and TDHCA was executed on May 31, 2013. In Round 7, Sub-grantees were required to provide in-kind or cash match in proportion to their awards.

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/nfmcp/.

STATUS OF FUNDS

NFMC Round 7 Funding as of October 2014, Final Amounts

Agency	Metropolitan Statistical Areas Served	NFMC Funding Allocated	NFMC Funding Drawn	Percent of NFMC Funding Drawn
Austin Habitat for Humanity, Inc.	Austin/Round Rock/San Marcos	$9,519.15	$9,304.57	97.75%
Business and Community Lenders of Texas	Austin/Round Rock/San Marcos, San Antonio/New Braunfels	$10,366.07	$10,223.04	98.62%
Project Bravo, Inc.	El Paso	$65,507.92	$63,323.96	96.67%
Credit Coalition	Austin/Round Rock/San Marcos, Beaumont/Port Arthur, Houston/Sugar Land/Baytown	$21,097.90	$20,951.45	99.31%
CCCS of Greater Dallas	Austin/Round Rock/San Marcos, Dallas/Fort Worth/Arlington, Longview, Tyler, Wichita Falls, Amarillo, Rural	$49,305.78	$46,444.14	94.20%
Frameworks Community Development Corporation	Austin/Round Rock/San Marcos, San Antonio/New Braunfels, Rural	$45,290.38	$44,965.19	99.28%
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	$5,376.88	$5,343.44	99.38%
Novadebt	Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, San Antonio/New Braunfels	$9,311.46	$9,245.73	99.29%
North Texas Housing Coalition	Austin/Round Rock/San Marcos, Dallas/Fort Worth/Arlington, San Antonio/New Braunfels, Rural	$44,149.26	$43,847.13	99.32%
Our Casas Resident Council, Inc.	San Antonio/New Braunfels	$23,380.20	$23,217.60	99.30%
Texas Department of Housing and Community Affairs	N/A - Grantee	$16,196.00	$15,791.10	97.50%
Texas State Affordable Housing Corporation	N/A - Administrator	$27,587.50	$27,541.69	99.83%
Total	-	$327,088.50	$320,199.04	97.99%

Round 7 NFMC Households Served by Income Category as of September 2014, Final Amounts

MSA/ Location	House-holds (HH) Served	Counseling Ending in Foreclosure	HHs <50% AMFI	HHs 50-79% AMFI	HHs 80-100% AMFI	HHs >100% AMFI
Amarillo	24	0	4	10	6	4
Austin/Round Rock/San Marcos	208	1	106	60	22	20
Beaumont/Port Arthur	6	0	6	0	0	0
Dallas/Fort Worth/Arlington	284	3	114	71	34	65
El Paso	190	3	137	34	18	1
Houston/Sugar Land/Baytown	96	2	39	22	17	18
Longview	5	0	0	4	1	0
San Antonio	82	3	45	15	9	13
Rural - Texas	14	0	3	4	3	4
Tyler	8	1	1	2	5	0
Wichita Falls	9	0	3	1	2	3
Total	**926**	**13**	**458**	**223**	**117**	**128**

Round 7 NFMC Households Served – Race and Ethnicity – as of September 2014, Final Amounts

MSA/Location	American Indian/Alaskan Native	Asian	Black or African American	Native Hawaiian/Other Pacific Islander	White	American Indian/Alaskan Native & White	Asian & White	Black/African American & White	American Indian/Alaskan Native & Black/African American	Other	No Response	Hispanic
Amarillo					20					4		9
Austin/Round Rock/San Marcos	1	3	49		148			1		2	4	106
Beaumont/Port Arthur			3		3							
Dallas/Fort Worth/Arlington	1	2	102	3	151		1	2	1	14	7	100
El Paso			2	1	178		1	2		5	1	180
Houston/Sugar Land/Baytown	1	3	42	1	40	1	1	2		2	3	26
Longview			3		2							
San Antonio			4	1	73			3		1		62
Rural - Texas			3		9			1		1		3
Tyler			4		3						1	2
Wichita Falls			1		5					1	2	2
Total	**3**	**8**	**213**	**6**	**632**	**1**	**3**	**11**	**1**	**30**	**18**	**490**

Round 7 NFMC Counseling Outcomes as of September 2014, Final Amounts

Round 7 Counseling Outcomes	Households
Bankruptcy	19
Brought mortgage current (with or without rescue funds)	48
Counseled and referred for legal assistance	25
Counseled and referred to another social service or emergency assistance agency	23
Counseled on debt management or referred to debt management agency	7
Currently in negotiation with servicer; outcome unknown	264
Executed a deed-in-lieu	9
Foreclosure put on hold or in moratorium; final outcome unknown	1
Homeowners sold property (not short sale)	16
Initiated Forbearance Agreement/Repayment Plan	55
Mortgage foreclosed	13
Mortgage modified	173
Mortgage refinanced	10
Obtained partial claim loan from FHA lender	3
Other**	37
Pre-foreclosure/short sale	24
Received second mortgage	0
Referred homeowner to servicer with Action Plan	183
Withdrew from counseling	16
Total	926

**"Other" includes counseling sessions submitted to the NFMC data collection system with an outcome designated as "other".

Round 7 Match Commitment/Funding by Subgrantees as of September 2014, Final Amounts

Counseling Agency	Metropolitan Statistical Areas Served	Matching Funds Committed*	Matching Funds Verified as Expended or In-Kind
Austin Habitat for Humanity	Austin/Round Rock	$2,514.60	100%
Business and Community Lenders of Texas	Austin/Round Rock	$3,505.20	100%
El Paso Community Action Agency, Project Bravo	El Paso	$12,420.60	100%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown	$4,457.70	100%
CCCS of Greater Dallas	Austin/Round Rock, Dallas/Fort Worth/Arlington, Longview, Tyler, Wichita Falls, Amarillo, Rural	$16,916.40	100%
Frameworks Community Development Corporation	Austin/Round Rock	$5,943.60	100%
Garden State Consumer Credit Counseling, Inc.	Dallas/Fort Worth/Arlington, Houston/Sugar Land/Baytown, San Antonio/New Braunfels	$1,600.20	100%
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	$2,438.40	100%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	$10,782.30	100%
Our Casas Residents Council	San Antonio/New Braunfels	$4,838.70	100%
Total	-	$65,417.70	100%

NEIGHBORHOOD STABILIZATION PROGRAM

The Neighborhood Stabilization Program ("NSP") is a HUD-funded program. TDHCA received funding allocations through NSP 1 and NSP 3. While TDHCA has received program income on NSP 1, these funds have not yet been programmed and will be reported in the 2015 SLIHP.

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 subgrantee 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% Area Median Family Income ("AMFI"). The balance of the award will be used by the subgrantee to purchase the abandoned or foreclosed properties to rehabilitate and sell to households earning 120% AMFI or below.

In energy efficiency efforts, NSP requires applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances. After January 1, 2015, single-family projects will be required to comply with 10 TAC Chapter 21, Minimum Energy Efficiency Requirements for Single Family Construction Activities.

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 subgrantee organizations to complete projects and close on homebuyer re-sales.

STATUS OF FUNDS

The following tables show the allocated amounts of the NSP program as of September 30, 2014. NSP will continue to publish updated obligations through the HUD Quarterly reporting process, as published on its website as funds are re-allocated. Because NSP1 is a multi-year program, not all funds have reached households. As NSP1 projects reach full completion, additional information on households will become available.

Both NSP1 and NSP3 will continue to generate Program Income in 2015. As of September 30, 2014, NSP1 had generated $6,357,773 in Program Income and NSP3 had yet to produce Program Income. NSP1 Program Income will be used to complete activities from the original NSP1 contracts,

and fund redevelopment activities and continued operations for land banks. NSP3 Program Income will be collected to a balance sufficient to fund another eligible project.

NSP 1 Single Family Households Served – Race and Ethnicity – as of September 30, 2014

Total Single Family Households Served: 326*

Activities	White	Black	Asian	Hispanic/Latino
Homebuyer Financing	8	4	1	2
Homebuyer Financing Set-aside (benefits households at or below 50% AMFI)	5	2	1	3
Purchase and Rehabilitation	36	6	1	26
Purchase and Rehabilitation Set-aside (benefits households at or below 50% AMFI)	75	4	2	70
Redevelopment	15	7	1	12
Redevelopment Set-aside (benefits households at or below 50% AMFI)	67	15	1	66
Totals	206	38	7	179

*Number of single family households served includes 35 Land Bank properties that have reached end use. HUD does not require Land Bank properties to be included in demographics and households served measures.

NSP 1 Multifamily Households Served – Race – as of September 30, 2014

Total Multifamily Households Served: 735

Activities	Native American Black	Native American White	Asian	Black	Black/ White	Pacific Islander	Multi-racial	White
Purchase and Rehabilitation Set-aside (benefits households at or below 50% AMFI)	2	1	2	494	10	1	89	136
Redevelopment Set-aside (benefits households at or below 50% AMFI)	0	1	0	42	0	0	0	84
Totals	2	2	2	536	10	1	89	220

NSP 1 Multifamily Households Served – Ethnicity – as of September 30, 2014

Activities	Hispanic	Not Hispanic	Multi-Ethnic
Purchase and Rehabilitation Set-aside (benefits households at or below 50% AMFI)	117	610	8
Redevelopment Set-aside (benefits households at or below 50% AMFI)	30	3	0
Totals	147	613	8

The subsequent tables show the allocated amounts of the NSP program as of September 30, 2014 for open contracts. 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 Subgrantee contracts, as of September 30, 2014

Subgrantee	Obligation Amount
Affordable Homes South Texas	$1,525,304
Affordable Homes South Texas (Land Bank)	$1,624,407
Austin Habitat	$1,341,020
Brownsville Housing Authority	$2,963,524
Builders of Hope	$1,668,247
CDC Brownsville	$2,917,990
City of Galveston	$1,035,001
City of Harlingen	$479,597
City of Irving	$3,571,820
City of Laredo	$1,853,043
City of Port Arthur	$1,797,296
City of Waelder	$358,071
Frazier Revitalization	$430,637
Hidalgo County Housing Authority	$1,324,786
Housing Authority San Benito	$451,520
Midland County Housing Authority	$624,718
Texas State Affordable Housing Corp	$5,066,117
UPCDC TEXAS, Inc.	$1,871,100
Total outstanding NSP1 contracts	$30,904,198

NSP 1 Activity Funding, as of September 30, 2014 for all Activities

Activities	Total Funds
Homebuyer Financing	$372,205
Homebuyer Financing Set-aside (benefits households at or below 50% AMFI)	$695,861
Purchase and Rehabilitation	$6,935,448
Purchase and Rehabilitation Set-aside (benefits households at or below 50% AMFI)	$36,553,101
Land Bank	$9,049,884
Clearance and Demolition	$2,224,503
Redevelopment	$5,455,903
Redevelopment Set-aside (benefits households at or below 50% AMFI)	$16,195,147
Administration	$8,179,272
Total	$85,661,324

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 third NSP3 Substantial Amendment was approved by the TDHCA Governing Board and submitted to HUD on May 10, 2012. 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. Because NSP3 is a multi-year program, not all funds have reached households. As NSP3 projects reach full completion, additional information on households will become available. As of September 30, 2014, one NSP3 contract remains to be completed.

NSP 3 Single Family Households Served, as of September 30, 2014

Total Single Family Households Served: 3

Activities	White	Black	Asian	Hispanic/ Latino
Redevelopment and Homebuyer Financing	0	0	0	0
Redevelopment Set-aside and Homebuyer Financing Set-aside (benefits households at or below 50% AMFI)	3	0	0	3
Totals	3	0	0	3

NSP 3 Multifamily Households Served, as of September 30, 2014

Total Multifamily Households Served: 34

Activities	Asian	Black	Multi-racial	White	Hispanic	Not Hispanic
Redevelopment Set-aside (benefits households at or below 50% AMFI)	1	12	1	20	15	19

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 September 2014

Activities	Total Funds
Redevelopment Set-aside (benefits households at or below 50% AMFI)	$4,446,291.09
Redevelopment (benefits households at or below 120% AMFI)	$2,110,189.11
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.

SECTION 6: PUBLIC PARTICIPATION

The Texas Department of Housing and Community Affairs ("TDHCA" or "the Department") 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 information about the public comment process.

- *Participation in TDHCA Programs:* Discusses efforts to ensure that individuals of low income and 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 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, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences and property opening events across the State to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.

- The Department's External Affairs Division is responsible for media relations, including press releases, interviews and tracking the frequency in which the Department is mentioned by name or program in news reports and articles; conference exhibit presence and information sharing; program marketing; and speaking engagement coordination. The External Affairs division implemented a social media presence for TDHCA, specifically through Twitter, Facebook, and YouTube, through which those interested in affordable housing and community services programs in Texas can keep up to date with the Department.

- The Help for Texans online database provides a statewide resource for individuals. The *Help for Texans* online database provides contact information for housing and housing-related programs operated by TDHCA and other housing service providers.

- The TDHCA website, through its provision of timely information to consumers, is one of TDHCA's most successful marketing tools as well as a key resource for affordable housing and community services programs and fair housing information and resources.

- TDHCA also operates voluntary membership email lists, where subscribed individuals and entities can receive email updates on TDHCA information, announcements and trainings. TDHCA added a Fair Housing email list this year to encourage public participation from community-based, legal aid, fair housing enforcement, housing advocacy, and other external

groups and individuals who are looking for opportunities to engage on Fair Housing topics but are not members of other stakeholder groups receiving email list announcements.

- TDHCA uses online forums to encourage topical discussions and gather feedback on proposed policies, rules, plans, reports, or other activities. Forums have been used for the Housing Tax Credit Program's Qualified Allocation Plan, the Regional Allocation Formula and a variety of program-related rules.

- 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.

- TDHCA releases its annual ESG survey, which seeks direct program input from Continua of Care ("CoCs") and their member agencies regarding allocation of ESG funds, development of performance standards and outcomes evaluation, and development of funding, policies, and procedures for the administration of HMIS. Comments are collected electronically. Comments received that impact the upcoming allocation of funds are considered in planning the competitive award cycle and in future planning.

CITIZEN PARTICIPATION IN PROGRAM PLANNING

The Department values and relies on community input to direct resources to meet its goals and objectives. In an effort to provide the public with an opportunity to more effectively give input on the Department's policies, rules, planning documents and programs, the Department has holds several public 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 Director of Human Resources coordinates translation services, the provision of auxiliary aids, and other accommodations as requested to ensure equal access and opportunity to the public. The Department maintains 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, Twitter feed and Facebook page. 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 hearings 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 was held from Friday, December 19, 2014 through Wednesday, January 21, 2015. A public hearing was held on Tuesday, January 6, 2015, in Austin.

PUBLIC COMMENTS

The Department received two comments from one source: Disability Rights Texas.

Comment 1: Disability Rights Texas commented that there is a formatting error in the Action Plan Chapter, introducing the description of the Disability Advisory Workgroup,

> Department Response: The Department agrees with the comment and will make the appropriate formatting correction.

Comment 2: Disability Rights Texas requested that appropriate language revisions be made in the Action Plan Chapter and in Appendix D – Fair Housing Action Steps By AI Impediment, when referring to persons and households with disabilities.

> Department Response: The Department agrees with the comment and will make the appropriate language revisions. To make the revisions in Appendix D – Fair Housing Action Steps By AI Impediment, staff updated the Fair Housing Tracking Database and generated a new report, following the receipt of the public comment. Appendix D, as presented in the final 2015 SLIHP, reflects the Fair Housing Tracking Database as of Tuesday, January 13, 2015.

SECTION 7: 2014-2015 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 was created to do the following:

- Expand housing opportunities to colonia residents living along the Texas-Mexico border.

- Increase knowledge and awareness of programs and services available through the Department and its border field offices.

- Implement initiatives that promote improving the quality of life of colonia residents and border communities.

- Train and increase the capacity of organizations that serve the targeted colonia population.

- Develop cooperative working relationships between other state, federal and local organizations to leverage resources and exchange information.

- Promote comprehensive planning of communities along the Texas-Mexico border to meet current and future community needs.

OVERVIEW

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

Many colonias have been in existence for 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 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 border 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 decreases include Hudspeth, Reeves, Pecos, Terrell, Edwards, Kinney, Duval, Jim Hogg and Brooks.

The American Community Survey's 2008-2012 data placed the median household income for Texas at $51,563, while the median household income for the Texas-Mexico border counties range between $21,445 and $62,321, depending on county. Counties are designated as Border or Non-Border according to Article 4 of the La Paz Agreement of 1983, which defines a county as a Border county if that county is within 100 Kilometers of the U.S.-Mexico border. There are 32 counties in Texas designated as Border counties by this definition. Brooks County, near the border, posted the lowest median household income at $21,445. In the larger border-region cities El Paso, McAllen, Brownsville, Corpus Christi and Laredo, the average median values of owner-occupied housing units in 2012 was $105,720. El Paso had the highest median home values at $116,600 (U.S. Census Bureau, 2012).

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 2008-2012 American Community Survey, the poverty level in the State of Texas stood at 17.4 percent, while the four counties with the greatest number of colonias (Hidalgo, El Paso, Starr and Cameron) had poverty rates of 35.0 percent, 24.0 percent, 39.9 percent and 34.9 percent respectively. Of these counties, all but El Paso had poverty rates that were double the state's rate.

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 $20,000 or more to the cost of a house.

Owner-builder construction—or homes built with sweat-equity by the homeowners themselves—in colonias face even more obstacles. First, federal rules, such as those that govern the HOME Investment Partnerships ("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 ("SHC") Program for open contracts as of September 2014. This data is reported by the participating counties and provides a representation of the acute need for housing-related assistance. Each county conducts its own needs assessment, holds a public hearing and establishes the activities to be performed under the Colonia SHC program. Approximately 89% beneficiaries are of low- to moderate-income. OCI anticipates that the number of beneficiaries served in the table below will be similar for the 2014/2015 biennium.

Colonia Self-Help Centers Open Contracts as of September 2014

County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Cameron/Willacy	14,556	11,994
El Paso	9,100	8,645
Hidalgo	3,378	2,533
Maverick	4,432	3,546
Starr	3,075	3,075
Val Verde	5,391	5,391
Webb	2,041	1,938
Total	41,973	37,122

41,973 Colonia Self Help Center Beneficiaries
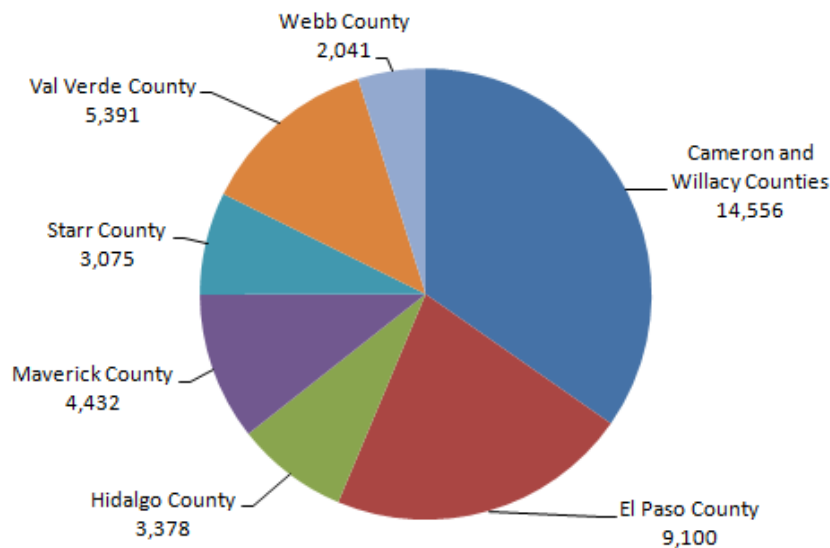
The activities performed under the Colonia SHC Program include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaigns, technology access, utility connections, rehabilitation, self-help small repair, reconstruction and new construction. OCI anticipates that the percentages of funding by activity in the table below will be similar during the 2014/2015 biennium.

Colonia Self-Help Center Activities for Open Contracts as of September 2014

Activity	Funding	Percentage
Administration	$870,000.00	13%
Construction	$5,605,660.00	82%
Public Service	$324,340.00	5%
Total	$6,800,000.00	100%
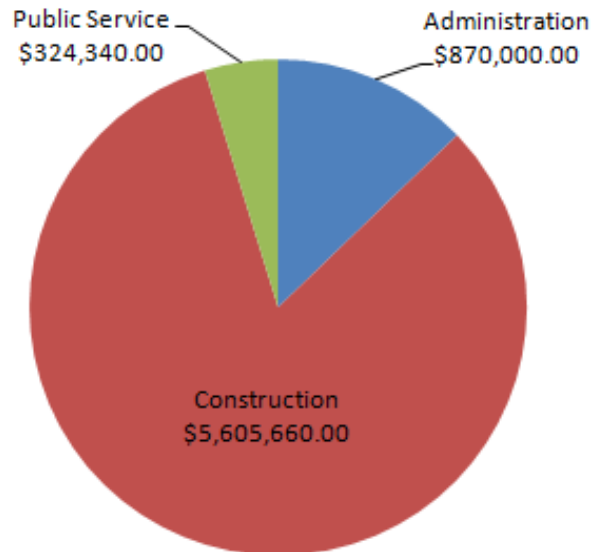
TDHCA, through its OCI, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs will be implemented for 2014 and 2015.

FY 2014 and 2015 Office of Colonia Initiatives Funding

Programs	Available Funding for FY 2014	Estimated Available Funding for FY 2015
Texas Bootstrap Loan Program	$3,000,000	$3,000,000
Colonia Self-Help Centers	$1,537,364	$1,500,000
TOTAL	$4,537,364	$4,500,000

COLONIA SELF-HELP CENTERS

Texas Government Code §§2306.581 - §2306.591 directed TDHCA to establish Colonia 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, such as in Maverick and Val Verde Counties. Each county identifies five colonias to receive concentrated assistance. The operation of the Colonia SHCs may be managed by a local nonprofit organization, local community action agency, or local public housing authority that has demonstrated the capacity to operate a center.

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families. Assistance includes housing, community development, infrastructure improvements, outreach and education housing rehabilitation; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; infrastructure constructions and access; contract for deed conversions; and capital access for mortgages to improve the quality of life for colonia residents. The OCI provides technical assistance to the counties and Colonia SHCs through the three Border Field Offices.

The Colonia SHC Program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 42,387 residents. The Department contracts with the counties, who then subcontract with nonprofit organizations to administer the colonia SHC program or specific activities offered under the program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal ("RFP") in search of capable entities to provide these services.

The Colonia Resident Advisory Committee ("C-RAC") is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents—who actually reside in the colonias to be assisted by the local Colonia SHC—to serve on the committee. The C-RAC reviews the county proposals and may make recommendations on contracts before they are considered for award by the Board.

The operations of the Colonia SHCs are funded by HUD through the Texas Community Development Block Grant Program ("CDBG") 2.5 percent set-aside, which is approximately $1.4 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Agriculture. Only units of local government are eligible to receive CDBG funds and the Department enters into contracts with each participating county to implement the Colonia SHC Program. The Department provides administrative and general oversight to ensure programmatic and contract compliance. Colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

BORDER FIELD OFFICES

OCI operates three Border Field Offices along the Texas-Mexico border, located in Pharr, Laredo and El Paso, to act as a liaison between nonprofit organizations and units of local government as they administer various OCI programs. The Border Field Offices also provide technical assistance to nonprofits, for-profits, units of local government, community organizations and colonia residents along the 150 mile Texas-Mexico border region. The Border Field Offices are partially funded from

General Revenue, Appropriated Receipts and the CDBG program. OCI will continue to maintain the Border Field Offices.

The Border Field Offices anticipate approximately 1,200 technical assistance outreach efforts to nonprofit organizations and units of local government in 2014 and 2015. This includes providing guidance on program rules, reviewing funding draw submissions, analyzing policies and procedures, conducting workshops and trainings, inspections, reviewing loan applications and assuring general compliance with any of OCIs programs. In addition, the Border Field Offices anticipate making approximately 1,200 technical assistance efforts in the form of information resources to both colonia residents and organizations. This includes referrals to housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the Border Field Offices and the Colonia SHCs will provide 1,200 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

TEXAS BOOTSTRAP LOAN PROGRAM

The Texas Bootstrap Loan Program is a statewide program that provides funds to Colonia SHCs or certified non-profit organizations to enable eligible households (also known as "Owner-Builders") to purchase real estate and construct or renovate a home using sweat equity. Under Section 2306.753(d) of the Texas Government Code, the Program sets aside two-thirds of the funds for Owner-Builders whose property is in a census tract that has a median household income not greater than 75% of the current median state household income.

The Texas Bootstrap Program promotes and enhances homeownership for very low-income Texans. The Owner-Builders must provide a minimum of 65% of the labor required to build or rehabilitate the home. Section 2306.753(a) of the Texas Government Code directs TDHCA to prioritize assisting Owner-Builders with an annual income of less than $17,500. The maximum Bootstrap Program loan amount per Owner-Builder is $45,000. The total amount of loans made with TDHCA and any other funding source may not exceed a combined $90,000 per household.

In 2008, the OCI implemented a "reservation system" in an effort to disseminate Texas Bootstrap funds across a broader network of "Nonprofit Owner-Builder Housing Provider" NOHPs and increase the Department's efficiency in assisting households. The reservation system is a ready-to-proceed model that allows program funds to be expended rapidly on a first-come, first-served basis. After being certified to participate in the program and executing a Loan Origination Agreement with the Department, the NOHPs submit individual loan applications to the Department on behalf of their Owner-Builder applicants, which is referred to as a "reservation" of Bootstrap funds. The reservations expire after 12 months in which time the NOHPs must train the Owner-Builders in self-help construction techniques, complete construction and close the Owner-Builders' mortgage loans.

The Texas Bootstrap Program allocation for FY 2014 was $3,000,000. The FY 2015 allocation of $5,000,000 will be made available under a Notice of Funding Availability ("NOFA").

Border Field Office and Colonia Self Help Centers
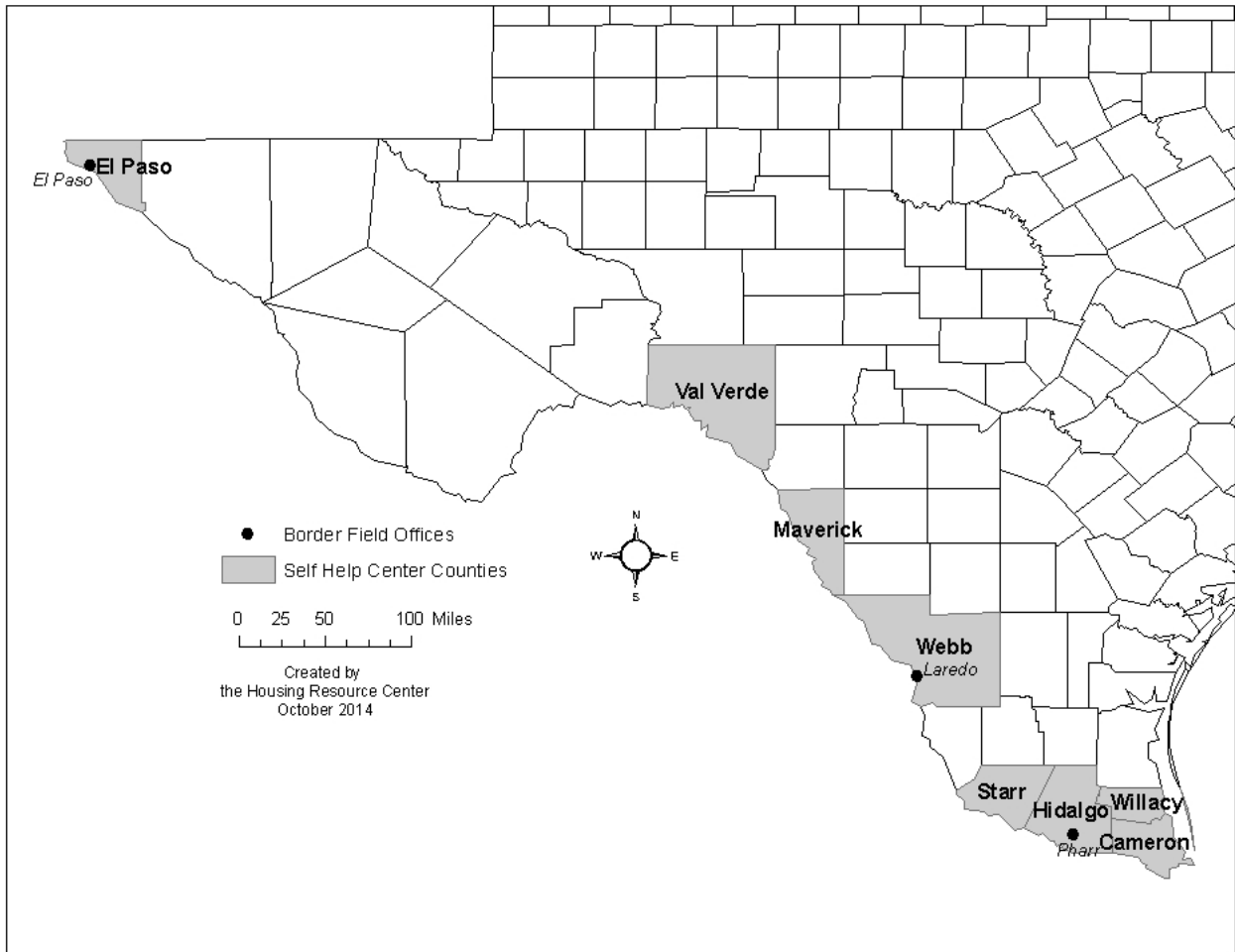
SECTION 8: TEXAS STATE AFFORDABLE HOUSING CORPORATION ANNUAL ACTION PLAN

TEXAS STATE AFFORDABLE HOUSING CORPORATION
2015 ANNUAL ACTION PLAN

Approved February 12, 2015

TEXAS STATE AFFORDABLE HOUSING CORPORATION

2015 ANNUAL ACTION PLAN

INTRODUCTION

This plan is prepared in accordance with Texas Government Code, Section 2306.566, which requires the Texas State Affordable Housing Corporation ("Corporation") to develop a plan to address the state's housing needs. According to Section 2306.0721(g), the Corporation's Annual Action Plan must be included in the 2015 State Low Income Housing Plan ("SLIHP") prepared by the Texas Department of Housing and Community Affairs ("TDHCA").

CORPORATION OVERVIEW

The Texas State Affordable Housing Corporation, created in 1994 at the direction of the Texas State Legislature, is a self-sustaining non-profit entity whose mission is to serve the housing needs of low, very low and extremely low-income Texans and other underserved populations who cannot access comparable housing options through conventional financial channels. The Corporation's enabling legislation can be found in Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq.

The Corporation's office is located in Austin, Texas. A five-member volunteer Board of Directors, appointed by the Governor, oversees the policies and business of the Corporation. The Board of Directors also appoints a 10-member Advisory Council to assist with fundraising activities and review and recommend to the Board the funding of grant applications under the Texas Foundations Fund program. None of the Corporation's programs and operations are funded through the State's appropriations budget process.

The Corporation is statutorily authorized to issue mortgage revenue bonds and other private activity bonds to finance the purchase and creation of affordable housing. Over the course of its history, the Corporation has utilized over $1.2 billion in single family bonding authority and approximately $647 million in multifamily bonding authority. Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following home buyer programs:

- § Homes for Texas Heroes Home Loan Program

- § Home Sweet Texas Home Loan Program

- § Mortgage Credit Certificate Program

Using its mission as guidance, the Corporation has developed the following additional programs and activities to help meet the needs for affordable housing in Texas:

§ Direct Lending

§ Affordable Communities of Texas

§ Single Family Rental

§ Texas Foundations Fund

§ Home buyer Education & Foreclosure Prevention

§ Asset Oversight and Compliance

CORPORATION OBJECTIVE

Since its inception, the Corporation's mission has been to serve the housing needs of low, very low and extremely low-income Texans and other underserved populations, such as people with disabilities and people living in rural areas of the state where access to services and programs is limited.

In 2015, the Corporation's objective is to continue to implement innovative approaches to fulfill its mission while maintaining the success of its current programs.

PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS

HOMEOWNERSHIP PROGRAMS

Over the last decade research has consistently shown that homeownership has a positive impact on the socioeconomic status of a household and their community. Areas with high rates of homeownership often see lower crime rates, better educational outcomes for children and significant rates of community involvement. For example, a study conducted in 2014 found that children in a stable environment, created by living in an owner-occupied home, exhibit lower high school dropout rates and an increased likelihood of college attendance.[1]

The Corporation currently administers the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs, which provide home loans and down payment assistance to low and moderate-income families and individuals. Traditionally the Corporation has funded these programs through the tax-exempt bond market by issuing mortgage revenue bonds available under its statutory authority. All of the Corporation's bond issuances are subject to oversight by the Texas Bond Review Board.

The Homes for Texas Heroes Home Loan Program, established by the Legislature in 2003, is allocated 10 percent of the State's private activity bond cap for the purpose of making mortgage loans to:

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

In 2006 the Corporation created the Home Sweet Texas Home Loan Program by utilizing mortgage revenue bond cap not used by other bond issuers by an annual deadline set by the Legislature. The Home Sweet Texas Home Loan Program is not profession-specific and is

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[1] Source: Michal Grinstein-Weiss, Trina R. Williams Shanks, and Sondra G. Beverly, "Family Assets and Child Outcomes: Evidence and Directions" The Future of Children-Princeton University and the Brookings Institute, 2014

available statewide to those with incomes at or below 80 percent of the area median family income.

The Need for Down Payment Assistance
Research conducted by the Federal Reserve Bank of Saint Louis shows that the percentage of American households who own their homes has steadily decreased from 69% in 2004 to 65.1% in 2013.[2] Citing research conducted by the New York-based firm Zelman and Associates, a Freddie Mac article published in June 2014 indicates that one of the main factors keeping people from purchasing a home is their belief that they do not have enough money for a down payment.[3]

To help bridge this gap, the Corporation's home loan with down payment assistance programs allow eligible borrowers to apply for a 30-year fixed-rate mortgage loan and receive down payment assistance in the form of a grant that does not require repayment when the home is sold or the mortgage loan is refinanced.

These programs are available statewide on a first-come, first-served basis to home buyers who wish to purchase a newly constructed or existing home. Home buyers must meet income and purchase price limits set by federal guidelines, while demonstrating creditworthiness and meeting standard mortgage underwriting requirements. Home buyers must also occupy the purchased home as their primary residence. The programs are accessible to eligible borrowers by directly contacting a participating mortgage lender.

Mortgage Credit Certificate Program
In 2008 the Corporation established the Mortgage Credit Certificate (MCC) Program as another option for eligible first-time home buyers. The MCC Program is made possible under IRS rules allowing the conversion of Single Family mortgage revenue bond cap into mortgage credit certificates. The Corporation's MCC Program serves the same populations eligible for the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs. Under the MCC Program, the qualified home buyer can take a portion of the annual interest paid on the mortgage as a special tax credit, up to $2,000 each year that they occupy the home as their principal residence. An MCC has the potential of saving the home buyer thousands of dollars over the life of the loan. And although the MCC Program is not a home loan program, the home buyer is required to have a fixed-rate mortgage loan.

Since their inception, demand for these programs has increased. To date, the Corporation has served over 10,600 households under our home loan/down payment and MCC programs.

Current Funding Mechanism
As stated above, historically the Corporation has funded its home loan/down payment assistance programs through the tax-exempt bond market by issuing mortgage revenue bonds

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[2] Source: Federal Reserve Bank of Saint Louis: "Homeownership Rate for the United States," accessed on 11/19/2014.
[3] Source: Christina Boyle: "Down Payments: Today's Most Consistent Misconception about Mortgages," Freddie Mac, 2014

available under its statutory authority. Because the interest income from the bonds was exempt from federal income taxes, investors were willing to purchase the bonds at lower interest rates. These lower borrowing costs allowed the Corporation to use bond proceeds to make mortgage loans with down payment assistance grants to home buyers at or below market rates.

However, since "the great recession" financial market conditions continue to create an unusual environment in which taxable bond mortgage rates are lower than tax-exempt bond rates. As a result the Corporation's cost of borrowing in the tax-exempt bond market is higher than the rate at which the Corporation could competitively offer mortgage loans and down payment assistance grants to home buyers.

To continue to fulfill its mission of providing mortgage loans and down payment assistance, since 2012 the Corporation has utilized the sale of mortgage backed securities instead of tax-exempt bonds to fund its home loan with down payment assistance programs. This funding mechanism enables the Corporation to provide home loans with down payment assistance to both first-time home buyers and non-first-time home buyers.

Home Buyer Education Requirement
In addition to meeting the program eligibility requirements, every home buyer who utilizes one of the Corporation's homeownership programs must complete a home buyer education course prior to closing on the purchase of their home. Several studies show that pre-purchase counseling can significantly reduce the mortgage payment delinquency rate for homeowners who participate as well as improve their financial decision-making over time. Specifically, a study conducted by Neil Mayer and Associates in collaboration with Experian found that clients receiving home buyer education prior to purchasing a home are one-third less likely to become 90 or more days delinquent over the two years after receiving their loan as compared to borrowers who do not receive that pre-purchase education or counseling.[4] A subsequent study conducted by the Federal Reserve Bank of Philadelphia notes that pre-purchase counseling can also help potential home buyers improve their creditworthiness to help them qualify for a mortgage.[5]

2015 IMPLEMENTATION PLAN

Not every home buyer has the same needs, especially in this ever-changing housing market. We have found that some home buyers are interest rate sensitive, while others need more down payment assistance. In an effort to meet the varying needs of Texas home buyers, in late 2014 the Corporation started providing several different options to home buyers, offering varying rates, down payment assistance levels, and loan types—a program change the Corporation plans to continue in 2015. These new options allow home buyers, in discussions with their

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[4] Source: Neil S. Mayer and Kenneth Temkin, "Pre-Purchase Counseling Impacts on Mortgage Performance: Empirical Analysis of NeighborWorks America's Experience," Neil Mayer and Associates on behalf of NeighborWorks America, March 2013.
[5] Source: Marvin M. Smith, Daniel Hochberg, and William H. Greene "The Effectiveness of Pre-Purchase Homeownership Counseling and Financial Management Skills," Federal Reserve Bank of Philadelphia, 2014.

lenders and Realtors, to choose the best option for them. In addition, all forms of assistance can be used to purchase a home or refinance an existing current mortgage.

Furthermore, given the success and demand for the MCC Program, which is still funded by converting single family mortgage revenue bond cap into Mortgage Credit Certificates, the Corporation will continue to provide this program to home buyers. The funding mechanism for the MCC Program, tax-exempt bonds, does dictate that the home buyer must be a first-time home buyer. However, first-time home buyers have the unique benefit of being able to utilize both the MCC Program and the home loan with down payment assistance programs.

Above and beyond the statutory requirements of the programs, the Corporation will work to broaden the reach of the programs through the recruitment of additional lenders and marketing to Realtors, especially in areas of the state with low utilization of the programs. Barring any change in tax-exempt bond market conditions, the Corporation plans to continue utilizing the sale of mortgage backed securities to fund its home loan with down payment assistance programs in 2015.

HOME BUYER EDUCATION AND FORECLOSURE PREVENTION

In 2010, the Corporation created an online educational tool called the Texas Mortgage Calculator (www.tsahc.org/Mortgage_Calculator) that provides step-by-step information on the home buying process, information about mortgage rates, and a glossary of mortgage terms in both English and Spanish. This tool also estimates the potential interest rate a home buyer can expect based on their FICO score.

In 2012, the Corporation expanded its online resources by creating the Texas Financial Toolbox (www.texasfinancialtoolbox.com). The Texas Financial Toolbox gives consumers an easy way to find nonprofit organizations or government entities that can help them achieve their financial and homeownership goals. Whether consumers want to learn how to better manage their money, find out if they're ready for homeownership, understand the home buying process and the programs that are available to help them buy a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is a great place to start. Information about home buyer programs, home buyer education classes, financial education, foreclosure prevention and related events is available, all searchable by city. This is a tool that was not previously available in Texas, and the Corporation believes it is providing valuable information to Texas consumers.

Foreclosure Prevention Activities
The Corporation has been active in foreclosure prevention in Texas since 2008 when it joined federal and state government agencies, financial institutions, consumer advocates and housing counselors to create the Texas Foreclosure Prevention Task Force. The Corporation has been involved in outreach activities to delinquent homeowners in Texas who can find themselves losing their home in as little as 41 days once the foreclosure process begins. These outreach initiatives include providing funding to support local foreclosure prevention workshops, and administering a loan modification scam alert campaign to help homeowners identify and avoid

mortgage loan modification scams.

One of the most important things a homeowner facing foreclosure can do is contact a U.S. Department of Housing and Urban Development (HUD) approved housing counselor for foreclosure prevention counseling. Statistics collected on the effectiveness of foreclosure prevention counseling show that counseling is an important tool in helping homeowners avoid foreclosure. In fact, a recent evaluation of the federal National Foreclosure Mitigation Counseling (NFMC) Program (which provides funding to support foreclosure prevention counseling) shows that homeowners who receive foreclosure counseling are nearly three times more likely to obtain a loan modification than homeowners who don't.[6]

Housing counselors are trained to help homeowners navigate through the options available to them based on their particular circumstance. To support the efforts of the housing counselors the Corporation has raised over $1 million from private funders to provide outreach activities and reimburse housing counseling agencies for foreclosure prevention counseling they provide struggling homeowners.

In addition, since 2009 the Corporation has partnered with TDHCA to administer the State of Texas' federal NFMC Program. This program has provided nearly $2.3 million to housing counseling organizations helping homeowners avoid foreclosure. A combination of private and NFMC funding has allowed participating housing counseling agencies to increase their capacity and ensure counseling services remain free for the homeowners who need them. And since 2009, housing counseling agencies have provided foreclosure prevention counseling to over 7,800 Texas homeowners at risk of foreclosure.

Texas Statewide Homebuyer Education Program
And finally, for many years the Corporation has promoted and supported successful homeownership by supporting the Texas Statewide Homebuyer Education Program (TSHEP), which provides continuing education to housing counselors who provide home buyer education to consumers, most of them low-income. TSHEP has historically been administered by the Texas Department of Housing and Community Affairs (TDHCA); however, effective September 1, 2012, the Corporation entered into an agreement with TDHCA to administer TSHEP.

In 2014 housing counselors across the state had the opportunity to attend three separate trainings that furthered their skills and certified many of the participants as home buyer education providers. The Corporation contracted with NeighborWorks America, the selected education provider, to teach housing counselors the principles and applications of comprehensive pre- and post-purchase home buyer education, lending basics, financial capability, and foreclosure counseling.

To date over 800 housing counselors have continued their education to either maintain or

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[6] Source: Kenneth M. Tempkin, Neil S. Mayer, Charles A. Calhoun, Peter A. Tatian, and Taz George "National Foreclosure Mitigation Counseling Program Evaluation, Final Report Rounds 3 Through 5" The Urban Institute, 2014.

obtain their home buyer education certification as a result of training they received through TSHEP.

2015 IMPLEMENTATION PLAN

To support the increased demand for TSHEP training, the Corporation, with support from private funders and sponsors, anticipates conducting another three rounds of trainings in 2015. The Corporation plans to offer courses covering the following topics: home buyer education, credit counseling, advanced financial coaching and post-purchase education methods. These courses were requested specifically by Texas housing counselors in an annual survey conducted in summer 2014.

In its August 2014 National Foreclosure Report, the financial research firm CoreLogic reported that, although Texas' foreclosure rate is relatively low, Texas had more than 36,000 completed foreclosures last year, which ranks behind only Florida and Michigan on the list of states with the most foreclosures. Furthermore, both Houston and Dallas ranked in the top 10 metropolitan areas with the most foreclosures last year, with 8,524 and 6,054 foreclosures respectively. These statistics indicate that the risk of foreclosure is still very real for many Texas families.[7]

In response to these alarming statistics, the Corporation plans to continue to support foreclosure prevention counseling and other foreclosure prevention activities in Texas. The Corporation will continue to partner with housing counseling agencies and elected officials to hold community outreach events when requested. In addition, the Corporation will continue its efforts to directly reach homeowners facing foreclosure through direct mail and marketing online resources such as www.texasfinancialtoolbox.com, as well as stressing the importance of home buyer education prior to considering purchasing a home.

DIRECT LENDING PROGRAMS

The Corporation's Direct Lending Programs help provide safe, decent, and affordable housing with an emphasis on serving rural and underserved communities. Leveraging investments from private foundations and banks, the Corporation is able to provide both short-term and long-term affordable housing financing to developers. Applications for new loans are accepted on an ongoing basis, provided there is funding available for the program. The Corporation currently offers three types of loans:

§ Permanent financing for multifamily rental properties
§ Construction lines of credit for new single-family homes
§ Revolving lines of credit for acquisition/rehabilitation of single-family homes

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[7] Source: CoreLogic "National Foreclosure Report," August 2014.

Single Family Construction/Rehabilitation
In 2014 eight homes were rehabilitated or constructed by local partners using the Direct Lending Program's loan products. The Corporation also awarded one new loan in 2014 as a revolving line of credit.

Multifamily Family Construction/Rehabilitation
The Corporation's Direct Lending Program generally targets smaller multifamily developments in rural areas and underserved communities. Smaller developments generally depend on federal subsidies from USDA and HUD, and access to these funds has continued to be very limited. The average loan size for multifamily developments is $580,000, and the average number of units is 72.

Loan Production	2014	Total
Loans Made	1	21
# of Single Family Homes	8	100
# of Rental Units	0	1901
Amount of Loan Funds Approved	$200,000	$11,746,287
Value of Constructed Properties	$1,193,595	$151,721,362
Jobs Created	12	1,614[8]

2015 IMPLEMENTATION PLAN

The construction of new homes has grown significantly in the past year, but most commonly in higher priced markets that are not affordable to Texans with lower incomes. According to an October 2014 article in the *Dallas Morning News*, rising home prices are making it more difficult for Texas households to afford a home. Citing research conducted by the Texas A&M Real Estate Center, the article indicates that Texas has seen double-digit home price increases over the past two years; however, income levels have remained relatively flat.[9]

To address this challenge, the Corporation plans to continue to provide flexible lines of credit to smaller developers. These loan products, leveraged with the Corporation's access to lower cost land through its Affordable Communities of Texas (ACT) land bank, will enable these developers to continue to construct and rehabilitate single family homes that are affordable for working families.

Additionally, the Corporation plans to continue to provide loans to small and rural markets for multifamily developments, helping local developers meet the housing needs of their communities without relying on federal or state tax credit subsidies.

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[8] Source: Estimates of Job Creation from the American Recovery and Reinvestment Act of 2009
http://www.whitehouse.gov/administration/eop/cea/Estimate-of-Job-Creation, 2009
[9] Source: Steve Brown: "Higher home prices and rising interest rates could hassle Texas homebuyers," Dallas Morning News, 2014.

The Corporation will continue to seek additional program related investments from private investors to meet the growing need for the Direct Lending Program. Additionally, the Corporation plans to explore the opportunity to rebrand the Direct Lending Program as a loan fund in an effort to better explain the program's purpose and attract new investors.

AFFORDABLE COMMUNITIES OF TEXAS PROGRAM

The Corporation created the Affordable Communities of Texas (ACT) Program, a land bank and land trust program, in 2008 to stabilize communities experiencing high rates of foreclosure. The Corporation works in partnership with nonprofit and government agencies across the state to acquire and redevelop foreclosed homes, vacant land and tax foreclosed properties, and then sell or rent the homes to low-income families.

The ACT Program, partnering with more than 25 organizations, has acquired a total of 587 properties and has redeveloped 162 of these properties to date. The ACT Program comprises four unique initiatives distinguished by source of funding and targeted use of properties:

§ ACT Land Banking – This is the Corporation's general land banking program that includes properties that are either purchased by the Corporation or donated to the Corporation. Properties are redeveloped for affordable housing. If a property is not suitable for redevelopment (i.e. poor location, high cost of redevelopment or other extenuating circumstances), the property is sold and the funds reinvested in the ACT Program.
§ ACT Land Trust – Properties acquired are intended to be held in perpetuity by the Corporation. Homes built or redeveloped on land trust sites may be rented or sold to qualified low-income households.
§ Veterans Housing Initiative – This initiative is a partnership with Bank of America. The Corporation accepts higher value homes through donations from Bank of America that are redeveloped and sold at a minimum 25% discount to qualified U.S. military veterans in Texas. Veterans who are disabled and have low incomes may also qualify to receive a home as a donation.
§ Texas NSP – this category includes only those homes and properties that were acquired using Texas's federal Neighborhood Stabilization Program (NSP) funding.

The ACT Program has acquired 587 Units over the life of the program and has a current portfolio of 409 lots and homes.

Program/Initiative	Acquisitions 2014	Sales 2014	Current Portfolio	Current Asset Value
ACT Land Banking	8	20	83	$1,094,391
ACT Land Trust	0	0	60	$650,000
Veterans Initiative	5	24	19	$1,583,299
Texas NSP	0	15	247	$4,793,721
Totals	13	59	409	$8,121,411

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The ACT Program will continue to play an integral role in the Corporation's overall affordable housing strategy. Although the availability of foreclosed homes donated by banks and mortgage companies has decreased as home values have rebounded, the number of vacant and abandoned homes continues to be high in many urban and rural areas. The Corporation will continue to seek new avenues to acquire foreclosed and vacant properties, including working directly with local and regional governments.

Additionally, the Corporation intends to continue working with its network of local partner developers to redevelop and sell properties currently in the ACT Program's portfolio. The Corporation has also committed additional funding for property acquisitions and redevelopment that will enable us to redevelop properties more quickly in markets where we cannot partner with a local developer.

MULTIFAMILY BOND PROGRAMS

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

The Corporation makes available to developers its multifamily PAB allocation through an annual Request for Proposal application process. To be considered for multifamily PAB financing, multifamily developments must meet specific housing needs identified each year by the Corporation's Board of Directors. In 2014 those housing needs were:

- § Preservation and rehabilitation of at-risk affordable multifamily housing;
- § Rental housing in rural and smaller urban markets;
- § Senior or service enriched housing; and
- § Disaster relief affordable multifamily housing.

In 2014, the Corporation induced $42 million in multifamily PABs to construct or rehabilitate 548 affordable rental homes in Houston and Midland.

2015 IMPLEMENTATION PLAN

Market conditions for the development of affordable multifamily housing using PABs continue to improve. Occupancy rates in most urban markets continue to be very strong and average nearly 97% statewide, indicating a continued demand for multifamily housing.[10]

The Corporation's Board of Directors approved new program policies and a request for

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[10] Source: Texas A&M Real Estate Center http://www.recenter.tamu.edu/mdata/pdf/Austin_Apartmentdata.pdf, 2014.

proposal in November 2014. The Corporation anticipates continued interest and growth in our PAB program due to improved PAB market conditions, increased demand for affordable multifamily housing and the Corporation's straightforward application process and sound underwriting requirements.

ASSET OVERSIGHT AND COMPLIANCE

Asset oversight and compliance monitoring of multifamily properties financed through multifamily tax-exempt bonds is required by many bond issuers, including the Corporation. The Corporation also requires asset oversight and compliance monitoring of multifamily properties financed through our Direct Lending Program. The Corporation believes these reviews are one of the best ways to ensure properties are continuing to provide safe and decent affordable housing to their residents.

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

Compliance
Each month, staff monitors whether property owners and managers are providing the required number of affordable units to income-eligible households and that quality resident services are being provided. By conducting these reviews on a monthly basis, the Corporation helps ensure that property owners and managers are following the federal affordability requirements relating to the tax-exempt status of the bonds. An annual report for each property is submitted to property owners, managers, and other stakeholders and is also available on the Corporation's website.

The Corporation also offers an online reporting system that allows each property manager to complete its monthly compliance reporting online. In 2014 the Corporation updated this online tool to help property managers complete their reports more efficiently.

In 2014 the Corporation performed asset oversight and compliance reviews for 26 bond-financed properties and Direct Lending Program properties, which totaled 3,868 units.

The Corporation also leverages its asset oversight and compliance experience by providing training to other housing organizations and public agencies as needed. In 2014 staff conducted multiple on-site trainings for properties in the Houston area to help property managers improve their internal compliance monitoring systems.

2015 IMPLEMENTATION PLAN

The Corporation will continue to provide asset oversight and compliance monitoring services to the properties in its current bond and Direct Lending Program portfolios. In 2015 the Corporation anticipates adding a minimum of two properties (548 units) to the portfolio of bond-financed properties monitored by the Corporation's staff.

The Corporation will continue to review and update its policies and procedures as industry trends and changes in policy dictate. The Corporation will continue to closely monitor the financial health and physical condition of properties in its portfolio and offer specific strategies for improvement. In addition, the Corporation plans to continue marketing its asset oversight and compliance capabilities to other housing organizations and public agencies.

SINGLE FAMILY RENTAL PROGRAM

The cost of living in Austin continued to rise in 2014. According to Zillow, the median home price in Austin is now $343,000 and the median monthly rent is now $1450.[11] These prices are simply unaffordable for many low-income Austin families.

In May 2013, the Corporation created the Single Family Rental Program to provide eligible low-income families who are not ready for homeownership with affordable, below-market rental homes in high opportunity neighborhoods in the Austin Metropolitan Statistical Area (MSA).

Homes available as part of the program are all in areas with higher than average median incomes, with access to good schools, transportation and other services nearby. The program has received an extraordinary number of applications for the homes the Corporation has purchased for the program.

The program aims to serve individuals and families that earn at or below 80% of the area median family income with the opportunity to rent a home at significantly less than market rate rents. In addition to verifying income, the Corporation screens each applicant for rental, credit, and criminal history. To date, the Corporation has purchased and leased 13 homes to qualifying, low-income families in the Austin MSA.

2015 IMPLEMENTATION PLAN

The Corporation plans to continue to expand the Single Family Rental Program in the Austin area by purchasing three additional homes and offering them as rental homes to low-income families.

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[11] Source: http://www.zillow.com/austin-tx/home-values/

TEXAS FOUNDATIONS FUND

The Corporation created the Texas Foundations Fund to improve housing conditions for very low-income Texas households, with a particular emphasis on assisting persons with disabilities and rural communities. The Corporation defines very low-income households as households earning at or below 50% of the area median family income.

Through the Texas Foundations Fund, the Corporation partners with non-profit organizations and rural government entities across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. Selected partners receive grants of up to $50,000 to support their housing services.

The housing services listed below are eligible for support through the Texas Foundations Fund:

- The rehabilitation and/or critical repair of owner-occupied, single family homes to remedy unsafe living conditions. Critical repairs may also include accessibility modifications to assist household members with a disability. The Corporation will support the critical repair of single family rental homes only if the homes are owned and operated by the non-profit or government entity receiving funding and if the repairs enhance accessibility for renting households with an individual with a disability.

- The provision of supportive housing services for residents of housing units owned by the applicant receiving funding. The services supported by the Texas Foundations Fund must help individuals and families at risk of homelessness or unnecessary institutionalization gain and/or maintain their housing stability. Eligible supportive housing services include, but are not limited to: the provision of alcohol and drug counseling, adult education and/or job training, mental health counseling, case management and services provided by a health care provider.

The Corporation selected these services by conducting a survey asking its partner housing organizations to identify the greatest housing needs of very low-income Texans.

The Corporation funds its Texas Foundations Fund awards by blending private donations with earned revenue from its other housing programs. The Corporation's Board of Directors determines the amount available for each funding round based on revenue and private funding received.

Prior to each funding round, the Corporation publishes the Texas Foundations Fund Guidelines for public comment, giving stakeholders the opportunity to provide feedback prior to submitting a funding proposal. Partners are then selected through a competitive application process. Applications for funding are first considered by the Corporation's Advisory Council, whose members are appointed by the Corporation's Board of Directors, with final approval of selected partners determined by the Board of Directors. Since 2008 the Corporation has awarded nearly $1.9 million in grants.

In 2014 the Corporation awarded a total of $343,000 to 13 high performing non-profit organizations, which will enable them to provide critical repairs and supportive housing services to 1,800 very low-income Texans. In an effort to achieve greater geographic diversity with its Texas Foundations Fund awards, the Corporation divided the state of Texas into eight geographic regions and awarded at least one qualified applicant in each region.

2015 IMPLEMENTATION PLAN

The Corporation anticipates accepting applications for the next Texas Foundations Fund award cycle beginning in mid-2015. Prior to the start of the application process, program staff and Advisory Council members will review feedback received from stakeholders to determine if any changes should be made to the Texas Foundations Fund Guidelines. This process helps the Corporation ensure that the Texas Foundations Fund continues to fulfill its purpose to address the critical housing needs of very low-income households in communities across Texas.

The Corporation's Advisory Council continues to play a vital role in identifying and cultivating prospective donors to support the Texas Foundations Fund. The Advisory Council is comprised of 10 community leaders who possess fundraising experience, who demonstrate commitment to affordable housing programs, and who represent geographic diversity within Texas. With support from the Advisory Council, the Corporation plans to increase the amount of funding available for Texas Foundations Fund awards in 2015.

In 2015, the Corporation will also continue to explore the feasibility of creating a sustainable funding source, such as an endowment, for the Texas Foundations Fund.

SECTION 9: 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 30th day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the house of representatives, and member of any legislative oversight committee.

(c) The report must include:

  (1) a complete operating and financial statement of the department;

  (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:

    (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;

    (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;

    (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and

    (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);

  (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;

  (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;

  (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;

  (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:

    (A) the street address and municipality or county in which the property is located;

    (B) the telephone number of the property management or leasing agent

    (C) the total number of units, reported by bedroom size;

    (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;

    (E) the rent for each type of rental unit, reported by bedroom size;

    (F) the race or ethnic makeup of each project;

    (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;

      (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;

      (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and

      (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;

(7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and

(8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available date, of average rents reported by county.

SEC. 2306.0721. LOW INCOME HOUSING PLAN

(a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.

(b) Not later than the 30th day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.

(c) The plan must include:

(1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:

      (A) individuals and families of moderate, low, very low, and extremely low income;

      (B) individuals with special needs;

      (C) homeless individuals;

      (D) veterans;

      (E) farmworkers;

      (F) youth who are aging out of foster care; and

      (G) elderly individuals;

(2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;

(3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;

(4) a description of state programs that govern the use of all available housing resources;

(5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;

(6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;

(7) strategies to provide housing for individuals and families with special needs in each uniform state service region;

(8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;

(9) an estimate and analysis of the housing supply in each uniform state service region

(10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;

(11) strategies for meeting rural housing needs;

(12) a biennial action plan for colonias that:

(A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals;

(B) includes information on the demand for contract-for-deed conversations, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international boarder of the state;

(13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and

(13-a) information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures.

(d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.

(e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.

(f) The director may subdivide the uniform state serve regions as necessary for purposes of the state low income housing plan.

(g) The department shall include the plan developed by the Texas State Affordable Housing Corporation under Section 2306.566 in the department's resource allocation plan under Subsection (c)(5).

SEC. 2306.0722. PREPARATION OF PLAN AND REPORT

(a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with regional planning commissions created under Chapter 391, Local Government Code, representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, residents of low income housing, and members of the Colonia Resident Advisory Committee. The department shall obtain the comments and suggestions of the representatives, officials, residents, and members about the prioritization and allocation of the department's resources in regard to housing.

(b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:

(1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;

(2) set priorities for the available housing resources to help the neediest individuals;

(3) evaluate the success of publicly supported housing programs

(4) survey and identify the unmet housing needs of individuals the department is required to assist;

(5) ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;

(6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;

(7) develop housing programs through an open, fair, and public process;

(8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);

(9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the Unites 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 adjust for family size;
   ii. more than 30 to 60 percent of area median income adjusted for family size;
   iii. more than 60 to 80 percent of area median income adjusted for family size;
   iv. more than 80 to 115 percent of area median income adjusted for family size; or
   v. more than 115 percent of area median income adjusted for family size;

(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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APPENDIX C: ACRONYMS

ACRONYM	NAME
ADA	Americans with Disabilities Act
AI	Analysis of Impediments to Fair Housing Choice
AMFI	Area Median Family Income
ARRA	American Recovery and Reinvestment Act
ASTM	American Society for Testing and Materials
BRB	Bond Review Board
CAA	Community Action Agencies
CDBG	Community Development Block Grants
CEAP	Comprehensive Energy Assistance Program
CHDO	Community Housing Development Organization
CMTS	Compliance Monitoring and Tracking System
CoC	Continuum of Care
CSBG	Community Service Block Grants
DADS	Texas Department of Aging and Disability Services
DARS	Texas Department of Assistive and Rehabilitative Services
DAW	Disability Advisory Workgroup
DFPS	Texas Department of Family Protective Services
DOE	United States Department of Energy
DSHS	Texas Department of State Health Services'
ESG	Emergency Solutions Grant Program
ESGP	Emergency Shelter Grant Program
FFY	Federal Fiscal Year (10/1-9/30)
FHA	Fair Housing Act
GLO	General Land Office
HERA	Housing and Economic Recovery Act
HHSP	Homeless Housing and Services Program
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HRC	Housing Resource Center
HSP	Housing and Services Partnerships
HTC	Housing Tax Credit Program
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
HVC	Housing Choice Voucher
LEP	Limited English Proficiency
LIHEAP	Low Income Home Energy Assistance Program

ACRONYM	NAME
LIHTC	Low Income Housing Tax Credit
MCC	Mortgage Credit Certificate
MSA	Metropolitan Statistical Areas
NFMC	National Foreclosure Mitigation Counseling
NOFA	Notice of Funding Availability
NOHP	Nonprofit Owner-Builder Housing Provider
NSP	Neighborhood Stabilization Program
OCI	Office of Colonia Initiatives
OMB	U.S. Office of Management and Budget
PAB	Private Activity Bond
PAL	Preparation for Adult Living
PJ	Participating Jurisdiction
PRA	Project Rental Assistance
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
SHC	Self-Help Centers
SLIHP	State Low Income Housing Plan and Annual Report
TCAP	Tax Credit Assistance Program
TDHCA	Texas Department of Housing and Community Affairs
THN	Texas Homeless Network
TMP	Taxable Mortgage Program
TSAHC	Texas State Affordable Housing Corporation
USHHS	United States Health and Human Services
WAP	Weatherization Assistance Program

APPENDIX D: FAIR HOUSING ACTION STEPS BY AI IMPEDIMENT

The Fair Housing Action Steps By AI Impediment report as presented below reflects the Department's Fair Housing Tracking Database as of Tuesday, January 13, 2015.

Impediment 1 **Not in My Backyard Syndrome (NIMBYism) can create barriers to housing choice for protected classes in some communities.**

Action Step ID **4** **Redevelopment of TDHCA Fair Housing Website Section**

Begin Date: 6/11/2014 COMPLETED - 10/9/2014 Agency Wide

Summary Redevelopment of the TDHCA Fair Housing website section to improve fair housing complaint direction, increase fair housing training and knowledge across the state, and provide toolkits and information resources specific to renters, homebuyers, development owners and administrators, real estate professionals, local governments, and elected officials. Renter and homebuyer information includes fair housing and reasonable accommodations rights information, unbanked resident toolkits for building credit, information on how to find affordable rental housing, and landlord-tenant toolkits and brochures. Development owners, administrators, and real estate professionals will find best policy guidance, rules information, and sample forms and documents. Local governments and elected officials will find information on zoning best practices as suggested in the Phase 2 Analysis of Impediments (AI).

Action Step ID **7** **Development of QAP Scoring Incentives for Development in High Opportunity Areas**

Begin Date: COMPLETED - 1/1/2013 Multifamily

Summary In 2013, TDHCA implemented a series of scoring items to faciliate the development of tax credit properties in high opportunity areas. The scoring items included an opportunity index with the highest scoring options for locating developments in census tracts with low poverty rates (<15%), high household incomes, and high elementary school performance ratings (as reported by the Texas Education Agency). A second scoring item known as "Educational Excellence" provides additional points for locating developments in areas that also have high quality middle and high schools. These items were updated in the 2014 QAP.

Action Step ID **8** **Expansion of Ineligible Adverse Site and Area Characteristics**

Begin Date: COMPLETED - 1/1/2013 Multifamily

Summary In 2013, existing site ineligibility characteristics were expended. The rule now covers up to a 1,000 foot radius and ineligible features include blight, high crime, heavy industrial facilities, and other characteristics which may not be appropriate for residential development. The rule requires disclosure of such features for any multifamily applications for funding rehabilitation of an existing property or new construction. The rule results in improved neighborhood conditions for tenants.

Action Step ID **10** **HHSCC and TDHCA Partnership and Creation of Rental Assistance Video Series**

Begin Date: COMPLETED - 9/26/2014 Agency Wide

Summary HHSCC and TDHCA collaborated on a short video series to educate the public on fair housing (including reasonable accommodations), homebuyer assistance, rental assistance, energy assistance, home repair, emergency assistance, and service enriched housing. The short video series will be made available from the TDHCA website and used as another method to engage and inform the public.

Action Step ID	**11**	**University of Houston Contract for Multifamily Primer**
Begin Date:	COMPLETED - 10/14/201	Multifamily

Summary	To better address opportunities for meaningful and substantive input regarding the development of affordable housing and to meet the needs of the public, advocacy groups, elected officials, and local governments in understanding Multifamily programs offered by the Department (particularly the Housing Tax Credit program), TDHCA contracted with the University of Houston to develop a lay person's guide to Multifamily housing and local community involvement.

Action Step ID	**15**	**Creation of a State Agency Fair Housing Workgroup**
Begin Date:	5/6/2014 IMPLEMENTED	Agency Wide

Summary	A routine meeting schedule was established for TDA, TDHCA, TWC, GLO, and DSHS to assist state agencies in aligning fair housing efforts under the AI, consider ways to improve fair housing education and outreach across the state, and develop consistency in complaint direction, training, and resource provision.

Action Step ID	**24**	**Creation of a Fair Housing ad in TAAHP publication**
Begin Date:	5/28/2014 COMPLETED - 6/5/2014	Agency Wide

Summary	DPPA received an opportunity to post a TDHCA ad in an upcoming TAAHP publication. The Fair Housing Team researched statistics and created a fair housing tagline to be used to draw attention to the Department's commitment to fair housing efforts and raise public awareness about the importance of fair housing choice.

Action Step ID	**28**	**TDHCA Speakership: TxAPA Conference - Zoning Laws and Best Practices for Fair Housing**
Begin Date:	COMPLETED - 10/16/201	Agency Wide

Summary	TDHCA will appear as a speaker along with representatives from Coats Rose and the City of Buda at the TxAPA Conference in Frisco, TX on 10/16/14. The panel discussion will include topics such as recent legal actions related to zoning, a city representative's perspective on the HTC program and how to engage with the public, and a general discussion of zoning best practices.

Action Step ID	**31**	**Creation of a Fair Housing Article for the Texas Municipal League**
Begin Date:	7/1/2014 COMPLETED - 9/15/2014	Multifamily

Summary	In coordination with current efforts to become more engaged with the Texas Municipal League in order to support local elected official and government needs for information related to affordable housing development, TDHCA's Executive Director drafted an article for consideration in the publication of the Texas Municipal League's newsletter. The article was published on 9/15/14.

Action Step ID	**32**	**Revisions to CMTS: Fixing and Populating Census Tract Entry**
Begin Date:	7/8/2014 IMPLEMENTED	Multifamily

Summary	The FH Team is leading the initiative to improve and populate census tract entry to prepare for creating a website mapping tool that will show service delivery areas and demographic populations served. This kind of tool is heavily dependent on address entry being accurate and the ability to easily pull census data. GIS Lat/Long Verification tools will also be researched for integration.

Action Step ID	**60**	**Qualified Allocation Plan provisions to ensure incentives for local community support or opposition are consistent with Fair Housing objectives**

Begin Date: COMPLETED - 1/1/2013   Multifamily

Summary   Provisions were added in Section 11.9(d) to advise community organizations and local governments to consider Fair Housing laws, FHAST forms, current Analysis of Impediment documents in local jurisdictions, one year action plans, and five year consolidated plans when generating opposition or support documents.

Action Step ID	**71**	**Qualified Allocation Plan Quantifiable Community Participation provisions**

Begin Date: COMPLETED - 1/1/2013   Multifamily

Summary   The QAP includes Quantifiable Community Participation provisions in Section 11.9(4)(C) that include highest point incentives for explicit support or neutrality from a Neighborhood Organization that during at least one of three prior Application Rounds provided a written statement that qualified as Quanitifiable Community Participation opposing any Competitive Housing Tax Credit Application and whose boundaries remain unchanged. These provisions assist TDHCA in incentivizing development in communities which have been historically opposed to affordable housing but have changed their views.

Action Step ID	**94**	**Creation of an affordable housing presentation for HTC public forums**

Begin Date: IMPLEMENTED   Multifamily

Summary   MFMU created a short video to show at the beginning of HTC public forums during the Tax Credit cycle that could be used to address common questions and concerns about affordable housing. The video premiered during the 2014 cycle and is available on the MFMU website as a tool that can be used and viewed by local government officials, communities, and developers in addressing common questions and concerns.

Impediment 2	There is inadequate information available to local governments, stakeholders, and the public about fair housing requirements and programs to assist persons with disabilities and low income residents.

Action Step ID **4 Redevelopment of TDHCA Fair Housing Website Section**

Begin Date: 6/11/2014 COMPLETED - 10/9/2014   Agency Wide

Summary   Redevelopment of the TDHCA Fair Housing website section to improve fair housing complaint direction, increase fair housing training and knowledge across the state, and provide toolkits and information resources specific to renters, homebuyers, development owners and administrators, real estate professionals, local governments, and elected officials. Renter and homebuyer information includes fair housing and reasonable accommodations rights information, unbanked resident toolkits for building credit, information on how to find affordable rental housing, and landlord-tenant toolkits and brochures. Development owners, administrators, and real estate professionals will find best policy guidance, rules information, and sample forms and documents. Local governments and elected officials will find information on zoning best practices as suggested in the Phase 2 Analysis of Impediments (AI).

Action Step ID **6 Austin Area Meeting on the Adoption of a City Ordinance: Source of Income as a Protected Class**

Begin Date: 6/4/2014 COMPLETED - 6/4/2014   Agency Wide

Summary   Fair Housing Team networking and attendance at a City of Austin meeting discussing a proposed ordinance to include source of income as a protected class. The ordinance would extend City of Austin fair housing protections to Section 8 Housing Choice voucher holders and other subsidy program recipients.

Action Step ID **9 Review and revision of TDHCA's Language Assistance Plan**

Begin Date: 4/22/2014 IMPLEMENTED   Agency Wide

Summary   HRC transitioned duties associated with the Language Assistance Plan to the Fair Housing Team. The Team is revisiting the use of third party service interpreter and translation services and planning the roll out of translated web pages, documents, and other resources related to basic fair housing and tenant rights. The LAP will be updated and revisions will be implemented on an agency-wide basis.

Action Step ID **10 HHSCC and TDHCA Partnership and Creation of Rental Assistance Video Series**

Begin Date: COMPLETED - 9/26/2014   Agency Wide

Summary   HHSCC and TDHCA collaborated on a short video series to educate the public on fair housing (including reasonable accommodations), homebuyer assistance, rental assistance, energy assistance, home repair, emergency assistance, and service enriched housing. The short video series will be made available from the TDHCA website and used as another method to engage and inform the public.

Action Step ID	**11**	**University of Houston Contract for Multifamily Primer**
Begin Date:	COMPLETED - 10/14/201	Multifamily
Summary	To better address opportunities for meaningful and substantive input regarding the development of affordable housing and to meet the needs of the public, advocacy groups, elected officials, and local governments in understanding Multifamily programs offered by the Department (particularly the Housing Tax Credit program), TDHCA contracted with the University of Houston to develop a lay person's guide to Multifamily housing and local community involvement.	

Action Step ID	**15**	**Creation of a State Agency Fair Housing Workgroup**
Begin Date:	5/6/2014 IMPLEMENTED	Agency Wide
Summary	A routine meeting schedule was established for TDA, TDHCA, TWC, GLO, and DSHS to assist state agencies in aligning fair housing efforts under the AI, consider ways to improve fair housing education and outreach across the state, and develop consistency in complaint direction, training, and resource provision.	

Action Step ID	**17**	**Creation of External Outreach Tools: Fair Housing Listserv**
Begin Date:	5/6/2014 COMPLETED - 7/9/2014	Agency Wide
Summary	A new Fair Housing listserv was discussed and implemented along with ideas for outreach that will occur through the creation of new website sections (additional sections were implemented into the website plan such as a survey, news corner, and TX Fair Housing events and training calendar). The new listserv will assist TDHCA in reaching external fair housing advocacy and special interest groups that would not ordinarily be part of the Department's listservs.	

Action Step ID	**19**	**Creation of an Internal and External Email and Marketing Statement**
Begin Date:	5/28/2014 COMPLETED - 7/14/2014	Agency Wide
Summary	FH Team and DPPA met with Executive to discuss developing a new mission statement and byline that can highlight fair housing and be used with external marketing publications and communications.	

Action Step ID	**20**	**TDHCA Fair Housing Accessibility First Construction and Compliance Training**
Begin Date:	5/29/2014 COMPLETED - 5/29/2014	Agency Wide
Summary	In coordination with TAAHP and other State agencies who receive Federal funds, TDHCA coordinated the Fair Housing Accessibility First Construction and Compliance training offered by Jack Catlin of HUD approved trainer and industry expert, LCM Architects.	

Action Step ID	**21**	**TDHCA 2010 ADA Standards Training**
Begin Date:	5/30/2014 COMPLETED - 5/30/2014	Agency Wide
Summary	In January 2014 following Department of Justice guidance, TDHCA adopted 2010 ADA construction standards for Section 504 compliane. TDHCA's Compliance Division conducted a 2010 ADA training and invited property management, owners, engineers, architects, and the general public.	

Action Step ID	**23**	**Creation of TDHCA Fair Housing Marketing Guidelines**

Begin Date: IMPLEMENTED   Agency Wide

Summary   DPPA creation of a TDHCA Fair Housing Marketing Guidelines booklet concerning items such as: Inclusion of information on how to request reasonable accommodations on all publicly distributed event notices, acceptable terminology, fair housing logo use, and appropriate use of photographs and images in advertising.

Action Step ID	**24**	**Creation of a Fair Housing ad in TAAHP publication**

Begin Date: 5/28/2014   COMPLETED - 6/5/2014   Agency Wide

Summary   DPPA received an opportunity to post a TDHCA ad in an upcoming TAAHP publication. The Fair Housing Team researched statistics and created a fair housing tagline to be used to draw attention to the Department's commitment to fair housing efforts and raise public awareness about the importance of fair housing choice.

Action Step ID	**26**	**Revision of the TDHCA Vacancy Clearinghouse Search Tool**

Begin Date: 6/11/2014   IMPLEMENTED   Multifamily

Summary   Revisions to the TDHCA Vacancy Clearinghouse were discussed in relation to the Department's new Affirmative Marketing rule. Development Owners, Managers, and fair housing advocates requested a centralized marketing tool that could be used to better advertise affordable rental vacancies. Mock ups and a new name for the new site page will be created. Subchapter F rules related to quarterly reporting will be reviewed for changes needed to support more timely vacancy information. This effort will assist the Department in better communicating affordable rental availabilities and eligibility information to the public and connecting households to fair housing rights information and resources.

Action Step ID	**27**	**Creation of an Internal Fair Housing Training Initiative**

Begin Date: 6/16/2014   IMPLEMENTED   Agency Wide

Summary   An internal fair housing training initiative was created to provide more education and training to internal staff. The initiative will begin with poster display and blogging on the water cooler page and will culminate in brown bag sessions for internal staff and mini power point presentations at program area staff meetings.

Action Step ID	**28**	**TDHCA Speakership: TxAPA Conference - Zoning Laws and Best Practices for Fair Housing**

Begin Date: COMPLETED - 10/16/201   Agency Wide

Summary   TDHCA will appear as a speaker along with representatives from Coats Rose and the City of Buda at the TxAPA Conference in Frisco, TX on 10/16/14. The panel discussion will include topics such as recent legal actions related to zoning, a city representative's perspective on the HTC program and how to engage with the public, and a general discussion of zoning best practices.

Action Step ID	**32**	**Revisions to CMTS: Fixing and Populating Census Tract Entry**	
Begin Date:	7/8/2014 IMPLEMENTED		Multifamily

Summary	The FH Team is leading the initiative to improve and populate census tract entry to prepare for creating a website mapping tool that will show service delivery areas and demographic populations served. This kind of tool is heavily dependent on address entry being accurate and the ability to easily pull census data. GIS Lat/Long Verification tools will also be researched for integration.

Action Step ID	**39**	**TDHCA and Local Operator provision of Fair Housing and Educational Materials for Section 8 Recipients**	
Begin Date:	IMPLEMENTED		Single Family

Summary	As part of its Administrative Plan and to aid in the effective implementation of its program, the Section 8 Division provides HUD Fair Housing guidance to both prospective tenants and property Owners/landlords in the form of Fair Housing information packets and tenant and landlord briefings. The Housing Resources Center provides additional information for the briefing packet that includes information on schools, employment availabilities, hospitals, and other amenities by location/area.

Action Step ID	**43**	**Update of TDHCA's Section 8 Administrative Plan & Website Section**	
Begin Date:	5/1/2014 IMPLEMENTED		Single Family

Summary	The Section 8 Administrative Plan was reviewed and revised to better align with overall Department goals to affirmatively further fair housing. The advent of the revised plan will coincide with a new Section 8 website section on fair housing and resources for renters. The Section 8 page's fair housing information will be integrated with the Department's larger fair housing website section which is planned for release in October.

Action Step ID	**46**	**Revision of the Fair Housing Training Component for the ESG Implementation Workshop**	
Begin Date:	8/5/2014 COMPLETED - 9/16/2014		Single Family

Summary	The ESG group, with the help of the Fair Housing Team and Legal, drafted a comprehensive Fair Housing training component to be presented during the ESG Implementation Workshop. Training components included detailed discussions of all Civil Rights laws related to ESG, ADA requirements for shelters, reasonable accommodation requirements, equal access guidance, LEP guidance, and information on affirmative outreach provisions. Additional monitoring rules may be created to assist in reviewing fair housing requirements and ESG staff is discussing making a recorded fair housing webinar available or offering a separate fair housing training during the year.

Action Step ID	**47**	**Creation of a brochure regarding tenant's programmatic rights**	
Begin Date:	8/8/2014 COMPLETED - 1/1/2015		Multifamily

Summary	A tenant rights brochure was created by the Fair Housing and Compliance team with the intent of: 1) Increasing education about fair housing rights and reasonable accommodations, 2) Increasing education about the rights of Section 8 renters in TDHCA funded multifamily rental properties, 3) Creating a more meaningful fair housing disclosure notice, and 4) Ensuring properties are adequately advertising their available amenities and services.

Action Step ID	**50**	**Creation of a marketing giveaway (letter openers) with references to Fair Housing commitment**
Begin Date:	8/21/2014 COMPLETED - 9/1/2014	Single Family

Summary: Homebuyer and MCC programs requested a marketing giveaway in the form of letter openers with references to the new Fair Housing commitment tagline, "Expanding Fair Housing Choice and Opportunities for all Texans" to increase the visibility of Fair Housing in the State. The letter openers will be given out during the TML conference.

Action Step ID	**52**	**Creation of an Agency Wide Reasonable Accommodation Rule in 10 TAC Section 1.204**
Begin Date:	IMPLEMENTED	Agency Wide

Summary: The Reasonable Accommodation Rule was created in 10 TAC Section 1.204 to better align 504 mandates with monitoring goals and provide guidance to SF, MF, and CA stakeholders regarding laws and implementation of reasonable accommodation practices.

Action Step ID	**56**	**Expansion of accessibility requirements and 20% minimum construction standard for Multifamily properties**
Begin Date:	IMPLEMENTED	Multifamily

Summary: The Uniform Multifamily Rules Subchapter B, Section 10.101(8)(B), expand accessibility requirements to multifamily developments not normally subject to Fair Housing requirements and require a minimum of 20% of each unit type to provide accessible entry levels, including a minimum of one bedroom and bathroom or powder room at entry level, and provision of all common use facilities in compliance with Fair Housing guidelines. This rule ensures that even small size developments will be subject to Department and Fair Housing accessibility rules.

Action Step ID	**59**	**Qualified Allocation Plan Criteria for Tenant Populations with Special Housing Needs**
Begin Date:	IMPLEMENTED	Multifamily

Summary: Criteria included for Tenant Populations with Special Housing Needs includes point elections for developments for which at least 5% of units are set aside for persons with special needs (such as individuals with alcohol and drug addictions, colonia residents, persons with disabilities, persons protected by VAWA, persons with HIV/AIDS, homeless populations, veterans, wounded warriors, and migrant farm workers). Such units must be affirmatively marketed to persons with special needs and units must be held vacant for occupancy by a person meeting special needs criteria for a 12 month period at the time of lease up.

Action Step ID	**60**	**Qualified Allocation Plan provisions to ensure incentives for local community support or opposition are consistent with Fair Housing objectives**
Begin Date:	COMPLETED - 1/1/2013	Multifamily

Summary: Provisions were added in Section 11.9(d) to advise community organizations and local governments to consider Fair Housing laws, FHAST forms, current Analysis of Impediment documents in local jurisdictions, one year action plans, and five year consolidated plans when generating opposition or support documents.

Action Step ID	**61**	**Uniform Multifamily rule provision to treat all rehabilitiation as substantial alteration**

Begin Date: IMPLEMENTED Multifamily

Summary The rule provision in Subchapter B, Section 10.101 requires that all applications proposing rehabilitiation (including reconstruction) be treated as substantial alteration in accordance with Section 1.205. The inclusion of this provision requires any developer to make 2% of units accessible to persons with vision and hearing impairments and 5% of units accessible to persons with mobility impairments as part of the development's improvements.

Action Step ID	**80**	**NSP training included elements of Fair Housing, Affirmative Marketing, and LEP**

Begin Date: IMPLEMENTED Single Family

Summary The Texas Apartment Association, working with TDHCA, administered NSP training during NSP1. A full day training was offered on Affirmative Marketing and training was delivered by TAA in four locations of the state to ensure that subrecipients were aware of Fair Housing, Affirmative Marketing, and LEP requirements.

Action Step ID	**109**	**Presentation of Fair Housing Team and Website Release at HHSCC Meeting**

Begin Date: 10/8/2014 COMPLETED - 10/8/2014 Agency Wide

Summary The Fair Housing Team Lead attended the Health and Human Services Coordination Council Meeting with Executive to share information related to the creation of the new Team and its efforts and to provide information on the release of its new fair housing website section and promote HHSCC members and agencies joining the TDHCA Fair Housing listserv. The website section launch will also be announced via email to HHSCC members and County government email lists.

Impediment 3   **The public is not sufficiently aware of how to obtain assistance necessary to protect fair housing rights.**

Action Step ID	**4 Redevelopment of TDHCA Fair Housing Website Section**	
Begin Date:	6/11/2014 COMPLETED - 10/9/2014	Agency Wide
Summary	Redevelopment of the TDHCA Fair Housing website section to improve fair housing complaint direction, increase fair housing training and knowledge across the state, and provide toolkits and information resources specific to renters, homebuyers, development owners and administrators, real estate professionals, local governments, and elected officials. Renter and homebuyer information includes fair housing and reasonable accommodations rights information, unbanked resident toolkits for building credit, information on how to find affordable rental housing, and landlord-tenant toolkits and brochures. Development owners, administrators, and real estate professionals will find best policy guidance, rules information, and sample forms and documents. Local governments and elected officials will find information on zoning best practices as suggested in the Phase 2 Analysis of Impediments (AI).	

Action Step ID	**9 Review and revision of TDHCA's Language Assistance Plan**	
Begin Date:	4/22/2014 IMPLEMENTED	Agency Wide
Summary	HRC transitioned duties associated with the Language Assistance Plan to the Fair Housing Team. The Team is revisiting the use of third party service interpreter and translation services and planning the roll out of translated web pages, documents, and other resources related to basic fair housing and tenant rights. The LAP will be updated and revisions will be implemented on an agency-wide basis.	

Action Step ID	**10 HHSCC and TDHCA Partnership and Creation of Rental Assistance Video Series**	
Begin Date:	COMPLETED - 9/26/2014	Agency Wide
Summary	HHSCC and TDHCA collaborated on a short video series to educate the public on fair housing (including reasonable accommodations), homebuyer assistance, rental assistance, energy assistance, home repair, emergency assistance, and service enriched housing. The short video series will be made available from the TDHCA website and used as another method to engage and inform the public.	

Action Step ID	**15 Creation of a State Agency Fair Housing Workgroup**	
Begin Date:	5/6/2014 IMPLEMENTED	Agency Wide
Summary	A routine meeting schedule was established for TDA, TDHCA, TWC, GLO, and DSHS to assist state agencies in aligning fair housing efforts under the AI, consider ways to improve fair housing education and outreach across the state, and develop consistency in complaint direction, training, and resource provision.	

Action Step ID	**17**	**Creation of External Outreach Tools: Fair Housing Listserv**	
Begin Date:	5/6/2014 COMPLETED - 7/9/2014		Agency Wide
Summary	A new Fair Housing listserv was discussed and implemented along with ideas for outreach that will occur through the creation of new website sections (additional sections were implemented into the website plan such as a survey, news corner, and TX Fair Housing events and training calendar). The new listserv will assist TDHCA in reaching external fair housing advocacy and special interest groups that would not ordinarily be part of the Department's listservs.		

Action Step ID	**19**	**Creation of an Internal and External Email and Marketing Statement**	
Begin Date:	5/28/2014 COMPLETED - 7/14/2014		Agency Wide
Summary	FH Team and DPPA met with Executive to discuss developing a new mission statement and byline that can highlight fair housing and be used with external marketing publications and communications.		

Action Step ID	**24**	**Creation of a Fair Housing ad in TAAHP publication**	
Begin Date:	5/28/2014 COMPLETED - 6/5/2014		Agency Wide
Summary	DPPA received an opportunity to post a TDHCA ad in an upcoming TAAHP publication. The Fair Housing Team researched statistics and created a fair housing tagline to be used to draw attention to the Department's commitment to fair housing efforts and raise public awareness about the importance of fair housing choice.		

Action Step ID	**26**	**Revision of the TDHCA Vacancy Clearinghouse Search Tool**	
Begin Date:	6/11/2014 IMPLEMENTED		Multifamily
Summary	Revisions to the TDHCA Vacancy Clearinghouse were discussed in relation to the Department's new Affirmative Marketing rule. Development Owners, Managers, and fair housing advocates requested a centralized marketing tool that could be used to better advertise affordable rental vacancies. Mock ups and a new name for the new site page will be created. Subchapter F rules related to quarterly reporting will be reviewed for changes needed to support more timely vacancy information. This effort will assist the Department in better communicating affordable rental availabilities and eligibility information to the public and connecting households to fair housing rights information and resources.		

Action Step ID	**27**	**Creation of an Internal Fair Housing Training Initiative**	
Begin Date:	6/16/2014 IMPLEMENTED		Agency Wide
Summary	An internal fair housing training initiative was created to provide more education and training to internal staff. The initiative will begin with poster display and blogging on the water cooler page and will culminate in brown bag sessions for internal staff and mini power point presentations at program area staff meetings.		

Action Step ID	**28**	**TDHCA Speakership: TxAPA Conference - Zoning Laws and Best Practices for Fair Housing**
Begin Date:	COMPLETED - 10/16/201	Agency Wide

Summary: TDHCA will appear as a speaker along with representatives from Coats Rose and the City of Buda at the TxAPA Conference in Frisco, TX on 10/16/14. The panel discussion will include topics such as recent legal actions related to zoning, a city representative's perspective on the HTC program and how to engage with the public, and a general discussion of zoning best practices.

Action Step ID	**39**	**TDHCA and Local Operator provision of Fair Housing and Educational Materials for Section 8 Recipients**
Begin Date:	IMPLEMENTED	Single Family

Summary: As part of its Administrative Plan and to aid in the effective implementation of its program, the Section 8 Division provides HUD Fair Housing guidance to both prospective tenants and property Owners/landlords in the form of Fair Housing information packets and tenant and landlord briefings. The Housing Resources Center provides additional information for the briefing packet that includes information on schools, employment availabilities, hospitals, and other amenities by location/area.

Action Step ID	**40**	**Section 8 Reasonable Accommodations Policies and Requirements**
Begin Date:	IMPLEMENTED	Single Family

Summary: TDHCA's Section 8 program tracks requests and responses made on behalf of subrecipient reasonable accommodation requests and requires Reasonable Accommodations statements be included in the intake application and in client briefing packets. Local Operators and TDHCA inspect for equal opportunity posters, complaint information, and reasonable accommodation policy provision during annual onsite SEMAP inspections. Sample Forms for reasonable accommodation requests are also handed out in briefing packets and discussed during Section 8 briefings.

Action Step ID	**43**	**Update of TDHCA's Section 8 Administrative Plan & Website Section**
Begin Date:	5/1/2014 IMPLEMENTED	Single Family

Summary: The Section 8 Administrative Plan was reviewed and revised to better align with overall Department goals to affirmatively further fair housing. The advent of the revised plan will coincide with a new Section 8 website section on fair housing and resources for renters. The Section 8 page's fair housing information will be integrated with the Department's larger fair housing website section which is planned for release in October.

Action Step ID	**45**	**Fair Housing Training Requirement Changes**
Begin Date:	4/22/2014 COMPLETED - 12/1/2014	Agency Wide

Summary: The Fair Housing Training RFQ was reviewed. Small changes were discussed with Asset Management and recommended during the rule-making process in Subchapter E (fair housing training certifications must demonstrate training within the last year and expectations for separate trainings for engineers and architects and Owners and managers were clarified). Additional changes to the Fair Housing Training RFQ and the potential for a free online training course promulgated by TWC or TDHCA will be reviewed and implemented during the 2015 year.

Action Step ID	**46**	**Revision of the Fair Housing Training Component for the ESG Implementation Workshop**

Begin Date:	8/5/2014 COMPLETED - 9/16/2014	Single Family

Summary | The ESG group, with the help of the Fair Housing Team and Legal, drafted a comprehensive Fair Housing training component to be presented during the ESG Implementation Workshop. Training components included detailed discussions of all Civil Rights laws related to ESG, ADA requirements for shelters, reasonable accommodation requirements, equal access guidance, LEP guidance, and information on affirmative outreach provisions. Additional monitoring rules may be created to assist in reviewing fair housing requirements and ESG staff is discussing making a recorded fair housing webinar available or offering a separate fair housing training during the year.

Action Step ID	**47**	**Creation of a brochure regarding tenant's programmatic rights**

Begin Date:	8/8/2014 COMPLETED - 1/1/2015	Multifamily

Summary | A tenant rights brochure was created by the Fair Housing and Compliance team with the intent of: 1) Increasing education about fair housing rights and reasonable accommodations, 2) Increasing education about the rights of Section 8 renters in TDHCA funded multifamily rental properties, 3) Creating a more meaningful fair housing disclosure notice, and 4) Ensuring properties are adequately advertising their available amenities and services.

Action Step ID	**49**	**3PM Revamp of the Research Database used by HRC and DPPA when answering the Auto-Call Distribution (ACD) Phone Line**

Begin Date:	8/21/2014 IMPLEMENTED	Agency Wide

Summary | The research database, which is the back end of the Help for Texans center of the TDHCA webpage, was revamped at HRC's request to include fair housing related calls which can now be included in reporting and tracking of fair housing-related information calls through the ACD line. HRC will also follow up fair housing related ACD calls with an informational letter directing callers to TWC for complaints and to the Fair Housing Team and new website section for fair housing-related information.

Action Step ID	**50**	**Creation of a marketing giveaway (letter openers) with references to Fair Housing commitment**

Begin Date:	8/21/2014 COMPLETED - 9/1/2014	Single Family

Summary | Homebuyer and MCC programs requested a marketing giveaway in the form of letter openers with references to the new Fair Housing commitment tagline, "Expanding Fair Housing Choice and Opportunities for all Texans" to increase the visibility of Fair Housing in the State. The letter openers will be given out during the TML conference.

Action Step ID	**52**	**Creation of an Agency Wide Reasonable Accommodation Rule in 10 TAC Section 1.204**

Begin Date:	IMPLEMENTED	Agency Wide

Summary | The Reasonable Accommodation Rule was created in 10 TAC Section 1.204 to better align 504 mandates with monitoring goals and provide guidance to SF, MF, and CA stakeholders regarding laws and implementation of reasonable accommodation practices.

Action Step ID	**62**	**Uniform Multifamily Rule provision related to Owner certification of Fair Housing education**

Begin Date: IMPLEMENTED   Multifamily

Summary   The Uniform Multifamily rule provision in Subchapter C, Section 10.204(1)(D) requires the Development Owner to certify to the reading and understanding of the Department's fair housing educational materials posted on the website as of the beginning of the application acceptance period. The inclusion of this provision is intended to assist in reminding Owners of their duties and obligations under Fair Housing law and in aligning with TDHCA's certification to affirmatively further fair housing.

Action Step ID	**63**	**Uniform Multifamily Rule provisions requiring Fair Housing training certification for Owners, Management Agents, Engineers, and Architects**

Begin Date: IMPLEMENTED   Multifamily

Summary   The Uniform Multifamily rule provisions in 10.402(e) and (g) of Subchapter E require 4% HTC and MRB and 9% Competitive HTC awarded developments to demonstrate five hours of Fair Housing Training for Owners or Management Agents and either Engineers or Architects at the time of Post Bond Closing and the HTC 10% Test. Demonstration of training must be provided in the form of a training certification provided within the last 2 years. HOME MF Developments are required to share training methods at the time of application when they submit a development's Affirmative Marketing Plan.

Action Step ID	**64**	**Uniform Multifamily Rules and statute provision for Tenant Selection Criteria**

Begin Date: IMPLEMENTED   Multifamily

Summary   The Uniform Multifamily rules provision requires the creation and use of Tenant Selection Criteria in Subchapter F, Section 10.610, that prohibit refusal to rent to Section 8 tenants or tenants of other federal subsidy programs, create a minimum income standard for voucher holders to decrease impediments to low income access, and prohibit owners from denying prospective tenants on the basis of provision protected under the Violence Against Women Reauthorization Act of 2013.

Action Step ID	**65**	**Uniform Multifamily Rule provision related to a Fair Housing Disclosure Notice**

Begin Date: IMPLEMENTED   Multifamily

Summary   The Uniform Multifamily Rules, under Subchapter F, Section 10.612(a)(4) require that a Fair Housing Disclosure Notice form be presented to the household at the time of application for occupancy and must be executed 120 days prior to the leasing effective date. The form provides the household with notification of their rights to choose among available housing options.

Action Step ID	**109**	**Presentation of Fair Housing Team and Website Release at HHSCC Meeting**

Begin Date: 10/8/2014 COMPLETED - 10/8/2014   Agency Wide

Summary   The Fair Housing Team Lead attended the Health and Human Services Coordination Council Meeting with Executive to share information related to the creation of the new Team and its efforts and to provide information on the release of its new fair housing website section and promote HHSCC members and agencies joining the TDHCA Fair Housing listserv. The website section launch will also be announced via email to HHSCC members and County government email lists.

Impediment 4   Protected classes may experience disparities in home mortgage loan denials and high cost loans.

Action Step ID	**4 Redevelopment of TDHCA Fair Housing Website Section**
Begin Date:	6/11/2014 COMPLETED - 10/9/2014 Agency Wide
Summary	Redevelopment of the TDHCA Fair Housing website section to improve fair housing complaint direction, increase fair housing training and knowledge across the state, and provide toolkits and information resources specific to renters, homebuyers, development owners and administrators, real estate professionals, local governments, and elected officials. Renter and homebuyer information includes fair housing and reasonable accommodations rights information, unbanked resident toolkits for building credit, information on how to find affordable rental housing, and landlord-tenant toolkits and brochures. Development owners, administrators, and real estate professionals will find best policy guidance, rules information, and sample forms and documents. Local governments and elected officials will find information on zoning best practices as suggested in the Phase 2 Analysis of Impediments (AI).
Action Step ID	**10 HHSCC and TDHCA Partnership and Creation of Rental Assistance Video Series**
Begin Date:	COMPLETED - 9/26/2014 Agency Wide
Summary	HHSCC and TDHCA collaborated on a short video series to educate the public on fair housing (including reasonable accommodations), homebuyer assistance, rental assistance, energy assistance, home repair, emergency assistance, and service enriched housing. The short video series will be made available from the TDHCA website and used as another method to engage and inform the public.
Action Step ID	**77 Homebuyer program website provision of Credit Rating information**
Begin Date:	IMPLEMENTED Single Family
Summary	TDHCA's Homebuyer programs maintain a separate website interface that includes consumer information such as information on where to request a free credit report and referrals to agencies in a searchable area through the Help for Texans page that provide consumer credit counseling. With an upcoming google translation tool, this information will also be made available in Spanish.
Action Step ID	**78 Homebuyer programs currently provide marketing materials in both English and Spanish**
Begin Date:	IMPLEMENTED Single Family
Summary	TDHCA's Homebuyer programs engage with LEP populations as a normal course of marketing. Marketing materials are available in both English and Spanish for all homebuyer programs. Materials in both languages are taken to presentations and made available to participating lenders through the My First Texas Home website.
Action Step ID	**97 HTF Bootstrap Rule Requirement for Owner-Builder Homeownership Education Classes**
Begin Date:	IMPLEMENTED Single Family
Summary	Section 24.10 of the HTF Bootstrap Rules require Owner-Builders to complete homeownership classes prior to loan funding. These classes are offered in Spanish and English and include sections on credit to assist in helping unbanked residents to understand and build credit.

Action Step ID	**103**	**Colonia Rule Provision Allowing Funds for Credit and Debt Counseling and Finance**
Begin Date:	IMPLEMENTED	Single Family

Summary — TDHCA's Colonia (CDBG) rule provision 25.3(7) allows the use of funds for providing credit and debt counseling related to home purchase and finance. This provision assists TDHCA in providing funds to assist unbanked residents in building credit and providing information to help access homeownership and other assistance program. Colonia Self Help Centers play an integral role in providing information to persons with Limited English Proficiency along the border.

Impediment 5   Lack of accessible housing and visitability standards limits fair housing choice for persons with disabilities.

Action Step ID	**4 Redevelopment of TDHCA Fair Housing Website Section**
Begin Date:	6/11/2014 COMPLETED - 10/9/2014 Agency Wide
Summary	Redevelopment of the TDHCA Fair Housing website section to improve fair housing complaint direction, increase fair housing training and knowledge across the state, and provide toolkits and information resources specific to renters, homebuyers, development owners and administrators, real estate professionals, local governments, and elected officials. Renter and homebuyer information includes fair housing and reasonable accommodations rights information, unbanked resident toolkits for building credit, information on how to find affordable rental housing, and landlord-tenant toolkits and brochures. Development owners, administrators, and real estate professionals will find best policy guidance, rules information, and sample forms and documents. Local governments and elected officials will find information on zoning best practices as suggested in the Phase 2 Analysis of Impediments (AI).

Action Step ID	**14 PRA 811 Round 2 Application**
Begin Date:	5/6/2014 COMPLETED - 6/1/2014 Multifamily
Summary	The PRA 811 group applied for Round 2 PRA 811 funds in an effort to acquire additional funds to support initiatives to increase housing options for persons with disabilities in the existing TDHCA multifamily portfolio.

Action Step ID	**20 TDHCA Fair Housing Accessibility First Construction and Compliance Training**
Begin Date:	5/29/2014 COMPLETED - 5/29/2014 Agency Wide
Summary	In coordination with TAAHP and other State agencies who receive Federal funds, TDHCA coordinated the Fair Housing Accessibility First Construction and Compliance training offered by Jack Catlin of HUD approved trainer and industry expert, LCM Architects.

Action Step ID	**21 TDHCA 2010 ADA Standards Training**
Begin Date:	5/30/2014 COMPLETED - 5/30/2014 Agency Wide
Summary	In January 2014 following Department of Justice guidance, TDHCA adopted 2010 ADA construction standards for Section 504 compliane. TDHCA's Compliance Division conducted a 2010 ADA training and invited property management, owners, engineers, architects, and the general public.

Action Step ID	**34 Increase of Project Access Voucher Allocations**
Begin Date:	IMPLEMENTED Single Family
Summary	Project Access vouchers were increased from 100 in 2012 to 140 in 2014 to maximize the amount of assistance provided to low income households with an individual with a disability. Project Access serves individuals exiting nursing facilities, intensive care facilities, and board and care facilities statewide.

Action Step ID	**35**	**Creation of a Project Access Pilot Program with DADS and DSHS**	
Begin Date:		IMPLEMENTED	Single Family
Summary		In working with local stakeholders and examining the needs of tenants with disabilities across the state, the Section 8 Program Area created the Project Access Pilot, in which 10% of 140 vouchers offered through Project Access are made available in partnership with TX DSHS and DADS to specifically assist persons exiting state psychiatric hospitals.	

Action Step ID	**36**	**Section 8 Technical Assistance for Relocation Contracts and the HOME TBRA Bridge**	
Begin Date:		IMPLEMENTED	Single Family
Summary		Section 8 created new program policy to encourage the use of HOME TBRA as a bridge to the Project Access program to better assist persons with disabilities and facilitate access to vouchers, including allowing TBRA HOME Administrators to amend their program designs to prioritize individuals residing in institutions and on the Project Access waitlist where a Project Access voucher was not yet available. Technical Assistance for Relocation Contractors was also provided so TBRA Administrators could assist in identifying opportunities for transitioning eligible HOME TBRA participants to the Project Access program (which unlike TBRA does not have a time limit on assistance).	

Action Step ID	**37**	**TDHCA sets aside 5% of HOME funds for use in PWD (Persons with Disabilities) programs**	
Begin Date:		IMPLEMENTED	Single Family
Summary		Out of the state's HOME allocation, TDHCA reserves 5% for use in PWD activities to encourage better service provision to households with an individual who has a disability across the state and in Participating Jurisdictions.	

Action Step ID	**44**	**Revision of the Single Family Umbrella Rule to Allow HTF Amy Young Barrier Removal Funds to be used for Mobile Home Modifications**	
Begin Date:		COMPLETED - 11/1/2014	Single Family
Summary		The revision of the Single Family Umbrella Rule for the 2014 Rules Cycle included revised language concerning the use of Federal funds in mobile home modifications. The Rule was specifically modified to allow the use of State funded HTF funds in the Amy Young Barrier Removal Program to be used to modify existing mobile homes where accessibility features are required to meet the needs of individuals with disabilities. Feedback on this Rule was generated through TDHCA's work with the Health and Human Services Council (HHSC) and the Disability Advocacy Workgroup (DAW).	

Action Step ID	**48**	**Expansion of Universal Design Elements to HOME HRA Minimum Construction Standards**	
Begin Date:	9/4/2014	COMPLETED - 11/1/2014	Single Family
Summary		Single Family programs are proposing Minimum Construction Standards to be effective in January of 2015 that will begin to identify universal design concepts such as accessible doorway considerations when the households is performing rehabilitation with federal funds.	

Action Step ID	**51**	**Rule provisions and statute require all Multifamily properties to be subject to Section 504 as specified under 24 CFR part 8, Subpart C**
Begin Date:	IMPLEMENTED	Multifamily
Summary	The State of Texas and TDHCA Rules require all Multifamily TDHCA monitored rental properties to follow Section 504 requirements. Rule provisions are included in statute, the Uniform Multifamily Rules, Chapter 10, Subchapter B, Section 10.101(a)(8), and are reiterated in additional program area rules, NOFAs, and in the Compliance Monitoring Rules in Subchapter F.	

Action Step ID	**86**	**TDHCA partnership with the Disability Advocates Workgroup (DAW)**
Begin Date:	IMPLEMENTED	Single Family
Summary	Representatives from TDHCA's HOME, PRA 811, HRC, HTF, Colonia, and other Divisions attend the Disability Advocates Workgroup to discuss relevant issues and gather feedback on policies and rulemaking that may create barriers in housing placement for persons with disabilities.	

Action Step ID	**87**	**SF HOME Homeowner Rehabilitation Assistance (HRA) allowance of additional funds for accessible features**
Begin Date:	IMPLEMENTED	Single Family
Summary	The HRA section of the SF HOME Rules allows $5,000 in direct costs over the program maximum to be requested for homeowners requesting accessible features in their homes.	

Action Step ID	**88**	**SF HOME Homebuyer Assistance Program (HBA) additional assistance for homebuyers needing accessible features**
Begin Date:	IMPLEMENTED	Single Family
Summary	The SF HOME Homebuyer Assistance Program (HBA) rules allow expanded use for acquisition and rehab for homebuyers needing accessible features in their single family homes. Persons with disabilities are eligible for up to $20,000 in Hard Costs and $5,000 in Soft Costs to meet these needs.	

Action Step ID	**89**	**SF HOME Contract For Deed Conversion (CFDC) additional assistance for persons requesting accessible features**
Begin Date:	IMPLEMENTED	Single Family
Summary	The SF HOME CFDC rules allow for an additional $5,000 in direct cost funds requested for recipients if the household includes an individual with a disability and requires accessible features.	

Action Step ID	**93**	**Section 811 PRA Grant and Implementation**
Begin Date:	IMPLEMENTED	Multifamily
Summary	TDHCA applied under HUD's 811 PRA Demonstration program to receive a grant that would assist the Department in offering additional housing options for persons with disabilities through project based section 8 vouchers that would be utilized in its Housing Tax Credit portfolio and incentivized in its Qualified Allocation Plan.	

Action Step ID	**96 HTF Bootstrap Rule Provision Allows for Alternative Means of Providing Self Help Labor**	
Begin Date:	IMPLEMENTED	Single Family
Summary	TDHCA's HTF Bootstrap Rule provision in Section 24.10 considers persons with disabilities in allowing for an alternative means of providing self help labor to qualify under owner-builder requirements in the event of a documented disability. This flexibility provision assists in extending this lending program to persons with disabilities.	

Action Step ID	**98 HTF Amy Young Barrier Removal Program Marketing Materials in Spanish and English**	
Begin Date:	IMPLEMENTED	Single Family
Summary	The HTF Amy Young Barrier Removal Program markets program materials to households in both Spanish and English to assist in fully reaching persons with disabilities in underserved areas of the state and avoid barriers created by Limited English Proficiency (LEP).	

Action Step ID	**99 Housing Trust Fund (HTF) establishment of funds for the Amy Young Barrier Removal Program**	
Begin Date:	IMPLEMENTED	Single Family
Summary	Beginning in 2010, the State Legislature and TDHCA established the Amy Young Barrier Removal Program to specifically serve persons with disabilities and allow additional options for persons seeking to modify their homes to meet their accessibility needs. Nonprofit and local governments process intake applications, determine eligibility, and oversee construction for program participants across the state. Funds are offered in the form of grants up to $20,000 and assists both renters and homeowners under 80% AMI.	

Action Step ID	**108 Revision of the Fair Housing Training Component for the Amy Young Barrier Removal Program Administrator's Training Workshop**	
Begin Date:	10/10/2014 COMPLETED - 10/22/201	Single Family
Summary	The Amy Young Barrier Removal Program Administrator's Training Workshop slides for Fair Housing and Section 504 requirements were reviewed with Amy Young Barrier Removal program staff. Slides will be revised with the help of the Fair Housing Team and will be presented at the workshop on October 22nd. The Fair Housing Team Lead will attend the workshop presentation on Fair Housing and be available for questions.	

Impediment 6   **There are barriers to mobility and free housing choice for protected classes.**

Action Step ID	**1 Development of a Revised Multifamily Affirmative Fair Housing Marketing Rule**
Begin Date:	6/6/2014 COMPLETED - 4/1/2015 Multifamily
Summary	Development of a revised rule for Multifamily Affirmative Fair Housing Marketing through Subchapter F of the Uniform Multifamily Rules. The new rule will guide owners and managers in identifying "least likely to apply" populations using HUD's definition of minority concentration and seek to clarify and expand on HUD's definition of a "market area". The Department will host roundtables for feedback and create a tool to assist in comparing tenant pool data (or in the case of new construction developments, census tract demographic data) to MSA or County demographic census data.
Action Step ID	**2 Internal Program Area and Monitoring Area Reviews**
Begin Date:	4/22/2014 COMPLETED - 6/12/2014 Agency Wide
Summary	TDHCA program and monitoring areas were reviewed for developments in Fair Housing. Meetings were held with Division Directors to discuss current efforts and potential goals of program areas. Guiding documents of the program area were reviewed, collected demographic data was discussed, and initial action steps were identified.
Action Step ID	**3 Development of a Fair Housing Tracking Database**
Begin Date:	4/22/2014 COMPLETED - 7/31/2014 Agency Wide
Summary	The Fair Housing Tracking database was created to track agency goals, efforts, and progress made under the Phase 2 AI. The Fair Housing Tracking database will provide the Department with an ability to pull basic metrics and provide reports by AI Goals, Impediments, Action Items, and other meaningful search criteria. Such abilities will assist the state in identifying areas of improvement and success under its HUD-related obligation to affirmatively further fair housing choice.
Action Step ID	**4 Redevelopment of TDHCA Fair Housing Website Section**
Begin Date:	6/11/2014 COMPLETED - 10/9/2014 Agency Wide
Summary	Redevelopment of the TDHCA Fair Housing website section to improve fair housing complaint direction, increase fair housing training and knowledge across the state, and provide toolkits and information resources specific to renters, homebuyers, development owners and administrators, real estate professionals, local governments, and elected officials. Renter and homebuyer information includes fair housing and reasonable accommodations rights information, unbanked resident toolkits for building credit, information on how to find affordable rental housing, and landlord-tenant toolkits and brochures. Development owners, administrators, and real estate professionals will find best policy guidance, rules information, and sample forms and documents. Local governments and elected officials will find information on zoning best practices as suggested in the Phase 2 Analysis of Impediments (AI).

Action Step ID	**5**	**Development of An Evaluation Tool for Crime Data**	
Begin Date:	4/24/2014 IMPLEMENTED		Agency Wide

Summary	Data services available for crime data collection were researched and the creation of an informal bid process for procurement of a crime data vendor was discussed and implemented. Creating an objective and evaluative tool for crime data will assist the Department in ensuring that risks associated with development in high crime areas (particularly those of violent crime) are avoided or appropriately mitigated by developers and local communities seeking to provide decent affordable housing choices for low income tenants. Data will be used to create new threshold or incentive criteria for development site selection.

Action Step ID	**6**	**Austin Area Meeting on the Adoption of a City Ordinance: Source of Income as a Protected Class**	
Begin Date:	6/4/2014 COMPLETED - 6/4/2014		Agency Wide

Summary	Fair Housing Team networking and attendance at a City of Austin meeting discussing a proposed ordinance to include source of income as a protected class. The ordinance would extend City of Austin fair housing protections to Section 8 Housing Choice voucher holders and other subsidy program recipients.

Action Step ID	**7**	**Development of QAP Scoring Incentives for Development in High Opportunity Areas**	
Begin Date:	COMPLETED - 1/1/2013		Multifamily

Summary	In 2013, TDHCA implemented a series of scoring items to faciliate the development of tax credit properties in high opportunity areas. The scoring items included an opportunity index with the highest scoring options for locating developments in census tracts with low poverty rates (<15%), high household incomes, and high elementary school performance ratings (as reported by the Texas Education Agency). A second scoring item known as "Educational Excellence" provides additional points for locating developments in areas that also have high quality middle and high schools. These items were updated in the 2014 QAP.

Action Step ID	**8**	**Expansion of Ineligible Adverse Site and Area Characteristics**	
Begin Date:	COMPLETED - 1/1/2013		Multifamily

Summary	In 2013, existing site ineligibility characteristics were expended. The rule now covers up to a 1,000 foot radius and ineligible features include blight, high crime, heavy industrial facilities, and other characteristics which may not be appropriate for residential development. The rule requires disclosure of such features for any multifamily applications for funding rehabilitation of an existing property or new construction. The rule results in improved neighborhood conditions for tenants.

Action Step ID	**9**	**Review and revision of TDHCA's Language Assistance Plan**	
Begin Date:	4/22/2014 IMPLEMENTED		Agency Wide

Summary	HRC transitioned duties associated with the Language Assistance Plan to the Fair Housing Team. The Team is revisiting the use of third party service interpreter and translation services and planning the roll out of translated web pages, documents, and other resources related to basic fair housing and tenant rights. The LAP will be updated and revisions will be implemented on an agency-wide basis.

Action Step ID	**10**	**HHSCC and TDHCA Partnership and Creation of Rental Assistance Video Series**
Begin Date:	COMPLETED - 9/26/2014	Agency Wide
Summary	HHSCC and TDHCA collaborated on a short video series to educate the public on fair housing (including reasonable accommodations), homebuyer assistance, rental assistance, energy assistance, home repair, emergency assistance, and service enriched housing. The short video series will be made available from the TDHCA website and used as another method to engage and inform the public.	

Action Step ID	**11**	**University of Houston Contract for Multifamily Primer**
Begin Date:	COMPLETED - 10/14/201	Multifamily
Summary	To better address opportunities for meaningful and substantive input regarding the development of affordable housing and to meet the needs of the public, advocacy groups, elected officials, and local governments in understanding Multifamily programs offered by the Department (particularly the Housing Tax Credit program), TDHCA contracted with the University of Houston to develop a lay person's guide to Multifamily housing and local community involvement.	

Action Step ID	**12**	**Development of a Demographic Collection Database**
Begin Date:	4/16/2014 IMPLEMENTED	Agency Wide
Summary	Because of the wide array of service provision systems used by TDHCA staff, an agency-wide mechanism for capturing the demographic data of all households served by various program areas is warranted. The database will be developed first for Multifamily use (with an end date of 7/30/14) and will expand to include all Single Family and potentially also Community Affairs activities for purposes of better program planning and policy provision and to evaluate progress towards the goals identified in the AI.	

Action Step ID	**14**	**PRA 811 Round 2 Application**
Begin Date:	5/6/2014 COMPLETED - 6/1/2014	Multifamily
Summary	The PRA 811 group applied for Round 2 PRA 811 funds in an effort to acquire additional funds to support initiatives to increase housing options for persons with disabilities in the existing TDHCA multifamily portfolio.	

Action Step ID	**15**	**Creation of a State Agency Fair Housing Workgroup**
Begin Date:	5/6/2014 IMPLEMENTED	Agency Wide
Summary	A routine meeting schedule was established for TDA, TDHCA, TWC, GLO, and DSHS to assist state agencies in aligning fair housing efforts under the AI, consider ways to improve fair housing education and outreach across the state, and develop consistency in complaint direction, training, and resource provision.	

Action Step ID	**16**	**Texas Workforce Commission MOU Revisions**
Begin Date:	5/13/2014 COMPLETED - 10/1/2014	Agency Wide
Summary	The current MOU with TWC was reviewed and revised to add the opportunity for improved training collaboration and complaint direction. MOU requirements for mandated reporting in the event of uncorrected fair housing violations were strengthened and the expectation for information on reported violations and settlements was clarified. A final version of the MOU is expected in September.	

Action Step ID	**18**	**Development of a Revised Tenant Selection Rule**
Begin Date:	5/22/2014 COMPLETED - 4/1/2015	Multifamily

Summary	Tenant Selection Criteria can greatly affect the demographic mix of a property and the fair housing choice of protected classes. The current rule in Subchapter F of the Uniform Multifamily Rules was reviewed, feedback was collected from the property community, advocacy groups were consulted, a large scale review of plans collected during onsite monitoring were analyzed, and other State HFA policies were researched. The new rule will seek to clarify fair housing and reasonable accommodation provisions.

Action Step ID	**23**	**Creation of TDHCA Fair Housing Marketing Guidelines**
Begin Date:	IMPLEMENTED	Agency Wide

Summary	DPPA creation of a TDHCA Fair Housing Marketing Guidelines booklet concerning items such as: Inclusion of information on how to request reasonable accommodations on all publicly distributed event notices, acceptable terminology, fair housing logo use, and appropriate use of photographs and images in advertising.

Action Step ID	**25**	**Development of a New Single Family Affirmative Fair Housing Marketing Rule**
Begin Date:	6/10/2014 IMPLEMENTED	Single Family

Summary	A new Single Family Affirmative Marketing Rule was drafted for inclusion in the Single Family Umbrella Rule. The new Rule will assist the Department in clarifying expectations and monitoring for compliance with HUD's affirmative marketing and Limited English Proficiency (LEP) requirements. State HTF programs will also be subject to the provision to create consistency with the rule and the Department's overall objective to affirmatively further fair housing choice.

Action Step ID	**26**	**Revision of the TDHCA Vacancy Clearinghouse Search Tool**
Begin Date:	6/11/2014 IMPLEMENTED	Multifamily

Summary	Revisions to the TDHCA Vacancy Clearinghouse were discussed in relation to the Department's new Affirmative Marketing rule. Development Owners, Managers, and fair housing advocates requested a centralized marketing tool that could be used to better advertise affordable rental vacancies. Mock ups and a new name for the new site page will be created. Subchapter F rules related to quarterly reporting will be reviewed for changes needed to support more timely vacancy information. This effort will assist the Department in better communicating affordable rental availabilities and eligibility information to the public and connecting households to fair housing rights information and resources.

Action Step ID	**27**	**Creation of an Internal Fair Housing Training Initiative**
Begin Date:	6/16/2014 IMPLEMENTED	Agency Wide

Summary	An internal fair housing training initiative was created to provide more education and training to internal staff. The initiative will begin with poster display and blogging on the water cooler page and will culminate in brown bag sessions for internal staff and mini power point presentations at program area staff meetings.

Action Step ID	**29 Research and Identification of Translation Services for Limited English Proficiency clients**
Begin Date:	6/20/2014 IMPLEMENTED Agency Wide
Summary	The Fair Housing Team will lead efforts in quantifying the need for agency third party translation services. Funding was discussed as well as developing an MOU with another state agency currently contracting (DSHS, HHSC) for services. DSHS and HHSCC were contacted for more information and in preparation of a TDHCA proposal for services. An internal agency survey was conducted through program Division Directors to acquire feedback on prospective use of written and oral translation services. Results of the survey will be used to assist the agency in estimating efficacy and cost.

Action Step ID	**30 Revisions to CMTS Demographic Data Collection Fields**
Begin Date:	6/27/2014 IMPLEMENTED Multifamily
Summary	The FH Team and Compliance Division will lead CMTS system changes to report demographic information by household member rather than on a cumulative household basis. These corrections in the CMTS system will assist the Department in being able to better evaluate and streamline demographic reporting, deliver data to HUD for inclusion in the HFA report, and analyze the demographic composition of its portfolio.

Action Step ID	**32 Revisions to CMTS: Fixing and Populating Census Tract Entry**
Begin Date:	7/8/2014 IMPLEMENTED Multifamily
Summary	The FH Team is leading the initiative to improve and populate census tract entry to prepare for creating a website mapping tool that will show service delivery areas and demographic populations served. This kind of tool is heavily dependent on address entry being accurate and the ability to easily pull census data. GIS Lat/Long Verification tools will also be researched for integration.

Action Step ID	**33 Expansion of Undesirable Site and Area Features Rules in the 2015 Multifamily Rules**
Begin Date:	7/15/2014 COMPLETED - 1/1/2015 Multifamily
Summary	Elements related to Environmental Justice were researched for inclusion in the 2015 Undesirable Site and Area Features Rules to be incorporated in the Uniform Multifamily Rules in Subchapter B. The rule revisions consider the incorporation of additional undesirable site features such as large refineries and highly volatile pipelines and suggest a basic criteria to be used in determining whether additional staff review of a site is necessary (criteria suggested considered poverty rates, crime index ratings, and proximity to facilities that raise environmental justice concerns). The Rule was drafted for Board consideration and taken for discussion to a Round Table on the QAP and Uniform Multifamily Rules in September.

Action Step ID	**34 Increase of Project Access Voucher Allocations**
Begin Date:	IMPLEMENTED Single Family
Summary	Project Access vouchers were increased from 100 in 2012 to 140 in 2014 to maximize the amount of assistance provided to low income households with an individual with a disability. Project Access serves individuals exiting nursing facilities, intensive care facilities, and board and care facilities statewide.

Action Step ID	**35**	**Creation of a Project Access Pilot Program with DADS and DSHS**	
Begin Date:		IMPLEMENTED	Single Family
Summary		In working with local stakeholders and examining the needs of tenants with disabilities across the state, the Section 8 Program Area created the Project Access Pilot, in which 10% of 140 vouchers offered through Project Access are made available in partnership with TX DSHS and DADS to specifically assist persons exiting state psychiatric hospitals.	

Action Step ID	**36**	**Section 8 Technical Assistance for Relocation Contracts and the HOME TBRA Bridge**	
Begin Date:		IMPLEMENTED	Single Family
Summary		Section 8 created new program policy to encourage the use of HOME TBRA as a bridge to the Project Access program to better assist persons with disabilities and facilitate access to vouchers, including allowing TBRA HOME Administrators to amend their program designs to prioritize individuals residing in institutions and on the Project Access waitlist where a Project Access voucher was not yet available. Technical Assistance for Relocation Contractors was also provided so TBRA Administrators could assist in identifying opportunities for transitioning eligible HOME TBRA participants to the Project Access program (which unlike TBRA does not have a time limit on assistance).	

Action Step ID	**37**	**TDHCA sets aside 5% of HOME funds for use in PWD (Persons with Disabilities) programs**	
Begin Date:		IMPLEMENTED	Single Family
Summary		Out of the state's HOME allocation, TDHCA reserves 5% for use in PWD activities to encourage better service provision to households with an individual who has a disability across the state and in Participating Jurisdictions.	

Action Step ID	**38**	**Section 8 uses small area Fair Market Rent Standards as the rent limit basis to encourage voucher use in high opportunity areas**	
Begin Date:		IMPLEMENTED	Single Family
Summary		After a review of household and affordability data and based on feedback from program participants, the Section 8 program determined that in some cases the fair housing choice of TBRA assisted households is limited by voucher payment standards; TDHCA began using the small area FMR standards (higher standards for certain high opportunity census tracts) to enable household use with maximum choice and limited barriers.	

Action Step ID	**41**	**Section 8 Program Security Deposit Limit under the HAP Contract**	
Begin Date:		IMPLEMENTED	Single Family
Summary		TDHCA requires Owners participating in the HAP program to limit security deposits to no more than 1 month's rent to increase unit affordability for low income families.	

Action Step ID	**44**	**Revision of the Single Family Umbrella Rule to Allow HTF Amy Young Barrier Removal Funds to be used for Mobile Home Modifications**

Begin Date: COMPLETED - 11/1/2014 Single Family

Summary The revision of the Single Family Umbrella Rule for the 2014 Rules Cycle included revised language concerning the use of Federal funds in mobile home modifications. The Rule was specifically modified to allow the use of State funded HTF funds in the Amy Young Barrier Removal Program to be used to modify existing mobile homes where accessibility features are required to meet the needs of individuals with disabilities. Feedback on this Rule was generated through TDHCA's work with the Health and Human Services Council (HHSC) and the Disability Advocacy Workgroup (DAW).

Action Step ID **46** **Revision of the Fair Housing Training Component for the ESG Implementation Workshop**

Begin Date: 8/5/2014 COMPLETED - 9/16/2014 Single Family

Summary The ESG group, with the help of the Fair Housing Team and Legal, drafted a comprehensive Fair Housing training component to be presented during the ESG Implementation Workshop. Training components included detailed discussions of all Civil Rights laws related to ESG, ADA requirements for shelters, reasonable accommodation requirements, equal access guidance, LEP guidance, and information on affirmative outreach provisions. Additional monitoring rules may be created to assist in reviewing fair housing requirements and ESG staff is discussing making a recorded fair housing webinar available or offering a separate fair housing training during the year.

Action Step ID **47** **Creation of a brochure regarding tenant's programmatic rights**

Begin Date: 8/8/2014 COMPLETED - 1/1/2015 Multifamily

Summary A tenant rights brochure was created by the Fair Housing and Compliance team with the intent of: 1) Increasing education about fair housing rights and reasonable accommodations, 2) Increasing education about the rights of Section 8 renters in TDHCA funded multifamily rental properties, 3) Creating a more meaningful fair housing disclosure notice, and 4) Ensuring properties are adequately advertising their available amenities and services.

Action Step ID **48** **Expansion of Universal Design Elements to HOME HRA Minimum Construction Standards**

Begin Date: 9/4/2014 COMPLETED - 11/1/2014 Single Family

Summary Single Family programs are proposing Minimum Construction Standards to be effective in January of 2015 that will begin to identify universal design concepts such as accessible doorway considerations when the households is performing rehabilitation with federal funds.

Action Step ID **51** **Rule provisions and statute require all Multifamily properties to be subject to Section 504 as specified under 24 CFR part 8, Subpart C**

Begin Date: IMPLEMENTED Multifamily

Summary The State of Texas and TDHCA Rules require all Multifamily TDHCA monitored rental properties to follow Section 504 requirements. Rule provisions are included in statute, the Uniform Multifamily Rules, Chapter 10, Subchapter B, Section 10.101(a)(8), and are reiterated in additional program area rules, NOFAs, and in the Compliance Monitoring Rules in Subchapter F.

Action Step ID	**53**	**Expansion of Affirmative Marketing requirements to HTF, MRB, and HTC properties**	
Begin Date:		IMPLEMENTED	Multifamily
Summary		Affirmative Marketing requirements are extended to the HTC and HTF programs through the Uniform Multifamily Rules in Subchapter F to ensure state goals of affirmatively furthering fair housing across its affordable housing portfolio. As a result of including these additional programs, all multifamily TDHCA monitored properties are required to affirmatively market.	

Action Step ID	**54**	**Qualified Allocation Plan and Statute Housing De-Concentration Factors**	
Begin Date:		IMPLEMENTED	Multifamily
Summary		In an effort to ensure that affordable, low income properties monitored by TDHCA are not clustered in concentrated areas that will create a lack of fair housing choice, TDHCA maintains four deconcentration factors for threshold selection. These are listed in Section 11.3 of the QAP and include the Two Mile Same Year Rule, the Twice the State Average Per Capita Rule, the One Mile Three Year Rule, and Limitations on Developments in Certain Census Tracts Rule.	

Action Step ID	**55**	**Qualified Allocation Plan limitation on qualified non-rural elderly developments**	
Begin Date:		COMPLETED - 1/1/2014	Multifamily
Summary		The 2014 QAP provided a limitation on qualified non-rural elderly developments in the counties of Collin, Denton, Ellis, Johnson, Hays, and Guadalupe as well as non-rural developments in Regions 5, 6, and 8. This limitation was created to balance TDHCA's portfolio, which showed a percentage of qualified elderly households exceeding percentages of the total qualified elderly eligible populations for the area. As result, developers were incentivized to pursue general family developments in these areas and increase housing stock for non-elderly families.	

Action Step ID	**57**	**Qualified Allocation Plan Tie Breaker Factor based on High Opportunity area provisions**	
Begin Date:		COMPLETED - 1/1/2014	Multifamily
Summary		The 2014 QAP included applications scoring higher on the Opportunity Index as its first tie breaker factor in the event that Competitive HTC applications should tie with another application with the same score at the time of HTC award. This further served to incentivize development in High Opportunity areas as specified in the 2014 QAP under 11.9(c)(4).	

Action Step ID	**58**	**Qualified Allocation Plan Criteria to serve and support Texans most in need**	
Begin Date:		IMPLEMENTED	Multifamily
Summary		Criteria included in the QAP to ensure that Texans most in need are supported and served by the HTC program include point elections to incentivize development of additional units to serve 30% AMI (extremely low income) tenants and development of supporitve housing developments. The criteria awards additional points in the event that 20% of units will be made available to tenants at 30% AMI for supportive housing or at least 10% of all units in urban or 7.5% of all units in rural will be made available to tenants at 30% AMI	

Action Step ID	**59**	**Qualified Allocation Plan Criteria for Tenant Populations with Special Housing Needs**

Begin Date: IMPLEMENTED   Multifamily

Summary   Criteria included for Tenant Populations with Special Housing Needs includes point elections for developments for which at least 5% of units are set aside for persons with special needs (such as individuals with alcohol and drug addictions, colonia residents, persons with disabilities, persons protected by VAWA, persons with HIV/AIDS, homeless populations, veterans, wounded warriors, and migrant farm workers). Such units must be affirmatively marketed to persons with special needs and units must be held vacant for occupancy by a person meeting special needs criteria for a 12 month period at the time of lease up.

Action Step ID	**60**	**Qualified Allocation Plan provisions to ensure incentives for local community support or opposition are consistent with Fair Housing objectives**

Begin Date: COMPLETED - 1/1/2013   Multifamily

Summary   Provisions were added in Section 11.9(d) to advise community organizations and local governments to consider Fair Housing laws, FHAST forms, current Analysis of Impediment documents in local jurisdictions, one year action plans, and five year consolidated plans when generating opposition or support documents.

Action Step ID	**64**	**Uniform Multifamily Rules and statute provision for Tenant Selection Criteria**

Begin Date: IMPLEMENTED   Multifamily

Summary   The Uniform Multifamily rules provision requires the creation and use of Tenant Selection Criteria in Subchapter F, Section 10.610, that prohibit refusal to rent to Section 8 tenants or tenants of other federal subsidy programs, create a minimum income standard for voucher holders to decrease impediments to low income access, and prohibit owners from denying prospective tenants on the basis of provision protected under the Violence Against Women Reauthorization Act of 2013.

Action Step ID	**66**	**Uniform Multifamily Rule provision related to notice of amenities and services**

Begin Date: IMPLEMENTED   Multifamily

Summary   The Uniform Multifamily rule provision included in Subchapter F, Section 10.613(k), Leasing Provisions, requires that the development owner provide each household at the time of execution of an initial lease a notice describing common amenities, unit amenities, or required services. The provision assists the Department in expanding choice to low income andhouseholds with an individual with a disability who might desire particular amenities or services.

Action Step ID	**67**	**Bond/4% HTC Rules Tie Breaker Factor based on Housing De-Concentration Factors**

Begin Date: COMPLETED - 1/1/2014   Multifamily

Summary   The Multifamily Housing Revenue Bond Rules in Section 12.4 (c) Scoring and Ranking, include tie breaker factors for 4% HTC and MRB deals in the following order: 1) Applications that meet any of the criteria under serving and supporting Texans most in need (related to offering more units at a lower AMI range to create more affordable housing options for low income families, offering tenant services or supportive housing or housing to tenants with special housing needs, or qualifying under the opportunity index), or 2) Applications that are the greatest linear distance from the nearest HTC assisted development (in the interest of ensuring maximum fair housing choice).

Action Step ID	**68**	**Creation of the TX Interagency Council for the Homeless**	
Begin Date:		IMPLEMENTED	Agency Wide
Summary		Provisions in statute for the TX Interagency Council for the Homeless provide that TDHCA will send one person from Community Affairs and one person from MF Finance tasked to assist in providing the Council's recommendations in preparing TDHCA's low income housing plan. The Council itself was created to provide technical assistance to the housing finance division in assessing special needs in different TX localities.	

Action Step ID	**69**	**Qualified Allocation Plan At Risk Set Aside provisions**	
Begin Date:		COMPLETED - 1/1/2014	Multifamily
Summary		The 2014 QAP included At Risk Set Aside criteria that allowed relocation of existing units qualifying as at risk if the affordable restrictions and subsidies were approved for transfer to a new site prior to the tax credit commitment deadline, the same number of restricted units was proposed, and the new development site would qualify for points under the Opportunity Index. This new provision assisted TDHCA in guiding new policies concerning demolition and replacement of at risk units in areas better suited to fair housing choice and opportunity than their original locations while also seeking to preserve affordable housing units.	

Action Step ID	**70**	**Provision of awards based on the TX State Regional Allocation Formula (RAF)**	
Begin Date:		IMPLEMENTED	Multifamily
Summary		The Regional Allocation Formula was developed in compliance with Texas Government Code Section 2306.1115 to award available funds within rural and urban sub-regions and to ensure equitable and consistent provision of credits, HOME, and HTF funds based on statistical data that measures affordable housing needs and resources in 13 State Service Regions. The RAF is revised annually to reflect changes in data, public comment, and assess available resources.	

Action Step ID	**71**	**Qualified Allocation Plan Quantifiable Community Participation provisions**	
Begin Date:		COMPLETED - 1/1/2013	Multifamily
Summary		The QAP includes Quantifiable Community Participation provisions in Section 11.9(4)(C) that include highest point incentives for explicit support or neutrality from a Neighborhood Organization that during at least one of three prior Application Rounds provided a written statement that qualified as Quanitifiable Community Participation opposing any Competitive Housing Tax Credit Application and whose boundaries remain unchanged. These provisions assist TDHCA in incentivizing development in communities which have been historically opposed to affordable housing but have changed their views.	

Action Step ID	**72**	**Qualified Allocation Plan Community Revitalization Provisions**

Begin Date:	COMPLETED - 1/1/2013	Multifamily

Summary	The QAP includes Community Revitalization Plan provisions in Section 11.9(d)(7) that serve as an incentive for communities outside of the Opportunity Index to invest in community revitalization to address adverse environmental conditions, presence of blight, inadequate transportation and infrastructure, lack of accessibility and/or inadequate public facilities, presence of significant crime, lack of poor condition and/or performance of public education, lack of local business providing employment opportunities, or lack of planning efforts to promote diversity. As a result of this investment, communities with concerted revitalization efforts that include affordable housing development can still enter competitive applications for consideration.

Action Step ID	**73**	**Combination of MCC and down payment assistance through the Homebuyer Program**

Begin Date:	IMPLEMENTED	Single Family

Summary	In 2012, program rules allowed users to receive both down payment assistance and access to the MCC program to claim tax credits for a portion of their mortgage paid each year, thereby extending greater levels of assistance to low income homebuyers across the state of Texas.

Action Step ID	**74**	**Homebuyer Contract with Ehousing Plus**

Begin Date:	IMPLEMENTED	Single Family

Summary	In 2012, the TDHCA Homebuyer program contracted with a third party contractor, Ehousing Plus, to streamline demographic and data collection. Data is now provided via a web-based system that can be extracted into excel for analysis and use in determining trends and patterns. Program staff can request data metrics and back up on an as needed basis to create new policies and examine barriers.

Action Step ID	**75**	**Prohibited discrimination provisions in Master Mortgage Origination Agreements (Section 4.15)**

Begin Date:	IMPLEMENTED	Single Family

Summary	Master Mortgage Origination Agreements promulgated by the Department (Section 4.15) include prohibitions of discrimination and give TDHCA the right to request periodic reports on applicant data at any time to ensure that the master mortgage originator is not engaging in discriminatory practices.

Action Step ID	**76**	**Prohibited discrimination provisions in Participating Lender Agreements**

Begin Date:	IMPLEMENTED	Single Family

Summary	Participating Lender Agreements promulgated by TDHCA include nondiscrimination provisions based on protected class status. Such nondiscrimination provisions also protect the exercising of rights under the Federal Consumer Credit Protection Act and other antidiscrimination laws or laws based on any other characteristic of a person defined as a prohibited basis for credit discrimination under state, federal, or local laws.

Action Step ID	**79 NSP3 application point incentives encouraging high opportunity area investments**	
Begin Date:	IMPLEMENTED	Single Family
Summary	NSP3 application point incentives were created to encourage: 1) Housing for households at or below 50% AMI (5 pts), 2) Development in low poverty areas (census tracts with no greater than 10% poverty thresholds according to the census) (1 pt), 3) Development in mixed-use residential/community areas located within a 1/4 mile radius of existing or proposed bus stops (1 pt), 4) Development in attendance zones of exemplary or recognized elementary schools (1 pt), and 5) Development of units designed to serve special needs or hard to serve populations (2 pts were possible if 51% of units were reserved for this purpose).	

Action Step ID	**81 NSP options for households with limited or no credit and limited funds for initial investment**	
Begin Date:	IMPLEMENTED	Single Family
Summary	NSP training and rules adoption allowed for alternative means of demonstrating credit in the event that a single family household had limited or no credit available at application. Alternative means of demonstration included references from rental housing, utility companies, and landline phones. In addition, though homebuyers were required to demonstrate an initial $500 investment, the program allowed sweat equity in exchange of the financial investment (which could be performed by the homebuyer or a related party on the homebuyer's behalf). This flexibility is intended to provide less barriers in program access for low income persons and persons with disabilities.	

Action Step ID	**82 NSP pairing of homebuyer assistance with zero interest loans for 50% AMI families**	
Begin Date:	IMPLEMENTED	Single Family
Summary	The NSP program allowed subrecipients to apply to acquire foreclosed, abandoned, or vacant properties with permanent loans with deferred, forgivable terms. The NSP1 NOFA required that subrecipients use at least 35% of their non-admin funds to serve households at or below 50% AMI and NSP3 awarded points to incentivize applications seeking to serve households at or below 50% AMI. Households at or below 50% AMI were eligible for 0% interest mortgages plus deferred forgivable homebuyer assistance.	

Action Step ID	**83 ESG Request for HUD waiver to Exceed Fair Market Rents**	
Begin Date:	10/13/2014 COMPLETED - 10/13/201	Single Family
Summary	TDHCA requested a waiver from HUD on 10/13/14 under 24 CFR Section 576.106(d) of the ESG Interim Rule for permission to exceed the HUD FMR for ESG rapid re-housing and homelessness prevention programs and expand tenant fair housing choice to high opportunity neighborhoods in higher cost rental markets that have recently experienced rent increases due to rapid economic and population growth. As part of this waiver, the Department requested approval to: 1) Assist participants with rents at 110% of the HUD published FMR in all Texas areas except Dallas-Fort Worth-Arlington and Laredo MSAs, 2) Assist participants in Dallas-Fort Worth-Arlington and Laredo MSAs with rents up to HUD's Small Market FMRs, and 3) Assist participants with disabilities who require reasonable accommodations to rent units up to 120% of the HUD published FMR.	

Action Step ID	**84**	**ESG Adoption of Outcome Analysis and CoC Award Models**	
Begin Date:		IMPLEMENTED	Single Family

Summary: ESG, as part of a Federal initiative, is moving funding awards to Continuum of Care recipients rather than individual providers. The result will be awards moving through local jurisdictions rather than individual providers and should achieve a better mechanism for data capture, needs assessment, and determining efficiency and accountability. As part of moving to this new model, the ESG application, its NOFAs, and elements of competitive scoring have been revised to consider elements such as past performance, future target outcomes. This model will assist the program area in better evaluating barriers, impediments, and program metrics by leveraging the CoC local capacity and expertise.

Action Step ID	**87**	**SF HOME Homeowner Rehabilitation Assistance (HRA) allowance of additional funds for accessible features**	
Begin Date:		IMPLEMENTED	Single Family

Summary: The HRA section of the SF HOME Rules allows $5,000 in direct costs over the program maximum to be requested for homeowners requesting accessible features in their homes.

Action Step ID	**90**	**SF HOME TBRA extended terms for tenants applying for vouchers or other subsidized housing programs**	
Begin Date:		IMPLEMENTED	Single Family

Summary: Under the SF HOME TBRA rules, the 24 month term of TBRA was extended an additional 24 months (not to exceed 60) if a tenant has applied for a Housing Choice Voucher through a housing authority, if a tenant has applied to a project based unit in the 811 or 202 programs, or has entered an application for a Project Access voucher during their TBRA tenure. This extension for TBRA assistance allows subrecipients to guide participants towards permanent housing options that will best meet their household's needs and helps to avoid unnecessary gaps in housing assistance for low income families and persons with disabilities.

Action Step ID	**92**	**Single Family Accessibility Requirements and Incorporation in Program Area Rules**	
Begin Date:		IMPLEMENTED	Single Family

Summary: To ensure compliance with Single Family accessibility requirements, changes in program rules were implemented to require either approved verification of accessibility requirements based on a review of plans and specs or written verification of accessibility requirements at final inspection. Stronger compliance and enforcement will assist the state in ensuring new single family development units are constructed in compliance with the SF accessibility standards mandated by TDHCA and statute.

Action Step ID	**93**	**Section 811 PRA Grant and Implementation**	
Begin Date:		IMPLEMENTED	Multifamily

Summary: TDHCA applied under HUD's 811 PRA Demonstration program to receive a grant that would assist the Department in offering additional housing options for persons with disabilities through project based section 8 vouchers that would be utilized in its Housing Tax Credit portfolio and incentivized in its Qualified Allocation Plan.

Action Step ID	**94**	**Creation of an affordable housing presentation for HTC public forums**
Begin Date:	IMPLEMENTED	Multifamily

Summary	MFMU created a short video to show at the beginning of HTC public forums during the Tax Credit cycle that could be used to address common questions and concerns about affordable housing. The video premiered during the 2014 cycle and is available on the MFMU website as a tool that can be used and viewed by local government officials, communities, and developers in addressing common questions and concerns.

Action Step ID	**95**	**HTF Bootstrap Rule Provision Considerations of Credit Eligibility Factors Impacting Low Income Households**
Begin Date:	IMPLEMENTED	Single Family

Summary	The TDHCA HTF Bootstrap Rule provisions in Section 24.9 widen credit eligibility to include households engaged in remediation such as payment plans that are intended to assist the household in re-establishing credit.

Action Step ID	**97**	**HTF Bootstrap Rule Requirement for Owner-Builder Homeownership Education Classes**
Begin Date:	IMPLEMENTED	Single Family

Summary	Section 24.10 of the HTF Bootstrap Rules require Owner-Builders to complete homeownership classes prior to loan funding. These classes are offered in Spanish and English and include sections on credit to assist in helping unbanked residents to understand and build credit.

Action Step ID	**98**	**HTF Amy Young Barrier Removal Program Marketing Materials in Spanish and English**
Begin Date:	IMPLEMENTED	Single Family

Summary	The HTF Amy Young Barrier Removal Program markets program materials to households in both Spanish and English to assist in fully reaching persons with disabilities in underserved areas of the state and avoid barriers created by Limited English Proficiency (LEP).

Action Step ID	**99**	**Housing Trust Fund (HTF) establishment of funds for the Amy Young Barrier Removal Program**
Begin Date:	IMPLEMENTED	Single Family

Summary	Beginning in 2010, the State Legislature and TDHCA established the Amy Young Barrier Removal Program to specifically serve persons with disabilities and allow additional options for persons seeking to modify their homes to meet their accessibility needs. Nonprofit and local governments process intake applications, determine eligibility, and oversee construction for program participants across the state. Funds are offered in the form of grants up to $20,000 and assists both renters and homeowners under 80% AMI.

Action Step ID	**100**	**Housing Trust Fund (HTF) establishment of funds for Contract for Deed Conversion**
Begin Date:	IMPLEMENTED	Single Family

Summary	In addition to HOME CFDC activities, the Department also offers a Housing Trust Fund program for Contract for Deed Conversion. Contract for Deed allows households located in Colonia areas to convert contracts for deed into warranty deeds and thereby attain ownership and property rights.

Action Step ID	**101**	**TX State CDBG Grant Allocation for use in Colonia Self Help Centers**	
Begin Date:		IMPLEMENTED	Single Family
Summary		The Legislature provided for use of TX State CDBG grant allocations for the express purpose of providing Colonia Self Help Centers in 1995. Self Help Centers in five Colonia areas currently provide a range of assistance to Colonia residents and assist the Department in reducing barriers for Colonia residents seeking to apply for funds under other TDHCA low income and disability programs.	

Action Step ID	**102**	**Colonia Rule Provision Allowing for Grant and Loan Use for Suitable Housing Outside of a Colonia**	
Begin Date:		IMPLEMENTED	Single Family
Summary		Rule provisions in Section 25.3(9) and Statute allow for the use of Colonia grant and loan funds for suitable housing outside colonias as well as within colonia areas as a way to improve and provide existing colonia housing. The flexibility of the rule is intended to protect fair housing choice and allow the relocation of households to areas that may offer more opportunity and infrastructure.	

Action Step ID	**103**	**Colonia Rule Provision Allowing Funds for Credit and Debt Counseling and Finance**	
Begin Date:		IMPLEMENTED	Single Family
Summary		TDHCA's Colonia (CDBG) rule provision 25.3(7) allows the use of funds for providing credit and debt counseling related to home purchase and finance. This provision assists TDHCA in providing funds to assist unbanked residents in building credit and providing information to help access homeownership and other assistance program. Colonia Self Help Centers play an integral role in providing information to persons with Limited English Proficiency along the border.	

Action Step ID	**104**	**Colonia Rule Provision Allowing Funds for Provision of Assistance to Access Loans or Grants Offered by TDHCA**	
Begin Date:		IMPLEMENTED	Single Family
Summary		Colonia Rule provision Section 25.3(11) through statute allows funds to be used by Colonia Self Help Centers to provide assistance to households eligible for loan or grant programs offered by TDHCA. In this way, Colonia CDBG funds assist the Department in reaching "least likely to apply" populations along the border in the five designated Colonia Self Help Center areas and decrease barriers due to Limited English Proficiency (LEP).	

Action Step ID	**105**	**Creation of Colonia Resident Advisory Councils by Statute and Rule**	
Begin Date:		IMPLEMENTED	Single Family
Summary		TDHCA Rule provision 25.6(a) requires through statute the appointment of five residents of a Colonia to serve on a Colonia Resident Advisory Council within any area in which a Colonia Self Help Center is located to advise the Board on the Colonia's housing needs, the effectiveness of its proposed programs, and the award of contracts. Non-profits submit suggested appointments to the County and the County submits nominations to the TDHCA Board, which makes nominations to the C-Rac. In this way, the State of TX and TDHCA ensure that resident feedback is heard and considered in seeking to improve housing opportunities for protected classes and low income populations in Colonia areas.	

Action Step ID **106 Colonia Self Help TDHCA Rule Provision Related to Access to Activities**

Begin Date: IMPLEMENTED   Single Family

Summary   The Colonia Self Help Rule Provision in 25.7(j) of TDHCA's rules requires that Self Help Center administrators allow access to all public service activities identified in their contracts on at least two Saturdays a month and at least one day during the work week after normal working hours to limit barriers to access for Colonia residents and families.

Action Step ID **107 Provision of Three Border Field Offices**

Begin Date: IMPLEMENTED   Single Family

Summary   TDHCA Rules and Statute support the administration of three border field offices funded by General Revenue, Bond Funds, and CDBG. These offices provide technical assistance to Colonia residents, non-profits, for-profits, UGLGs, and other community organizations along the Texas-Mexico border. Technical assistance and language services are provided for TDHCA programs. The Border Field Offices also provide help with applications, procurement, spec writing, and other items as needed. Like Self Help Centers, the Border Field Office offer additional support and language services to residents in underserved areas within the Colonias.

Action Step ID **110 TDHCA Attendance at the Congress for the New Urbanism Central Texas Chapter Luncheon "Great Places and Healthy People"**

Begin Date: 10/22/2014 COMPLETED - 10/29/201   Agency Wide

Summary   TDHCA will attend the CNU luncheon on "Great Places and Healthy People" that will host keynote speaker Dr. Richard Jackson, Pediatrician and Public Health Leader. The lecture will examine the connection between poor community design and burgeoning health issues, such as obesity, diabetes, heart, asthma, cancer and depression. These issues are highlighted in the 4-part PBS series "Designing Healthy Communities".

Action Step ID **112 TDHCA Attendance at the Opportunity Forum presented by the UT School of Law: Fair Chance Hiring - Reducing Criminal Record Barriers to Employment**

Begin Date: 10/22/2014 COMPLETED - 11/14/201   Agency Wide

Summary   TDHCA will attend the Opportunity Forum on Fair Chance Hiring and Criminal Record Barriers to Employment in an effort to gain more insight on what others are identifying and doing in response to criminal record barriers. The presentation will be directed by Maurice Emsellem, Program Director at the National Employment Law Project, and David Kirk, sociology professor at The University of Texas at Austin, and will include discussions on the significant role criminal records play in creating barriers to employment and the risks that come with a lack of meaningful employment opportunity. The opening presentations will be followed by a panel discussion with local experts to consider the implications for Texas and strategies being used at state and local levels to address the crisis.

Action Step ID **113 Attendance on HUD's State of Fair Housing in America Call**

Begin Date: 11/17/2014 COMPLETED - 11/17/201   Agency Wide

Summary   Reviewed HUD's Annual Fair Housing Report and attended HUD's State of Fair Housing in America conference call addressing its current activities, landmark cases, and upcoming goals.

Action Step ID	**114**	**Tenant Selection Criteria Training**	
Begin Date:	1/5/2015 IMPLEMENTED		Multifamily
Summary	A webinar training on the revised Tenant Selection Criteria rule in Subchapter F, Section 10.610 will be created by the Fair Housing Team and presented in coordination with the Multifamily Compliance Division. The training will focus on highlights of the new rule, best practices for achieving compliance, how monitoring will be affected, and answer questions related to implementation.		

Action Step ID	**115**	**Affirmative Marketing Training**	
Begin Date:	1/5/2015 IMPLEMENTED		Multifamily
Summary	A webinar training on the revised Affirmative Marketing Requirements rule in Subchapter F, Section 10.617 will be created by the Fair Housing Team and presented in coordination with the Multifamily Compliance Division. The training will focus on highlights of the new rule, best practices for achieving compliance, how monitoring will be affected, and answer questions related to		

Action Step ID	**116**	**Affirmative Marketing Training (Part 2 - The AFHM Database Tool)**	
Begin Date:	1/5/2015 IMPLEMENTED		Multifamily
Summary	A webinar training on the Affirmative Marketing Database Tool will be created by the Fair Housing Team and presented in coordination with the Multifamily Compliance Division. The training will focus on how to access the tool, basic troubleshooting guidance, and how to incorporate the tool's results in the development's Affirmative Fair Housing Marketing Plan.		