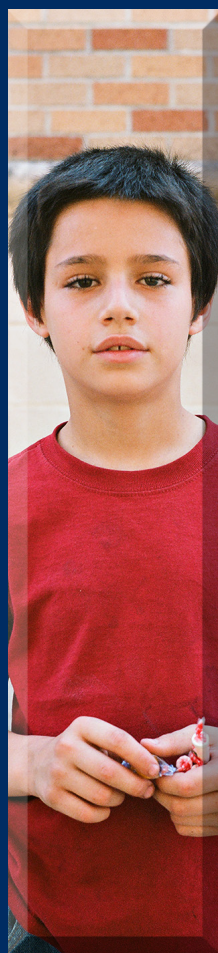


# 2017



## State of Texas Low Income Housing Plan and Annual Report

Texas Department of Housing and Community Affairs



**Prepared by the Housing Resource Center  
P.O. Box 13941, Austin, TX 78711  
Phone: 512-475-3976 • Fax: 512-475-0070  
[www.tdhca.state.tx.us](http://www.tdhca.state.tx.us)**

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## **SECTION 1: INTRODUCTION**

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

### **INSTITUTIONAL STRUCTURE**

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

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program (“LIHEAP”) and the Emergency Nutrition and Temporary Emergency Relief Program (“ENTERP”). LIHEAP remains at the Department but ENTERP was discontinued in 2006. Effective September 1, 1995, in accordance with House Bill 785, 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 82<sup>nd</sup> Legislative Regular Session. However, TDHCA, through an interagency agreement with TDA, administers 2.5% 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 in reference to either Area Median Family Income (“AMFI”) or the federal poverty level. A primary function of TDHCA is to act as a conduit for federal grant funds for housing and community services, including serving as a public housing authority. Because several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a housing finance agency. As a rule TDHCA does not assist individuals or households directly or engage directly in the development of affordable housing. Rather it awards funds and other assistance to others to administer in accordance with applicable state and federal laws, rules, and regulations and with contractual terms.

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

(a) The legislature finds that:

- (1) every resident of this state should have a decent, safe and affordable living environment;

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

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

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 work either 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 and the 811 Project Rental Assistance Program in limited areas, TDHCA administers its programs and services through a network of local governments, organization administrators, property owners, or developers across Texas and does not generally provide assistance directly to individuals.

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 2017 programs. The criteria for an Eligible Household may alter by rule or in Notices of Funding Availability; the criteria noted below are those in effect at the time of this draft publication.

### 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	<=150% poverty
Emergency Solutions Grant Program	Funds entities to assist persons experiencing homelessness and persons at risk of homelessness regain stability in permanent housing	<30% AMFI (Homeless)
Homeless Housing and Services Program	Funds Texas cities with a population of 285,500 or more to provide services or fund facilities for individuals and families experiencing homelessness	<=30% ELI (Homeless) or <=50% ELI for recertification

### Housing Continuum: (2) Rental Assistance

Program/Activities	Description	Eligible Households
Section 811 Project Rental Assistance Program	Provides project-based rental assistance for extremely low-income persons with disabilities linked with long-term services	<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 and statewide for persons with disabilities eligible for the Project Access Program	<50% AMI
Tenant-Based Rental Assistance (HOME Program)	Grants for local administrators to provide tenant-based rental assistance	<80% AMI
Housing Tax Credit Program	Tax credits for the creation or preservation of affordable rental housing	<60% AMI
Multifamily Bond Program	Loans to develop or preserve affordable rental housing.	<60% AMI
Multifamily Direct Loan Program	Loans or grants to develop or preserve affordable rental housing. Funds are available to for-profit and nonprofit and other qualified Developers	<30% AMI and <80 % AMI

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

<b>Program/Activities</b>	<b>Description</b>	<b>Eligible Households</b>
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 residents of colonias in the targeted colonias in seven border counties	<80% AMI
Texas Statewide Homebuyer Education	Training for nonprofits to provide homebuyer education	NO AMI Limits
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 Program (HOME Program)	Stabilizes home ownership for residents of colonias by providing assistance to convert contract for deeds into traditional mortgages in conjunction with the repair or replacement of the residence	<60% AMI
Contract For Deed Assistance Program (Housing Trust Fund)	Supports nonprofits and units of local government in assisting eligible households in colonias who wish to convert their contracts for deeds into 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 (NSP) Stimulus Program)*	Funds for existing NSP administrators to construct or rehabilitate, or provide homebuyer assistance, for foreclosed, vacant or abandoned properties already in the NSP program	<120% AMI
Single Family Development (HOME Program)	Community Housing Development Organization (CHDOs) can apply for loans to acquire, rehabilitate, or construct single family housing. CHDOs can also apply for homebuyer assistance if their organization is the 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 to administrators for up to \$20,000 per household 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 home repairs to increase energy efficiency	<=150% 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

\*NSP is noted as a “Stimulus Program,” created by Housing and Economic Recovery Act (“HERA”) of 2008, to establish a temporary program meant to address the economic issues prevalent at the time of its creation. For more detailed program information, please see “2017 TDHCA Programs” in Section 4: Action Plan.

## ADMINISTRATIVE STRUCTURE

Agency programs are grouped into the following divisions: Community Affairs, HOME and Homeless Programs, Multifamily Finance, Section 811 Project Rental Assistance, Single Family Operations and Services, and Texas Homeownership. The Manufactured Housing Division is administratively attached to TDHCA, although it operates independently with its own executive director and governing board.

The Single Family Operations and Services Division administers several single-family programs and performs administrative functions for areas such as single-family and multifamily loan servicing, and single-family asset management. Additionally, the Division is responsible for the adherence, processing and completion of cross-cutting federal and departmental requirements for programs administered by the Department, including environmental clearances, labor standards requirements, minimizing resident relocation, and the commitment and disbursement of federal funds. The programs overseen within this division include the Housing Trust Fund, the Office of Colonia Initiatives and the Neighborhood Stabilization Program.

Additionally, several Divisions within TDHCA 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 multifamily 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 to the public 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, Data Management, and Reporting division is responsible for the development and oversight of cross-cutting agency projects and initiatives and the compilation of Department reports, performance measures and metric tools. Projects pertain to quantifying, assessing and reporting Department performance and/or the coordination of resources to enhance the efficiency and cost-effectiveness of Department efforts. The group heads the Department's efforts to address fair housing issues in the state, working collaboratively across TDHCA divisions to review rules, collect data, and guide the implementation of agency policies and initiatives to decrease impediments to access and further fair housing choice as directed in the State of Texas's Phase 2 Analysis of Impediments ("AI"). Fair Housing initiatives 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. Staff is preparing to comply with HUD's final Affirmatively Furthering Fair Housing rule (released in August 2015) and the new Assessment of Fair Housing process.
- The Housing Resource Center is established by the Department's governing statute. It provides educational materials and information to the public, community-based housing development organizations, nonprofit housing developers, and other state, federal, and local agencies. This assistance helps providers determine local housing needs, access appropriate housing programs, and identify available funding sources needed to increase the stock of affordable housing. The Housing Resource Center also offers assistance to the general public in locating the appropriate service providers in their community. The Center is also responsible for plans and reports that TDHCA is required to submit to receive funding from both the state and federal government. These policy documents are integral components of the strategic planning process that determines the direction of housing policy for the State of Texas.
- The Real Estate Analysis Division provides the TDHCA Board and staff with comprehensive analytical reports necessary to make well-informed financial decisions for funding of affordable multifamily housing developments.
- Other divisions that are involved in TDHCA's internal management include Bond Finance, Financial Administration, Human Resources, Information Systems, Internal Audit, and Legal.

## **2017 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT**

The 2017 State of Texas Low Income Housing Plan and Annual Report ("SLIHP", the "Plan") is prepared annually in accordance with Tex. Gov't Code §§2306.072-2306.0724, which require that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs and a resource allocation plan to meet Texas' housing needs. The SLIHP is

adopted by reference annually in 10 Texas Administrative Code §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 seven sections and Appendices:

- **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 Housing Report** - A comprehensive statement of activities for state fiscal year 2016, 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: Public Participation** - Information on the Plan preparation and a summary of public comment;
- **Section 6: Colonia Action Plan** - A biennial plan for 2016-2017, which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of residents of colonias;
- **Section 7: Texas State Affordable Housing Corporation ("TSAHC") Plan** - This section outlines TSAHC's plans and programs for 2017 and is included in accordance with Tex. Gov't Code §2306.0721(g); and
- **Section 8: Appendices: TDHCA's enabling statute, Tex. Gov't Code Chapter 2306; Bibliography; and, Acronyms.**

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

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



## **SECTION 2: HOUSING ANALYSIS**

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

### **DATA SOURCES AND LIMITATIONS**

The information provided in this section should be considered within the context of its limitations. The Department recognizes that the most accurate 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. Therefore, the following issues should be considered when reviewing the information contained in this report:

Many facets of housing need, especially those tied to localized conditions, are not captured 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 persons experiencing homelessness, and the housing needs of special needs populations have limitations.

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% of AMFI (extremely low income), 31-50% of AMFI (very low income), 51-80% of AMFI (low income), 81-100% of AMFI (moderate income) and above 100% 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% of its income for rent and no more than two and one-half times its annual income to purchase.

A "rural area" is defined for the relevant period in Tex. Gov't 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.

In the 84<sup>th</sup> Texas Legislature this section was amended to enable certain areas adjacent to urban centers to self identify as rural, but as of the time of the preparation of this Plan no such self designations have occurred.

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 Tex. Gov't Code §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 Tex. Gov't 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 local information, when available.

Organization of this chapter is as follows:

#### State of Texas Demographic Trends

- Comparison of demographic data over time.

#### Special Needs Analysis

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

#### Poverty, Income and Affordable Housing

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

#### For-Market and Subsidized Housing Availability

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

#### Local Assessment of Need

- Analysis of request for assistance from TDHCA.

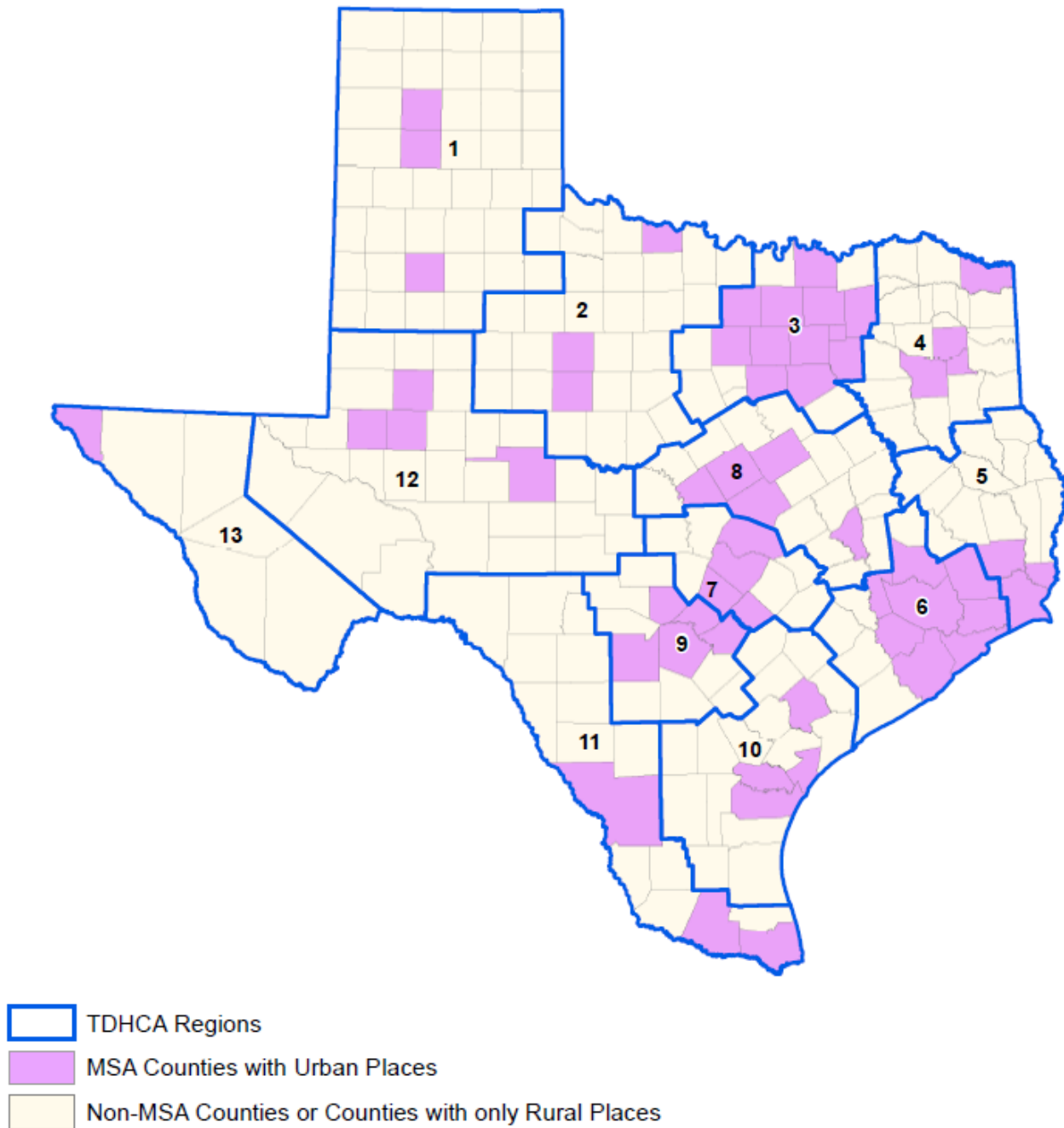
#### Regional Analysis

- Statewide data divided by region.

## STATE OF TEXAS

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

**TDHCA Regions**



Source: Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, Table B1003. TIGER data 2014  
 Disclaimer: This map is not a survey product; boundaries, distances and scale are approximate only.

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 Bureau’s American Community Survey 5-Year Estimates from 2010-2014, it is possible to analyze population trends compared to the nation as a whole and its implication for housing need.

- Texas has approximately 26,092,033 people, which is about 8.3% of the US population.
- With the exception of the Hispanic population, discussed separately below, Texas mirrors the US closely in terms of percentages of races in the population. Texas has 74.7% of its population as White Alone, while the US has 73.8%, a difference of only 0.9%. The percentage differences in population between Texas and the US vary less than 0.7% 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 6.4% and the US’ population is 4.7%. This 1.7% difference could be the result of Hispanic population including their ethnicity with their race (U.S. Census Bureau, n.d.).
- The percentage of Hispanics is 21.3% higher in Texas as compared to the US population. Texas has 38.2% of its population who identify as Hispanic, while the US has 16.9%.
- Texas has a greater percentage of children under 18 than the US as a whole. Texas has 26.8% of its population as persons under 18 years old, compared to 23.5% for the nation. The median age of the Texas population is 33.9 years, while the median age of the national population is 37.4 years.

Expected housing demand is influenced by the demographic makeup of Texas. There are currently differences among race and ethnicities in terms of income level. According to 2010-2014 ACS Estimates, the number of people in poverty varied dramatically by race and ethnicity. In Texas, White (non-Hispanic) had a poverty rate of 16.1%; Blacks or African Americans had a poverty rate of 24.1%; the Hispanic population had a poverty rate of 26.1%; and Asians had a poverty rate of 11.8%. Lower incomes often lead to greater housing challenges.

Older Texans face housing challenges that will become more prevalent as the population ages. The incidences of disability increase with age. According to 2010-2014 ACS Estimates, 9.9% of persons between 18-64 years old have a disability, while 39.9% of persons 65 and older have a disability. In addition, older households tend to live in older homes: according to 2010-2014 ACS, 36.6% of households aged 65 years and older lived in housing stock built before 1970. These factors may increase the need for housing modifications for accessibility and home repair.

### Urban and Rural Population, Texas

State	Rural	Urban	Total
Total	3,485,248	22,606,785	26,092,033

Source: MSA defined by OMB, 2013. Population from 2010-2014 American Community Survey, Table B01003.



## STATEWIDE SPECIAL NEEDS

Tex. Gov't 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 persons, homeless persons, farmworkers, persons with alcohol and drug use disorders, persons with disabilities, persons with HIV/AIDS and their families, persons with Violence Against Women Act (“VAWA”) Protections, public housing residents, veterans and wounded warriors, 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 Tex. Gov't 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 with low income and very low income, based on the federal OMB poverty index and meets the qualifications of an economically distressed area under Section 17.921, Water Code; or
- has the physical and economic characteristics of a colonia, as determined by the department.

Many colonias are located along the border region, usually beyond the city limits. The classic hallmarks of colonias include limited infrastructure and a high level of substandard housing, including self-built homes, structures not primarily intended for residential use, and homes with extensions and modifications, often added on a self help basis, which may not be secure or safe. Since 1995, colonias are required to have infrastructure per the State's model subdivision rules. These post-1995 colonias are often larger subdivisions, although they share some of the worst housing characteristics in common with the colonias expansion of the 1980s (Ward et al., 2012).

An estimated 500,000 people live in 2,294 colonias in Texas (Federal Reserve Bank of Dallas, April 2015). Based on a 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo and Cameron) have the largest population of colonias and are home to an estimated 369,500 people. Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudspersons conducting site visits.

### Colonia Resident Population Estimates, Texas

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

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

### ELDERLY PERSONS

HUD defines an “Elderly Person Household” as a household composed of one or more persons at least one of whom is 62 years of age or more at the time of initial occupancy and defines “frail elderly” as a person who is 62 years of age or more and unable to perform at least three “activities of daily living, comprising of eating, bathing, grooming, dressing or home management activities” (HUD, n.d.a). According to a recently-released, long-term study of aging 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. 19% of households experiencing worst case housing needs in 2013 were Elderly Person Households without children (HUD, April 2015). According to the chart below, of Texans aged 65 and older, approximately 79.8% live in urban areas. Texans aged 65 and older who live in rural areas may face difficulty accessing health and other services because they live at greater distances from health facilities, community centers, and other amenities. Additionally, the programs that serve them may not benefit from a concentration of an aging population and the efficiencies that can be realized from serving older adults in a centralized location (Viveiros, 2014).

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

State	Rural Elderly Persons	Urban Elderly Persons	Total Elderly Persons	Total Population	Percent Elderly of Statewide Population
Total	576,760	2,272,997	2,849,757	26,092,033	10.9%

Source: 2010-2014 American Community Survey, Table DP05.

### HOMELESS PERSONS

HUD’s definition of “homeless” is persons sleeping in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation. According to the most recent HUD Annual Homeless Assessment Report to Congress, 65% of Americans experiencing homelessness were homeless as individuals and 35% were homeless as persons in families. Nationally, homelessness declined by 3% between 2015 and 2016. This decrease was composed entirely of sheltered persons; homelessness increased by 2% among persons staying in unsheltered locations. The number of individuals experiencing homelessness in the United States declined by less than 1% and homelessness among persons in families declined by 6% nationally between 2015 and 2016 (HUD, November 2016). These

comparisons of homelessness by household type nationally demonstrate HUD’s progress to meet its goal to end family homelessness by 2020.

Texas is one of five states that together accounted for half of the nation’s population experiencing chronic homelessness in 2016 with 4% of the national total in Texas (or 23,122 people). Between 2007 and 2016, Texas saw one of the largest decreases (41.9%) in the number of individuals experiencing homelessness compared to other states. On a single night in 2016, there were 39,471 veterans experiencing homelessness in the United States and nearly all (97%) were homeless in households without children (as individuals). Between 2015 and 2016, homelessness among veterans declined by 17% (or 8,254) (HUD, November 2016). Based on Continuum of Care Point in Time counts generated by the Texas Homeless Network, in 2016 approximately 23,122 persons considered homeless were physically counted (HUD, October 2016).

While overall homelessness, chronic homelessness, and homelessness among veterans has declined over the last year, the number of children experiencing homelessness has increased both nationwide and in Texas. Based on a calculation using the U.S. Department of Education’s count of children experiencing homelessness 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. It is important to note that the U.S. Department of Education’s count of children experiencing homelessness in U.S. public schools takes place throughout the school year and captures a larger sample of children who may experience homelessness. In contrast, the Continuum of Care Point in Time Counts referenced in the table below count the population experiencing homelessness each January on a given night.

Because the ACS 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 persons experiencing homelessness by subpopulation in Texas.

#### Homeless Populations, Texas

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	1,637	2,052	3,689
Severely Mentally Ill	2,968	1,384	4,352
Chronic Substance Use Issues	2,586	1,133	3,719
Veterans	1,285	483	1,768
Persons with HIV/AIDS	212	65	277
Survivors of Domestic Violence	2,587	555	3,142

Source: HUD, October 2016.

#### FARMWORKERS

As one of the top five 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, 2016). According to the Texas Workforce Commission, demand for agriculture workers grew by 0.8% between 2009 and 2013. Although the agriculture industry in Texas has been using fewer workers in recent decades as farming methods have become more efficient, a rebounding economy in Texas and globally has driven up demand for what Texas grows, which is increasing demand for workers (Texas Workforce Commission, 2013). 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. The National Institute on Drug Abuse found that in 2013, 11.2% of clients admitted to DSHS-funded substance abuse treatment programs in Texas were homeless (Maxwell, 2014). Among clients admitted to DSHS-funded treatment for heroin in 2014, 18% were homeless. Among clients admitted for cocaine, amphetamine, or methamphetamine, 13% were homeless (Maxwell, 2015). Statewide, of the 23,122 people who were homeless on a single night in January 2016, 18.8% had a serious mental illness, and 16.1% had a chronic substance use problem (HUD, October 2016). It is estimated that nearly half of all individuals experiencing homelessness and 70% of veterans experiencing homelessness suffer from substance use disorders, and a majority of those with substance use disorders also suffer from moderate to severe mental illness (United States Interagency Council on Homelessness, 2015). There are types of housing, such as Housing First or Permanent Supportive Housing that are tailored for hard-to-serve populations such as persons with substance use issues. Without secure housing, persons with alcohol or substance use disorders can cycle through more costly options such as emergency room care, the criminal justice system and other service providers (HUD, 2011). 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 2010-2014 American Community Survey data shows that 15.0% of individuals that live below the poverty level in Texas have a disability, while 10.9% of individuals that live at or above the poverty level have a disability. HUD’s Office of Policy Development and Research reported that worst case housing needs affected 38.7% of unassisted very low-income renter households containing persons with disabilities in 2013. For unassisted family households without children and aging persons, that rate increases to 46.8%. Nearly half (49.4%) of very low-income renter households containing persons with disabilities are severely rent burdened and pay more than 50% of their income towards housing (HUD, April 2015).

According to the chart below, of those Texans with disabilities, approximately 81.3% 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).

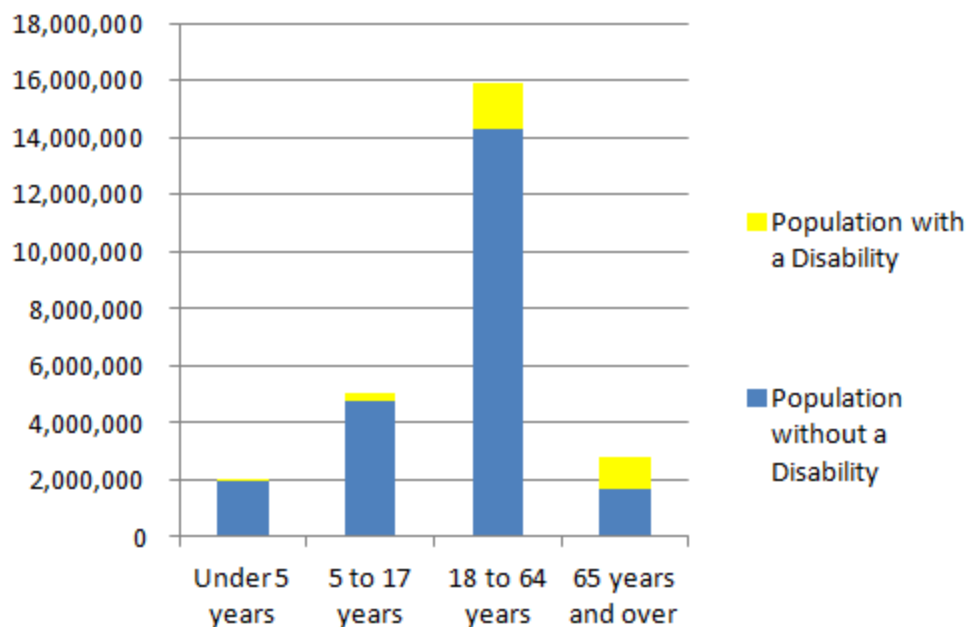
**Persons with Disabilities, Texas**

State	Rural	Urban	Total*
Total	551,084	2,417,958	2,969,042

Source: 2010-2014 American Community Survey, Table S1810.

\*Total Non-institutionalized Population.

**Persons with Disabilities as a part of Total Population by Age, Texas**



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

Age	Population with a Disability	Total civilian Noninstitutionalized Population	Persons with a disability as a percentage of total population
Under 5 years	16,872	1,940,567	0.87%
5 to 17 years	272,371	5,038,593	5.41%
18 to 64 years	1,576,781	15,868,712	9.94%
65 years and over	1,103,018	2,765,462	39.89%
Total	2,969,042	25,613,334	11.59%

Source: 2010-2014 American Community Survey, Table S1810.

**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 76,551 Texans living with a diagnosed HIV infection at the end of 2014 and 82,745 Texans living with a diagnosed HIV infection at the end of 2015 (Texas Department of State Health Services, 2016). The 2015 HIV Surveillance Report (released in July 2016) indicates that more than one half of persons with HIV live in the Dallas and Houston areas. Through the Housing Opportunities for Persons with AIDS (HOPWA) Program, housing options are made more affordable for low-income households so they can maintain housing, adhere to medical treatment, and work towards a healthier outcome. The Texas HOPWA program addresses long-term goals with the clients to help them establish a financial plan that can assist them in maintaining their housing.

### Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS - 2015, Rural	Persons with HIV/AIDS - 2015, Urban	Total Persons with HIV/AIDS*, 2015	2010-2014 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	3,777	74,752	78,529	26,092,033	0.3%

Source: Texas Department of State Health Services, 2016.

\*The 4,216 people counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area.

Note: Figures do not include those unaware of their HIV infection or those who tested HIV positive solely through an anonymous HIV test.

### PERSONS WITH VIOLENCE AGAINST WOMEN ACT (“VAWA”) PROTECTIONS

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2015 was 194,872. This represented a 4.9% increase when compared to 2014. These incidents involved 211,301 victims (up 5.1% from 2014) and 205,154 offenders (up 4.9% from 2014).

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. In a 2013 survey of service availability, only 68% of Texas counties had some form of physical access point for services, and only 28% of counties have a family violence shelter. 29% of counties without physical access points offer access via meeting a survivor at an agreed location or at the county line, but a survivor must call for services first. Eight counties (3.1%) do not have access to any services of any kind (Texas Council on Family Violence, 2013). The National Network to End Domestic Violence found that on September 16, 2015 alone, 1,539 requests for services in Texas were unmet because programs did not have the resources to provide these services. 48% of those requests were for housing. The primary reason for not being able to provide services was reduced funding and staff reductions. (National Network to End Domestic Violence, 2015).

The table below shows total victims and incidents of domestic violence in Texas. It must be noted that there is not a one-for-one relationship between incidents and victims of domestic violence. One incident can involve multiple victims, and one victim can experience multiple incidents. However, the numbers below will not reflect the severity of the problem. According to 2010-2014 data from the National Crime Victimization Survey, when the victim and offender had an intimate relationship or were related, 70% of aggravated (with a weapon) and 55% of simple (without a weapon) assaults were reported. Regardless of relationship between survivor and offender, rape and sexual assault were the least likely type of crime to be reported to police at just 36% of incidents reported (Bureau of Justice Statistics, 2014).

### Domestic Violence Incidents and Victims, Texas

Area	Total Incidents in 2015	Total Victims in 2015	Total Population, 2010-2014	% of Victims to Population
Rural	20,023	21,833	3,485,248	0.6%
Urban	174,849	189,468	22,606,785	0.8%
Texas	194,872	211,301	26,092,033	0.8%

Source: Texas Department of Public Safety, 2016; 2010-2014 ACS.

## PUBLIC HOUSING RESIDENTS

Public housing authorities administer a variety of programs for low-income families, 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.b). Residents of public housing often have low educational attainment, poor mental and physical health and limited access to social networks that facilitate job access and physical isolation from opportunity (Urban Institute, 2013). 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	15,651	38,804	54,455

Source: HUD, 2016a.

## VETERANS AND WOUNDED WARRIORS

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 1.5 million veterans live in poverty, and the veteran poverty rate is rising (US Department of Veteran Affairs, May 2015). In Texas, 8.2% of the Texas population over 18 consists of veterans and 7.6% of the adult population experiencing homelessness consists of veterans (HUD, November 2016). This is decrease from 2015, when 10.1% of the adult population experiencing homelessness consisted of veterans. Veteran housing issues can be compounded by service-connected disabilities, such as traumatic brain injury, substance use and mental disorders (National Housing Conference and Center for Housing Policy, 2013).

**Veterans, Texas**

State	Rural Veterans	Urban Veterans	Total Veterans	2010-2014 Population over 18 years	Percent Veterans of Population Over 18 Years
Total	255,841	1,308,660	1,564,501	19,004,447	8.2%

Source: 2010-2014 American Community Survey, Table S2101.

## YOUTH AGING OUT OF FOSTER CARE

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

These factors combine to make homelessness a real possibility for many youth that age out of foster care. Foster care alumni may most benefit from housing tied with other services, such as educational, financial literacy and services to facilitate connections for emotional support. The Texas

Department of Family and Protective Services (“DFPS”) has a program that may allow youth to stay in foster care until the age of 21 while they pursue an education or a job. DFPS provides various services to help these youth learn to live successfully on their own. Further, Texas provides healthcare to children in foster care and to youth who age out of care up to the month of their 26th birthday.

**Youth Aging Out of Foster Care, Texas SFY 2015**

State	Rural	Urban	Total
Total	229	951	1,180

Source: Texas Department of Family and Protective Services, 2015



## STATEWIDE POVERTY AND INCOME

At the beginning of SFY 2016, a majority of the Department's programs that used 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 2016 poverty income guideline for a family of 4 is \$24,300. In 2016, a family of 4 at 125% poverty would make approximately \$30,375 per year.

As described in the Action Plan Chapter, effective January 1, 2016, the income eligibility limit for the Comprehensive Energy Assistance Program ("CEAP") and Low-income Home Energy Assistance Program Weatherization Assistance Program ("LIHEAP WAP") changed from 125% of poverty to 150% of poverty. Income eligibility for the Community Services Block Grant ("CSBG") programs remains at 125% of poverty.

According to the 2010-2014 American Community Survey, 5,909,890 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	835,062	5,074,828	5,909,890
% Individuals below 125% of poverty	24.0%	22.4%	22.7%
<b>Total</b>	<b>3,485,248</b>	<b>22,606,785</b>	<b>26,092,033</b>

Source: 2010-2014 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 generally interchangeable with HAMFI. The income level definitions are as follows:

- Extremely Low Income: At or below 30% of AMFI
- Very Low Income: Between 31% and 50% of AMFI
- Low Income: between 51% and 80% of AMFI
- Moderate Income: Between 81% and 100% of AMFI
- Above 100+% 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	974,540	905,625	1,266,145	730,655	3,786,390
Rural	154,680	161,331	216,672	119,702	570,790
<b>Total</b>	<b>1,129,220</b>	<b>1,066,956</b>	<b>1,482,817</b>	<b>850,357</b>	<b>4,357,180</b>

Source: 2009-2013 CHAS, Table 8.

A total of 41.4% of all households are in the low-income range (0 to 80% 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 a housing unit and whether or not the unit is overcrowded. The following table reveals the number and% of households with at least one housing need by income category and household type.

**Households with One or More Housing Problems, Texas**

Income Categories	Renter At least one problem	Renter Total Households	Renter% with at least one problem	Owner At least one problem	Owner Total Households	Owner % with at least one problem	Total Households
0 to 30% AMFI	582,620	734,660	79.30%	291,175	394,535	73.80%	1,129,195
>30 to 50% AMFI	471,560	569,125	82.86%	291,055	497,825	58.47%	1,066,950
>50 to 80% AMFI	359,890	684,275	52.59%	352,570	798,540	44.15%	1,482,815
>80 to 100% AMFI	79,845	329,195	24.25%	161,680	521,175	31.02%	850,370
>100% + AMFI	82,385	945,665	8.71%	334,785	3,411,475	9.81%	4,357,140
<b>Total</b>	<b>1,576,300</b>	<b>3,262,920</b>	<b>48.31%</b>	<b>1,431,265</b>	<b>5,623,550</b>	<b>25.45%</b>	<b>8,886,470</b>

Source: 2009-2013 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, 31.9% are occupied by extremely low-income renter households and 23.1% are occupied by extremely low-income owner households.

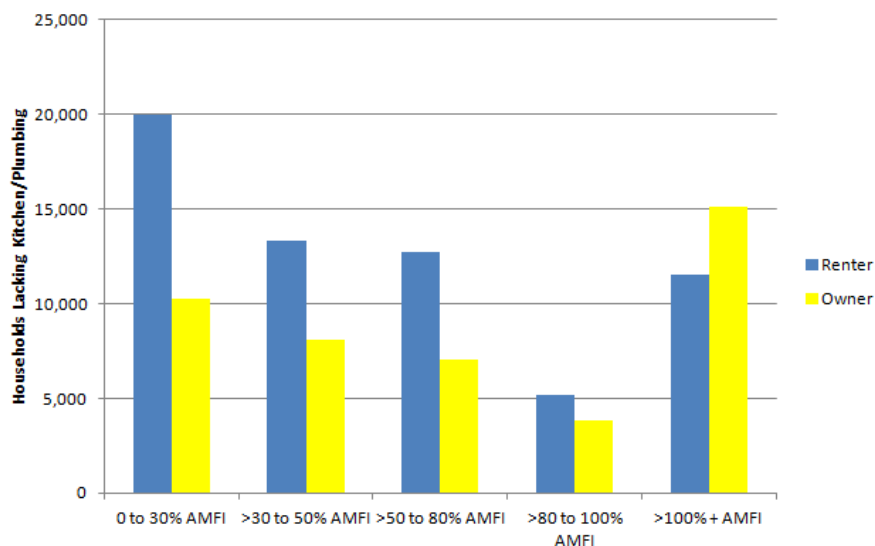
**Number of Units Lacking Kitchen and/or Plumbing by Income Category, Texas**

Income Categories	Renter Households lacking kitchen or plumbing	Total Renter Households	% of renters lacking kitchen/plumbing in income category	Owner Households Lacking Kitchen or Plumbing	Total Owner Households	% of owner lacking kitchen/plumbing in income category
0 to 30% AMFI	19,982	734,660	2.7%	10,241	394,535	2.6%
>30 to 50% AMFI	13,326	569,125	2.3%	8,064	497,825	1.6%
>50 to 80% AMFI	12,741	684,275	1.9%	7,038	798,540	0.9%
>80 to 100% AMFI	5,163	329,195	1.6%	3,870	521,175	0.7%
>100% + AMFI	11,508	945,665	1.2%	15,105	3,411,475	0.4%
Total	62,692	3,262,920	1.9%	44,309	5,623,550	0.8%

Source: 2009-2013 CHAS, Table 3.

The state defines “standard condition” of housing as properties that meet the Texas Minimum Construction Standards as applicable. “Substandard condition but suitable for rehabilitation” refers to properties that do not meet the above standards but are not sufficiently deteriorated to justify demolition or replacement. These definitions refer to the condition of properties prior to the receipt of assistance. The bar chart below shows that a greater number of renters in the 0-100% income categories lack kitchen or plumbing compared to owners, while a greater number of owners over 100% lack kitchen or plumbing compared to renters.

**Number of Renters/Owners Lacking Kitchen or Plumbing, Texas**



Source: 2009-2013 CHAS, Table 3.

## HOUSING COST BURDEN

A cost burden is identified when a household pays more than 30% 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 884,207 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% AMFI, where 36,850 households experience the problem.

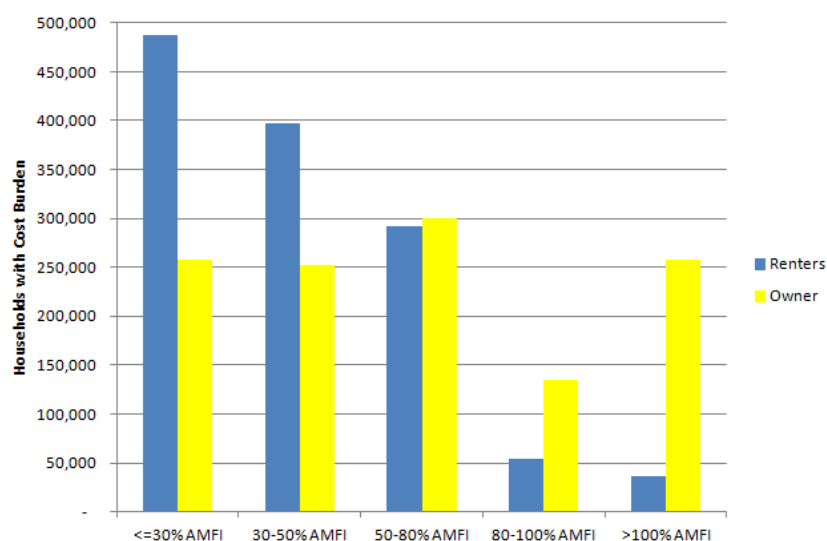
**Number of Households with Housing Cost Burden by Income Category, Texas**

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	487,171	734,660	66.3%	258,267	394,535	65.5%
>30 to 50% AMFI	397,036	569,125	69.8%	252,654	497,825	50.8%
>50 to 80% AMFI	291,567	684,275	42.6%	299,631	798,540	37.5%
>80 to 100% AMFI	54,395	329,195	16.5%	134,350	521,175	25.8%
>100% + AMFI	36,850	945,665	3.9%	258,010	3,411,475	7.6%
<b>Total</b>	<b>1,267,019</b>	<b>3,262,920</b>	<b>38.8%</b>	<b>1,202,912</b>	<b>5,623,550</b>	<b>21.4%</b>

Source: 2009-2013 CHAS, Table 3.

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: 2009-2013 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.

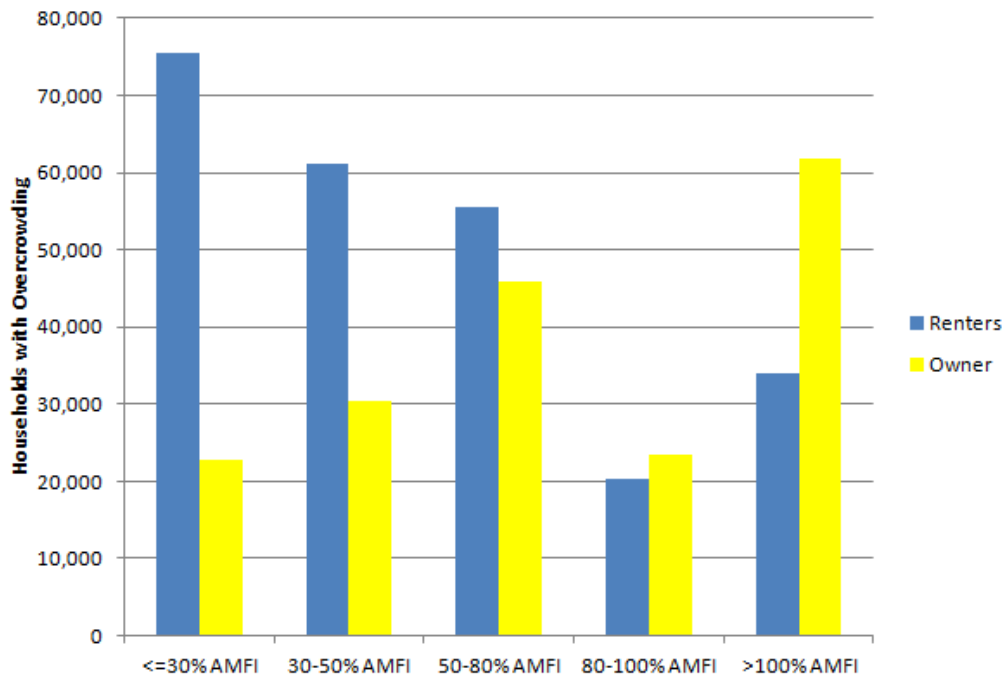
Lower-income renter households experience overcrowded conditions more frequently than higher-income renter households. Lower-income owners experience a higher percentage of overcrowding than higher-income owners. The chart shows the percentage of households experiencing overcrowding in each income category.

**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	75,491	734,660	10.28%	22,679	394,535	5.75%
>30 to 50% AMFI	61,213	569,125	10.76%	30,345	497,825	6.10%
>50 to 80% AMFI	55,575	684,275	8.12%	45,863	798,540	5.74%
>80 to 100% AMFI	20,269	329,195	6.16%	23,462	521,175	4.50%
>100% + AMFI	33,943	945,665	3.59%	61,751	3,411,475	1.81%
Total	246,491	3,262,920	7.55%	184,100	5,623,550	3.27%

Source: 2009-2013 CHAS, Table 3.

**Renters/Owners with Overcrowding, Texas**



Source: 2009-2013 CHAS, Table 3.

## STATEWIDE HOUSING AVAILABILITY AND AFFORDABILITY

### HOUSING SUPPLY

Approximately 68.0% of occupied units in Texas were single-family homes. Approximately 24.3% of housing units were within multifamily structures: 1.9% were in developments of 2 units; 3.2% were in developments with 3 or 4 units; 11.1% were in developments with 5 to 19 units; and 8.1% were in developments of over 20 units. The remaining 7.7% of units were manufactured homes and other units such as boats or RVs.

#### Physical Housing Characteristics for Occupied Units, Texas

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
1, detached	1,128,978	5,801,071	6,930,049	68.0%
2 apartments	31,564	166,104	197,668	1.9%
3 or 4 apartments	34,300	292,164	326,464	3.2%
5 to 19 apartments	42,772	1,091,002	1,133,774	11.1%
20+ apartments	22,240	799,867	822,107	8.1%
Mobile home	287,261	472,940	760,201	7.5%
Other type of housing	4,722	12,204	16,926	0.2%
<b>Total</b>	<b>1,551,837</b>	<b>8,635,352</b>	<b>10,187,189</b>	<b>100.0%</b>

Source: 2010-2014 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 88.5%.

#### Housing Occupancy, Texas

State	Occupied Housing Units	Vacant Housing Units	Percent of Occupied Units
Rural	1,223,519	328,318	78.8%
Urban	7,790,063	845,289	90.2%
<b>Total</b>	<b>9,013,582</b>	<b>1,173,607</b>	<b>88.5%</b>

Source: 2010-2014 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 data was taken from its online database at [http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select\\_state.jsp](http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp).

### Subsidized Multifamily Units, Texas 2015

Multifamily Units	State	Percent of State Inventory
TDHCA Units	229,360	43.38%
HUD Units	57,806	10.93%
Public Housing Authority Units	54,455	10.30%
Section 8 Vouchers	163,098	30.85%
USDA Units	23,981	4.54%
Total	528,700	100.00%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### 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 1 of State Fiscal Year 2016, September 2015-November 2015.

### Foreclosures, Texas SFY 2016

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	482	512	2,722	521	4,237
Urban	8,659	6,039	4,747	6,039	25,484
Total	9,141	6,551	7,469	6,560	29,721

Source: RealtyTrac, 2016.

### HOUSING AFFORDABILITY

The following tables compare demand and supply of affordable housing by looking at the number of households and housing units in different affordability categories. 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, 845,448 renter households in Texas with income greater than 80% AMFI occupy units that would be affordable to households at 0-80% 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% of AMFI) account for only about 21.9% of all the owner occupants of housing that is affordable to them. Additionally, 29.8% of low-income renter households (0-80% 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	156,275	62,038	49,725	19,207	51,243	338,488
Units Affordable at >30-50% AMFI	204,410	160,062	140,972	48,297	80,952	634,693
Units Affordable at >50-80% AMFI	293,248	285,532	396,181	197,059	448,690	1,620,710
Units Affordable at >80% AMFI	60,766	48,145	84,638	59,494	353,349	606,392
<b>Total Units</b>	<b>714,699</b>	<b>555,777</b>	<b>671,516</b>	<b>324,057</b>	<b>934,234</b>	<b>3,200,283</b>

**Percent of Occupied 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	21.9%	11.2%	7.4%	5.9%	5.5%
Units Affordable at >30-50% AMFI	28.6%	28.8%	21.0%	14.9%	8.7%
Units Affordable at >50-80% AMFI	41.0%	51.4%	59.0%	60.8%	48.0%
Units Affordable at >80% AMFI	8.5%	8.7%	12.6%	18.4%	37.8%
<b>Total Units</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: 2009-2013 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	264,923	340,065	492,401	282,795	961,762	2,341,946
Home Value >50-80% AMFI	67,023	93,933	193,227	152,279	1,114,829	1,621,291
Home Value >80-100% AMFI	19,037	23,356	44,139	35,268	444,604	566,404
Home Value >100% AMFI	33,321	32,405	61,584	46,996	875,195	1,049,501
Total Units	384,304	489,759	791,351	517,338	3,396,390	5,579,142

### Percent of Occupied 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	68.94%	69.44%	62.22%	54.66%	28.32%
Home Value >30-50% AMFI	17.44%	19.18%	24.42%	29.44%	32.82%
Home Value >50-80% AMFI	4.95%	4.77%	5.58%	6.82%	13.09%
Home Value >80% AMFI	8.67%	6.62%	7.78%	9.08%	25.77%
Total Units	100.00%	100.00%	100.00%	100.00%	100.00%

Source: 2009-2013 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 and responsibilities for buying and owning 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, sewer connections, homeowner associations and other general questions about housing. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not have jurisdiction over the issues in "Other Housing-Related Assistance.")
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 are two exceptions: the Section 8 HCV and Section 811 programs run by TDHCA in limited areas of the State.

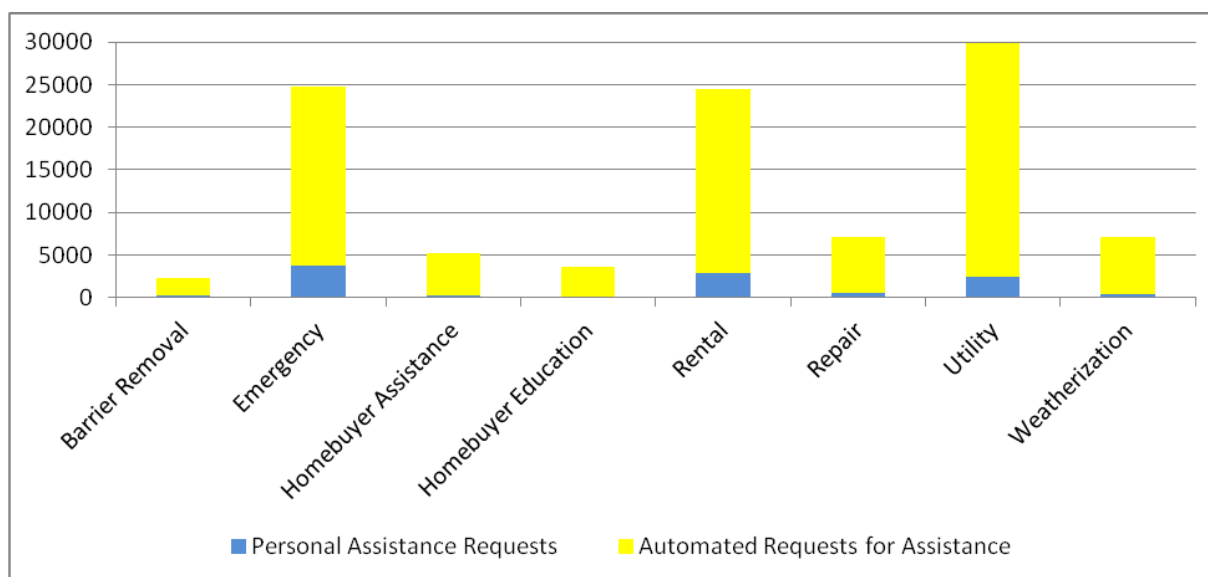
**Public Assistance Requests, SFY 2016**

Type of Requests	Personal Requests for Assistance	Automated Requests for Assistance	Total
Barrier Removal	220	2,054	2,274
Emergency	3,718	21,047	24,765
Foreclosure Prevention	192	n/a	192
Homebuyer Assistance	267	4,902	5,169
Homebuyer Education	n/a	3,577	3,577
Legal	476	n/a	476
Other	1,029	n/a	1,029
Rental Assistance	2,806	21,652	24,458
Repair	496	6,590	7,086
Utility	2,434	27,373	29,807
Weatherization	384	6,662	7,046

Source: TDHCA Public Assistance Inventory, 2016.

Notes: n/a indicates that this category is not recorded in the database. Often TDHCA provides Emergency Assistance referrals and Utility Assistance referrals to the same requestor. During SFY 2016, TDHCA received 9,843 unduplicated Personal and 93,857 Automated Requests for Assistance for a total of 103,700 unduplicated requests. 62.5% (64,859) of all unduplicated requests lacked geographic data and are not included in the regional breakdowns.

**Public Assistance Requests, SFY 2016**



Source: TDHCA Public Assistance Inventory, 2016.  
(Requests under 1,100 were not included in the graph.)

Overall, the most common requests are for utility assistance, followed by rental 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.

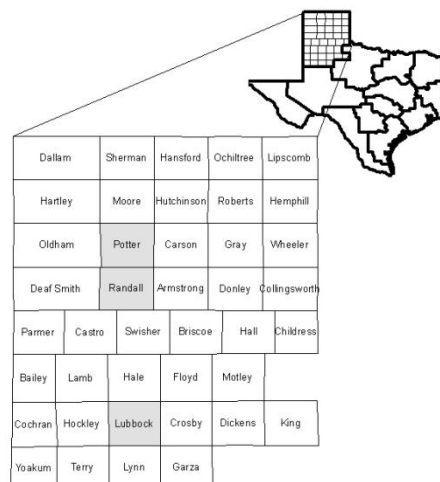
## REGION 1

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% of Texas' population.

### Region 1 Population

Region 1	Rural	Urban	Total
Population	319,151	533,662	852,813

Source: 2010-2014 American Community Survey, Table B01003.



Approximately 62.6% 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 have MSAs with urban places, as defined by OMB and Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 1. Of the 195,924 individuals living below 125% of poverty, 63.4% live in urban areas and the remaining 36.6% live in rural areas.

### 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% of Statewide Persons at 125% Poverty
Rural	71,748	303,353	23.65%	835,062	8.59%
Urban	124,176	513,011	24.21%	5,074,828	2.45%
Total	195,924	816,364	24.00%	5,909,890	3.32%

Source: 2010-2014 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	26,385	13.45%	12.72%	11,249	10.32%	12.65%
>30 to 50% AMFI	23,575	12.02%	11.82%	14,035	12.88%	13.19%
>50 to 80% AMFI	34,405	17.54%	16.52%	19,918	18.28%	17.71%
>80 to 100% AMFI	19,285	9.83%	9.53%	10,938	10.04%	9.79%
>100% + AMFI	92,450	47.14%	49.41%	52,825	48.48%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 12.5% of the region's population, compared to statewide elderly population which makes up 10.9% the State's total population. Elderly persons in Region 1 make up 3.7% 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	44,355	319,151	13.9%	576,760	7.7%
Urban	62,272	533,662	11.7%	2,272,997	2.7%
Total	106,627	852,813	12.5%	2,849,757	3.7%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, persons with disabilities account for approximately 12.9% of the population in Region 1. Of this total, approximately 61.8% are residing in urban areas, with the remaining 38.2% in rural areas.

#### Region 1 Persons with Disabilities

Region 1	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	40,817	305,346	13.4%	551,084	7.4%
Urban	65,972	522,866	12.6%	2,417,958	2.7%
Total	106,789	828,212	12.9%	2,969,042	3.6%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

The number of people with HIV/AIDS as compared to Region 1's population is 0.12%, which is lower than the statewide percentage of 0.30%. Region 1 has the second smallest number of persons with HIV/AIDS, second only to Regions 2 and 12, which are tied at 0.10%.

**Region 1 Persons Living with HIV/AIDS, 2015**

Region 1	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	199	319,151	0.06%
Urban	845	533,662	0.16%
Total	1,044	852,813	0.12%

Source: Texas Department of State Health Services, 2016.

**VETERANS**

Veterans in Region 1 constitute 7.8% of the population over age 18. Veterans in Region 1 make up 3.1% 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	16,483	213,905	7.2%	6.4%
Urban	32,562	366,734	8.2%	2.5%
Total	49,045	580,639	7.8%	3.1%

Source: 2010-2014 American Community Survey, Table S2101.

**VICTIMS OF DOMESTIC VIOLENCE**

In Region 1, victims of domestic violence comprise 1.1% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 1 make up 4.5% of the statewide total.

**Region 1 Domestic Violence Incidents and Victims, 2015**

Region 1	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,683	8.4%	1,870	0.6%
Urban	7,167	4.1%	7,809	1.5%
Total	8,850	4.5%	9,679	1.1%

Source: Texas Department of Public Safety, 2016.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 1, 67.5% of youth aging out of foster care live in urban areas, while the remaining 32.5% live in rural areas. Region 1 has 6.5% of the statewide number of youth aging out of foster care.

**Region 1 Youth Aging Out of Foster Care, SFY 2015**

Region 1	Youth Aging Out of Foster Care	Regional % of Statewide Youth Aging Out of Foster Care
Rural	25	10.9%
Urban	52	5.5%
Total	77	6.5%

Source: Texas Department of Family and Protective Services, 2015.

## REGION 1 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 37.8% of the housing units in Region 1 are in rural areas and 62.2% are in urban areas. Of the total housing stock, approximately 74.6% are single-family units, 16.9% are multifamily units, 8.4% are mobile homes, and 0.1% are other types of housing.

**Region 1 Housing Supply**

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	107,529	154,596	262,125
Housing units, 2 units	2,523	7,241	9,764
Housing units, 3 to 4 units	2,958	6,725	9,683
Housing units, 5 to 19 units	3,451	18,406	21,857
Housing units, 20 or more units	1,611	16,616	18,227
Housing units, mobile home	14,641	14,856	29,497
Housing units, other	114	249	363
Total housing units	132,827	218,689	351,516

Source: 2010-2014 American Community Survey, Table DP04

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 4.8%, which is lower than the statewide average of 5.2%.

**Region 1 Assisted Multifamily Units**

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	5,946	35.13%	2.59%
HUD Units	2,023	11.95%	3.50%
Public housing authority Units	1,729	10.21%	3.18%
Section 8 Vouchers	5,836	34.48%	3.58%
USDA Units	1,394	8.23%	5.81%
<b>Total</b>	<b>16,928</b>	<b>100.00%</b>	<b>3.20%</b>

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 1 with housing problems, 82.3% are cost burdened, 3.9% are substandard and 13.8% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 31.4% 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	18,395	15,055	12,975	3,560	4,385	54,350
Lacking Kitchen and/or Plumbing	495	705	345	198	560	2,300
Overcrowding	1,370	1,183	1,705	910	1,930	7,098

**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	6,701	5,642	3,861	1,081	1,390	18,615
Lacking Kitchen and/or Plumbing	291	365	122	72	323	1,169
Overcrowding	586	1,038	1,118	782	1,630	5,154

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 1 has 2.9% of the State's number total of homeowners who received notices of public auction.

**Region 1 Notices of Public Auction, SFY 2016**

Region 1	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	6	17	128	36	187
Urban	221	177	67	198	663
Total	227	194	195	234	850

Source: RealtyTrac, 2016.



## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 818 public assistance requests seeking assistance in Region 1, which accounted for 0.8% of total requests.

### Region 1 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	7	14	21
Emergency	43	145	188
Foreclosure Prevention	0	1	1
Homebuyer Assistance	13	22	35
Homebuyer Education	4	6	10
Legal	3	7	10
Other	1	12	13
Rental Assistance	58	129	187
Repair	31	47	78
Utility	116	148	264
Weatherization	29	57	86
<b>Total Individual Requests</b>	<b>291</b>	<b>527</b>	<b>818</b>

Source: TDHCA Public Request Inventory, 2016.

## REGION 2

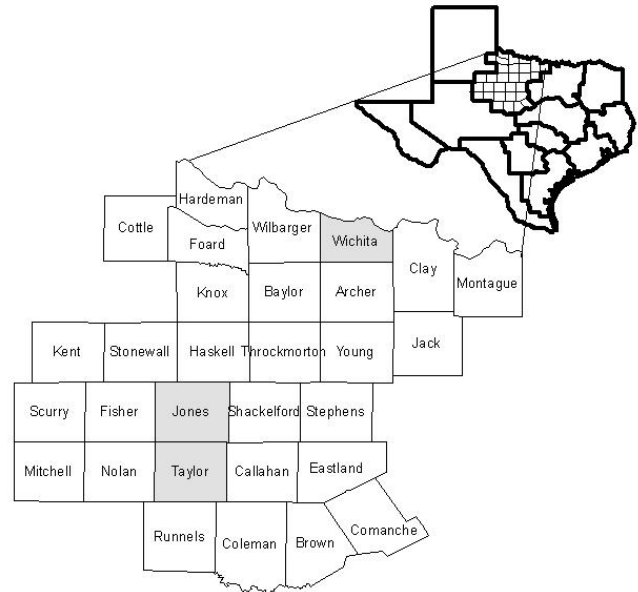
Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene. Region 2 has 2.1% of the State's population.

### Region 2 Population

Region 2	Rural	Urban	Total
Population	264,358	285,454	549,812

Source: 2010-14 American Community Survey, Tbl B01003.

Approximately 51.9% of Region 2 residents live in urban areas. In the map of Region 2, the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 2. Of the 120,962 individuals living below 125% poverty, 50.9% live in urban areas and the remaining 49.1% live in rural areas. Compared to the State as a whole, Region 2 has the second lowest share (2.1%), of the number of persons living at 125% poverty out of all 13 regions, second only to Region 12 (1.8%).



### 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% of Statewide Persons at 125% Poverty
Rural	59,443	251,564	23.63%	835,062	7.12%
Urban	61,519	259,322	23.72%	5,074,828	1.21%
Total	120,962	510,886	23.68%	5,909,890	2.05%

Source: 2010-2014 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	10,990	10.64%	12.72%	11,755	11.77%	12.65%
>30 to 50% AMFI	10,900	10.56%	11.82%	12,940	12.96%	13.19%
>50 to 80% AMFI	17,265	16.72%	16.52%	18,299	18.32%	17.71%
>80 to 100% AMFI	10,125	9.81%	9.53%	9,992	10.00%	9.79%
>100% + AMFI	53,975	52.27%	49.41%	46,895	46.95%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 16.1% of the population. Region 2 has the lowest percentage of elderly persons in Urban areas compared to the statewide 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	49,936	264,358	18.9%	576,760	8.7%
Urban	38,484	285,454	13.5%	2,272,997	1.7%
Total	88,420	549,812	16.1%	2,849,757	3.1%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 2, persons with disabilities account for approximately 16.4% of the population. Of this total, approximately 48.2% are residing in urban areas, with the remaining 51.8% in rural areas.

#### Region 2 Persons with Disabilities

Region 2	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	43,677	254,091	17.2%	551,084	7.9%
Urban	40,672	259,975	15.6%	2,417,958	1.7%
Total	84,349	514,066	16.4%	2,969,042	2.8%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

Region 2 is tied with Region 12 for 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 0.10%, which is lower than the statewide percentage of 0.30%.

### Region 2 Persons Living with HIV/AIDS, 2015

Region 2	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	187	264,358	0.07%
Urban	352	285,454	0.12%
Total	539	549,812	0.10%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 2, 11.2% are veterans. Region 2 has 3.0% 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% of Statewide Veteran Population
Rural	20,534	182,263	10.1%	8.0%
Urban	25,639	184,075	12.2%	2.0%
Total	46,173	366,338	11.2%	3.0%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 2, victims of domestic violence comprise 1.0% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 2 make up 2.7% of the statewide total.

#### Region 2 Domestic Violence Incidents and Victims, 2015

Region 2	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,254	6.3%	1,364	0.5%
Urban	3,974	2.3%	4,078	1.4%
Total	5,228	2.7%	5,442	1.0%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 2, 51.9% of youth aging out of foster care live in urban areas, while the remaining 48.1% live in rural areas. Region 2 has 2.3% of the statewide number of youth aging out of foster care.

#### Region 2 Youth Aging out of Foster Care, SFY 2015

Region 2	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	13	5.7%
Urban	14	1.5%
Total	27	2.3%

Source: Texas Department of Family and Protective Services, 2015.

## REGION 2 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 52.8% of the housing units in Region 2 are in rural areas and 47.2 % are in urban areas. Of the total housing stock, approximately 76.5 % are single-family units, 13.3% are multifamily units, 10.0% are mobile homes and 0.1% are other types of housing.

**Region 2 Housing Supply**

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	103,983	89,588	193,571
Housing units, 2 units	3,481	3,204	6,685
Housing units, 3 to 4 units	2,462	4,241	6,703
Housing units, 5 to 19 units	2,669	10,797	13,466
Housing units, 20 or more units	1,829	4,930	6,759
Housing units, mobile home	19,002	6,521	25,523
Housing units, other	205	105	310
Total housing units	133,631	119,386	253,017

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 5.7%, which is higher than the statewide average of 5.2%.

**Region 2 Assisted Multifamily Units**

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	4,001	27.58%	1.74%
HUD Units	1,401	9.66%	2.42%
Public housing authority Units	3,899	26.88%	7.16%
Section 8 Vouchers	3,511	24.21%	2.15%
USDA Units	1,693	11.67%	7.06%
Total	14,505	100.00%	2.74%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 2 with housing problems, 86.2% are cost burdened, 5.2% are substandard and 8.7% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 29.6% 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	7,725	6,660	7,019	2,225	2,579	26,180
Lacking Kitchen and/or Plumbing	284	249	364	69	263	1,230
Overcrowding	309	465	639	207	583	2,203

**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	6,842	6,089	4,463	1,030	1,584	19,998
Lacking Kitchen and/or Plumbing	362	224	308	138	497	1,535
Overcrowding	351	412	538	256	875	2,432

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 2 has 2.2% of the State's total number of homeowners who received notices of public auction.

**Region 2 Notices of Public Auction, SFY 2016**

Region 2	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	27	39	185	53	304
Urban	114	136	3	104	357
Total	141	175	188	157	661

Source: RealtyTrac, 2016.

**LOCAL REQUESTS FOR HOUSING ASSISTANCE**

According to the TDHCA Public Assistance Request Inventory, the agency received 864 public assistance requests seeking assistance in Region 2, which accounted for 0.8% of total requests.

**Region 2 Public Assistance Request Inventory, SFY 2016**

<b>Types of Requests</b>	<b>Rural</b>	<b>Urban</b>	<b>Total</b>
Barrier Removal	18	10	28
Emergency	82	83	165
Foreclosure Prevention	0	3	3
Homebuyer Assistance	34	16	50
Homebuyer Education	17	10	27
Legal	4	5	9
Other	5	2	7
Rental Assistance	70	51	121
Repair	78	46	124
Utility	126	113	239
Weatherization	94	46	140
<b>Total Individual Requests</b>	<b>509</b>	<b>355</b>	<b>864</b>

Source: TDHCA Public Request Inventory, 2016.

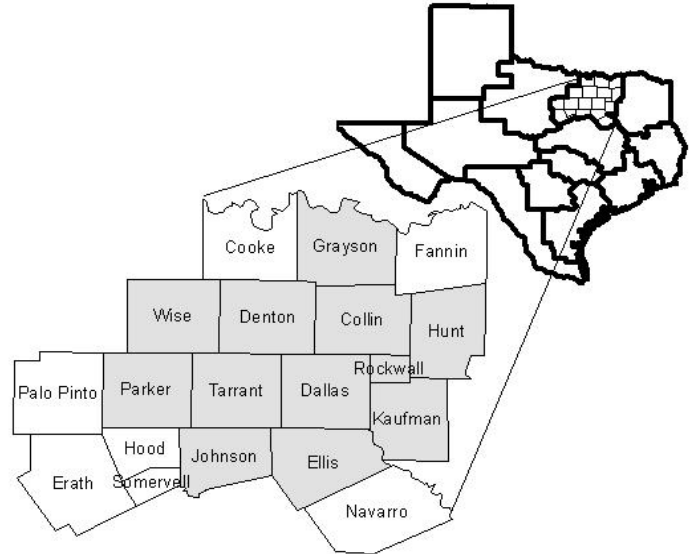
### REGION 3

Region 3, which encompasses the metropolitan areas of Dallas, Fort Worth, Arlington, Sherman and Denison, has 26.9% of the State's population. It is the most populous region in Texas.

#### Region 3 Population

Region 3	Rural	Urban	Total
Population	248,647	6,764,073	7,012,720

Source: 2010-14 American Community Survey, Tbl B01003



Approximately 96.5% of Region 3 residents reside in urban areas. In the map of Region 3 (right), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 3. Of the 1,385,600 individuals below 125% of poverty, approximately 95.9% live in urban areas and the remaining 4.1% in rural areas. Compared to the State as a whole, Region 3 has the highest share (23.5%) of the number of persons living at 125% poverty out of all 13 regions.

#### 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% of Statewide Persons at 125% Poverty
Rural	57,123	240,746	23.73%	835,062	6.84%
Urban	1,328,477	6,672,615	19.91%	5,074,828	26.18%
Total	1,385,600	6,913,361	20.04%	5,909,890	23.45%

Source: 2010-2014 American Community Survey, Table S1701.

The table below depicts the income breakdown for Region 3. Region 3 closely mirrors the State's income distribution in both the urban and rural areas.

#### 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	283,265	12.02%	12.72%	11,180	12.08%	12.65%
>30 to 50% AMFI	274,430	11.65%	11.82%	10,805	11.67%	13.19%
>50 to 80% AMFI	393,185	16.69%	16.52%	16,220	17.52%	17.71%
>80 to 100% AMFI	229,125	9.72%	9.53%	8,735	9.44%	9.79%
>100% + AMFI	1,176,105	49.92%	49.41%	45,625	49.29%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 9.9% of the region's population, compared to the statewide aging population which makes up 10.9% the State's total population. Elderly persons in Region 3 make up 24.3% of the statewide total aging population, which is the biggest share of aging 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	43,214	248,647	17.4%	576,760	7.5%
Urban	649,046	6,764,073	9.6%	2,272,997	28.6%
Total	692,260	7,012,720	9.9%	2,849,757	24.3%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 3, persons with disabilities account for approximately 9.7% of the population. Of this total, approximately 94.4% are residing in urban areas, with the remaining 5.6% in rural areas.

#### Region 3 Persons with Disabilities

Region 3	Persons with Disabilities	Total Civilian Noninstitutionalized Population*	% of Persons with a Disability to Regional Population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	37,597	242,846	15.5%	551,084	6.8%
Urban	638,347	6,707,778	9.5%	2,417,958	26.4%
Total	675,944	6,950,624	9.7%	2,969,042	22.8%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

There are 25,469 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 living with HIV/AIDS compared to total population (0.36%) is larger than the statewide percentage of persons with HIV/AIDS compared to population.

### Region 3 Persons Living with HIV/AIDS, 2015

Region 3	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	234	248,647	0.09%
Urban	25,235	6,764,073	0.37%
Total	25,469	7,012,720	0.36%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 3, 7.6% are veterans. Region 3 has the highest share of veterans statewide, at 25.0%.

### 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% of Statewide Veteran Population
Rural	20,665	169,877	10.8%	8.1%
Urban	369,994	4,549,899	7.5%	28.3%
Total	390,659	4,719,776	7.6%	25.0%

Source: 2010-2014 American Community Survey, Table S2101

### VICTIMS OF DOMESTIC VIOLENCE

In Region 3, victims of domestic violence comprise 0.7% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 3 make up 23.6% of the statewide total.

### Region 3 Domestic Violence Incidents and Victims, 2015

Region 3	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,569	7.8%	1,641	0.7%
Urban	44,403	25.4%	47,245	0.7%
Total	45,972	23.6%	48,886	0.7%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 3, 94.9% of youth aging out of foster care live in urban areas, while the remaining 5.1% 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, SFY 2015

Region 3	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	11	4.8%
Urban	203	21.3%
Total	214	18.1%

Source: Texas Department of Family and Protective Services, 2015.

## 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 2010-2014 American Community Survey, 4.1% of the housing units in Region 3 are in rural areas and 95.9% are in urban areas. Of the total housing stock, approximately 67.0% are single-family units, 28.4% are multifamily units, 4.5% are mobile homes and 0.1% are other types of housing.

#### Region 3 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	78,870	1,743,304	1,822,174
Housing units, 2 units	2,472	33,680	36,152
Housing units, 3 to 4 units	2,780	86,113	88,893
Housing units, 5 to 19 units	4,026	379,356	383,382
Housing units, 20 or more units	2,416	261,889	264,305
Housing units, mobile home	21,502	100,692	122,194
Housing units, other	400	1,991	2,391
Total housing units	112,466	2,607,025	2,719,491

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 4.9%, which is lower than the statewide average of 5.2%.

#### Region 3 Assisted Multifamily Units

Multifamily Units	Region Total	% of assisted units in Region	% of units to State Total
TDHCA Units	62,248	46.83%	27.14%
HUD Units	10,661	8.02%	18.44%
Public housing authority Units	7,225	5.44%	13.27%
Section 8 Vouchers	48,969	36.84%	30.02%
USDA Units	3,816	2.87%	15.91%
Total	132,919	100.00%	25.14%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 3 with housing problems, 84.3% are cost burdened, 2.9% are substandard and 12.8% are overcrowded. Additionally, households at or below 30% are the largest income category with housing problems, comprising 28.0% 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	197,040	182,965	166,344	54,025	88,645	688,985
Lacking Kitchen and/or Plumbing	5,680	4,333	4,774	1,949	6,085	22,825
Overcrowding	24,845	25,035	26,584	10,206	17,719	104,389

**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	7,640	5,294	5,450	1,350	2,489	22,235
Lacking Kitchen and/or plumbing	319	373	274	244	530	1,735
Overcrowding	587	613	607	359	974	3,140

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 3 has 26.8% of the State's total number of homeowners who received notices of public auction.

**Region 3 Notices of Public Auction, SFY 2016**

Region 3	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	57	47	88	42	234
Urban	2,428	2,046	1,461	1,782	7,717
Total	2,485	2,093	1,549	1,824	7,951

Source: RealtyTrac, 2016.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 11,459 public assistance requests seeking assistance in Region 3, which accounted for 11.1% of total requests.

### Region 3 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	14	273	287
Emergency	108	3,108	3,216
Foreclosure Prevention	0	44	44
Homebuyer Assistance	24	612	636
Homebuyer Education	11	423	434
Legal	4	108	112
Other	4	69	73
Rental Assistance	156	3,083	3,239
Repair	68	831	899
Utility	176	2,279	2,455
Weatherization	61	857	918
<b>Total Individual Requests</b>	<b>592</b>	<b>10,867</b>	<b>11,459</b>

Source: TDHCA Public Request Inventory, 2016

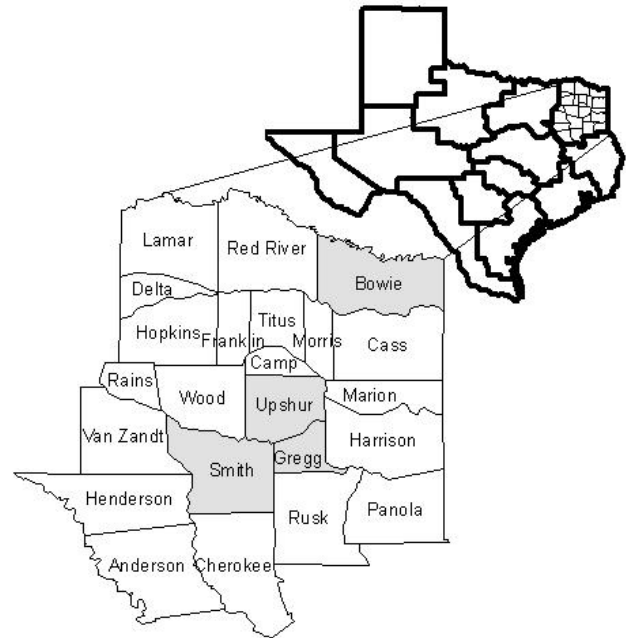
## REGION 4

Region 4, located in the northeast corner of the state, surrounds the urban areas of Texarkana, Longview-Marshall and Tyler. It has 4.3% of the State's population.

### Region 4 Population

Region 4	Rural	Urban	Total
Population	651,081	470,390	1,121,471

Source: 2010-14 American Community Survey, Tbl B01003



Region 4 is mainly rural; 58.1% of the population lives in rural areas. In the map of Region 4 (right), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 4. Of the 258,962 individuals living below 125% poverty, approximately 59.1% live in rural areas and the remaining 40.9% live in urban areas. Compared to the State as a whole, Region 4 has the highest share (18.3%) 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% of Statewide Persons at 125% Poverty
Rural	153,139	620,748	24.67%	835,062	18.34%
Urban	105,823	455,866	23.21%	5,074,828	2.09%
Total	258,962	1,076,614	24.05%	5,909,890	4.38%

Source: 2010-2014 American Community Survey, Table S1701.

According to the table below, Region 4 has a lower percentage of households with extremely low incomes and low-incomes in both Urban and Rural areas, 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	19,600	11.41%	12.72%	27,715	11.88%	12.65%
>30 to 50% AMFI	19,930	11.60%	11.82%	30,935	13.26%	13.19%
>50 to 80% AMFI	28,770	16.74%	16.52%	39,405	16.89%	17.71%
>80 to 100% AMFI	15,270	8.89%	9.53%	23,864	10.23%	9.79%
>100% + AMFI	88,280	51.37%	49.41%	111,340	47.73%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 16.3% of the population, which is the highest percentage of aging persons compared to the region's population. Aging persons in Region 4 make up 6.4% of the statewide total aging 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	113,527	651,081	17.4%	576,760	19.7%
Urban	68,963	470,390	14.7%	2,272,997	3.0%
Total	182,490	1,121,471	16.3%	2,849,757	6.4%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 4, persons with disabilities account for approximately 16.0% of the population. Of this total, approximately 38.7% are residing in urban areas, with the remaining 61.3% in rural areas.

#### Region 4 Persons with Disabilities

Region 4	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	106,244	624,949	17.0%	551,084	19.3%
Urban	67,073	460,480	14.6%	2,417,958	2.8%
Total	173,317	1,085,429	16.0%	2,969,042	5.8%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

There are 1,907 persons living with HIV/AIDS in Region 4. The number of people with HIV/AIDS as compared to Region 4's population is 0.17%, which is lower than the statewide percentage of 0.30%.

### Region 4 Persons Living with HIV/AIDS, 2015

Region 4	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	823	651,081	0.13%
Urban	1,084	470,390	0.23%
Total	1,907	1,121,471	0.17%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 4, 10.1% are veterans. Region 4 has 5.5% 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% of Statewide Veteran Population
Rural	52,079	446,836	10.4%	20.4%
Urban	34,230	318,056	9.7%	2.6%
Total	86,309	764,892	10.1%	5.5%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 4, victims of domestic violence comprise 0.7% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 4 make up 3.7% of the statewide total.

### Region 4 Domestic Violence Incidents and Victims, 2015

Region 4	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	3,606	18.0%	3,814	0.6%
Urban	3,652	2.1%	3,857	0.8%
Total	7,258	3.7%	7,671	0.7%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 4, 34.7% of youth aging out of foster care live in urban areas, while the remaining 65.3% live in rural areas. Region 4 has 6.1% of the statewide number of youth aging out of foster care.

### Region 4 Youth Aging out of Foster Care, SFY 2015

Region 4	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	47	20.5%
Urban	25	2.6%
Total	72	6.1%

Source: Texas Department of Family and Protective Services, 2015.



## 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 2010-2014 American Community Survey, 59.7% of the housing units in Region 4 are in rural areas and 40.3% are in urban areas. Of the total housing stock, approximately 71.1% are single-family units, 11.2% are multifamily units, 17.4% are mobile homes and 0.3% are other types of housing.

**Region 4 Housing Supply**

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	206,539	135,285	341,824
Housing units, 2 units	4,581	6,348	10,929
Housing units, 3 to 4 units	6,042	5,438	11,480
Housing units, 5 to 19 units	6,887	13,728	20,615
Housing units, 20 or more units	3,340	7,573	10,913
Housing units, mobile home	58,661	24,852	83,513
Housing units, other	885	513	1,398
Total housing units	286,935	193,737	480,672

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing inventory is 5.0%, which is lower than the statewide average of 5.2%.

**Region 4 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	7,618	31.72%	3.32%
HUD Units	3,051	12.70%	5.28%
Public housing authority Units	3,138	13.07%	5.76%
Section 8 Vouchers	6,594	27.46%	4.04%
USDA Units	3,615	15.05%	15.07%
Total	24,016	100.00%	4.54%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 4 with housing problems, 82.4% are cost burdened, 5.0% are substandard and 12.6% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 29.1% 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	12,825	11,670	11,740	3,200	4,465	43,920
Lacking Kitchen and/or Plumbing	530	579	545	325	310	2,280
Overcrowding	939	1,064	1,904	814	1,560	6,281

**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	16,970	14,890	10,694	3,963	4,952	51,465
Lacking Kitchen and/or Plumbing	1,146	618	686	258	833	3,512
Overcrowding	1,298	1,783	1,943	819	2,490	8,333

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 4 has 4.1% of the State's total number of homeowners who received notices of public auction.

**Region 4 Notices of Public Auction, SFY 2016**

Region 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	143	130	273	133	679
Urban	176	173	38	140	527
Total	319	303	311	273	1,206

Source: RealtyTrac, 2016.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 2,851 public assistance requests seeking assistance in Region 4, which accounted for 2.7% of total requests.

### Region 4 Public Assistance Request Inventory, SFY 2016

Types of Requests	Urban	Rural	Total
Barrier Removal	60	34	94
Emergency	350	267	617
Foreclosure Prevention	9	5	14
Homebuyer Assistance	73	54	127
Homebuyer Education	14	22	36
Legal	12	10	22
Other	19	5	24
Rental Assistance	350	259	609
Repair	231	101	332
Utility	492	334	826
Weatherization	213	107	320
<b>Total Individual Requests</b>	<b>1,727</b>	<b>1,124</b>	<b>2,851</b>

Source: TDHCA Public Request Inventory, 2016.

## 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	379,673	390,418	770,091

Source: 2010-14 American Community Survey, Tbl B01003

Approximately 50.7% of Region 5 residents live in urban areas. In the map of Region 5 (above), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 5. Of the 186,472 individuals living below 125% of poverty, approximately 48.0% live in urban areas and the remaining 52.0% live in rural areas.

### 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% of Statewide Persons at 125% Poverty
Rural	96,992	359,062	27.01%	835,062	11.61%
Urban	89,480	372,605	24.01%	5,074,828	1.76%
Total	186,472	731,667	25.49%	5,909,890	3.16%

Source: 2010-2014 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	20,015	13.86%	12.72%	18,465	13.47%	12.65%
>30 to 50% AMFI	18,385	12.73%	11.82%	17,895	13.06%	13.19%
>50 to 80% AMFI	22,965	15.90%	16.52%	25,820	18.84%	17.71%
>80 to 100% AMFI	13,885	9.61%	9.53%	13,589	9.92%	9.79%
>100% + AMFI	69,170	47.90%	49.41%	61,265	44.71%	46.66%

Source: 2009-2013 CHAS, Table 8.

## 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 substance use issues 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 residents of public housing 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 15.2% of the region's population, compared to the statewide aging population which makes up 10.9% the State's total population. Elderly persons in Region 5 make up 4.1% of the statewide total aging 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	64,646	379,673	17.0%	576,760	11.2%
Urban	52,679	390,418	13.5%	2,272,997	2.3%
Total	117,325	770,091	15.2%	2,849,757	4.1%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 5, persons with disabilities account for approximately 17.6% of the population. Of this total, approximately 44.8% are residing in urban areas, with the remaining 55.2% in rural areas.

#### Region 5 Persons with Disabilities

Region 5	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	71,806	365,161	19.7%	551,084	13.0%
Urban	58,368	375,044	15.6%	2,417,958	2.4%
Total	130,174	740,205	17.6%	2,969,042	4.4%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

There are 1,628 persons living with HIV/AIDS in Region 5. The number of people with HIV/AIDS as compared to Region 5's population is 0.21%, which is lower than the statewide percentage of 0.30%.

### Region 5 Persons with HIV/AIDS, 2015

Region 5	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	607	379,673	0.16%
Urban	1,021	390,418	0.26%
Total	1,628	770,091	0.21%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 5, 9.8% are veterans. Region 5 has 3.7% 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% of Statewide Veteran Population
Rural	30,544	260,336	10.5%	11.9%
Urban	26,931	268,849	9.1%	2.1%
Total	57,475	529,185	9.8%	3.7%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 5, victims of domestic violence comprise 1.1% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 5 make up 4.0% of the statewide total.

### Region 5 Domestic Violence Incidents and Victims, 2015

Region 5	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	2,511	12.5%	2,820	0.7%
Urban	5,337	3.1%	5,528	1.4%
Total	7,848	4.0%	8,348	1.1%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 5, 33.3% of youth aging out of foster care live in urban areas, while the remaining 66.7% live in rural areas. Region 5 has 2.8% of the statewide number of youth aging out of foster care.

### Region 5 Youth Aging out of Foster Care, SFY 2015

Region 5	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	22	9.6%
Urban	11	1.2%
Total	33	2.8%

Source: Texas Department of Family and Protective Services, 2015.

## REGION 5 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 52.2% of the housing units in Region 5 are in rural areas and 47.8% are in urban areas. Of the total housing stock, approximately 69.8% are single-family units, 12.7% are multifamily units, 17.2% are mobile homes and 0.3% are other types of housing.

#### Region 5 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	120,748	120,241	240,989
Housing units, 2 units	2,864	2,854	5,718
Housing units, 3 to 4 units	3,279	4,566	7,845
Housing units, 5 to 19 units	5,558	16,036	21,594
Housing units, 20 or more units	3,107	5,625	8,732
Housing units, mobile home	43,911	15,354	59,265
Housing units, other	745	295	1,040
Total housing units	180,212	164,971	345,183

Source: 2010-2014 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 (7.5%), which is higher than the statewide average of 5.2%.

#### Region 5 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	8,499	32.97%	3.71%
HUD Units	4,309	16.71%	7.45%
Public housing authority Units	2,930	11.36%	5.38%
Section 8 Vouchers	8,824	34.23%	5.41%
USDA Units	1,219	4.73%	5.08%
Total	25,781	100.00%	4.88%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 5 with housing problems, 83.6% are cost burdened, 5.1% are substandard and 11.3% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 34.5% 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	13,185	10,035	7,125	2,375	2,470	35,185
Lacking Kitchen and/or Plumbing	290	245	169	264	665	1,635
Overcrowding	709	820	862	488	1,149	4,028

**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	11,350	8,235	6,819	1,439	2,258	30,090
Lacking Kitchen and/or Plumbing	603	417	534	159	675	2,374
Overcrowding	787	1,146	1,019	561	1,248	4,761

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 5 has 2.8% of the State's total number of homeowners who received notices of public auction.

**Region 5 Notices of Public Auction, SFY 2016**

Region 5	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	52	61	186	40	339
Urban	107	104	192	89	492
Total	159	165	378	129	831

Source: RealtyTrac, 2016.



## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 1,527 public assistance requests seeking assistance in Region 5, which accounted for 1.5% of total requests.

### Region 5 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	30	30	60
Emergency	157	192	349
Foreclosure Prevention	0	1	1
Homebuyer Assistance	35	32	67
Homebuyer Education	7	16	23
Legal	2	6	8
Other	10	10	20
Rental Assistance	138	154	292
Repair	118	83	201
Utility	191	254	445
Weatherization	92	54	146
<b>Total Individual Requests</b>	<b>736</b>	<b>791</b>	<b>1,527</b>

Source: TDHCA Public Request Inventory, 2016.

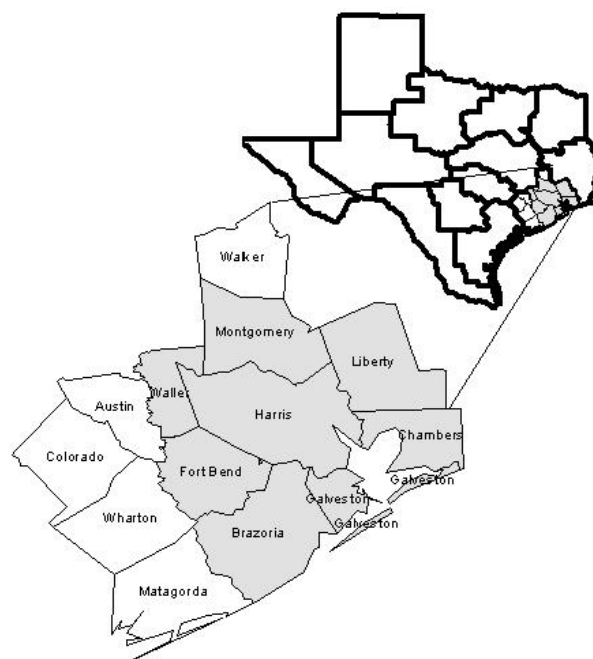
## REGION 6

Region 6 includes the urban area of Houston, Brazoria and Galveston. This region has 24.4% of the State's population, second only to Region 3.

### Region 6 Population

Region 6	Rural	Urban	Total
Total	196,207	6,175,417	6,371,624

Source: 2010-14 American Community Survey, Tbl B01003.



Region 6 is mainly urban with 96.9% of the population located in urban areas. In the map of Region 6 (right), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 6. Of the 1,346,821 individuals living below 125% poverty, approximately 96.8% live in urban areas and the remaining 3.2% live in rural areas.

### 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% of Statewide Persons at 125% Poverty
Rural	43,310	173,513	24.96%	835,062	5.19%
Urban	1,303,511	6,093,553	21.39%	5,074,828	25.69%
Total	1,346,821	6,267,066	21.49%	5,909,890	22.79%

Source: 2010-2014 American Community Survey, Table S1701.

According to the table below, Region 6 closely mirrors the State's income distribution in urban areas but Region 6's rural areas have a higher percentage of extremely low-income households.

### 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	264,075	12.83%	12.72%	10,155	15.15%	12.65%
>30 to 50% AMFI	246,655	11.99%	11.82%	8,390	12.51%	13.19%
>50 to 80% AMFI	329,535	16.01%	16.52%	11,320	16.88%	17.71%
>80 to 100% AMFI	190,460	9.26%	9.53%	6,615	9.87%	9.79%
>100% + AMFI	1,027,170	49.91%	49.41%	30,565	45.59%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 9.3% of the total regional population, which is the lowest percentage of all regions. Elderly persons in Region 6 make up 20.9% of the statewide total aging population, which is the second highest share of this population in the State. The highest share of aging 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	27,932	196,207	14.2%	576,760	4.8%
Urban	567,285	6,175,417	9.2%	2,272,997	25.0%
Total	595,217	6,371,624	9.3%	2,849,757	20.9%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 6, persons with disabilities account for approximately 9.6% of the population. Of this total, approximately 96.2% are residing in urban areas, with the remaining 3.8% in rural areas.

#### Region 6 Persons with Disabilities

Region 6	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	23,215	177,072	13.1%	551,084	4.2%
Urban	584,305	6,125,517	9.5%	2,417,958	24.2%
Total	607,520	6,302,589	9.6%	2,969,042	20.5%

Source: 2010-2014 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 (0.44%) is slightly higher than the statewide percentage of persons with HIV/AIDS compared to population (0.30%).

### Region 6 Persons Living with HIV/AIDS, 2015

Region 6	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	327	196,207	0.17%
Urban	27,511	6,175,417	0.45%
Total	27,838	6,371,624	0.44%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Region 6 has the second lowest percentage of veterans (6.5%) 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 statewide veterans, second only to Region 3. Region 6 has 19.1% 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% of Statewide Veteran Population
Rural	13,480	139,466	8.8%	5.3%
Urban	285,989	4,193,541	6.4%	21.9%
Total	299,469	4,333,007	6.5%	19.1%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 6, victims of domestic violence comprise 0.9% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 6 make up 25.5% of the statewide total.

### Region 6 Domestic Violence Incidents and Victims, 2015

Region 6	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,313	6.6%	1,430	0.7%
Urban	48,348	27.7%	54,826	0.9%
Total	49,661	25.5%	56,256	0.9%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 6, 97.1% of youth aging out of foster care live in urban areas, while the remaining 2.9% 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, SFY 2015

Region 6	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	7	3.1%
Urban	233	24.5%
Total	240	20.3%

Source: Texas Department of Family and Protective Services, 2015.

## REGION 6 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 3.5% of the housing units in Region 6 are in rural areas and 96.5% are in urban areas. Of the total housing stock, approximately 65.8% are single-family units, 29.0% are multifamily units, 5.1% are mobile homes and 0.1% are other types of housing.

**Region 6 Housing Supply**

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	57,642	1,544,269	1,601,911
Housing units, 2 units	1,673	27,580	29,253
Housing units, 3 to 4 units	2,374	60,449	62,823
Housing units, 5 to 19 units	5,693	326,276	331,969
Housing units, 20 or ,more units	2,733	278,390	281,123
Housing units, mobile home	13,892	109,804	123,696
Housing units, other	219	2,719	2,938
Total housing units	84,226	2,349,487	2,433,713

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

Region 6 has the lowest percentage of assisted units compared to the region's housing supply (4.5%), which is lower than the statewide average (5.2%).

**Region 6 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	59,622	54.03%	25.99%
HUD Units	13,945	12.64%	24.12%
Public housing authority Units	4,570	4.14%	8.39%
Section 8 Vouchers	29,128	26.40%	17.86%
USDA Units	3,075	2.79%	12.82%
Total	110,340	100.00%	20.87%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 6 with housing problems, 82.2% are cost burdened, 3.0% are substandard and 14.8% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 29.1% 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	177,595	158,715	140,235	47,534	77,220	601,305
Lacking Kitchen and/or Plumbing	6,118	4,189	4,194	1,860	5,660	22,025
Overcrowding	27,742	24,400	25,165	10,565	21,405	109,277

**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	7,025	4,740	3,405	845	1,500	17,515
Lacking Kitchen and/or Plumbing	204	178	105	55	110	659
Overcrowding	214	554	538	284	527	2,117

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 6 has 24.7% of the State's total number of homeowners who received notices of public auction.

**Region 6 Notices of Public Auction, SFY 2016**

Region 6	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	6	9	184	12	211
Urban	2,837	1,123	1,825	1,351	7,136
Total	2,843	1,132	2,009	1,363	7,347

Source: RealtyTrac, 2016.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 9,937 public assistance requests seeking assistance in Region 6, which accounted for 9.6% of total requests.

### Region 6 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	12	240	252
Emergency	91	2,618	2,709
Foreclosure Prevention	0	37	37
Homebuyer Assistance	22	539	561
Homebuyer Education	1	424	561
Legal	5	92	97
Other	5	79	84
Rental Assistance	112	2,478	2,590
Repair	32	700	732
Utility	88	2,317	2,405
Weatherization	21	602	623
<b>Total Individual Requests</b>	<b>348</b>	<b>9,589</b>	<b>9,937</b>

Source: TDHCA Public Request Inventory, 2016.

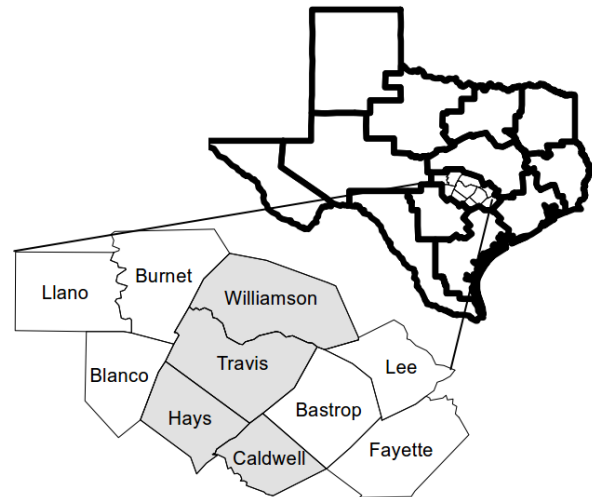
## REGION 7

The urban area of Austin-San Marcos is at the center of Region 7. This region has 7.5% of the State's population.

### Region 7 Population

Region 7	Rural	Urban	Total
Total	190,858	1,759,308	1,950,166

Source: 2010-14 American Community Survey, Tbl B01003



Approximately 90.2% of Region 7 residents live in urban areas. In the map of Region 7 (right), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 7. Of the 369,604 individuals living below 125% poverty, 89.3% live in urban areas and the remaining 10.7% live in rural areas.

### 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% of Statewide Persons at 125% Poverty
Rural	39,472	186,417	21.17%	835,062	4.73%
Urban	330,132	1,722,983	19.16%	5,074,828	6.51%
Total	369,604	1,909,400	19.36%	5,909,890	6.25%

Source: 2010-2014 American Community Survey, Table S1701.

The table below depicts the income breakdown of Region 7. Rural areas of Region 7 have a lower percentage of extremely low -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	75,010	11.81%	12.72%	8,435	11.94%	12.65%
>30 to 50% AMFI	63,480	10.00%	11.82%	9,760	13.82%	13.19%
>50 to 80% AMFI	100,590	15.84%	16.52%	12,465	17.65%	17.71%
>80 to 100% AMFI	62,560	9.85%	9.53%	7,305	10.34%	9.79%
>100% + AMFI	333,255	52.49%	49.41%	32,675	46.26%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 9.6% of the regional population, which is the second lowest percentage of all regions. Elderly persons in Region 7 make up 6.6% of the statewide total aging 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	35,060	190,858	18.4%	576,760	6.1%
Urban	151,960	1,759,308	8.6%	2,272,997	6.7%
Total	187,020	1,950,166	9.6%	2,849,757	6.6%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 7, persons with disabilities account for approximately 9.8% of the population. Of this total, approximately 84.2% are residing in urban areas, with the remaining 15.8% in rural areas.

#### Region 7 Persons with Disabilities

Region 7	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	29,832	186,961	16.0%	551,084	5.4%
Urban	158,629	1,744,661	9.1%	2,417,958	6.6%
Total	188,461	1,931,622	9.8%	2,969,042	6.3%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

There are 5,639 persons living with HIV/AIDS in Region 7. The number of people with HIV/AIDS as compared to Region 7's population is 0.29%, which is nearly the same as the statewide percentage of 0.30%.

### Region 7 Persons Living with HIV/AIDS, 2015

Region 7	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	261	190,858	0.14%
Urban	5,378	1,759,308	0.31%
Total	5,639	1,950,166	0.29%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 7, 8.1% are veterans. Region 7 has 7.6% 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% of Statewide Veteran Population
Rural	18,154	128,735	12.4%	7.1%
Urban	100,374	1,222,229	7.6%	7.7%
Total	118,528	1,350,964	8.1%	7.6%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 7, victims of domestic violence comprise 0.7% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 7 make up 6.3% of the statewide total.

#### Region 7 Domestic Violence Incidents and Victims, 2015

Region 7	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,263	6.3%	1,438	0.8%
Urban	11,070	6.3%	11,852	0.7%
Total	12,333	6.3%	13,290	0.7%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 7, 87.0% of youth aging out of foster care live in urban areas, while the remaining 13.0% live in rural areas. Region 7 has 5.8% of the statewide number of youth aging out of foster care.

#### Region 7 Youth Aging out of Foster Care, SFY 2015

Region 7	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	9	3.9%
Urban	60	6.3%
Total	69	5.8%

Source: Texas Department of Family and Protective Services, 2015.

## REGION 7 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 11.6% of the housing units in Region 7 are in rural areas and 88.4% are in urban areas. Of the total housing stock, approximately 63.6% are single-family units, 30.1% are multifamily units, 6.1% are mobile homes and 0.2% are other types of housing.

#### Region 7 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	65,568	439,944	505,512
Housing units, 2 units	2,128	21,904	24,032
Housing units, 3 to 4 units	1,881	23,831	25,712
Housing units, 5 to 19 units	1,822	90,416	92,238
Housing units, 20 to 49 units	983	96,080	97,063
Housing units, mobile home	19,197	29,495	48,692
Housing units, other	603	863	1,466
<b>Total housing units</b>	<b>92,182</b>	<b>702,533</b>	<b>794,715</b>

Source: 2010-2014 American Community Survey, Table DP04

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 4.9%, which is lower than the statewide average of 5.2%.

#### Region 7 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	23,321	60.02%	10.17%
HUD Units	3,066	7.89%	5.30%
Public housing authority Units	3,409	8.77%	6.26%
Section 8 Vouchers	7,675	19.75%	4.71%
USDA Units	1,387	3.57%	5.78%
<b>Total</b>	<b>38,858</b>	<b>100.00%</b>	<b>7.35%</b>

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 7 with housing problems, 87.2% are cost burdened, 2.6% are substandard and 10.2% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 27.0% 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	55,140	47,740	54,380	18,405	29,490	205,145
Lacking Kitchen and/or Plumbing	1,644	679	920	439	1,795	5,475
Overcrowding	5,965	5,159	5,674	2,348	4,655	23,801

### 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	5,145	4,594	3,590	1,187	2,280	16,805
Lacking Kitchen and/or Plumbing	317	234	293	54	114	1,020
Overcrowding	533	628	477	138	416	2,192

Source: 2009-2013 CHAS Database, Table 3.

## FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 7 has 3.6% of the State's total number of homeowners who received notices of public auction.

### Region 7 Notices of Public Auction, SFY 2016

Region 7	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	58	44	61	48	211
Urban	337	209	99	213	858
Total	395	253	160	261	1,069

Source: RealtyTrac, 2016.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 3,160 public assistance requests seeking assistance in Region 7, which accounted for 3.0% of total requests.

### Region 7 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	19	59	78
Emergency	84	841	925
Foreclosure Prevention	1	12	13
Homebuyer Assistance	20	168	188
Homebuyer Education	6	146	152
Legal	3	43	46
Other	1	46	47
Rental Assistance	86	879	965
Repair	53	131	184
Utility	104	621	725
Weatherization	28	132	160
Total Individual Requests	371	2,789	3,160

Source: TDHCA Public Request Inventory, 2016.

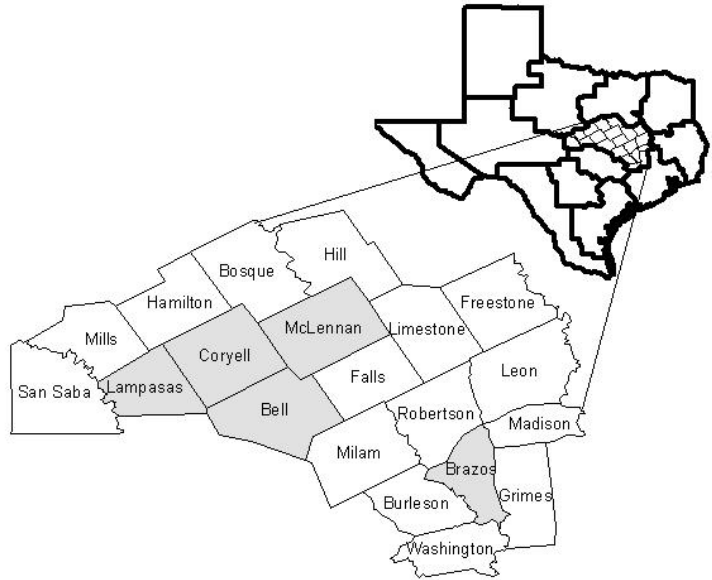
## REGION 8

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% of the State's population.

### Region 8 Population

Region 8	Rural	Urban	Total
Total	282,483	859,138	1,141,621

Source: 2010-14 American Community Survey, Tbl B01003



Approximately 75.3% of Region 8 residents live in urban areas. In the map of Region 8 (right), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 8. Of the 269,060 individuals living below 125% poverty, 76.4% live in urban areas and the remaining 23.6% live in rural areas.

### 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% of Statewide Persons at 125% Poverty
Rural	63,571	265,214	23.97%	835,062	7.61%
Urban	205,489	812,659	25.29%	5,074,828	4.05%
Total	269,060	1,077,873	24.96%	5,909,890	4.55%

Source: 2010-2014 American Community Survey, Table S1701.

According to the table below, Region 8's urban areas have a higher percentage of households with extremely-low income than the State but the region closely mirrors the State's income distribution in the rural areas.

### . 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	40,535	14.13%	12.72%	11,980	11.90%	12.65%
>30 to 50% AMFI	32,320	11.27%	11.82%	13,015	12.92%	13.19%
>50 to 80% AMFI	47,680	16.62%	16.52%	18,645	18.51%	17.71%
>80 to 100% AMFI	27,350	9.53%	9.53%	9,635	9.57%	9.79%
>100% + AMFI	138,970	48.45%	49.41%	47,430	47.10%	46.66%

Source: 2009-2013 CHAS, Table 8.

## 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 substance use issues 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 residents of public housing 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 12.1% of the region's population, compared to statewide aging population which makes up 10.9% the State's total population. Elderly persons in Region 8 make up 4.9% of the statewide total aging 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	52,771	282,483	18.7%	576,760	9.1%
Urban	85,888	859,138	10.0%	2,272,997	3.8%
Total	138,659	1,141,621	12.1%	2,849,757	4.9%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 8, persons with disabilities account for approximately 13.3% of the population. Of this total, approximately 68.2% are residing in urban areas, with the remaining 31.8% in rural areas.

#### Region 8 Persons with Disabilities

Region 8	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	45,588	267,372	17.1%	551,084	8.3%
Urban	97,553	810,579	12.0%	2,417,958	4.0%
Total	143,141	1,077,951	13.3%	2,969,042	4.8%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

There are 1,836 persons living with HIV/AIDS in Region 8. The number of people with HIV/AIDS as compared to Region 8's population is 0.16%, which is lower than the statewide percentage of 0.30%.

### Region 8 Persons Living with HIV/AIDS, 2015

Region 8	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	343	282,483	0.12%
Urban	1,493	859,138	0.17%
Total	1,836	1,141,621	0.16%

Source: Texas Department of State Health Services, 2016.

### 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, 12.8% are veterans. Region 8 has 6.8% 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% of Statewide Veteran Population
Rural	22,343	195,242	10.3%	8.7%
Urban	83,497	528,483	13.6%	6.4%
Total	105,840	723,725	12.8%	6.8%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 8, victims of domestic violence comprise 0.9% of the region's population, compared to the statewide rate of 0.8%. Incidents of violence in Region 8 make up 4.6% of the statewide total.

### Region 8 Domestic Violence Incidents and Victims, 2015

Region 8	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,245	6.2%	1,371	0.5%
Urban	7,746	4.4%	8,529	1.0%
Total	8,991	4.6%	9,900	0.9%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 8, 67.5% of youth aging out of foster care live in urban areas, while the remaining 32.5% live in rural areas. Region 8 has 6.8% of the statewide number of youth aging out of foster care.

### Region 8 Youth Aging out of Foster Care, SFY 2015

Region 8	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	26	11.4%
Urban	54	5.7%
Total	80	6.8%

Source: Texas Department of Family and Protective Services, 2015.



## REGION 8 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 28.2% of the housing units in Region 8 are in rural areas and 71.8% are in urban areas. Of the total housing stock, approximately 67.9% are single-family units, 21.3% are multifamily units, 10.6% are mobile homes and 0.2% are other types of housing.

#### Region 8 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	96,980	225,177	322,157
Housing units, 2 units	2,515	17,874	20,389
Housing units, 3 to 4 units	1,930	19,779	21,709
Housing units, 5 to 19 units	2,543	38,349	40,892
Housing units, 20 or more units	1,468	16,857	18,325
Housing units, mobile home	27,957	22,552	50,509
Housing units, other	421	323	744
Total housing units	133,814	340,911	474,725

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 4.9%, which is lower than the statewide average of 5.2%.

#### Region 8 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	6,434	27.39%	2.81%
HUD Units	2,491	10.60%	4.31%
Public housing authority Units	3,928	16.72%	7.21%
Section 8 Vouchers	8,060	34.31%	4.94%
USDA Units	2,579	10.98%	10.75%
Total	23,492	100.00%	4.44%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 8 with housing problems, 87.1% are cost burdened, 3.3% are substandard and 9.6% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 31.0% 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	28,685	22,445	22,415	6,100	9,040	88,650
Lacking Kitchen and/or Plumbing	763	404	564	269	605	2,620
Overcrowding	1,428	2,025	2,323	884	2,263	8,923

**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	7,440	6,244	4,751	1,200	2,243	21,875
Lacking Kitchen and/or Plumbing	491	292	313	172	313	1,577
Overcrowding	584	429	783	423	1,074	3,293

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 8 has 4.9% of the State's total number of homeowners who received notices of public auction.

**Region 8 Notices of Public Auction, SFY 2016**

Region 8	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	61	71	201	52	385
Urban	375	348	65	280	1,068
Total	436	419	266	332	1,453

Source: RealtyTrac, 2016.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 2,143 public assistance requests seeking assistance in Region 8, which accounted for 2.1% of total requests.

### Region 8 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	21	49	70
Emergency	114	503	617
Foreclosure Prevention	4	2	6
Homebuyer Assistance	28	67	95
Homebuyer Education	12	41	53
Legal	3	13	16
Other	10	9	19
Rental Assistance	123	415	538
Repair	84	102	186
Utility	140	401	541
Weatherization	70	100	170
<b>Total Individual Requests</b>	<b>573</b>	<b>1,570</b>	<b>2,143</b>

Source: TDHCA Public Request Inventory, 2016.

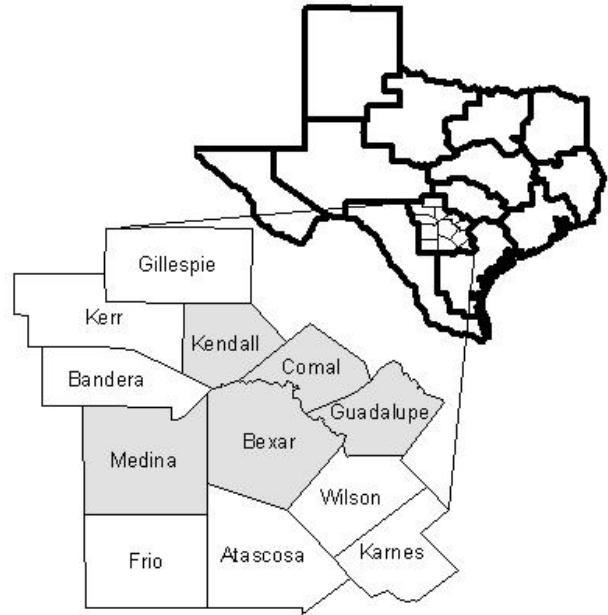
## REGION 9

San Antonio is the main metropolitan area in Region 9. This region has 9.0% of the State's population.

### Region 9 Population

Region 9	Rural	Urban	Total
Total	219,418	2,127,628	2,347,046

Source: 2010-14 American Community Survey, Tbl B01003



Approximately 90.7% of Region 9 residents live in urban areas. In the map of Region 9 (above), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 9. Of the 505,920 individuals living below 125% poverty, 91.2% live in urban areas and the remaining 8.8% live in rural areas.

### 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% of Statewide Persons at 125% Poverty
Rural	44,646	209,507	21.31%	835,062	5.35%
Urban	461,274	2,084,219	22.13%	5,074,828	9.09%
Region 9 Total	505,920	2,293,726	22.06%	5,909,890	8.56%

Source: 2010-2014 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 but the region closely mirrors the State's income distribution in the urban areas.

### 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	89,655	12.43%	12.72%	8,720	11.04%	12.65%
>30 to 50% AMFI	82,290	11.41%	11.82%	9,425	11.93%	13.19%
>50 to 80% AMFI	120,150	16.66%	16.52%	13,355	16.91%	17.71%
>80 to 100% AMFI	68,940	9.56%	9.53%	7,435	9.41%	9.79%
>100% + AMFI	360,075	49.93%	49.41%	40,045	50.70%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 12.1% of the region's population, compared to statewide aging population which makes up 10.9% the State's total population. Elderly persons in Region 9 make up 9.9% of the statewide total aging 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	41,120	219,418	18.7%	576,760	7.1%
Urban	241,974	2,127,628	11.4%	2,272,997	10.6%
Total	283,094	2,347,046	12.1%	2,849,757	9.9%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 9, persons with disabilities account for approximately 13.6% of the population. Of this total, approximately 89.0% are residing in urban areas, with the remaining 11.0% in rural areas.

#### Region 9 Persons with Disabilities

Region 9	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	34,293	210,809	16.3%	551,084	6.2%
Urban	277,280	2,086,896	13.3%	2,417,958	11.5%
Total	311,573	2,297,705	13.6%	2,969,042	10.5%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

There are 6,338 persons living with HIV/AIDS in Region 9. The number of people with HIV/AIDS as compared to Region 9's population is 0.27%, which is slightly lower than the statewide percentage of 0.30%.

### Region 9 Persons Living with HIV/AIDS, 2015

Region 9	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	200	219,418	0.09%
Urban	6,138	2,127,628	0.29%
Total	6,338	2,347,046	0.27%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Region 9 has the second highest percentage of veterans compared to regional population. Of the population over 18 in Region 9, 12.3% are veterans. Region 9 has 13.5% 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% of Statewide Veteran Population
Rural	21,791	147,234	12.9%	8.5%
Urban	189,721	1,356,363	12.3%	14.5%
Total	211,512	1,503,597	12.3%	13.5%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 9, victims of domestic violence comprise 0.8% of the region's population consistent with the statewide rate of 0.8%. Incidents of violence in Region 9 make up 9.5% of the statewide total.

### Region 9 Domestic Violence Incidents and Victims, 2015

Region 9	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	992	5.0%	1,044	0.5%
Urban	17,447	10.0%	18,034	0.8%
Total	18,439	9.5%	19,078	0.8%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 9, 91.6% of youth aging out of foster care live in urban areas, while the remaining 8.4% live in rural areas. Region 9 has 16.2% of the statewide number of youth aging out of foster care.

### Region 9 Youth Aging out of Foster Care, SFY 2015

Region 9	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	16	7.0%
Urban	175	18.4%
Total	191	16.2%

Source: Texas Department of Family and Protective Services, 2015.

## REGION 9 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 10.5% of the housing units in Region 9 are in rural areas and 89.5% are in urban areas. Of the total housing stock, approximately 70.4% are single-family units, 22.6% are multifamily units, 6.9% are mobile homes and 0.1% are other types of housing.

#### Region 9 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	64,817	568,290	633,107
Housing units, 2 units	1,477	13,601	15,078
Housing units, 3 to 4 units	2,286	27,135	29,421
Housing units, 5 to 19 units	2,073	97,256	99,329
Housing units, 20 or more units	1,070	58,545	59,615
Housing units, mobile home	22,442	39,366	61,808
Housing units, other	379	786	1,165
Total housing units	94,544	804,979	899,523

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 5.6%, which is higher than the statewide average of 5.2%.

#### Region 9 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	20,036	40.01%	8.74%
HUD Units	5,652	11.29%	9.78%
Public housing authority Units	6,999	13.98%	12.85%
Section 8 Vouchers	16,509	32.97%	10.12%
USDA Units	880	1.76%	3.67%
Total	50,076	100.00%	9.47%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 9 with housing problems, 83.0% are cost burdened, 3.6% are substandard and 13.4% 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 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	59,345	50,860	49,485	15,865	24,663	200,215
Lacking Kitchen and/or Plumbing	1,650	1,700	1,324	685	2,810	8,170
Overcrowding	5,730	5,915	7,914	3,588	7,930	31,077

### 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	5,380	4,630	4,178	1,310	2,104	17,595
Lacking Kitchen and/or Plumbing	355	322	205	123	286	1,320
Overcrowding	573	806	1,113	201	1,348	4,041

Source: 2009-2013 CHAS Database, Table 3.

## FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 9 has 13.4% of the State's total number of homeowners who received notices of public auction.

### Region 9 Notices of Public Auction, SFY 2016

Region 9	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	55	55	254	56	420
Urban	916	825	883	938	3,562
Total	971	880	1,137	994	3,982

Source: RealtyTrac, 2016.



## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 2,672 public assistance requests seeking assistance in Region 9, which accounted for 2.6% of total requests.

### Region 9 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	9	75	84
Emergency	77	649	726
Foreclosure Prevention	0	14	14
Homebuyer Assistance	20	127	147
Homebuyer Education	7	83	90
Legal	1	50	51
Other	10	22	32
Rental Assistance	98	634	732
Repair	31	174	205
Utility	70	597	667
Weatherization	27	122	149
<b>Total Individual Requests</b>	<b>326</b>	<b>2,346</b>	<b>2,672</b>

Source: TDHCA Public Request Inventory, 2016.

## REGION 10

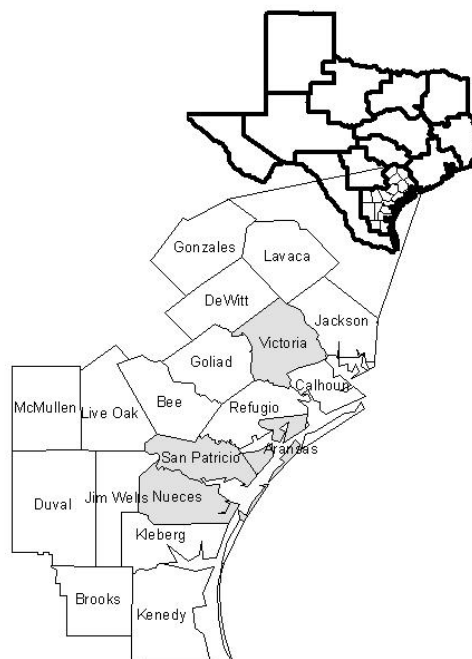
Region 10, including the urban areas of Corpus Christi and Victoria, is located in the south eastern part of the State on the Gulf of Mexico. This region has 3.0% of the State's population.

### Region 10 Population

Region 10	Rural	Urban	Total
Total	248,154	526,483	774,637

Source: 2010-14 American Community Survey, Tbl B01003.

For Region 10, a majority of the population (68.0%) live in urban areas. In the map of Region 10 (right), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 10. Of the 182,934 individuals living below 125% poverty, 66.7% live in urban areas and the remaining 33.3% live in rural areas.



### 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% of Statewide Persons at 125% Poverty
Rural	60,836	231,607	26.27%	835,062	7.29%
Urban	122,098	517,100	23.61%	5,074,828	2.41%
Total	182,934	748,707	24.43%	5,909,890	3.10%

Source: 2010-2014 American Community Survey, Table S1701.

According to the table below, Region 10's rural and urban areas have a lower 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	22,250	11.84%	12.72%	10,260	12.15%	12.65%
>30 to 50% AMFI	21,565	11.47%	11.82%	11,300	13.39%	13.19%
>50 to 80% AMFI	31,100	16.55%	16.52%	15,178	17.98%	17.71%
>80 to 100% AMFI	17,185	9.14%	9.53%	7,534	8.93%	9.79%
>100% + AMFI	95,860	51.00%	49.41%	40,140	47.55%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 14.2% of the region's population, compared to statewide aging population which makes up 10.9% the State's total population. Elderly persons in Region 10 make up 3.9% of the statewide total aging 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	38,906	248,154	15.7%	576,760	6.7%
Urban	70,848	526,483	13.5%	2,272,997	3.1%
Total	109,754	774,637	14.2%	2,849,757	3.9%

Source: 2010-2014 American Community Survey, Table DP05.

## PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 10, persons with disabilities account for approximately 16.4% of the population. Of this total, approximately 65.0% are residing in urban areas, with the remaining 35.0% in rural areas.

### Region 10 Persons with Disabilities

Region 10	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	43,207	233,573	18.5%	551,084	7.8%
Urban	80,137	519,224	15.4%	2,417,958	3.3%
Total	123,344	752,797	16.4%	2,969,042	4.2%

Source: 2010-2014 American Community Survey, Table DP02.

## PERSONS WITH HIV/AIDS

There are 1,017 persons living with HIV/AIDS in Region 10. The number of people with HIV/AIDS as compared to Region 10's population is 0.13%, which is lower than the statewide percentage of 0.30%.

### Region 10 Persons Living with HIV/AIDS, 2015

Region 10	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	206	248,154	0.08%
Urban	811	526,483	0.15%
Total	1,017	774,637	0.13%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 10, 10.1% are veterans. Region 10 has 3.7% 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% of Statewide Veteran Population
Rural	16,925	170,165	9.0%	6.6%
Urban	41,202	348,342	10.6%	3.1%
Total	58,127	518,507	10.1%	3.7%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 10, victims of domestic violence comprise 1.0% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 10 make up 3.7% of the statewide total.

### Region 10 Domestic Violence Incidents and Victims, 2015

Region 10	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,583	7.9%	1,744	0.7%
Urban	5,674	3.2%	6,160	1.2%
Total	7,257	3.7%	7,904	1.0%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 10, 61.4% of youth aging out of foster care live in urban areas, while the remaining 38.6% live in rural areas. Region 10 has 3.7% of the statewide number of youth aging out of foster care.

### Region 10 Youth Aging out of Foster Care, SFY 2015

Region 10	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	17	7.4%
Urban	27	2.8%
Total	44	3.7%

Source: Texas Department of Family and Protective Services, 2015.

## 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 2010-2014 American Community Survey, 33.1% of the housing units in Region 10 are in rural areas and 66.9% are in urban areas. Of the total housing stock, approximately 71.1% are single-family units, 18.8% are multifamily units, 9.8% are mobile homes and 0.3% are other types of housing.

**Region 10 Housing Supply**

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	81,379	153,140	234,519
Housing units, 2 units	2,129	6,216	8,345
Housing units, 3 to 4 units	3,037	12,899	15,936
Housing units, 5 to 19 units	3,361	21,978	25,339
Housing units, 20 or more units	1,354	11,138	12,492
Housing units, mobile home	17,509	14,763	32,272
Housing units, other	343	780	1,123
Total housing units	109,112	220,914	330,026

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 6.1%, which is higher than the statewide average of 5.2%.

**Region 10 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	6,385	31.61%	2.78%
HUD Units	3,780	18.71%	6.54%
Public housing authority Units	4,392	21.74%	8.07%
Section 8 Vouchers	4,259	21.09%	2.61%
USDA Units	1,383	6.85%	5.77%
Total	20,199	100.00%	3.82%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 10 with housing problems, 79.6% are cost burdened, 4.9% are substandard and 15.5% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 28.0% 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	14,185	13,325	13,465	3,955	6,750	51,680
Lacking Kitchen and/or Plumbing	975	590	454	219	500	2,750
Overcrowding	1,694	1,455	1,590	975	2,640	8,354

**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	5,788	4,372	3,194	1,081	1,270	15,709
Lacking Kitchen and/or Plumbing	304	407	197	179	297	1,374
Overcrowding	776	763	1,187	406	1,680	4,812

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 10 has 2.9% of the State's total number of homeowners who received notices of public auction.

**Region 10 Notices of Public Auction, SFY 2016**

Region 10	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	11	17	262	22	312
Urban	235	139	30	147	551
Total	246	156	292	169	863

Source: RealtyTrac, 2016.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 886 public assistance requests seeking assistance in Region 10, which accounted for 0.9% of total requests.

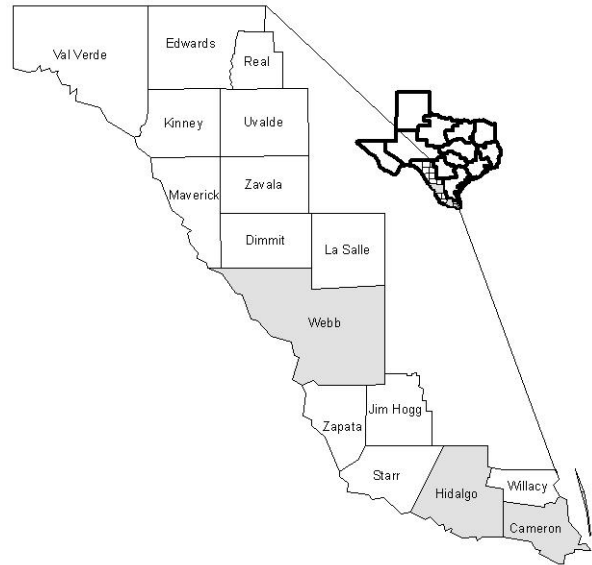
### Region 10 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	23	26	49
Emergency	53	88	141
Foreclosure Prevention	2	5	7
Homebuyer Assistance	20	29	49
Homebuyer Education	7	15	22
Legal	4	9	13
Other	1	5	6
Rental Assistance	66	102	168
Repair	51	74	125
Utility	90	138	228
Weatherization	71	60	131
Total Individual Requests	367	519	886

Source: TDHCA Public Request Inventory, 2016.

## 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% of the State's population.



### Region 11 Population Figures

Region 11	Rural	Urban	Total
Total	273,801	1,481,021	1,754,822

Source: 2010-14 American Community Survey, Tbl B01003

In Region 11, 84.4% of the population lives in urban areas. In the map of Region 11 (right), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 11. Of the 721,354 individuals living below 125% poverty, 85.8% live in urban areas and the remaining 14.2% live in rural areas.

### 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% of Statewide Persons at 125% Poverty
Rural	102,687	265,991	38.61%	835,062	12.3%
Urban	618,667	1,462,941	42.29%	5,074,828	12.2%
Region 11 Total	721,354	1,728,932	41.72%	5,909,890	12.2%

Source: 2010-2014 American Community Survey, Table S1701.

According to the table below, Region 11 has a higher percentage of households with extremely-low income 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	73,700	18.29%	12.72%	15,660	19.73%	12.65%
>30 to 50% AMFI	60,165	14.93%	11.82%	13,909	17.53%	13.19%
>50 to 80% AMFI	70,825	17.58%	16.52%	14,373	18.11%	17.71%
>80 to 100% AMFI	35,295	8.76%	9.53%	7,508	9.46%	9.79%
>100% + AMFI	162,910	40.43%	49.41%	27,905	35.16%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 10.5% of the region's population, compared to statewide aging population which makes up 10.9% the State's total population. Elderly persons in Region 11 make up 6.4% of the statewide total aging 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	34,605	273,801	12.6%	576,760	6.0%
Urban	149,143	1,481,021	10.1%	2,272,997	6.6%
Total	183,748	1,754,822	10.5%	2,849,757	6.4%

Source: 2010-2014 American Community Survey, Table DP05.

## PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 11, persons with disabilities account for approximately 13.8% of the population. Of this total, approximately 81.3% are residing in urban areas, with the remaining 18.7% in rural areas.

### Region 11 Persons with Disabilities

Region 11	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	44,679	265,724	16.8%	551,084	8.1%
Urban	194,813	1,469,129	13.3%	2,417,958	8.1%
Total	239,492	1,734,853	13.8%	2,969,042	8.1%

Source: 2010-2014 American Community Survey, Table DP02.

## PERSONS WITH HIV/AIDS

There are 2,616 persons living with HIV/AIDS in Region 11. The number of people with HIV/AIDS as compared to Region 11's population is 0.15%, which is lower than the statewide percentage of 0.30%.

### Region 11 Persons Living with HIV/AIDS, 2015

Region 11	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	241	273,801	0.09%
Urban	2,375	1,481,021	0.16%
Total	2,616	1,754,822	0.15%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 11, 4.7% are veterans, which is the smallest percentage of veterans compared to regional population out of all 13 regions. Region 11 has 3.5% 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% of Statewide Veteran Population
Rural	10,595	178,547	5.6%	4.1%
Urban	44,042	938,109	4.5%	3.4%
Total	54,637	1,116,656	4.7%	3.5%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 11, victims of domestic violence comprise 0.7% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 11 make up 6.2% of the statewide total.

### Region 11 Domestic Violence Incidents and Victims, 2015

Region 11	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,687	8.4%	1,865	0.7%
Urban	10,425	6.0%	11,227	0.8%
Total	12,112	6.2%	13,092	0.7%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 11, 74.6% of youth aging out of foster care live in urban areas, while the remaining 25.4% live in rural areas. Region 11 has 6.0% of the statewide number of youth aging out of foster care.

### Region 11 Youth Aging Out of Foster Care, SFY 2015

Region 11	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	18	7.9%
Urban	53	5.6%
Total	71	6.0%

Source: Texas Department of Family and Protective Services, 2015.

## REGION 11 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 17.5% of the housing units in Region 11 are in rural areas and 82.5% are in urban areas. Of the total housing stock, approximately 69.0% are single-family units, 17.3% are multifamily units, 13.2% are mobile homes and 0.5% are other types of housing.

#### Region 11 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	74,481	322,094	396,575
Housing units, 2 units	3,486	15,203	18,689
Housing units, 3 to 4 units	3,924	24,613	28,537
Housing units, 5 to 19 units	2,647	30,269	32,916
Housing units, 20 or more units	1,007	18,358	19,365
Housing units, mobile home	14,686	61,318	76,004
Housing units, other	138	2,794	2,932
Total housing units	100,369	474,649	575,018

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 6.7%, which is higher than the statewide average of 5.2%.

#### Region 11 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	12,266	31.65%	5.35%
HUD Units	3,643	9.40%	6.30%
Public housing authority Units	6,230	16.07%	11.44%
Section 8 Vouchers	14,529	37.48%	8.91%
USDA Units	2,093	5.40%	8.73%
Total	38,761	100.00%	7.33%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 11 with housing problems, 64.1% are cost burdened, 6.1% are substandard and 29.8% are overcrowded. Compared to other regions, Region 11 has both the highest percentage of households that are overcrowded and the lowest percentage of households that are cost burdened. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 34.4% 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	37,415	29,385	23,100	7,130	10,730	107,780
Lacking Kitchen and/or Plumbing	4,780	2,045	1,510	640	1,110	10,080
Overcrowding	14,630	9,535	10,570	4,605	12,200	51,540

#### 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	7,972	4,979	3,290	787	1,224	18,272
Lacking Kitchen and/or Plumbing	893	615	189	63	162	1,918
Overcrowding	1,918	1,339	1,388	596	1,937	7,178

Source: 2009-2013 CHAS Database, Table 3.

#### FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 11 has 7.0% of the State's total number of homeowners who received notices of public auction.

#### Region 11 Notices of Public Auction, SFY 2016

Region 11	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	4	11	725	15	755
Urban	526	396	16	393	1,331
Total	530	407	741	408	2,086

Source: RealtyTrac, 2016.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 1,530 public assistance requests seeking assistance in Region 11, which accounted for 1.5% of total requests.

### Region 11 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	14	57	71
Emergency	30	231	261
Foreclosure Prevention	0	8	8
Homebuyer Assistance	17	85	102
Homebuyer Education	3	26	29
Legal	0	5	5
Other	2	7	9
Rental Assistance	36	242	278
Repair	53	142	195
Utility	85	328	413
Weatherization	41	191	232
<b>Total Individual Requests</b>	<b>272</b>	<b>1,258</b>	<b>1,530</b>

Source: TDHCA Public Request Inventory, 2016.

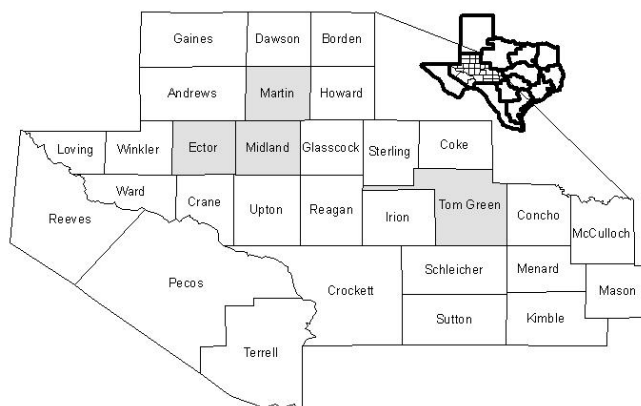
## REGION 12

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

### Region 12 Population

Region 12	Rural	Urban	Total
Total	186,717	409,931	596,648

Source: 2010-14 American Community Survey, Tbl B01003



Approximately 68.7% of Region 12 residents live in urban areas. In the map of Region 12 (right), the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 12. Of the 106,667 individuals living below 125% poverty, 67.0% live in urban areas and the remaining 33.0% live in rural areas. Compared to the State as a whole, Region 12 has the lowest share (1.8%) 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% of Statewide Persons at 125% Poverty
Rural	35,212	171,263	20.56%	835,062	4.22%
Urban	71,455	399,801	17.87%	5,074,828	1.41%
Region 12 Total	106,667	571,064	18.68%	5,909,890	1.80%

Source: 2010-2014 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 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	13,495	9.34%	12.72%	7,601	12.54%	12.65%
>30 to 50% AMFI	16,250	11.25%	11.82%	7,337	12.10%	13.19%
>50 to 80% AMFI	24,335	16.85%	16.52%	9,949	16.41%	17.71%
>80 to 100% AMFI	15,175	10.51%	9.53%	5,698	9.40%	9.79%
>100% + AMFI	75,185	52.05%	49.41%	30,050	49.56%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 12.1% of the region's population, compared to statewide aging population which makes up 10.9% the State's total population. Region 12 has the lowest percentage of statewide aging population at 2.5%.

**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	26,029	186,717	13.9%	576,760	4.5%
Urban	46,431	409,931	11.3%	2,272,997	2.0%
Total	72,460	596,648	12.1%	2,849,757	2.5%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 12, persons with disabilities account for approximately 13.5% of the population. Of this total, approximately 68.0% are residing in urban areas, with the remaining 32.0% in rural areas.

**Region 12 Persons with Disabilities**

Region 12	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	24,703	171,857	14.4%	551,084	4.5%
Urban	52,550	402,335	13.1%	2,417,958	2.2%
Total	77,253	574,192	13.5%	2,969,042	2.6%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

There are 613 persons living with HIV/AIDS in Region 12. The number of people with HIV/AIDS as compared to Region 12's population is 0.10%, which is lower than the statewide percentage of 0.30%.

### Region 12 Persons Living with HIV/AIDS, 2015

Region 12	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	127	186,717	0.07%
Urban	486	409,931	0.12%
Total	613	596,648	0.10%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 12, 8.3% are veterans. Region 12 has 2.3% 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% of Statewide Veteran Population
Rural	10,611	128,144	7.6%	4.1%
Urban	25,316	270,103	8.6%	1.9%
Total	35,927	398,247	8.3%	2.3%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 12, victims of domestic violence comprise 1.0% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 12 make up 2.8% of the statewide total.

### Region 12 Domestic Violence Incidents and Victims, 2015

Region 12	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	1,268	6.3%	1,381	0.7%
Urban	4,215	2.4%	4,737	1.2%
Total	5,483	2.8%	6,118	1.0%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 12, 60.0% of youth aging out of foster care live in urban areas, while the remaining 40.0% live in rural areas. Region 12 has 3.8% of the statewide population of youth aging out of foster care.

### Region 12 Youth Aging out of Foster Care, SFY 2015

Region 12	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	18	7.9%
Urban	27	2.8%
Total	45	3.8%

Source: Texas Department of Family and Protective Services, 2015.



## 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 2010-2014 American Community Survey, 32.9% of the housing units in Region 12 are in rural areas and 67.1% are in urban areas. Of the total housing stock, approximately 71.6% are single-family units, 16.2% are multifamily units, 11.8% are mobile homes and 0.3% are other types of housing.

**Region 12 Housing Supply**

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	61,324	108,553	169,877
Housing units, 2 units	1,614	2,317	3,931
Housing units, 3 to 4 units	1,155	3,344	4,499
Housing units, 5 to 19 units	1,798	19,378	21,176
Housing units, 20 to 49 units	1,136	7,803	8,939
Housing units, mobile home	10,773	17,238	28,011
Housing units, other	232	536	768
Total housing units	78,032	159,169	237,201

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 4.7%, which is lower than the statewide average of 5.2%.

**Region 12 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	4,277	38.56%	1.86%
HUD Units	1,898	17.11%	3.28%
Public housing authority Units	1,227	11.06%	2.25%
Section 8 Vouchers	3,098	27.93%	1.90%
USDA Units	592	5.34%	2.47%
Total	11,092	100.00%	2.10%

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 12 with housing problems, 77.1% are cost burdened, 7.5% are substandard and 15.4% 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 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	9,065	8,860	7,985	2,545	2,815	31,295
Lacking Kitchen and/or Plumbing	530	525	655	205	1,075	2,975
Overcrowding	820	999	1,375	795	1,985	5,974

**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	4,268	2,592	1,951	437	554	9,836
Lacking Kitchen and/or Plumbing	232	302	142	99	265	1,027
Overcrowding	439	283	403	292	830	2,247

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 12 has 2.2% of the State's total number of homeowners who received notices of public auction.

**Region 12 Notices of Public Auction, SFY 2016**

Region 12	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	2	11	165	12	190
Urban	133	119	67	141	460
Total	135	130	232	153	650

Source: RealtyTrac, 2016.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 656 public assistance requests seeking assistance in Region 12, which accounted for 0.6% of total requests.

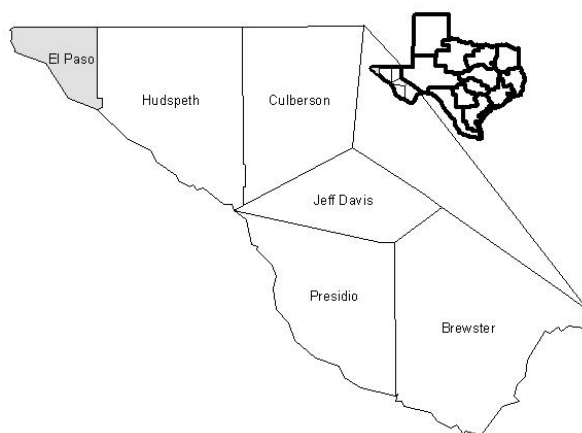
### Region 12 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	8	13	21
Emergency	58	124	182
Foreclosure Prevention	1	5	6
Homebuyer Assistance	12	10	22
Homebuyer Education	4	8	12
Legal	2	6	8
Other	2	3	5
Rental Assistance	53	95	148
Repair	24	29	53
Utility	80	110	190
Weatherization	31	29	60
<b>Total Individual Requests</b>	<b>262</b>	<b>394</b>	<b>656</b>

Source: TDHCA Public Request Inventory, 2016.

## 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% of the State's population.



### Region 13 Population

Region 13	Rural	Urban	Total
Total	24,700	823,862	848,562

Source: 2010-14 American Community Survey, Tbl B01003.

Approximately 97.1% 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 Tex. Gov't Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 13. Of the 259,610 individuals living below 125% of poverty, approximately 97.3% live in urban areas and the remaining 2.7% live in rural areas. 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% of Statewide Persons at 125% Poverty
Rural	6,883	24,151	28.50%	835,062	0.82%
Urban	252,727	809,165	31.23%	5,074,828	4.98%
Total	259,610	833,316	31.15%	5,909,890	4.39%

Source: 2010-2014 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 and a lower percentage of high-income households than the State as a whole.

### Region 13 Household Incomes

Household (HH) Incomes	Urban HH Region 13	% of Urban HH in Region	% of Urban HH in State	Rural Region 13	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	35,565	13.92%	12.72%	1,505	15.52%	12.65%
>30 to 50% AMFI	35,680	13.96%	11.82%	1,585	16.34%	13.19%
>50 to 80% AMFI	45,340	17.74%	16.52%	1,725	17.79%	17.71%
>80 to 100% AMFI	26,000	10.17%	9.53%	854	8.81%	9.79%
<100% + AMFI	112,985	44.21%	49.41%	4,030	41.55%	46.66%

Source: 2009-2013 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 substance use issues 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 residents of public housing 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 10.9% of the region's population, compared to the statewide aging population of 10.9%. Elderly persons in Region 13 make up 3.3% of the statewide total aging 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	4,659	24,700	18.9%	576,760	0.8%
Urban	88,024	823,862	10.7%	2,272,997	3.9%
Total	92,683	848,562	10.9%	2,849,757	3.3%

Source: 2010-2014 American Community Survey, Table DP05.

### PERSONS WITH DISABILITIES

According to the 2010-2014 American Community Survey, of the total population in Region 13, persons with disabilities account for approximately 13.1% of the population. Of this total, approximately 95.0% are residing in urban areas, with the remaining 5.0% in rural areas.

**Region 13 Persons with Disabilities**

Region 13	Persons with disabilities	Total civilian Noninstitutionalized population*	% of persons with a disability to regional population	Statewide persons with a disability	Regional % of Statewide Population of Persons with a disability
Rural	5,426	24,177	22.4%	551,084	1.0%
Urban	102,259	798,912	12.8%	2,417,958	4.2%
Total	107,685	823,089	13.1%	2,969,042	3.6%

Source: 2010-2014 American Community Survey, Table DP02.

### PERSONS WITH HIV/AIDS

There are 2,045 persons living with HIV/AIDS in Region 13. The number of people with HIV/AIDS as compared to Region 13's population is 0.24%, which is lower than the statewide percentage of 0.30%.

### Region 13 Persons Living with HIV/AIDS, 2015

Region 13	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	22	24,700	0.09%
Urban	2,023	823,862	0.25%
Total	2,045	848,562	0.24%

Source: Texas Department of State Health Services, 2016.

### VETERANS

Of the population over 18 in Region 13, 8.7% are veterans. Region 13 has 3.2% 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% of Statewide Veteran Population
Rural	1,637	17,198	8.7%	0.6%
Urban	49,163	517,215	8.7%	3.8%
Total	50,800	534,413	8.7%	3.2%

Source: 2010-2014 American Community Survey, Table S2101.

### VICTIMS OF DOMESTIC VIOLENCE

In Region 13, victims of domestic violence comprise 0.7% of the region's population compared to the statewide rate of 0.8%. Incidents of violence in Region 13 make up 2.8% of the statewide total.

### Region 13 Domestic Violence Incidents and Victims, 2015

Region 13	Total Incidents	Regional % of Statewide Incidents of Violence	Total Victims	% of Victims to Regional Population
Rural	49	0.2%	51	0.2%
Urban	5,391	3.1%	5,586	0.7%
Total	5,440	2.8%	5,637	0.7%

Source: Texas Department of Public Safety, 2016.

### YOUTH AGING OUT OF FOSTER CARE

In Region 13, 100% 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, SFY 2015

Region 13	Youth Aging Out of Foster Care	Regional% of Statewide Youth Aging Out of Foster Care
Rural	0	0.0%
Urban	17	1.8%
Total	17	1.4%

Source: Texas Department of Family and Protective Services, 2015.

## REGION 13 HOUSING ASSESSMENT

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

### HOUSING SUPPLY

According to the 2010-2014 American Community Survey, 4.6% of the housing units in Region 13 are in rural areas and 95.4% are in urban areas. Of the total housing stock, approximately 70.4% are single-family units, 23.0% are multifamily units, 6.6% are mobile homes and 0.1% are other types of housing.

**Region 13 Housing Supply**

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	9,118	196,590	205,708
Housing units, 2 units	621	8,082	8,703
Housing units, 3 to 4 units	192	13,031	13,223
Housing units, 5 to 19 units	244	28,757	29,001
Housing units, 20 or more units	186	16,063	16,249
Housing units, mobile home	3,088	16,129	19,217
Housing units, other	38	250	288
<b>Total housing units</b>	<b>13,487</b>	<b>278,902</b>	<b>292,389</b>

Source: 2010-2014 American Community Survey, Table DP04.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional housing supply is 7.4%, which is higher than the statewide average of 5.2%.

**Region 13 Assisted Multifamily Units**

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	8,707	40.06%	3.80%
HUD Units	1,886	8.68%	3.26%
Public housing authority Units	4,779	21.99%	8.78%
Section 8 Vouchers	6,106	28.10%	3.74%
USDA Units	255	1.17%	1.06%
<b>Total</b>	<b>21,733</b>	<b>100.00%</b>	<b>4.11%</b>

Source: HUD, 2016a; HUD, 2016b; U.S. Department of Agriculture, 2015.

### HOUSING NEED

Of all households in Region 13 with housing problems, 77.9% are cost burdened, 3.5% are substandard and 18.6% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 27.6% 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	21,685	19,280	18,990	5,985	7,580	73,515
Lacking Kitchen and/or Plumbing	865	725	575	280	720	3,160
Overcrowding	3,245	3,625	3,895	2,195	4,485	17,445

**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	632	394	294	131	180	1,637
Lacking Kitchen and/or Plumbing	102	75	18	15	50	256
Overcrowding	98	84	124	34	161	501

Source: 2009-2013 CHAS Database, Table 3.

**FORECLOSURES**

One measure of affordability and availability is the number of foreclosures in the region. Region 13 has 2.6% of the State's total number of homeowners who received notices of public auction.

**Region 13 Notices of Public Auction, SFY 2016**

Region 13	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	-	-	10	-	10
Urban	254	244	1	263	762
Total	254	244	11	263	772

Source: RealtyTrac, 2016



## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory, the agency received 338 public assistance requests seeking assistance Region 13, which accounted for 0.3% of total requests.

### Region 13 Public Assistance Request Inventory, SFY 2016

Types of Requests	Rural	Urban	Total
Barrier Removal	0	8	8
Emergency	3	102	105
Foreclosure Prevention	0	3	3
Homebuyer Assistance	2	28	30
Homebuyer Education	0	12	12
Legal	1	3	4
Other	0	2	2
Rental Assistance	0	80	80
Repair	7	25	32
Utility	5	85	90
Weatherization	5	21	26
<b>Total Individual Requests</b>	<b>23</b>	<b>315</b>	<b>338</b>

Source: TDHCA Public Request Inventory, 2016.



## **SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT**

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

- The Operating and Financial Statements for the Texas Department of Housing and Community Affairs (“TDHCA” or “Department”) for State Fiscal Year 2016
- Statement of Activities: Describes TDHCA activities during the preceding year that served 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

### **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>.

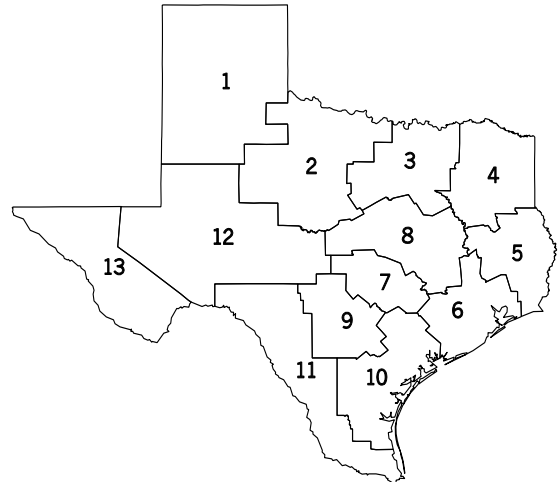
Please note that statistics in this section, with the exception of Housing Tax Credits awarded, are based on performance measure definitions.

## 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.



**2.1 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, target numbers and actual number of persons or households served for each program is provided. In addition, summary performance information and data on the following activity subcategories is provided.

### Renter

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

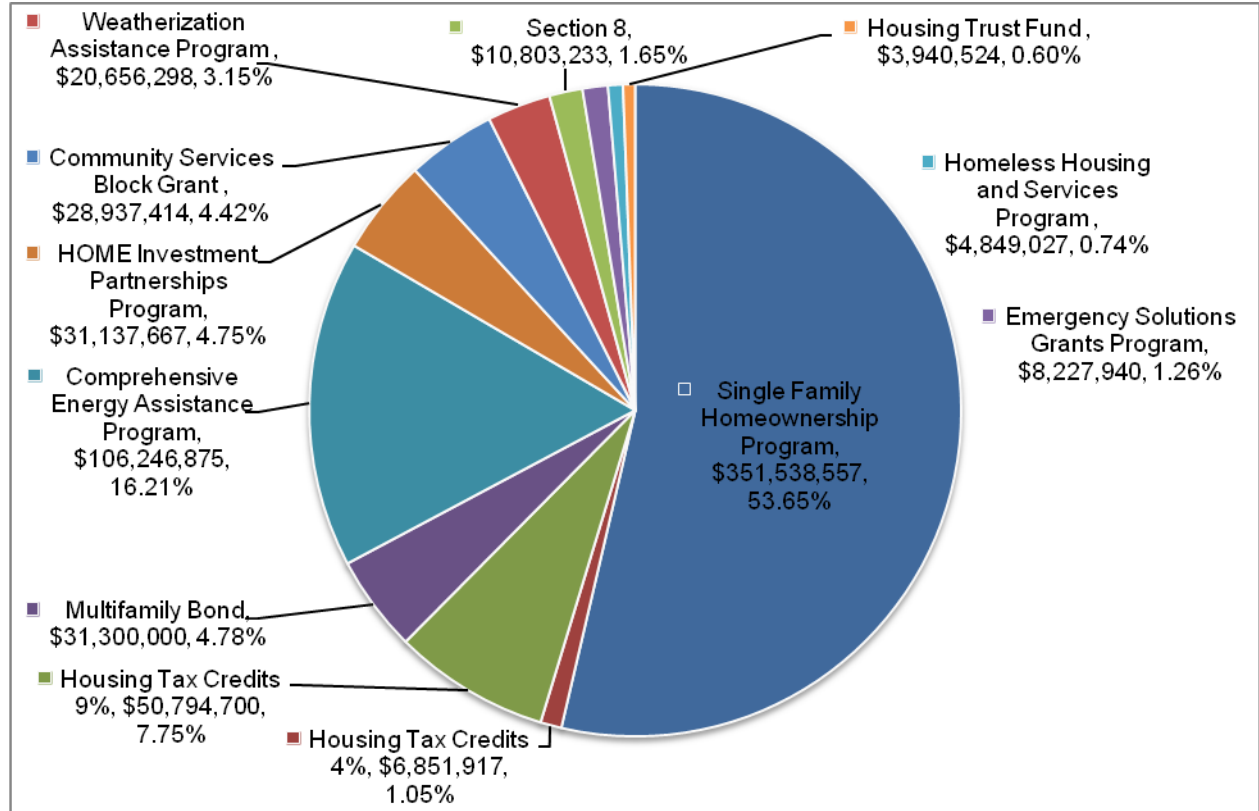
### Owner

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

In FY 2016, TDHCA committed \$655,423,968 in total funds and tax credit assistance. The vast majority of funding and assistance derives from federal or federally-authorized resources or market-based loan mechanisms. Just over one percent (Housing Trust Fund and the Homeless Housing and Services Program) came from state 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 2016**  
**Total Funds Expended: \$655,423,968**



Activity	Funds	Percent
Single Family Homeownership Program	\$351,538,557	53.65%
Housing Tax Credits 4%	\$6,851,917	1.05%
Housing Tax Credits 9%	\$50,794,700	7.75%
Multifamily Bond	\$31,300,000	4.78%
Comprehensive Energy Assistance Program	\$106,246,875	16.21%
HOME Investment Partnerships Program	\$31,137,667	4.75%
Community Services Block Grant	\$28,937,414	4.42%
Weatherization Assistance Program	\$20,656,298	3.15%
Section 8	\$10,803,233	1.65%
Emergency Solutions Grants Program	\$8,227,940	1.26%
Homeless Housing and Services Program	\$4,849,027	0.74%
Housing Trust Fund	\$3,940,524	0.60%
Total	\$655,284,151	100.00%

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**FUNDING AND HOUSEHOLDS/PERSONS SERVED BY ACTIVITY, FY 2016, ALL ACTIVITIES**

<b>Activity</b>	<b>Expended Funds</b>	<b>Number of Households/ Individuals Served</b>	<b>% of Total Committed Funds</b>	<b>% of Total Households/ Individuals Served</b>
Rental Assistance	\$14,347,243	1,510	2.2%	0.2%
Renter New Construction	\$88,101,790	5,145	13.4%	0.7%
Renter Rehab Construction	\$14,339,531	894	2.2%	0.1%
Owner Financing & Down Payment	\$354,794,752	3,055	54.1%	0.4%
Owner Rehabilitation Assistance	\$14,783,282	250	2.3%	0.0%
Homeless Services	\$13,076,967	33,297	2.0%	4.5%
Energy Related Services	\$126,903,172	139,455	19.4%	18.8%
Supportive Services	\$28,937,414	559,322	4.4%	75.3%
<b>Total</b>	<b>\$655,284,151</b>	<b>742,928</b>	<b>100.0%</b>	<b>100.0%</b>

**FUNDING AND HOUSEHOLDS (HH) SERVED/UNITS BY HOUSING PROGRAM, FY 2016**

Program	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds <sup>1</sup>	HOME HH <sup>1</sup>	HTF Funds <sup>1</sup>	HTF HH <sup>1</sup>	9% HTC Funds <sup>2</sup>	9% HTC HH <sup>2</sup>	4% HTC Funds <sup>2</sup>	4% HTC HH <sup>2</sup>	MF Bond Funds	MF Bond HH	Section 8 Funds <sup>3</sup>	Section 8 HH <sup>3</sup>
Rental Assistance	\$0	0	\$3,544,009.92	531	\$0	0	0	0	\$0	0	\$0	0	\$10,803,233	979
Rental New <sup>4</sup> Construction	\$0	0	\$11,954,703.50	69	\$0	0	\$47,636,678	3912	\$5,510,408	1,164	\$23,000,000	0	\$0	0
Rental <sup>4</sup> Rehabilitation	\$0	0	\$1,540,000	0	\$0	0	\$3,158,022	510	\$1,341,509	384	\$8,300,000	0	\$0	0
Owner Financing & Down Pmt. <sup>5</sup>	\$351,538,556.65	2984	\$1,266,411.51	15	\$1,989,783.53	56	0	0	\$0	0	\$0	0	\$0	0
Owner Rehab. Asst <sup>6</sup>	\$0	0	\$12,832,541.68	145	\$1,950,740.67	105	0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$351,538,557</b>	<b>2,984</b>	<b>\$31,137,667</b>	<b>760</b>	<b>\$3,940,524</b>	<b>161</b>	<b>\$50,794,700</b>	<b>4422</b>	<b>\$6,851,917</b>	<b>1,548</b>	<b>\$31,300,000</b>	<b>0</b>	<b>\$10,803,233</b>	<b>979</b>

<sup>1</sup>HOME and HTF funds and households reflect activities closed during the fiscal year and associated total funding for each household served through closed activities.

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

<sup>3</sup>Figures for Section 8 do not correspond to performance measures submitted to the Legislative Budget Board (LBB).

<sup>4</sup>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.

<sup>5</sup>In addition 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.

<sup>6</sup>HTF data under this category include the Amy Young Barrier Removal Program.

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**Funding and Households (HH) /Individuals (IND) Served by Community Affairs Programs, FY 2016**

<b>Program</b>	<b>ESG<sup>1</sup> Funds</b>	<b>ESG<sup>1</sup> Ind</b>	<b>CSBG<sup>1,2</sup> Funds</b>	<b>CSBG<sup>1, 2, 3</sup> Ind</b>	<b>CEAP<sup>2</sup> Funds</b>	<b>CEAP<sup>2</sup> HH</b>	<b>WAP<sup>2</sup> Funds</b>	<b>WAP<sup>2</sup> HH</b>	<b>HHSP Funds</b>	<b>HHSP Ind</b>
Homeless Services	\$8,227,939.76	26,859	\$0	0	\$0	0	\$0	0	\$4,849,027.44	6,438
Energy Related	\$0	0	\$0	0	\$106,246,874.53	136,071	\$20,656,297.68	3,384	\$0	0
Supportive Services	\$0	0	\$28,937,413.90	559,322	\$0	0	\$0	0	\$0	0
<b>Total<sup>4</sup></b>	<b>\$8,227,940</b>	<b>26,859</b>	<b>\$28,937,414</b>	<b>559,322</b>	<b>\$106,246,875</b>	<b>136,071</b>	<b>\$20,656,298</b>	<b>3,384</b>	<b>\$4,849,027</b>	<b>6,438</b>

<sup>1</sup>For these programs, funds and households served reflect different 12-month periods.

<sup>2</sup>ESG, CSBG and HHSP programs represent individuals served, not households.

<sup>3</sup>Reflects persons served directly through CSBG funding.

<sup>4</sup>Figures for ESG, CSBG, and HHSP do not correspond to performance measures submitted to the Legislative Budget Board (LBB) due to timing issues.



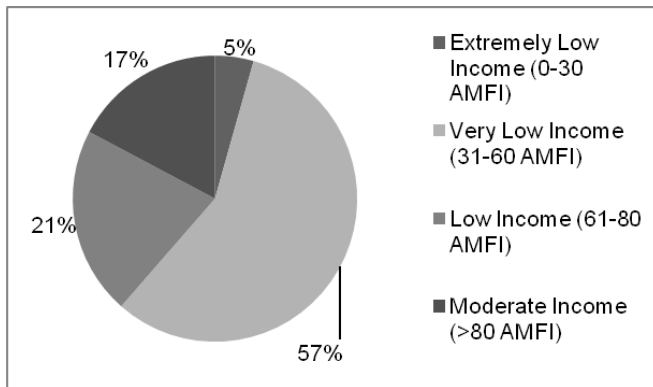
**FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY INCOME GROUP**

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

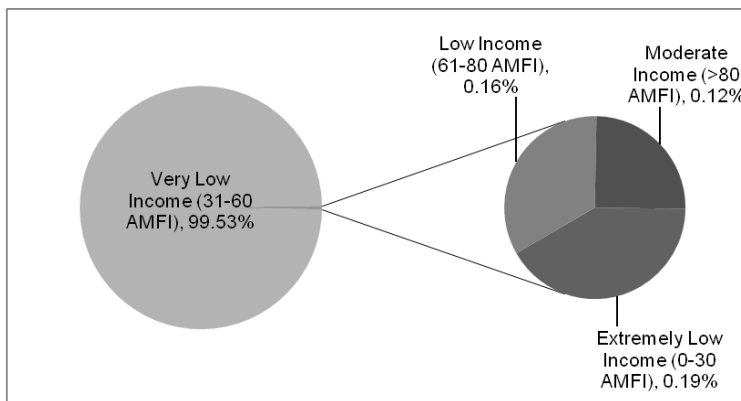
The vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than 30 percent of the AMFI. However, tracking of assistance from CEAP, CSBG, and WAP are based on poverty guidelines, which do not translate easily to an AMFI equivalent. For conservative reporting purposes, assistance in these programs is reported in the VLI category.

**Total Funding by Income Level, FY 2016**



Type	Percent
Extremely Low Income (0-30 AMFI)	17%
Very Low Income (30-60 AMFI)	57%
Low Income (61-80 AMFI)	21%
Moderate Income (>80 AMFI)	17%

**Total Households and Individuals Served by Income Level, FY 2016**



Type	Percent
Extremely Low Income (0-30 AMFI)	0.19%
Very Low Income (31-60 AMFI)	99.53%
Low Income (61-80 AMFI)	0.16%
Moderate Income (>80 AMFI)	0.12%

**FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2016**

**All Activities**

Activity	Expended Funds	Number of Households/ Individuals Served	% of Total Expended Funds	% of Total Households/ Individuals Served
Extremely Low Income (0-30 AMFI)	\$82,259,598	6,317	13%	0.85%
Very Low Income (31-60 AMFI)	\$320,251,986	734,578	49%	98.88%
Low Income (61-80 AMFI)	\$139,759,446	1,168	21%	0.16%
Moderate Income (>80 AMFI)	\$113,013,121	865	17%	0.12%
<b>Total</b>	<b>\$655,284,151</b>	<b>742,928</b>	<b>100%</b>	<b>100.00%</b>

**Housing Activities**

Income	SF Home-ownership Funds	SF Home-ownership 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	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$8,007,652.22	83	\$17,489,420.54	493	\$855,926.02	45	\$45,627,952.32	3955	\$6,461,683.21	1455	\$0	0	\$3,816,964	286
Very Low Income (31-60 AMFI)	\$94,274,003.36	944	\$10,715,601.59	240	\$2,820,351.96	104	\$5,166,747.68	467	\$390,233.79	93	\$31,300,000	0	\$6,667,494	656
Low Income (61-80 AMFI)	\$136,243,779.91	1092	\$2,932,644.48	27	\$264,246.22	12	\$0	0	\$0	0	\$0	0	\$318,775	37
Moderate Income (>80 AMFI)	\$113,013,121.16	866	\$0.00	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$351,538,557</b>	<b>2,9854</b>	<b>\$31,137,667</b>	<b>760</b>	<b>\$3,940,524</b>	<b>161</b>	<b>\$50,794,700</b>	<b>4,422</b>	<b>\$6,851,917</b>	<b>1,548</b>	<b>31,300,000</b>	<b>-</b>	<b>\$10,803,233</b>	<b>979</b>

## Community Affairs Activities

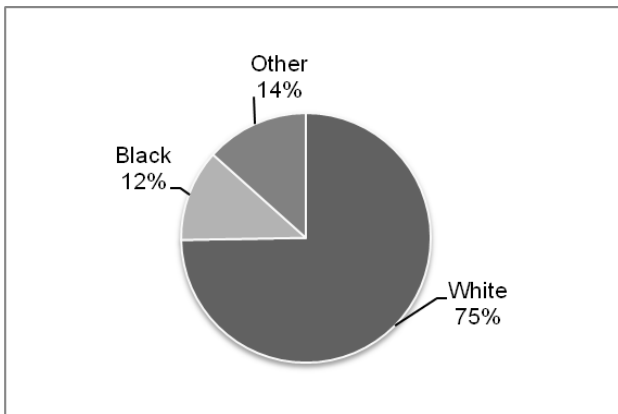
Income	ESG* Funds	ESG* Ind	CSBG* Funds	CSBG* Ind	CEAP Funds	CEAP HH	WAP Funds	WAP HH	HHSP* Funds	HHSP* Ind
Extremely Low Income (0-30 AMFI)	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$8,227,939.76	26,859	\$28,937,413.90	559,322	\$106,246,874.53	136,071	\$20,656,297.68	3,384	\$4,849,027.44	6,438
Low Income (61-80 AMFI)	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$8,227,940</b>	<b>26,859</b>	<b>\$28,937,414</b>	<b>559,322</b>	<b>\$106,246,875</b>	<b>136,071</b>	<b>\$20,656,298</b>	<b>3,384</b>	<b>4,849,027</b>	<b>6,438</b>

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

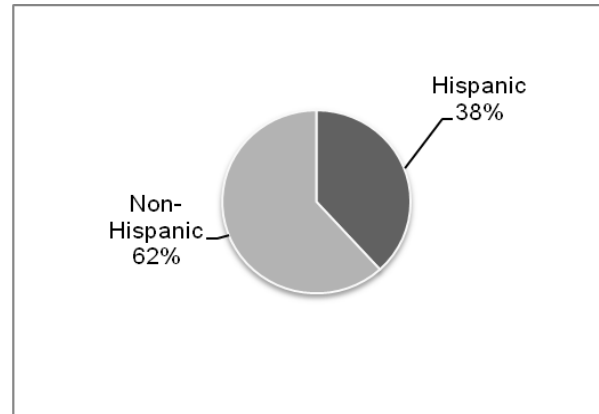
## RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS RECEIVING ASSISTANCE

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 and ethnic data is not available for all individuals and households served.

**Racial Composition of the State of Texas**



**Ethnic Composition of the State of Texas**



Race	People	Percent
White	19,499,105	74.7%
Black	3,094,227	11.9%
Other	3,498,701	13.4%
Total	26,092,033	100.0%

Ethnicity	People	Percent
Non-Hispanic	16,129,390	61.8%
Hispanic	9,962,643	38.2%
Total	26,092,033	100.0%

Source: 2010-2014 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

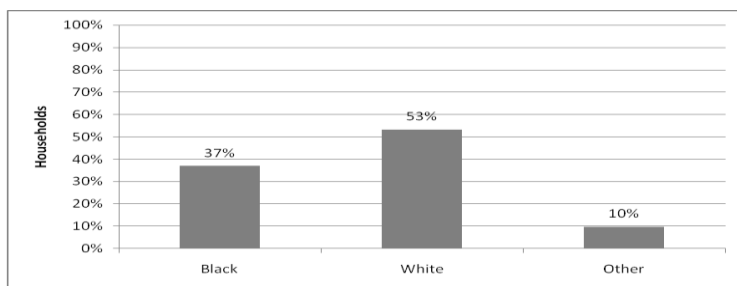
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs. Included in this category are households participating in TDHCA’s Tenant-Based Rental Assistance (“TBRA”) Program and Section 8 Housing Choice Voucher Program, as well as households 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 2016 report is a snapshot of property characteristics on December 31, 2015.

Housing tax credits are based on cost certifications. For actual awards for this fiscal year, see the end of the section.

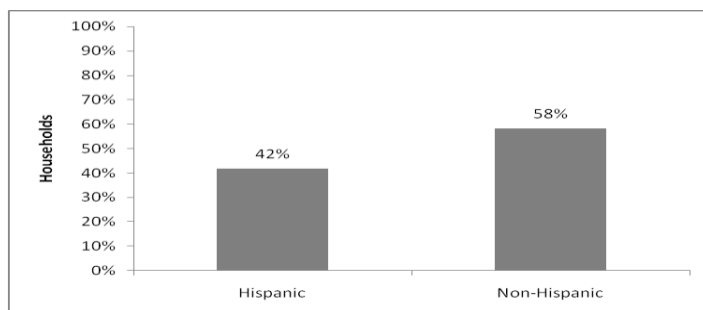
It should be noted that the Housing Sponsor Report is based on voluntary data and does not report on or represent all units financed or assisted by TDHCA. As a result, the following charts present a picture of race and ethnicity based on a subset of the properties and may not represent actual percentages.

#### Racial Composition – TDHCA-Assisted Renter Households



Race	Households (HH)	Percent
Black	164,680	37%
White	237,624	53%
Other	43,340	10%

#### Ethnic Composition – TDHCA-Assisted Renter Households

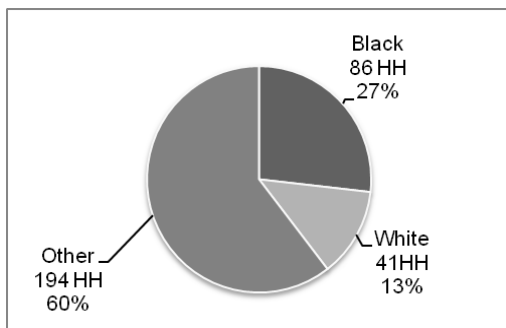


Ethnicity	Households	Percent
Hispanic	187,162	42%
Non-Hispanic	260,896	58%

## HOMEOWNER PROGRAMS

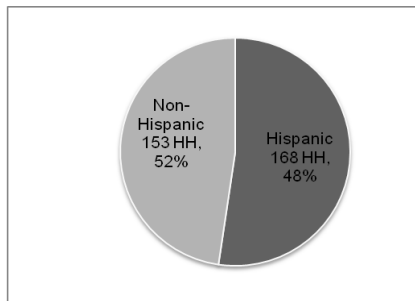
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. TDHCA homeowner assistance comes through several divisions: The Texas Homeownership Division, the HOME and Homeless Division, and the Single Family Operations and Services Division, which includes the Office of Colonia initiatives (“OCI”) and Housing Trust Fund (“HTF”). The Texas Homeownership Division offers the First Time Homebuyer Program, My First Texas Home and Mortgage Credit Certificate Programs. The HOME Division offers the Homeowner Rehabilitation Program, Homebuyer Assistance Program and Contract for Deed Program. The Single Family Operations and Services Division offers the Texas Bootstrap Program through OCI and the Contract for Deed Assistance Program through HTF. HTF activities reported in the charts and tables below include OCI’s Texas Bootstrap Program. 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



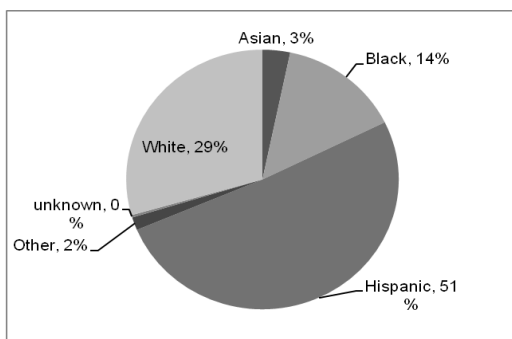
Race	Households	Percent
Black	86	27%
White	41	13%
Other	194	60%

### Ethnic Composition of HOME and HTF Program Owner Households



Ethnicity	Households	Percent
Hispanic	168	52%
Non-Hispanic	153	48%

### Racial & Ethnic Composition of My First Texas Home Program Owner Households



Ethnicity	Race	Households	Percent
Hispanic	-	1,520	51%
-	White	877	29%
-	Other	48	2%
-	Black	432	14%
-	Asian	98	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 two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by 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.

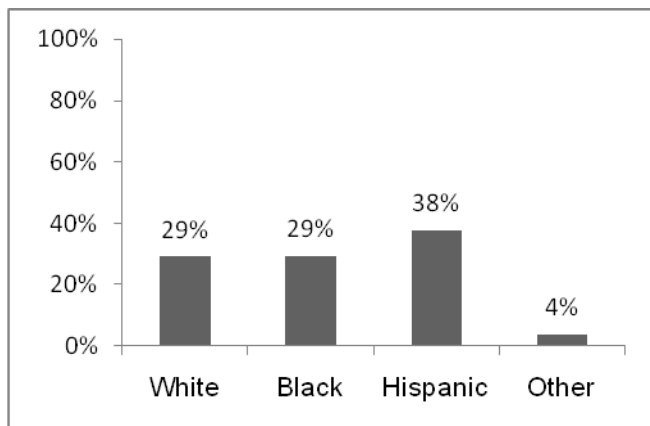
Note that some entities may have served a slightly different set of counties under different contracts. For the purpose of this report, all counties served will be grouped by subrecipients.

**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 2016 is listed according to subcontractor. Note that different subrecipients may end up serving the same county in different periods within the fiscal year. 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 align with regional boundaries, regional data are not available.

Performance figures represent the number of weatherization units from the Department’s DOE and LIHEAP Weatherization programs. Units receiving both Department of Energy and Low Income Housing Energy Assistance Program funding may be double counted. Negative amounts reflect adjustments from figures previously submitted.

**Racial and Ethnic Composition of WAP Assisted Households Statewide, 2016**

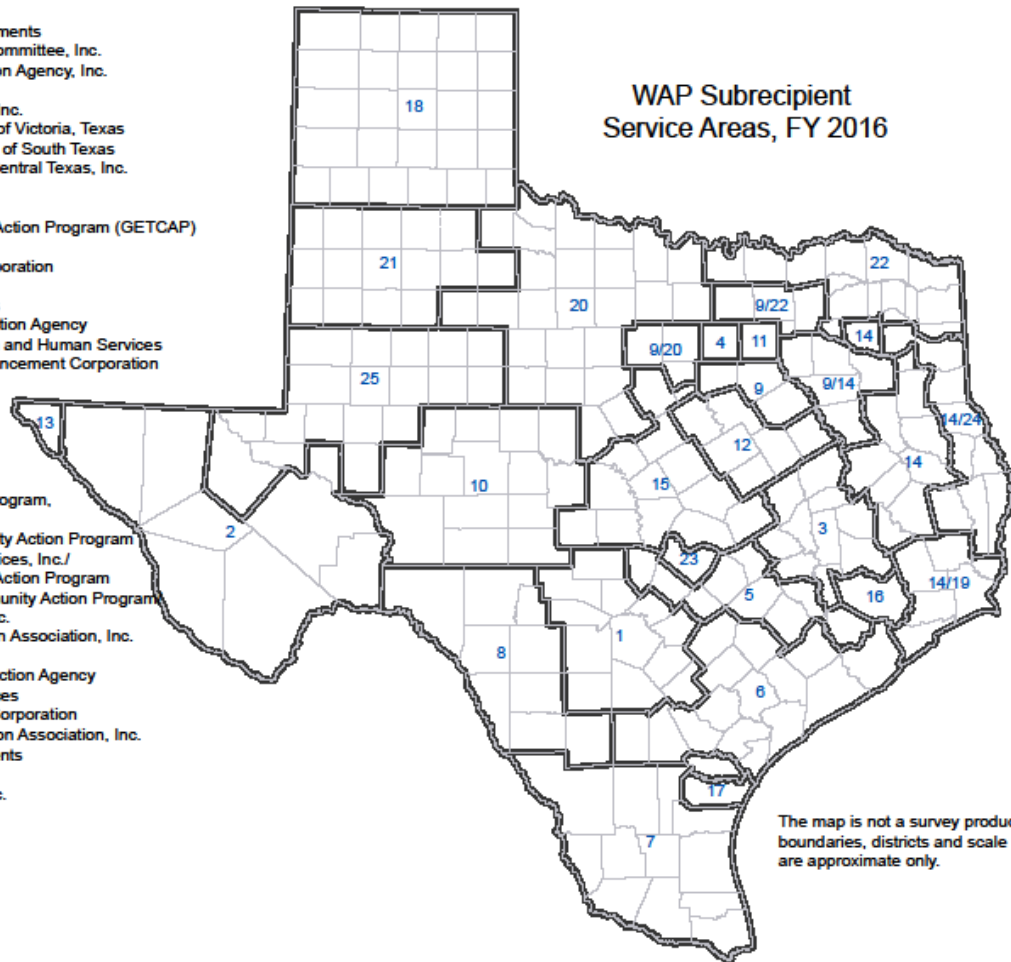


Ethnicity	Race	Percent
Hispanic	-	38%
-	Other	4%
-	White	29%
-	Black	29%

WAP Subrecipient Service Areas, Program Year (PY) 2016

- 1 Alamo Area Council of Governments
- 2 Big Bend Community Action Committee, Inc.
- 3 Brazos Valley Community Action Agency, Inc.
- 4 City of Fort Worth
- 5 Combined Community Action, Inc.
- 6 Community Action Committee of Victoria, Texas
- 7 Community Action Corporation of South Texas
- 8 Community Council of South Central Texas, Inc.
- 9 Community Services, Inc.
- 9/14 Community Services, Inc. /
- Greater East Texas Community Action Program (GETCAP)
- 9/20 Community Services, Inc. /
- Rolling Plains Management Corporation
- 9/22 Community Services, Inc. /
- Texoma Council of Governments
- 10 Concho Valley Community Action Agency
- 11 Dallas County Dept. of Health and Human Services
- 12 Economic Opportunities Advancement Corporation of PR XI

- 13 El Paso Community Action Program, Project Bravo, Inc.
- 14 Greater East Texas Community Action Program
- 14/19 Programs for Human Services, Inc./ Greater East Texas Community Action Program
- 14/24 Greater East Texas Community Action Program
- Tri-County Community Action, Inc.
- 15 Hill Country Community Action Association, Inc.
- 16 Neighborhood Centers Inc.
- 17 Nueces County Community Action Agency
- 18 Panhandle Community Services
- 20 Rolling Plains Management Corporation
- 21 South Plains Community Action Association, Inc.
- 22 Texoma Council of Governments
- 23 Travis County
- 25 West Texas Opportunities, Inc.





**Racial and Ethnic Composition of Households Receiving WAP Assistance  
by Subrecipient Statewide, SFY 2016**

# on Map	Subrecipient	Counties Served	Expended	Households Served	White	Black	Hispanic	Other
1	Alamo Area Council of Governments	ATASCOSA, BANDERA, BEXAR, COMAL, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, MEDINA, WILSON	\$1,681,144.01	269	66	37	144	22
2	Big Bend Community Action Committee, Inc.	BREWSTER, CRANE, CULBERSON, HUDSPETH, JEFF DAVIS, PECOS, PRESIDIO, TERRELL	\$177,521.45	44	0	0	44	0
3	Brazos Valley Community Action Agency, Inc.	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$671,669.79	103	34	60	8	1
4	City of Fort Worth	TARRANT	\$849,686.24	137	39	68	26	4
5	Combined Community Action, Inc.	AUSTIN, BASTROP, BLANCO, CALDWELL, COLORADO, FAYETTE, FORT BEND, HAYS, LEE	\$455,805.56	76	31	37	6	2
6	Community Action Committee of Victoria, Texas	ARANSAS, BEE, BRAZORIA, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, LIVE OAK, MATAGORDA, MCMULLEN, REFUGIO, VICTORIA, WHARTON	\$626,537.54	100	25	15	59	1
7	Community Action Corporation of South Texas	BROOKS, CAMERON, DUVAL, HIDALGO, JIM HOGG, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO, STARR, WEBB, WILLACY, ZAPATA	\$2,444,310.79	382	8	1	373	0
8	Community Council of South Central Texas, Inc.	DIMITT, EDWARDS, KINNEY, LA SALLE, MAVERICK, REAL, UVALDE, VAL VERDE, ZAVALA	\$541,772.17	81	8	0	73	0
9	Community Services, Inc.	ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HOOD, HUNT, JOHNSON, KAUFMAN, NAVARRO, PALO PINTO, PARKER, ROCKWALL, SMITH, VAN ZANDT	\$447,571.41	99	60	31	7	1
10	Concho Valley Community Action Agency	COKE, COLEMAN, CONCHO, CROCKETT, IRION, KIMBLE, MCCULLOCH, MENARD, REAGAN, RUNNELS, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$455,514.74	69	28	6	35	0
11	Dallas County Department of Health	DALLAS	\$1,643,144.21	236	28	153	52	3

# on Map	Subrecipient	Counties Served	Expended	Households Served	White	Black	Hispanic	Other
	and Human Services							
12	Economic Opportunities Advancement Corporation of PR XI	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN	\$433,717.36	68	20	36	12	0
13	El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$924,444.82	171	155	0	16	0
14	Greater East Texas Community Action Program (GETCAP)	ANDERSON, ANGELINA, CHAMBERS, CHEROKEE, GALVESTON, GREGG, HARDIN, HARRISON, HENDERSON, HOUSTON, JASPER, JEFFERSON, KAUFMAN, LIBERTY, NACOGDOCHES, NEWTON, ORANGE, PANOLA, POLK, RUSK, SABINE, SAN AUGUSTINE, SAN JACINTO, SHELBY, SMITH, TRINITY, TYLER, UPSHUR, VAN ZANDT, WOOD	\$1,282,664.06	240	74	132	34	0
15	Hill Country Community Action Association, Inc.	BELL, BURNET, CORYELL, ERATH, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA, SOMERVELL, WILLIAMSON	\$575,700.54	81	55	13	11	2
16	Neighborhood Centers Inc.	HARRIS	\$3,121,047.47	500	45	268	115	72
17	Nueces County Community Action Agency	NUECES	\$422,986.48	57	5	7	43	2
18	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	\$625,422.55	109	44	12	50	3
19	Programs for Human Services, Inc	CHAMBERS, GALVESTON, HARDIN, JEFFERSON, LIBERTY, ORANGE	\$256,228.68	54	26	28	0	0

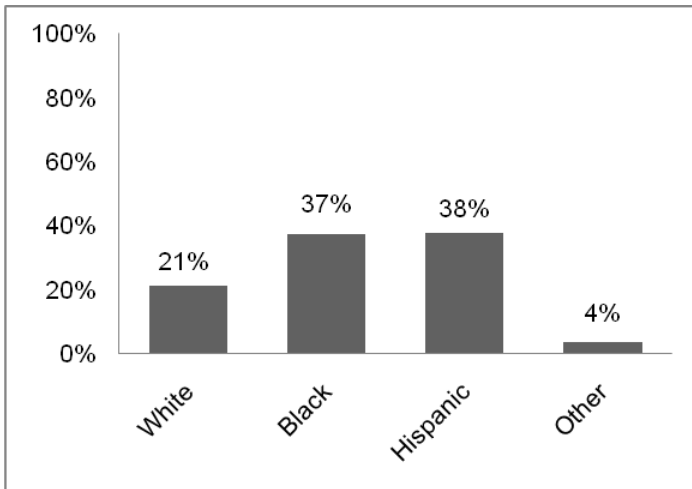
# on Map	Subrecipient	Counties Served	Expended	Households Served	White	Black	Hispanic	Other
20	Rolling Plains Management Corporation	ARCHER, BAYLOR, BROWN, CALLAHAN, CLAY, COMANCHE, COTTLE, EASTLAND, FOARD, HARDEMAN, HASKELL, HOOD, JACK, JONES, KENT, KNOX, MONTAGUE, PALO PINTO, PARKER, SHACKELFORD, STEPHENS, STONEWALL, TAYLOR, THROCKMORTON, WICHITA, WILBARGER, WISE, YOUNG	\$844,361.34	126	95	8	22	1
21	South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LUBBOCK, LYNN, MOTLEY, TERRY, YOAKUM	\$554,917.28	93	36	7	50	0
22	Texoma Council of Governments	BOWIE, CAMP, CASS, COLLIN, COOKE, DELTA, DENTON, FANNIN, FRANKLIN, GRAYSON, HOPKINS, HUNT, LAMAR, MARION, MORRIS, RAINS, RED RIVER, ROCKWALL, TITUS	\$639,615.30	97	62	31	1	3
23	Travis County	TRAVIS	\$392,887.29	91	20	19	38	14
24	Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$48,765.73	11	5	5	1	0
25	West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$538,860.87	90	18	16	56	0
	<b>Total</b>		<b>\$ 20,656,298</b>	<b>3,384</b>	<b>987</b>	<b>990</b>	<b>1,276</b>	<b>131</b>

**COMPREHENSIVE ENERGY ASSISTANCE PROGRAM (CEAP)**

The CEAP funds a network of subrecipient organizations, some of which have a service area that spans two or more regions. Because of this, CEAP racial composition data for FY 2016 are listed by subcontractors. Note that different subrecipients may end up serving the same county in different periods within the fiscal year. A map is provided in order to locate subcontractor service area. Racial composition for the state are available, but because this data does not align with regional boundaries, regional data are not available.

Negative amounts reflect adjustments from figures previously submitted.

**Racial and Ethnic Composition of CEAP-Assisted Households Statewide, FY 2016**



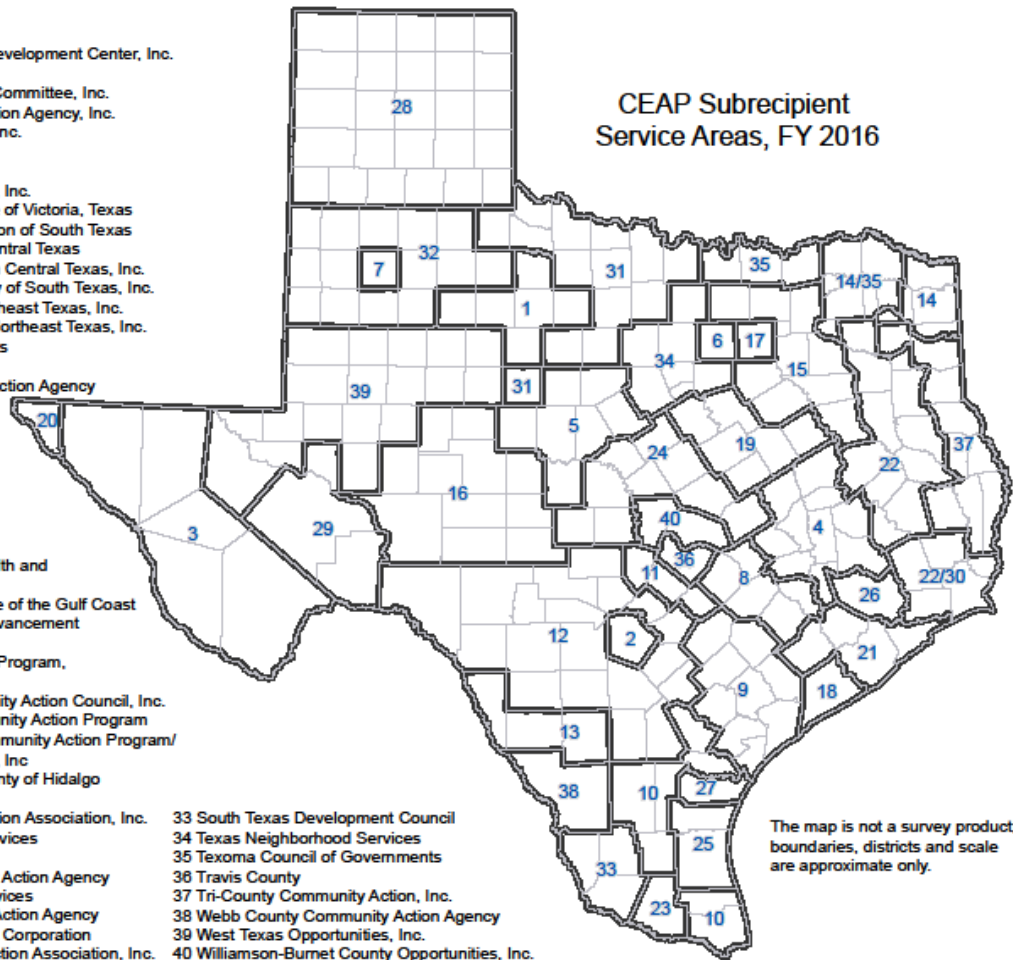
Ethnicity	Race	Percent
Hispanic	-	38%
-	Other	4%
-	White	21%
-	Black	37%

CEAP Subrecipient Service Areas, FY 2016

- 1 Aspermont Small Business Development Center, Inc.
- 2 Bexar County
- 3 Big Bend Community Action Committee, Inc.
- 4 Brazos Valley Community Action Agency, Inc.
- 5 Central Texas Opportunities, Inc.
- 6 City of Fort Worth
- 7 City of Lubbock
- 8 Combined Community Action, Inc.
- 9 Community Action Committee of Victoria, Texas
- 10 Community Action Corporation of South Texas
- 11 Community Action Inc. of Central Texas
- 12 Community Council of South Central Texas, Inc.
- 13 Community Services Agency of South Texas, Inc.
- 14 Community Services of Northeast Texas, Inc.
- 14/35 Community Services of Northeast Texas, Inc. Texoma Council of Governments
- 15 Community Services, Inc.
- 16 Concho Valley Community Action Agency

- 17 Dallas County Dept. of Health and Human Services
- 18 Economic Action Committee of the Gulf Coast
- 19 Economic Opportunities Advancement Corp. of PR XI
- 20 El Paso Community Action Program, Project Bravo, Inc.
- 21 Galveston County Community Action Council, Inc.
- 22 Greater East Texas Community Action Program
- 22/30 Greater East Texas Community Action Program/Programs for Human Services, Inc
- 23 Hidalgo County, Texas-County of Hidalgo Community Service Agency
- 24 Hill Country Community Action Association, Inc.
- 25 Kleberg County Human Services
- 26 Neighborhood Centers Inc.
- 27 Nueces County Community Action Agency
- 28 Panhandle Community Services
- 29 Pecos County Community Action Agency
- 31 Rolling Plains Management Corporation
- 32 South Plains Community Action Association, Inc.

- 33 South Texas Development Council
- 34 Texas Neighborhood Services
- 35 Texoma Council of Governments
- 36 Travis County
- 37 Tri-County Community Action, Inc.
- 38 Webb County Community Action Agency
- 39 West Texas Opportunities, Inc.
- 40 Williamson-Burnet County Opportunities, Inc.



**Racial and Ethnic Composition of Households Receiving CEAP Assistance  
By Subrecipient Statewide, FY 2016**

# on Map	Subrecipient	Counties Served	Expended	Beneficiaries	White	Black	Hispanic	Other
1	Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$631,885.07	868	397	94	366	11
2	Bexar County Community Resources	BEXAR	\$6,759,445.00	9,176	1,081	1,401	6,282	412
3	Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$417,116.20	432	188	5	211	28
4	Brazos Valley Community Action Agency, Inc.	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$3,792,273.49	5,001	1,742	2,563	650	46
5	Central Texas Opportunities, Inc.	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$1,191,889.57	1,275	1,005	83	131	56
6	City of Fort Worth	TARRANT	\$5,640,366.33	6,040	1,285	3,755	807	193
7	City of Lubbock	LUBBOCK	\$950,681.06	1,115	218	376	516	5
8	Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$739,851.77	696	264	350	80	2
9	Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$1,218,888.61	1,468	406	404	649	9
10	Community Action Corporation of South Texas	BEE, BROOKS, CAMERON, DUVAL, JIM WELLS, SAN PATRICIO, WILLACY	\$5,430,448.55	7,832	126	16	7,684	6
11	Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$756,187.36	892	539	137	196	20

# on Map	Subrecipient	Counties Served	Expended	Beneficiaries	White	Black	Hispanic	Other
12	Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, EDWARDS, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LIVE OAK, MCMULLEN, MEDINA, REAL, UVALDE, VAL VERDE, WILSON, ZAVALA	\$3,966,360.92	4,926	1,276	181	3,446	23
13	Community Services Agency of South Texas, Inc.	DIMITT, LA SALLE, MAVERICK	\$678,308.71	633	10	1	622	0
14	Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$1,486,190.64	2,007	657	1,278	57	15
15	Community Services, Inc.	ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT	\$2,289,266.31	1,389	621	602	136	30
16	Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$1,454,424.87	2,007	647	168	1,173	19
17	Dallas County Department of Health and Human Services	DALLAS	\$7,377,673.74	11,606	1,088	9,449	931	138
18	Economic Action Committee of The Gulf Coast	MATAGORDA	\$187,057.18	209	47	109	51	2
19	Economic Opportunities Advancement Corporation of PR XI	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN	\$1,624,533.58	2,828	866	1,521	408	33
20	El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$5,150,847.51	5,089	723	181	4,081	104
21	Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$2,642,589.51	3,413	539	2,182	640	52

# on Map	Subrecipient	Counties Served	Expended	Beneficiaries	White	Black	Hispanic	Other
22	Greater East Texas Community Action Program (GETCAP)	ANGELINA, CHAMBERS, CHEROKEE, GREGG, HARDIN, HOUSTON, JEFFERSON, LIBERTY, NACOGDOCHES, ORANGE, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, WOOD	\$4,953,647.27	6,767	1,946	4,417	291	113
23	Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$4,652,155.14	8,186	170	21	7,973	22
24	Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$1,951,266.82	2,267	1,433	704	0	130
25	Kleberg County Human Services	KENEDY, KLEBERG	\$759,761.30	634	128	33	469	4
26	Neighborhood Centers Inc.	HARRIS	\$15,336,882.18	19,671	1,360	13,163	2,466	2,682
27	Nueces County Community Action Agency	NUECES	\$1,740,050.27	1,819	69	315	1,428	7
28	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	\$2,842,431.13	3,412	1,302	607	1,375	128
29	Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$451,420.22	559	83	10	465	1
30	Programs for Human Services, Inc	CHAMBERS, HARDIN, JEFFERSON, LIBERTY, ORANGE	\$1,043,596.12	1,196	239	915	15	27
31	Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$2,766,203.18	3,478	1,967	749	638	124



# on Map	Subrecipient	Counties Served	Expended	Beneficiaries	White	Black	Hispanic	Other
32	South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$1,306,114.69	2,103	359	215	1,512	17
33	South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$903,316.31	787	787	0	0	0
34	Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$1,309,680.85	1,232	1,051	49	113	19
35	Texoma Council of Governments	COOKE, FANNIN, GRAYSON, DELTA, FRANKLIN, HOPKINS, LAMAR, RAINS, RED RIVER, TITUS	\$958,372.34	1,256	866	348	6	36
36	Travis County	TRAVIS	\$3,707,690.39	4,356	927	1,982	1,268	179
37	Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$1,978,825.28	2,818	1,041	1,661	99	17
38	Webb County Community Action Agency	WEBB	\$1,672,479.50	2,327	0	0	2,308	19
39	West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$2,833,413.40	3,300	829	438	2,009	24
40	Williamson-Burnet County Opportunities, Inc.	BURNET, WILLIAMSON	\$693,282.16	1,001	732	253	0	16
	<b>Total</b>		<b>\$106,246,874.53</b>	<b>136,071</b>	<b>29,014</b>	<b>50,736</b>	<b>51,552</b>	<b>4,769</b>

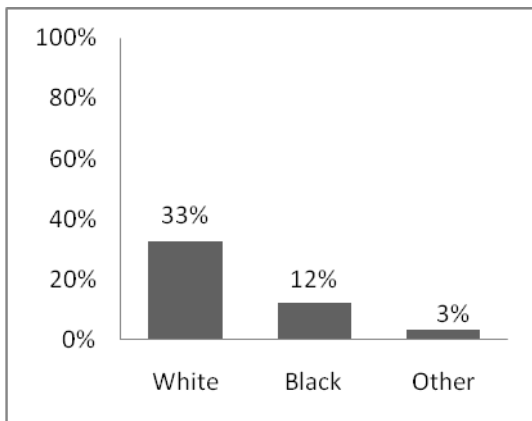
**COMMUNITY SERVICES BLOCK GRANT PROGRAM (CSBG)**

The CSBG Program funds a network of subcontractor organizations, some of which have a service area that spans two or more regions. In addition, some CSBG subcontractors have been awarded funding for special projects that overlap existing service areas. (The counties listed are being served by CSBG discretionary service providers and the regular CSBG eligible entities.) Because of this, CSBG racial composition data for FY 2016 are listed by subcontractor. Racial composition for the state are available, but because this data does not align with regional boundaries, regional data are not available.

Negative amounts reflect adjustments from figures previously submitted.

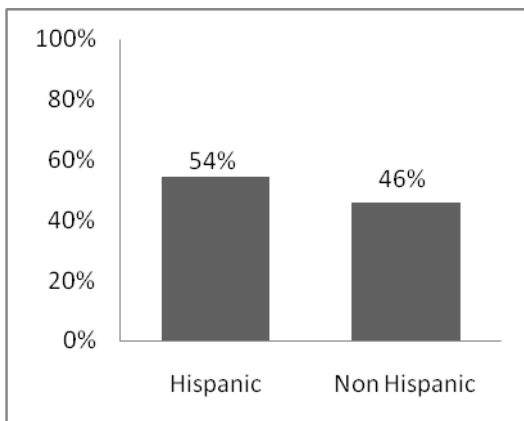
**Racial and Ethnic Composition of Individuals Receiving CSBG Assistance Statewide FY 2016**

**Racial Composition**



Race	Percent
Other	3%
White	33%
Black	12%

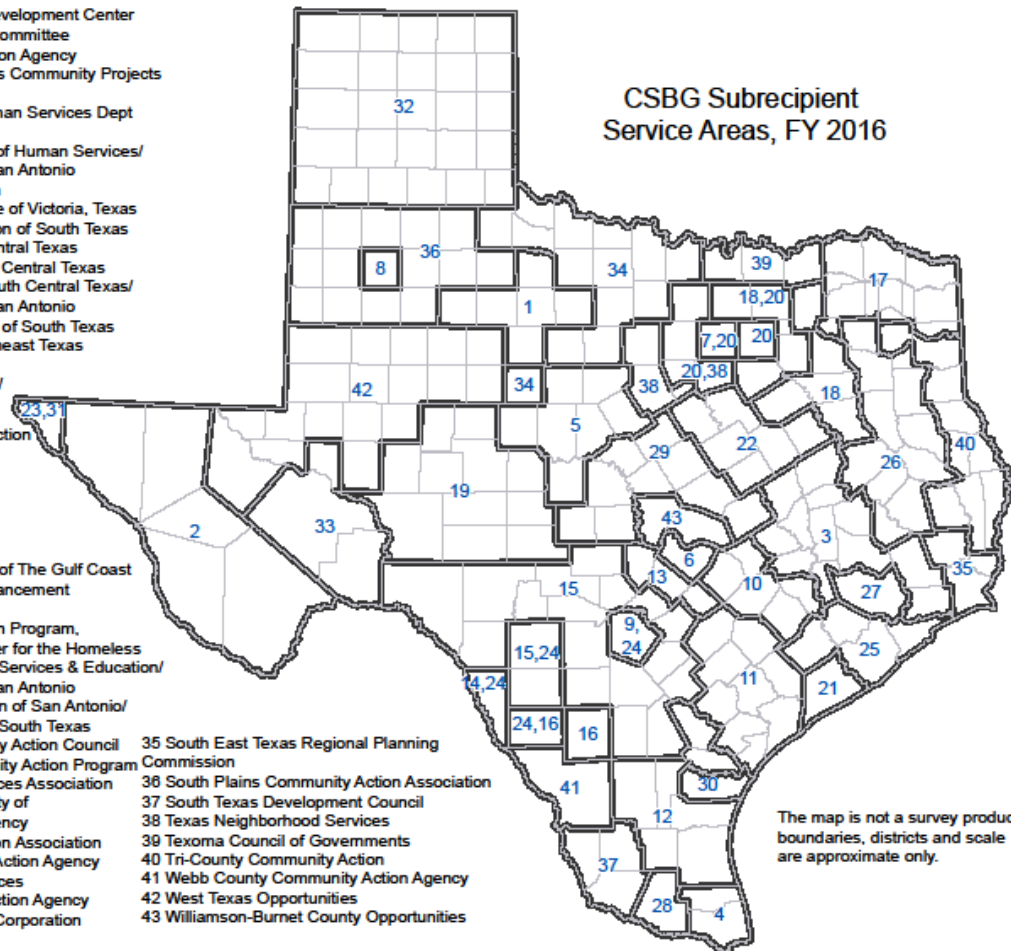
**Ethnic Composition**



Ethnicity	Percent
Hispanic	54%
Non-Hispanic	46%

CSBG Subrecipient Service Areas, FY 2016

- 1 Aspermont Small Business Development Center
- 2 Big Bend Community Action Committee
- 3 Brazos Valley Community Action Agency
- 4 Cameron and Willacy Counties Community Projects
- 5 Central Texas Opportunities
- 6 City of Austin, Health and Human Services Dept
- 8 City of Lubbock
- 9/24 City of San Antonio, Dept. of Human Services/  
Family Service Association of San Antonio
- 10 Combined Community Action
- 11 Community Action Committee of Victoria, Texas
- 12 Community Action Corporation of South Texas
- 13 Community Action Inc. of Central Texas
- 15 Community Council of South Central Texas
- 15/24 Community Council of South Central Texas/  
Family Service Association of San Antonio
- 16 Community Services Agency of South Texas
- 17 Community Services of Northeast Texas
- 18 Community Services, Inc.
- 18/20 Community Services, Inc./  
Dallas Inter-Tribal Center
- 19 Concho Valley Community Action  
Agency
- 20 Dallas Inter-Tribal Center
- 7/20 City of Fort Worth/  
Dallas Inter-Tribal Center
- 20/38 Dallas Inter-Tribal Center/  
Texas Neighborhood Services
- 21 Economic Action Committee of The Gulf Coast
- 22 Economic Opportunities Advancement  
Corporation of PR XI
- 23/31 El Paso Community Action Program,  
Project Bravo/Opportunity Center for the Homeless
- 14/24 Community Action Social Services & Education/  
Family Service Association of San Antonio
- 24/16 Family Service Association of San Antonio/  
Community Services Agency of South Texas
- 25 Galveston County Community Action Council
- 26 Greater East Texas Community Action Program
- 27 Gulf Coast Community Services Association
- 28 Hidalgo County, Texas-County of  
Hidalgo Community Service Agency
- 29 Hill Country Community Action Association
- 30 Nueces County Community Action Agency
- 32 Panhandle Community Services
- 33 Pecos County Community Action Agency
- 34 Rolling Plains Management Corporation
- 35 South East Texas Regional Planning  
Commission
- 36 South Plains Community Action Association
- 37 South Texas Development Council
- 38 Texas Neighborhood Services
- 39 Texoma Council of Governments
- 40 Tri-County Community Action
- 41 Webb County Community Action Agency
- 42 West Texas Opportunities
- 43 Williamson-Burnet County Opportunities



Note: Subrecipients in the table below that received discretionary funds were not included in the map.

**Racial Composition of Individuals Receiving CSBG Assistance by Subrecipient,  
Statewide FY 2016**

# on Map	Contractor	Counties Served	FY 2014 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
1	Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$173,819.31	4,658	159	620	781	802	758
2	Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$191,329.63	393	2	383	8	339	54
3	Brazos Valley Community Action Agency, Inc.	BRAZOS, BURLESON, CHAMBERS, GRIMES, LEON, LIBERTY, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$1,228,954.54	32,629	6,666	6,035	277	2,455	10,523
4	Cameron and Willacy Counties Community Projects, Inc.	CAMERON, WILLACY	\$976,466.96	6,370	11	6,359	0	6,320	50
5	Central Texas Opportunities, Inc.	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$214,283.77	2,760	157	2,382	221	754	2,006
6	City of Austin, Health and Human Services Dept	TRAVIS	\$1,129,052.28	49,748	1,094	1,605	142	1,234	1,607
7	City of Fort Worth	TARRANT	\$1,746,783.34	22,095	7,932	4,737	615	2,637	10,647
8	City of Lubbock	LUBBOCK	\$334,162.90	3,498	1,240	2,102	156	1,694	1,804
9	City of San Antonio, The Department of Human Services	BEXAR	\$1,967,668.37	143,005	3,545	21,859	5,608	24,434	6,578
10	Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$281,832.99	2,961	841	997	23	385	1,476
11	Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$336,203.08	6,643	1,059	3,381	68	2,762	1,746
12	Community Action Corporation of South Texas	BEE, BROOKS, DUVAL, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO	\$289,718.90	29,509	56	21,880	33	21,621	348

# on Map	Contractor	Counties Served	FY 2014 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
13	Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$243,515.19	3,469	351	1,969	71	1,529	862
14	Community Action Social Services & Education, Inc.	MAVERICK	\$198,409.91	373	0	373	0	369	4
15	Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, EDWARDS, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LIVE OAK, MCMULLEN, MEDINA, REAL, UVALDE, VAL VERDE, WILSON, ZAVALA	\$731,355.43	9,398	320	8,950	128	6,894	2,504
16	Community Services Agency of South Texas, Inc.	DIMITT, LA SALLE	\$154,832.83	3,831	1	363	3	363	4
17	Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$360,361.73	3,739	2,060	1,213	320	253	3,340
18	Community Services, Inc.	ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT	\$1,003,891.11	6,648	2,310	2,875	138	779	4,544
19	Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$186,981.21	4,577	256	3,240	44	2,313	1,227
NA	Dallas Inter-Tribal Center*	COLLIN, DALLAS, DENTON, ELLIS, HOOD, JOHNSON, KAUFMAN, PARKER, ROCKWALL, TARRANT, WISE	\$55,961.01	69	14	3	52	18	51
21	Economic Action Committee of The Gulf Coast	MATAGORDA	\$175,711.73	727	169	242	8	165	254
22	Economic Opportunities Advancement Corporation of PR XI	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN	\$473,061.28	13,332	5,187	3,122	422	2,122	6,609
23	El Paso Community Action	EL PASO	\$1,216,564.46	-3,691	60	-3,164	-587	-2,990	-701

# on Map	Contractor	Counties Served	FY 2014 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
	Program, Project Bravo, Inc.								
24	Family Service Association of San Antonio, Inc.*	BEXAR, DIMMIT, MAVERICK, UVALDE, ZAVALA	\$96,176.38	118	6	107	5	116	2
25	Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$1,151,461.94	9,174	5,402	3,439	333	2,297	6,877
26	Greater East Texas Community Action Program (GETCAP)	ANGELINA, CHEROKEE, GREGG, HOUSTON, NACOGDOCHES, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, WOOD	\$870,637.64	14,991	8,787	5,527	309	1,204	13,419
27	Gulf Coast Community Services Association	HARRIS	\$5,525,089.75	59,258	5,138	1,635	347	1,606	5,514
28	Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$1,630,666.80	24,384	66	21,381	2,937	24,015	369
29	Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$556,998.48	20,381	2,997	4,025	822	1,942	5,902
30	Nueces County Community Action Agency	NUECES	\$543,087.93	2,978	424	2,494	60	2,439	539
NA	Opportunity Center for the Homeless*	EL PASO	\$97,751.77	191	0	191	0	191	0
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	\$765,308.41	18,911	2,979	14,270	1,330	9,121	9,458
33	Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$139,015.18	1,318	24	1,276	18	1,142	176

# on Map	Contractor	Counties Served	FY 2014 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
34	Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$365,039.26	8,896	1,700	4,240	2,309	2,322	5,927
35	South East Texas Regional Planning Commission	HARDIN, JEFFERSON, ORANGE	\$475,167.48	1,851	686	219	65	89	881
36	South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$317,865.98	5,519	503	4,902	114	4,328	1,191
37	South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$267,847.29	2,554	0	2,457	3	2,448	12
38	Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$420,573.58	3,302	144	3,045	113	431	2,871
39	Texoma Council of Governments	COOKE, FANNIN, GRAYSON	\$229,090.38	3,502	733	2,129	88	354	2,596
40	Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$364,190.86	5,809	3,421	2,112	276	165	5,644
41	Webb County Community Action Agency	WEBB	\$502,142.64	6,786	0	6,784	2	6,761	25
42	West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$694,265.30	12,662	1,300	8,347	294	6,613	3,328
43	Williamson-Burnet County Opportunities, Inc.	BURNET, WILLIAMSON	\$254,114.89	9,996	663	1,763	77	913	1,590
	<b>Total</b>		<b>\$ 28,937,414</b>	<b>559,322</b>	<b>68,463</b>	<b>181,869</b>	<b>18,033</b>	<b>145,749</b>	<b>122,616</b>

\*These contractors received CSBG discretionary funds for specialized activities.

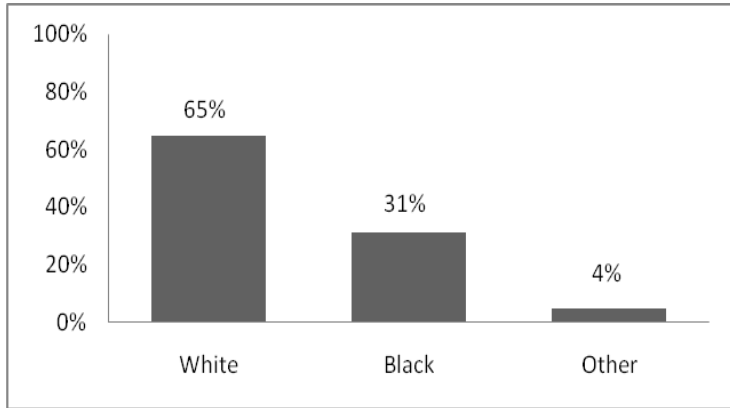
^ Contractors will provide and/or facilitate access to training and technical assistance in best practices and program management development. Subrecipient coordinated efforts to address homelessness among homeless service providers.

**EMERGENCY SOLUTIONS GRANTS PROGRAM (ESG)**

The ESG program competitively funds a network of subrecipient organizations, some of which have service areas that span two or more regions; multiple subrecipients may be serving the same area. Because of this, ESG racial composition data for FY 2016 are listed by subrecipients. Racial composition data for the state are available, but unavailable at the regional level.

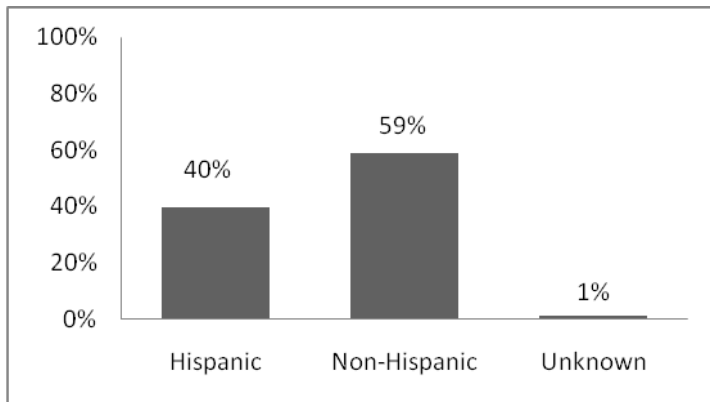
Negative amounts reflect adjustments from figures previously submitted.

**Racial Composition of Individuals Receiving ESG Assistance Statewide, FY 2016**



Race	Percent
Other	4%
White	65%
Black	31%

**Ethnic Composition of Individuals Receiving ESG Assistance Statewide, FY 2016**

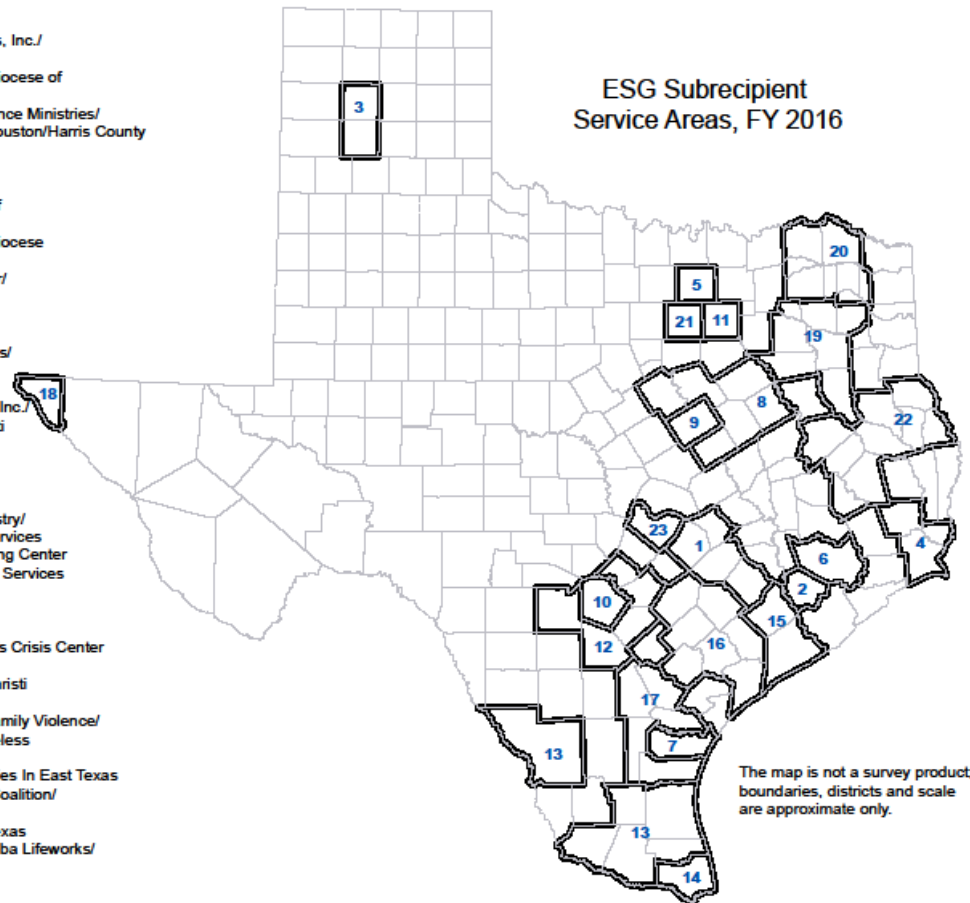


Ethnicity	Percent
Hispanic	40%
Non-Hispanic	59%
Unknown	1%



ESG Subrecipient Service Areas, FY 2016

- 1 Advocacy Outreach
- 2 Bridge Over Troubled Waters, Inc./  
Salvation Army - Houston/  
Catholic Charities of the Archdiocese of  
Galveston-Houston/
- Alliance of Community Assistance Ministries/  
Coalition for the Homeless of Houston/Harris County
- 3 City of Amarillo
- 4 City of Beaumont
- 5 City of Denton
- 6 Coalition for the Homeless of  
Houston/Harris County/  
Catholic Charities of the Archdiocese  
of Galveston-Houston/  
Houston Area Women's Center/  
Bridge Over Troubled Waters/  
SEARCH Homeless Services/  
Salvation Army - Houston/  
Northwest Assistance Ministries/  
Alliance of Community  
Assistance Ministries
- 7 Corpus Christi Hope House, Inc./  
Salvation Army - Corpus Christi
- 8 Family Abuse Center
- 9 Family Abuse Center, Inc./  
Salvation Army - Waco
- 10 Family Endeavors, Inc./  
San Antonio Metropolitan Ministry/  
Family Violence Prevention Services
- 11 Family Place/Shared Housing Center
- 12 Family Violence Prevention Services
- 13 La Posada Providencia
- 14 La Posada Providencia/  
Friendship of Women
- 15 Matagorda County Women's Crisis Center
- 16 Mid-Coast Family Services
- 17 Salvation Army - Corpus Christi
- 18 Salvation Army - El Paso/  
Project Vida/Center Against Family Violence/  
El Paso Coalition for the Homeless
- 19 Salvation Army - Tyler
- 20 Shelter Agencies For Families In East Texas
- 21 Tarrant County Homeless Coalition/  
SafeHaven of Tarrant County
- 22 Women's Shelter of East Texas
- 23 Youth and Family Alliance dba Lifeworks/  
Advocacy Outreach



**Racial and Ethnic Composition of Individuals Receiving ESG Assistance  
By Subrecipient Statewide, FY 2016**

Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Advocacy Outreach	BASTROP, COLORADO, FAYETTE, LEE, TRAVIS	\$309,384.17	584	366	169	49	199	369	16
Alliance of Community Assistance Ministries, Inc.	FORT BEND, HARRIS	\$219,694.49	187	123	63	1	73	114	0
Bridge Over Troubled Waters, Inc., The	FORT BEND, HARRIS,	\$455,277.26	658	282	364	12	144	514	0
Catholic Charities of the Archdiocese of Galveston-Houston	FORT BEND, HARRIS,	\$195,479.17	421	108	290	23	67	347	7
Center Against Family Violence, Inc.	EL PASO	\$15,658.08	648	619	24	5	593	53	2
City of Amarillo	POTTER, RANDALL	\$105,436.80	1,119	751	282	86	249	850	20
City of Beaumont	HARDIN, JEFFERSON, ORANGE	\$16,053.17	27	11	16	0	0	27	0
City of Denton	DENTON	\$599,607.57	1,372	877	437	58	157	1,203	12
Coalition for the Homeless of Houston/Harris County	FORT BEND, HARRIS	\$55,038.09	86	43	43	0	29	57	0
Corpus Christi Hope House, Inc.	NUECES	\$167,893.54	373	320	40	13	254	119	0
El Paso Coalition for the Homeless	EL PASO	\$987.00	0	0	0	0	0	0	0
Family Abuse Center, Inc.	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN, NAVARRO	\$9,152.26	31	19	10	2	9	22	0
Family Endeavors, Inc.	BEXAR	\$301,183.46	741	468	238	35	272	481	-12
Family Place, The	DALLAS	\$486,245.37	887	342	544	1	226	627	34
Family Violence Prevention Services, Inc.	ATASCOSA, BEXAR, COMAL, GUADALUPE, MEDINA, WILSON	\$149,714.15	1,810	1,489	304	17	1,176	634	0
Friendship of Women, Inc.	CAMERON	\$565,871.66	1,302	1,290	11	1	1,220	79	3
Houston Area Women's Center	HARRIS	\$35,618.49	23	12	11	0	6	17	0

Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
La Posada Providencia	BROOKS, CAMERON, HIDALGO, KENEDY, STARR, WEBB, WILLACY	\$576,630.75	1,462	1,424	104	-66	1,247	212	3
Matagorda County Women's Crisis Center	MATAGORDA, WHARTON	\$42,354.87	112	62	50	0	41	71	0
Mid-Coast Family Services, Inc.	CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, VICTORIA	\$297,084.40	697	461	151	85	314	381	2
Northwest Assistance Ministries	HARRIS	\$44,032.60	68	3	14	51	0	68	0
Project Vida	EL PASO	\$307,157.55	794	676	83	35	657	137	0
SafeHaven of Tarrant County	TARRANT	\$3,115.09	48	16	28	4	8	40	0
Salvation Army - Corpus Christi	BEE, JIM WELLS, KLEBERG, LIVE OAK, NUECES, SAN PATRICIO	\$285,239.18	1,144	972	167	5	568	576	0
Salvation Army - El Paso	EL PASO	\$10,337.95	1,031	972	30	29	842	184	5
Salvation Army - Houston	FORT BEND, HARRIS,	\$142,686.34	495	119	358	18	85	410	0
Salvation Army - Tyler	CHEROKEE, HENDERSON, RAINS, SMITH, UPSHUR, VAN ZANDT, WOOD	\$393,336.57	1,889	1,098	642	149	119	1,770	0
Salvation Army - Waco	MCLENNAN	\$74,356.47	574	314	205	55	72	457	45
San Antonio Metropolitan Ministry, Inc.	BEXAR	\$408,153.92	836	581	237	18	308	402	126
SEARCH Homeless Services	HARRIS	\$326,150.42	1,249	428	790	31	90	1,154	5
Shared Housing Center, Inc.	DALLAS	\$194,602.45	143	19	124	0	16	124	3
Shelter Agencies For Families In East Texas, Inc.	CAMP, DELTA, FRANKLIN, HOPKINS, LAMAR, MORRIS, RED RIVER, TITUS	\$170,204.33	762	364	367	31	112	650	0
Tarrant County Homeless Coalition	TARRANT	\$640,431.37	3,496	1,762	1,606	128	775	2,623	98

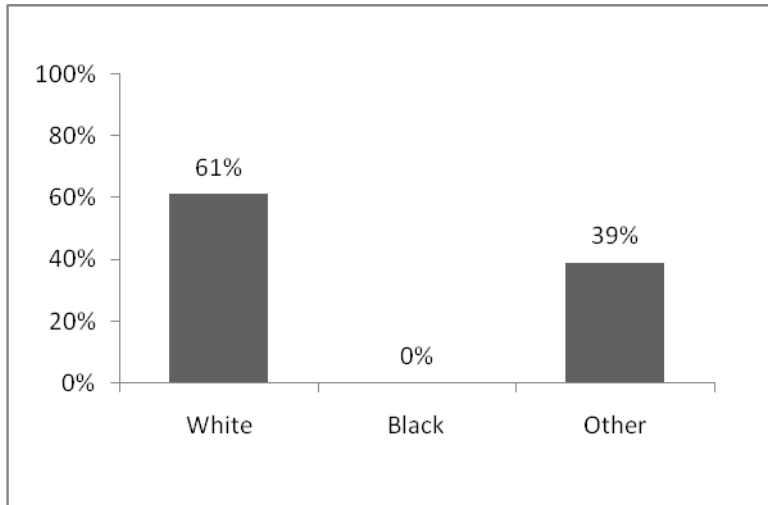
Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Women's Shelter of East Texas, Inc.	ANGELINA, HOUSTON, NACOGDOCHES, POLK, SABINE, SAN AUGUSTINE, SAN JACINTO, SHELBY, TRINITY	\$176,903.52	929	416	289	224	191	725	13
Youth and Family Alliance dba Lifeworks	TRAVIS	\$446,867.25	861	543	227	91	509	349	3
<b>Totals</b>		<b>\$8,227,939.76</b>	<b>26,859</b>	<b>17,350</b>	<b>8,318</b>	<b>1,191</b>	<b>10,628</b>	<b>15,846</b>	<b>385</b>

**HOMELESS HOUSING AND SERVICES PROGRAM (“HHSP”)**

The 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.

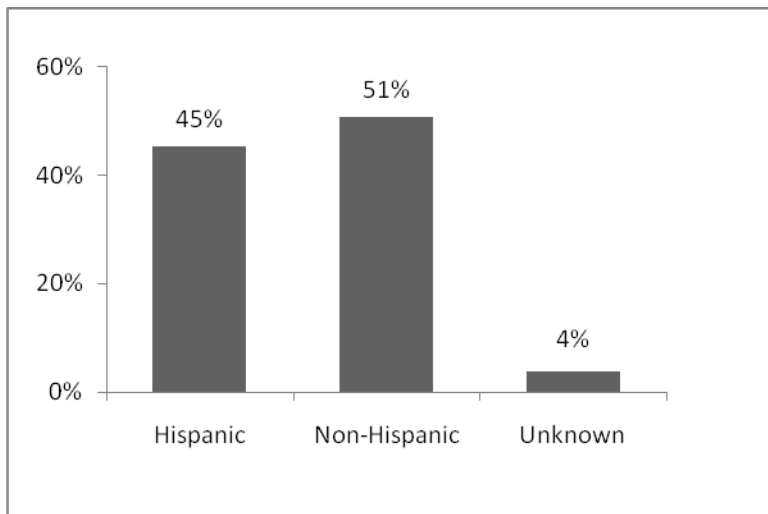
HHSP racial and ethnic composition data is listed by subrecipient. Racial and ethnic composition of those assisted by the program areas are provided below.

**Racial Composition of Individuals Receiving HHSP Assistance, Statewide**



Race	Percent
Other	39%
White	61%
Black	0%

**Ethnic Composition of Individuals Receiving HHSP Assistance, Statewide**



Ethnicity	Percent
Hispanic	45%
Non-Hispanic	51%
Unknown	4%

**Racial and Ethnic Composition of Individuals Receiving HHSP Assistance  
By Subrecipient Statewide for SFY 2016**

<b>Contractor</b>	<b>Service Area</b>	<b>Expenditures</b>	<b>Ind Served</b>	<b>White</b>	<b>Black</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non-Hispanic</b>	<b>Unknown</b>
City of Arlington	Arlington	181,646	183	34	0	149	30	152	1
City of Austin, Health and Human Services Dept	Austin	421,095	126	53	0	73	28	98	0
City of Dallas	Dallas	742,957	970	269	0	701	217	752	1
City of El Paso, Department of Community and Human Development	El Paso	354,529	1186	1,087	0	99	1,064	122	0
City of Houston	Houston	1,844,457	728	87	0	641	42	459	227
Haven for Hope of Bexar County	Bexar County	591,746	2385	1,785	0	600	1,154	1,216	15
Mother Teresa Shelter, Inc.	Corpus Christi	230,599	752	575	0	177	383	369	0
United Way of Tarrant County	Fort Worth	481,999	108	42	0	66	8	100	0
<b>Grand Total</b>		<b>\$4,849,027</b>	<b>6,438</b>	<b>3,932</b>	<b>0</b>	<b>2,506</b>	<b>2,926</b>	<b>3,268</b>	<b>244</b>

## **PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS**

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

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

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

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

## **PERFORMANCE IN ADDRESSING HOUSING NEEDS**

The true need for safe, affordable housing for low-income Texans can be difficult to 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 1,414,070 low-income (0-80% AMFI) renter households with housing problems and 934,800 low-income homeowners with housing problems, such as a cost burden, lack of kitchen or plumbing and overcrowding. This would equate to approximately 26.4% of all households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD.

TDHCA housing assistance programs are targeted to assist low-income renter and owner households with housing problems. In FY 2016 TDHCA housing programs served 10,855, or 0.5% 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 139,455 households and 592,619 persons in FY 2016. Community Affairs programs primarily serve individuals at or below 125% of the poverty level. In FY 2016 Community Affairs programs served 10.0% of the eligible population for homeless and poverty related assistance and 5.3% of very low income households eligible for energy assistance.

## **STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION**

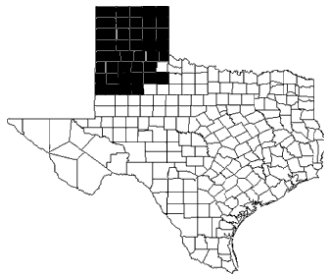
This section describes TDHCA's FY 2016 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG and HHSP because funds are provided to subrecipient organizations whose coverage areas do not align with regional boundaries. Additionally, for purposes 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 Contract for Deed activities 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 2016. 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 2016 to serve households. Racial and ethnic data for the latter programs represent households served in FY 2016 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**

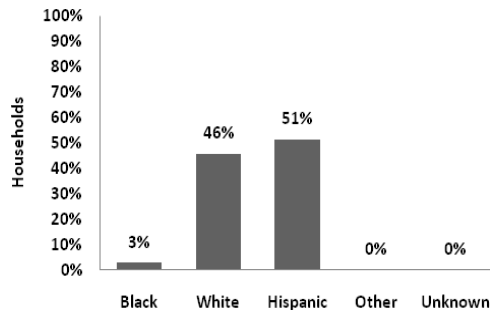


These charts represent the racial and ethnic composition of households served in FY 2016.

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**

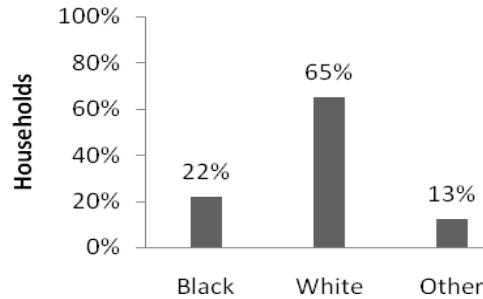
PERCENT OF EXPENDED FUNDS BY RACE AND ETHNICITY



Race	Ethnicity	Households	Percent
Black		1	3%
White		16	46%
	Hispanic	18	51%
Other		0	0%
Unknown		0	0%

**RENTER PROGRAMS**

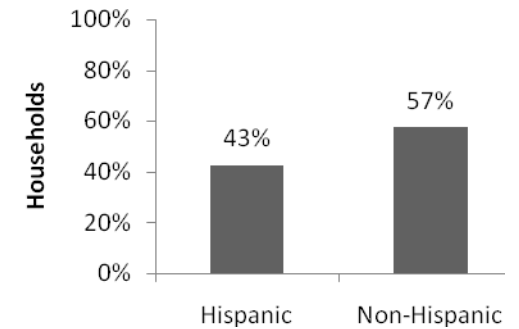
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	2,455	22%
White	7,213	65%
Other	1,387	13%

**RENTER PROGRAMS**

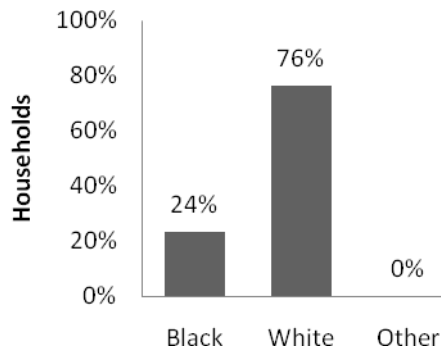
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	4,918	43%
Non-Hispanic	6,626	57%

**HOME PROGRAM OWNER PROGRAMS**

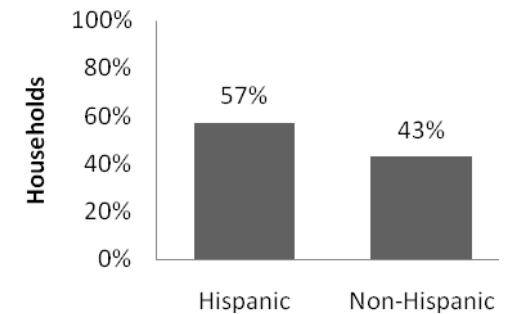
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	5	24%
White	16	76%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	12	57%
Non-Hispanic	9	43%

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

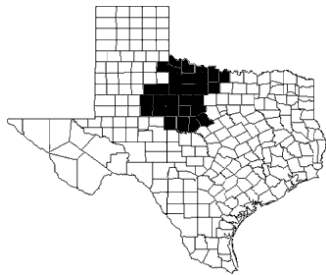
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$4,347,089.16	35	\$1,588,261.35	17	\$77,044	4	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$374,646	3	\$0	0	\$3,740,981	360	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$4,347,089</b>	<b>35</b>	<b>\$1,962,907</b>	<b>20</b>	<b>\$77,044</b>	<b>4</b>	<b>\$3,740,981</b>	<b>360</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**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	\$604,340.15	9	\$40,000	2	\$353,432.82	34	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$1,823,774.92	16	\$1,265,722.20	10	\$20,000	1	\$3,387,548.18	326	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$1,842,060.84	14	\$92,845	1	\$17,044	1	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$681,253.40	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$4,347,089</b>	<b>35</b>	<b>\$1,962,907</b>	<b>20</b>	<b>\$77,044</b>	<b>4</b>	<b>\$3,740,981</b>	<b>360</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$10,128,022 in Region 1 during FY 2016. Homeowner programs accounted for the largest segment of this total and the extremely low-income households group (0-30% AMFI) was the most served income group.

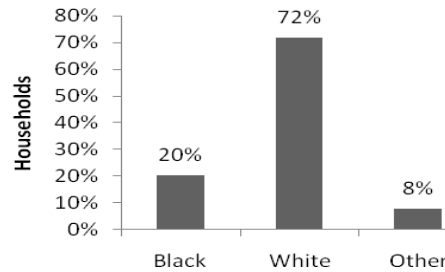
**REGION 2**



These charts represent the racial and ethnic composition of households served in FY 2016.

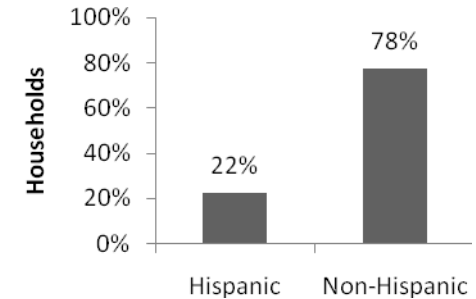
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



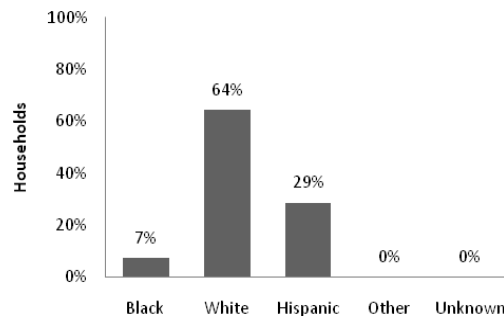
Race	Households	Percent
Black	1,398	20%
White	4,941	72%
Other	537	8%

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



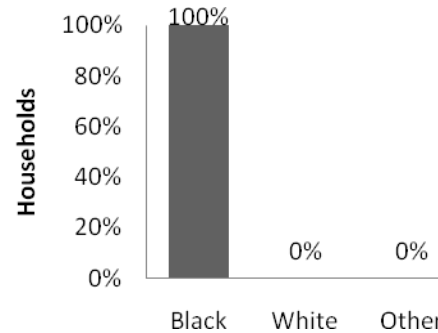
Ethnicity	Households	Percent
Hispanic	1,550	22%
Non-Hispanic	5,381	78%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**  
PERCENT OF EXPENDED FUNDS BY RACE AND ETHNICITY



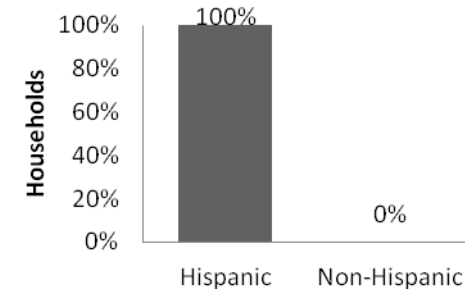
Race	Ethnicity	Households	Percent
Black		1	7%
White		9	64%
	Hispanic	4	29%
Other		0	0%
Unknown		0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	1	100%
White	0	0%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	1	100%
Non-Hispanic	0	0%

**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	\$1,478,110.99	14	\$87,000.00	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$252,061.41	54	\$0	0	\$571,912	83	\$0	0	\$0	0	\$41,350	7
<b>Total</b>	<b>\$1,478,111</b>	<b>14</b>	<b>\$339,061</b>	<b>55</b>	<b>\$0</b>	<b>0</b>	<b>\$571,912</b>	<b>83</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$41,350</b>	<b>7</b>

**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	\$302,481.19	42	0	0	\$62,014.55	9	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$792,666.40	8	\$33,375.11	12	0	0	\$509,897.45	74	\$0	0	\$0	0	\$41,350	7
Low Income (61-80 AMFI)	\$279,365.05	2	\$3,205.11	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$406,079.54	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$1,478,111</b>	<b>14</b>	<b>\$339,061</b>	<b>55</b>	<b>\$0</b>	<b>0</b>	<b>\$571,912</b>	<b>83</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$41,350</b>	<b>7</b>

TDHCA allocated \$2,430,434 in Region 2 during FY 2016. 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.

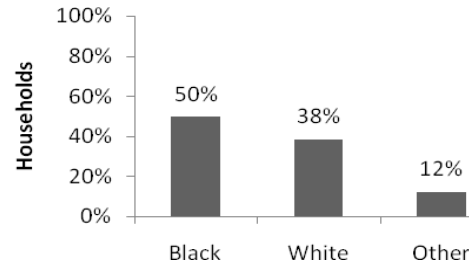
### REGION 3



These charts represent the racial and ethnic composition of households served in FY 2016.

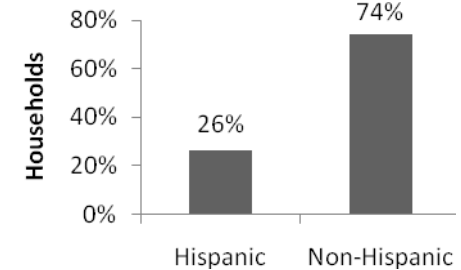
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



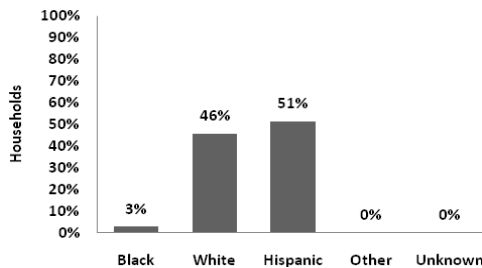
Race	Households	Percent
Black	61,220	50%
White	47,308	38%
Other	14,790	12%

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



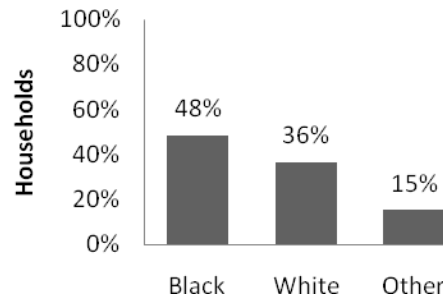
Ethnicity	Households	Percent
Hispanic	32,187	26%
Non-Hispanic	91,555	74%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**  
PERCENT OF EXPENDED FUNDS BY RACE AND ETHNICITY



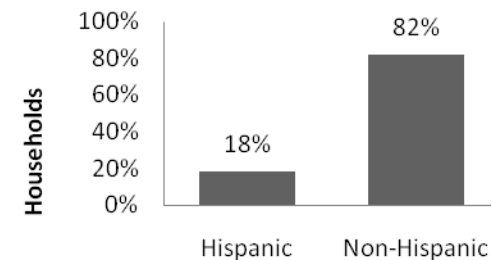
Race	Ethnicity	Households	Percent
Black		144	22%
White		247	39%
	Hispanic	212	33%
Other		37	6%
Unknown		1	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	16	48%
White	12	36%
Other	5	15%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	6	18%
Non-Hispanic	27	82%

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

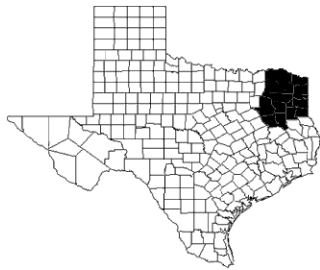
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$79,569,402.40	642	\$1,368,605.72	16	\$681,140	17	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,179,072.50	14	\$0	0	\$9,580,122	780	\$1,459,496	302	\$23,000,000	0	\$1,470,516	254
<b>Total</b>	<b>\$79,569,402</b>	<b>642</b>	<b>\$2,547,678</b>	<b>30</b>	<b>\$681,140</b>	<b>17</b>	<b>\$9,580,122</b>	<b>780</b>	<b>\$1,459,496</b>	<b>302</b>	<b>\$23,000,000</b>	<b>0</b>	<b>\$1,470,516</b>	<b>254</b>

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

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)	\$2,853,338.07	25	\$891,033.70	20	\$45,000	1	\$943,001.85	81	\$0	0	\$0	0	\$492,770	80
Very Low Income (31-60 AMFI)	\$21,671,672.16	198	\$907,066.40	10	\$617,000	15	\$8,637,120.15	699	\$1,459,496	302	\$23,000,000	0	\$950,864	168
Low Income (61-80 AMFI)	\$30,491,204.71	235	\$749,578.13	0	\$19,140	1	\$0	0	\$0	0	\$0	0	\$26,882	6
Moderate Income (>80 AMFI)	\$24,553,187.46	183	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$79,569,402</b>	<b>641</b>	<b>\$2,547,678</b>	<b>30</b>	<b>\$681,140</b>	<b>17</b>	<b>\$9,580,122</b>	<b>780</b>	<b>\$1,459,496</b>	<b>302</b>	<b>\$23,000,000</b>	<b>0</b>	<b>\$1,470,516</b>	<b>254</b>

TDHCA allocated \$118,308,355 in Region 3 during FY 2016. 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.

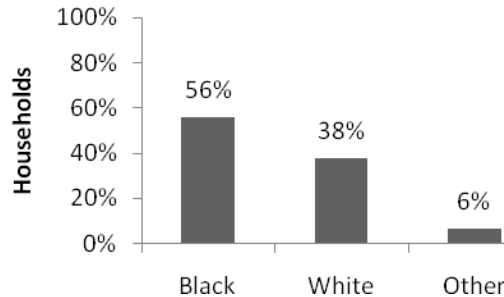
**REGION 4**



These charts represent the racial and ethnic composition of households served in FY 2016.

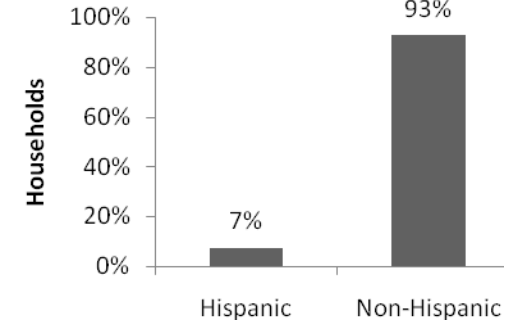
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	7,753	56%
White	5,272	38%
Other	888	6%

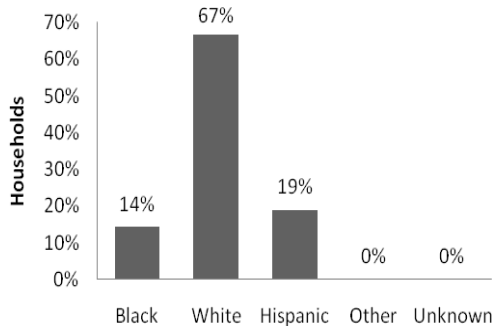
**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	997	7%
Non-Hispanic	12,871	93%

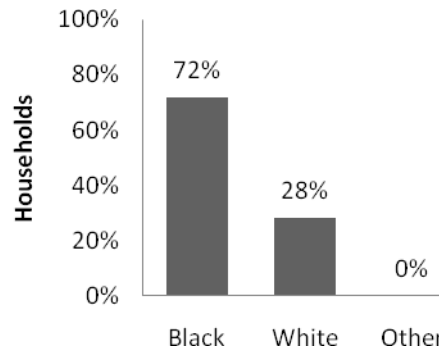
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF EXPENDED FUNDS BY RACE



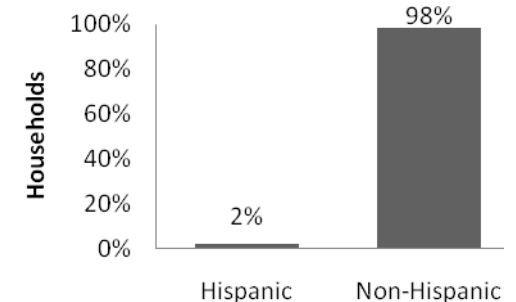
Race	Ethnicity	Households	Percent
Black		3	14%
White		14	67%
	Hispanic	4	19%
Other		0	0%
Unknown		0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	38	72%
White	15	28%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	1	2%
Non-Hispanic	52	98%

**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	\$2,106,961.20	21	\$3,291,526.33	38	\$303,883.81	15	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$723,158.21	44	\$0	0	\$2,941,081	338	\$138,598	64	\$4,000,000	0	\$0	0
<b>Total</b>	<b>\$2,106,961</b>	<b>21</b>	<b>\$4,014,685</b>	<b>82</b>	<b>\$303,884</b>	<b>15</b>	<b>\$2,941,081</b>	<b>338</b>	<b>\$138,598</b>	<b>64</b>	<b>\$4,000,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

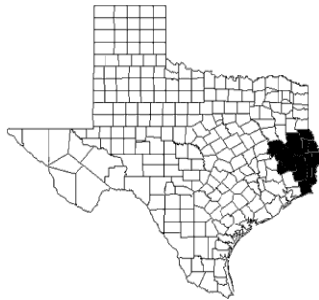
**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 4**

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)	\$254,207.53	3	\$1,683,437.56	44	\$110,316.30	6	\$288,106.40	33	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$428,614.36	6	\$2,142,613.22	35	\$193,567.51	9	\$2,652,974.60	305	\$138,598	64	\$4,000,000	0	\$0	0
Low Income (61-80 AMFI)	\$997,461.20	8	\$188,633.76	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$426,678.11	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$2,106,961</b>	<b>21</b>	<b>\$4,014,685</b>	<b>82</b>	<b>\$303,884</b>	<b>15</b>	<b>\$2,941,081</b>	<b>338</b>	<b>\$138,598</b>	<b>64</b>	<b>\$4,000,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$13,505,209 in Region 4 during FY 2016. 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.



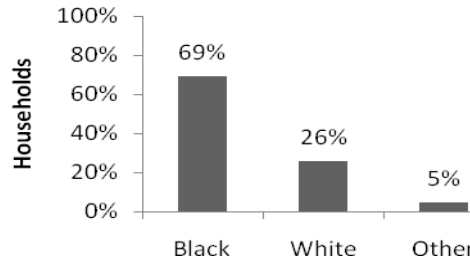
**REGION 5**



These charts represent the racial and ethnic composition of households served in FY 2016.

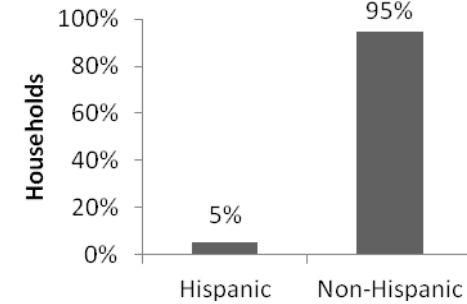
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	9,886	69%
White	3,727	26%
Other	665	5%

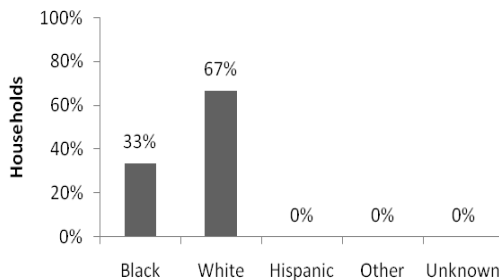
**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	774	5%
Non-Hispanic	13,661	95%

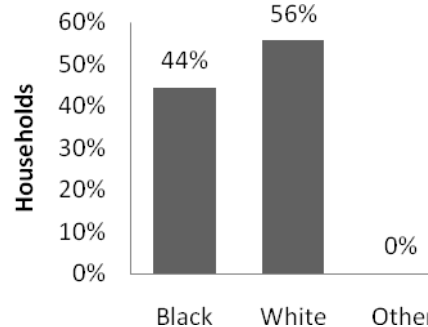
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF EXPENDED FUNDS BY RACE



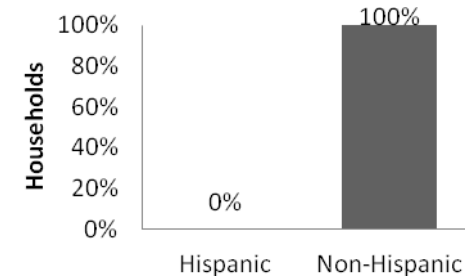
Race	Ethnicity	Households	Percent
Black		3	33%
White		6	67%
	Hispanic	0	0%
Other		0	0%
Unknown		0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	4	44%
White	5	56%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	0	0%
Non-Hispanic	9	100%

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

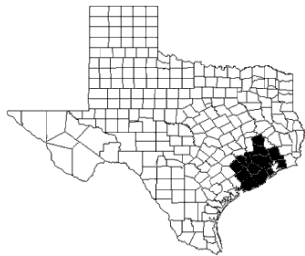
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOM E HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$848,781.84	9	\$539,738.80	6	\$107,750.29	3.00	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$388,721.44	65	\$0	0.00	\$3,625,532	321	\$297,384	105	\$0	0	\$0	0
<b>Total</b>	<b>\$848,782</b>	<b>9</b>	<b>\$928,460</b>	<b>71</b>	<b>\$107,750</b>	<b>3</b>	<b>\$3,625,532</b>	<b>321</b>	<b>\$297,384</b>	<b>105</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

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

Income Level	SF 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	\$554,579.44	62	\$0	0	\$647,861.61	72	\$31,154.51	11	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$192,757.20	3	\$373,880.80	9	\$62,750.29	2	\$2,977,670.39	249	\$266,229.49	94	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$93,946.32	1	\$0	0	\$45,000.00	1	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$562,078.32	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$848,782</b>	<b>9</b>	<b>\$928,460</b>	<b>71</b>	<b>\$107,750</b>	<b>3</b>	<b>\$3,625,532</b>	<b>321</b>	<b>\$297,384</b>	<b>105</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$5,807,908 in Region 5 during FY 2016. Renter programs accounted for the largest segment of this total and the extremely low-income households group (0-30% AMFI) was the most served income group.

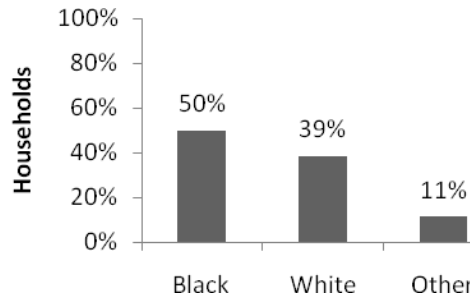
### REGION 6



These charts represent the racial and ethnic composition of households served in FY 2016.

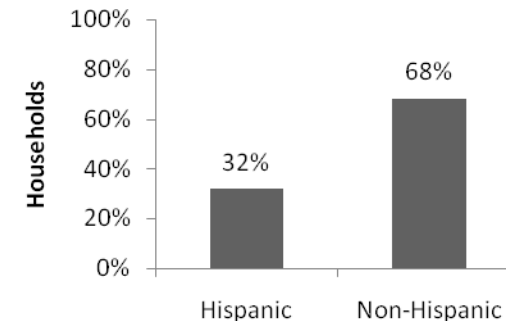
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	60,262	50%
White	46,354	39%
Other	13,668	11%

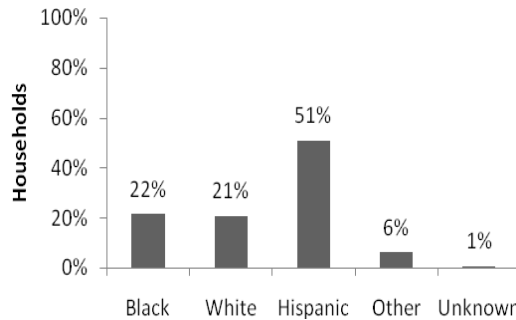
**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	38,402	32%
Non-Hispanic	82,256	68%

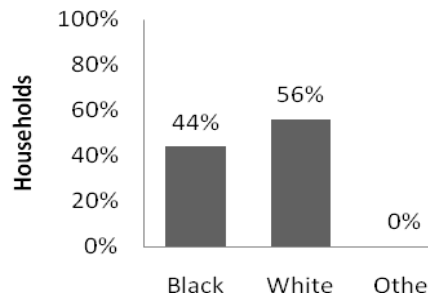
### SINGLE FAMILY HOMEOWNERSHIP PROGRAM

PERCENT OF EXPENDED FUNDS BY RACE



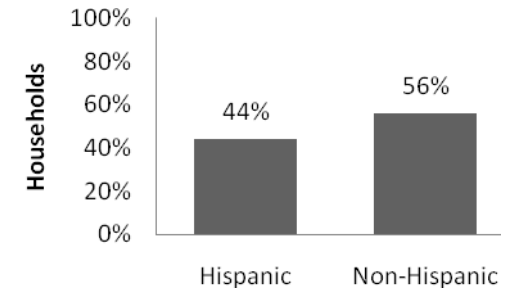
Race	Ethnicity	Households	Percent
Black		192	22%
White		184	21%
	Hispanic	454	51%
Other		55	6%
Unknown		6	1%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	11	44%
White	14	56%
Other	0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	11	44%
Non-Hispanic	14	56%

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

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	\$110,394,444.23	891	\$759,019.36	8	\$303,942.98	17	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$87,938.98	13	\$0	0	\$7,470,238	652	\$711,990	100	\$0	0	\$7,098,772	492
<b>Total</b>	<b>\$110,394,444</b>	<b>891</b>	<b>\$846,958</b>	<b>21</b>	<b>\$303,943</b>	<b>17</b>	<b>\$7,470,238</b>	<b>652</b>	<b>\$711,990</b>	<b>100</b>	<b>\$0</b>	<b>0</b>	<b>\$7,098,772</b>	<b>492</b>

**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)	\$1,948,647.05	22	\$340,503.23	9	\$103,993.51	6	\$583,831.29	50	\$71,199	10	\$0	0	\$2,974,347	177
Very Low Income (31-60 AMFI)	\$28,972,276.23	284	\$398,892.98	11	\$189,017.10	10	\$6,886,406.71	602	\$640,791	90	\$0	0	\$3,864,948	288
Low Income (61-80 AMFI)	\$43,907,661.31	328	\$107,562.13	1	\$10,932.37	1	\$0	0	\$0	0	\$0	0	\$259,477	27
Moderate Income (>80 AMFI)	\$35,565,859.64	257	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$110,394,444</b>	<b>891</b>	<b>\$846,958</b>	<b>21</b>	<b>\$303,943</b>	<b>17</b>	<b>\$7,470,238</b>	<b>652</b>	<b>\$711,990</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>\$7,098,772</b>	<b>492</b>

TDHCA allocated \$126,826,346 in Region 6 during FY 2016. Homeowner programs accounted for the largest segment of this total and the low income households group (61-80% AMFI) was the most served income group.

**REGION 7**

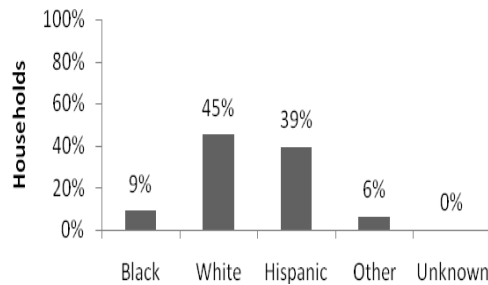


These charts represent the racial and ethnic composition of households served in FY 2016.

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.

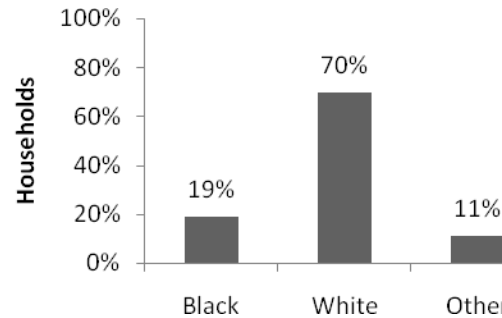
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF EXPENDED FUNDS BY RACE



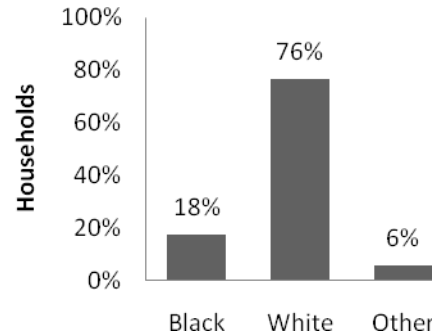
Race	Ethnicity	Households	Percent
Black		59	9%
White		296	45%
	Hispanic	257	39%
Other		40	6%
Unknown		2	0%

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



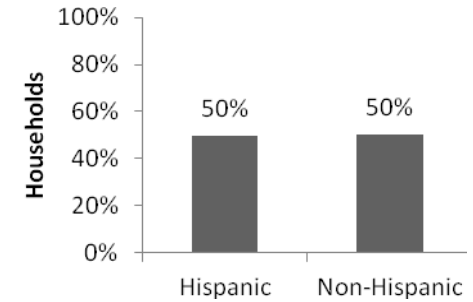
Race	Households	Percent
Black	6,635	19%
White	24,134	70%
Other	3,851	11%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



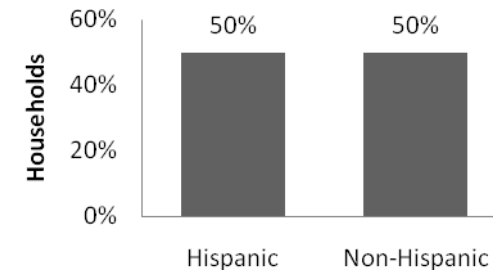
Race	Households	Percent
Black	6	18%
White	26	76%
Other	2	6%

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	17,590	50%
Non-Hispanic	17,834	50%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	17	50%
Non-Hispanic	17	50%

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

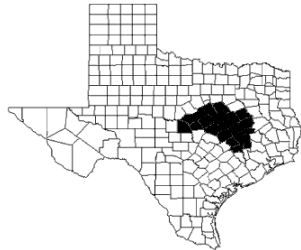
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$66,942,067.12	654	\$281,951.50	3	\$632,637.65	31	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$4,472,090	64	\$0	0	\$4,842,000	424	\$3,041,538	657	\$0	0	\$764,101	62
<b>Total</b>	<b>\$66,942,067</b>	<b>654</b>	<b>\$4,754,042</b>	<b>67</b>	<b>\$632,638</b>	<b>31</b>	<b>\$4,842,000</b>	<b>424</b>	<b>\$3,041,538</b>	<b>657</b>	<b>\$0</b>	<b>0</b>	<b>\$764,101</b>	<b>62</b>

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

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)	\$1,084,579.48	10	\$1,152,556.15	35	\$292,567.14	15	\$513,470.26	45	\$30,805.78	9	\$0	0	\$197,098	21
Very Low Income (31-60 AMFI)	\$15,377,905.89	185	\$3,601,485.35	32	\$300,461.83	14	\$4,328,529.74	379	\$3,010,732.22	648	\$0	0	\$565,339	40
Low Income (61-80 AMFI)	\$28,098,046.72	258	\$0	0	\$39,608.68	2	\$0	0	\$0	0	\$0	0	\$1,664	1
Moderate Income (>80 AMFI)	\$22,381,535.03	201	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$66,942,067</b>	<b>654</b>	<b>\$4,754,042</b>	<b>67</b>	<b>\$632,638</b>	<b>31</b>	<b>\$4,842,000</b>	<b>424</b>	<b>\$3,041,538</b>	<b>657</b>	<b>\$0</b>	<b>0</b>	<b>\$764,101</b>	<b>62</b>

TDHCA allocated \$80,976,385 in Region 7 during FY 2016. Homeowner programs accounted for the largest segment of this total and the low income households group (61-80% AMFI) was the most served income group.

**REGION 8**



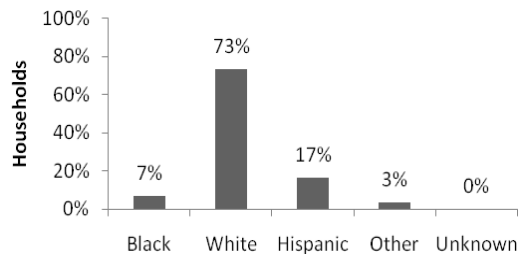
These charts represent the racial and ethnic composition of households served in FY

2016.

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.

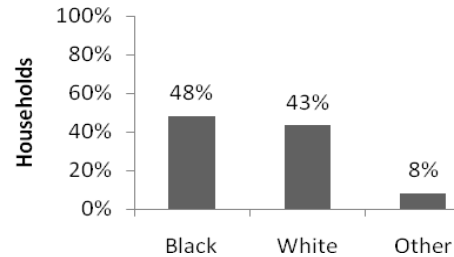
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF EXPENDED FUNDS BY RACE



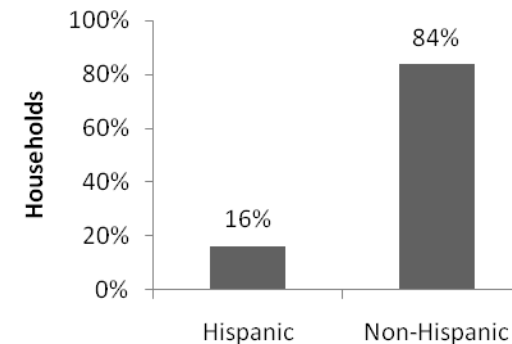
Race	Ethnicity	Households	Percent
Black		2	7%
White		22	73%
	Hispanic	5	17%
Other		1	3%
Unknown		0	0%

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



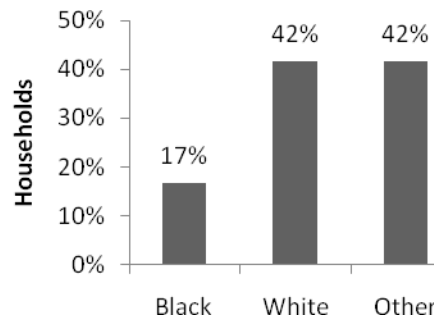
Race	Households	Percent
Black	5,461	48%
White	4,885	43%
Other	934	8%

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



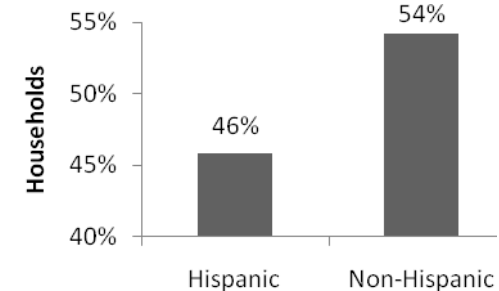
Ethnicity	Households	Percent
Hispanic	1,848	16%
Non-Hispanic	9,438	84%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	4	17%
White	10	42%
Other	10	42%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	11	46%
Non-Hispanic	13	54%

**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
Homeowner Programs	\$3,001,443.41	30	\$753,078.30	10	\$555,435	14	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,084,665.98	18	\$0	0	\$2,291,123	257	\$0	0	\$0	0	\$284,259	27
<b>Total</b>	<b>3,001,443</b>	<b>30</b>	<b>\$1,837,744</b>	<b>28</b>	<b>\$555,435</b>	<b>14</b>	<b>\$2,291,123</b>	<b>257</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$284,259</b>	<b>27</b>

**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	\$595,861.57	16	\$19,992.50	1	\$243,131.66	27	\$0	0	\$0	0	\$59,877	4
Very Low Income (31-60 AMFI)	\$998,297.37	8	\$1,219,575.73	9	\$490,442.50	12	\$2,047,991.34	230	\$0	0	\$0	0	\$205,818	22
Low Income (61-80 AMFI)	\$1,050,403.41	13	\$22,306.98	3	45,000	1	\$0	0	\$0	0	\$0	0	\$18,564	1
Moderate Income (>80 AMFI)	\$952,742.63	9	\$0	0	0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$3,001,443</b>	<b>30</b>	<b>\$1,837,744</b>	<b>28</b>	<b>\$555,435</b>	<b>14</b>	<b>\$2,291,123</b>	<b>257</b>	<b>\$0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$284,259</b>	<b>27</b>

TDHCA allocated \$7,970,005 in Region 8 during FY 2016. Homeowner programs accounted for the largest segment of this total and the extremely low income households group (0-30% AMFI) was the most served income group.



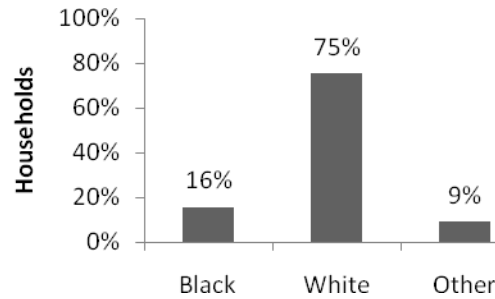
### REGION 9



These charts represent the racial and ethnic composition of households served in FY 2016.

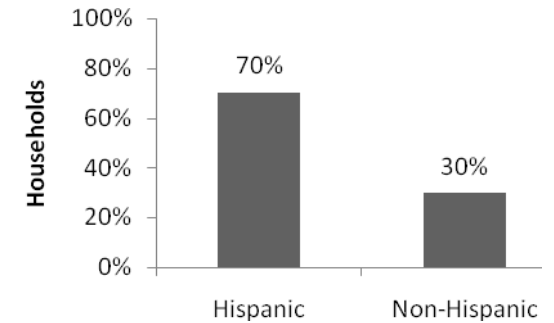
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



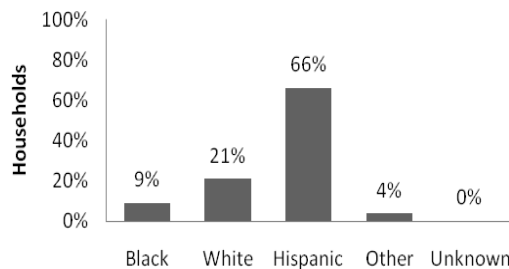
Race	Households	Percent
Black	6,761	16%
White	32,637	75%
Other	3,958	9%

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



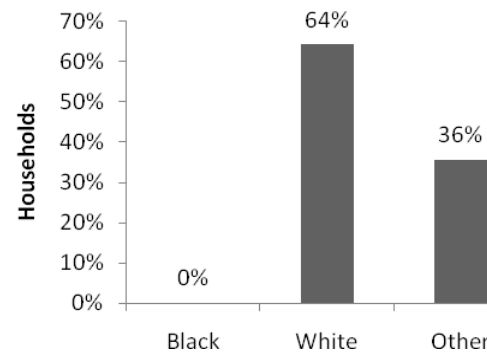
Ethnicity	Households	Percent
Hispanic	30,429	70%
Non-Hispanic	12,886	30%

**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**  
PERCENT OF EXPENDED FUNDS BY RACE



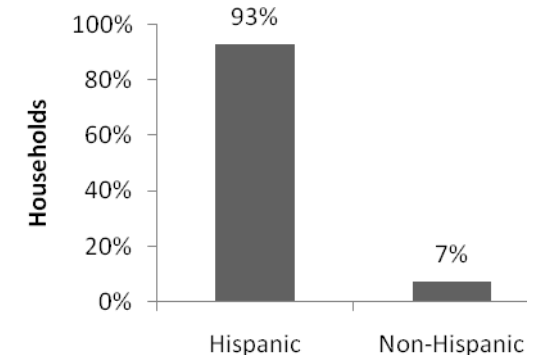
Race	Ethnicity	Households	Percent
Black		24	9%
White		55	21%
	Hispanic	174	66%
Other		10	4%
Unknown		0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	0	0%
White	9	64%
Other	5	36%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	13	93%
Non-Hispanic	1	7%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 9**

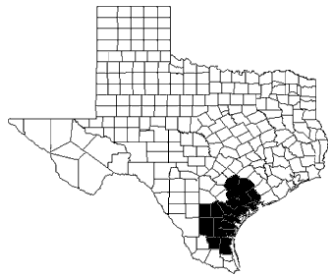
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$33,982,910.21	263	\$664,211	7	\$161,115.95	7	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$3,163,440.57	187	\$0	0	\$3,711,849	313	\$1,028,298	252	\$0	0	\$1,131,893	135
<b>Total</b>	<b>33,982,910</b>	<b>263</b>	<b>\$3,827,652</b>	<b>194</b>	<b>\$161,116</b>	<b>7</b>	<b>\$3,711,849</b>	<b>313</b>	<b>\$1,028,298</b>	<b>252</b>	<b>\$0</b>	<b>0</b>	<b>\$1,131,893</b>	<b>135</b>

**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)	\$242,944.40	3	\$1,453,354.35	126	\$45,000	1	\$380,086.35	32	\$257,074.50	63	\$0	0	\$92,872	4
Very Low Income (31-60 AMFI)	\$5,829,553.07	55	\$980,749.22	55	\$76,531.95	4	\$3,331,762.65	281	\$771,223.50	189	\$0	0	\$1,026,833	129
Low Income (61-80 AMFI)	\$13,088,846.27	99	\$1,393,548	13	\$39,584	2	\$0	0	\$0	0	\$0	0	\$12,188	2
Moderate Income (>80 AMFI)	\$14,821,566.47	106	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$33,982,910</b>	<b>263</b>	<b>\$3,827,652</b>	<b>194</b>	<b>\$161,116</b>	<b>7</b>	<b>\$3,711,849</b>	<b>313</b>	<b>\$1,028,298</b>	<b>252</b>	<b>0</b>	<b>0</b>	<b>\$1,131,893</b>	<b>135</b>

TDHCA allocated \$43,843,718 in Region 9 during FY 2016. 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

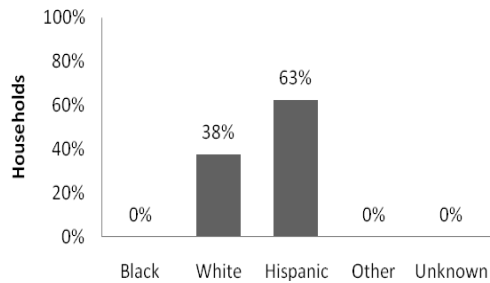


These charts represent the racial and ethnic composition of households served in FY 2016.

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

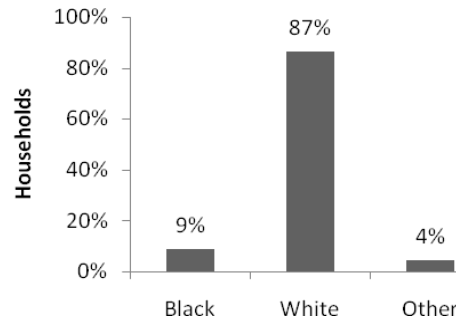
PERCENT OF EXPENDED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		0	0%
White		9	38%
	Hispanic	15	63%
Other		0	0%
Unknown		0	0%

#### RENTER PROGRAMS

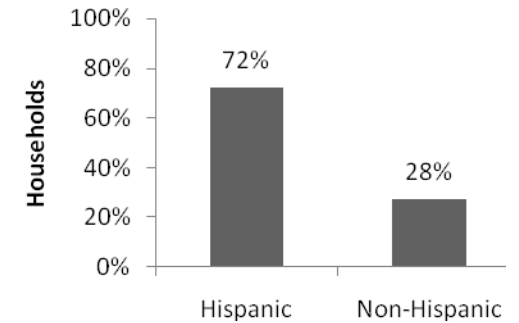
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	1,223	9%
White	11,847	87%
Other	613	4%

#### RENTER PROGRAMS

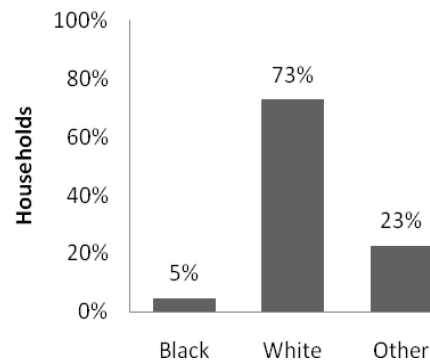
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	9,934	72%
Non-Hispanic	3,778	28%

#### HOME PROGRAM OWNER PROGRAMS

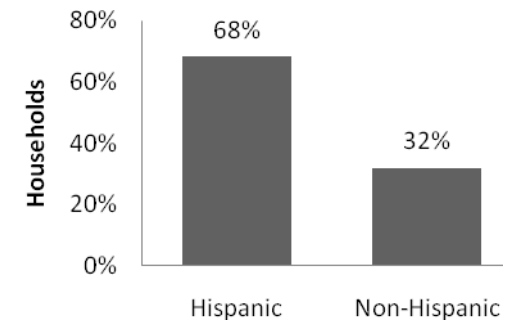
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	1	5%
White	16	73%
Other	5	23%

#### HOME PROGRAM OWNER PROGRAMS

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	15	68%
Non-Hispanic	7	32%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 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	\$1,807,643.02	24	\$1,516,262.60	16	\$217,246.24	6	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,081,053	36	\$0	0	\$2,248,707	270	\$0	0	\$0	0	\$12,342	2
<b>Total</b>	<b>1,807,643</b>	<b>24</b>	<b>\$2,597,316</b>	<b>52</b>	<b>\$217,246</b>	<b>6</b>	<b>\$2,248,707</b>	<b>270</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$12,342</b>	<b>2</b>

**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)	\$63,481.60	2	\$635,277	32	\$0	0	\$239,722.03	27	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$387,962.15	6	\$1,865,969.60	19	\$217,246.24	6	\$2,008,984.97	243	\$0	0	\$0	0	\$12,342	2
Low Income (61-80 AMFI)	\$550,328	8	\$96,069	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$805,871.27	8	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$1,807,643</b>	<b>24</b>	<b>\$2,597,316</b>	<b>52</b>	<b>\$217,246</b>	<b>6</b>	<b>\$2,248,707</b>	<b>270</b>	<b>\$0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$12,342</b>	<b>2</b>

TDHCA allocated \$6,883,254 in Region 10 during FY 2016. Homeowner programs accounted for the largest segment of this total and the extremely low-income households group (0-30% AMFI) was the most served income group.

### REGION 11

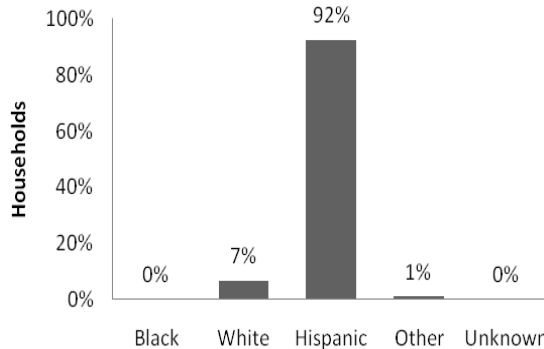


These charts represent the racial and ethnic composition of households served in FY 2016.

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

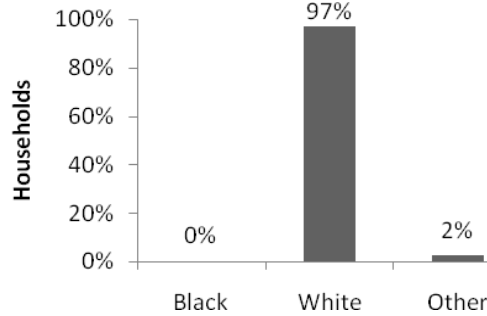
PERCENT OF EXPENDED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		0	0%
White		6	7%
	Hispanic	84	92%
Other		1	1%
Unknown		0	0%

#### RENTER PROGRAMS

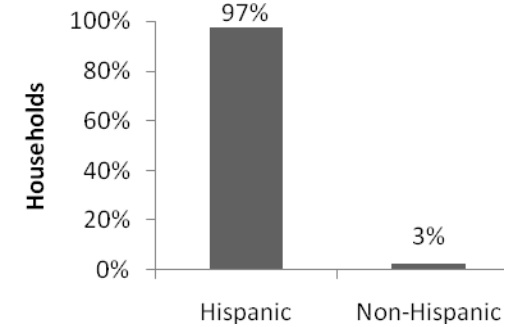
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	116	0%
White	28,516	97%
Other	717	2%

#### RENTER PROGRAMS

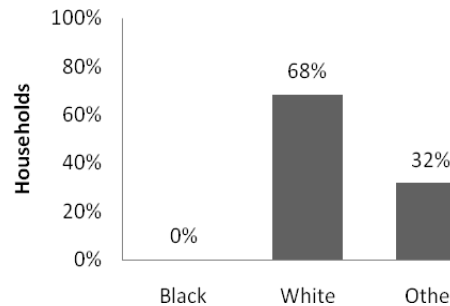
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	28,879	97%
Non-Hispanic	769	3%

#### HOME PROGRAM OWNER PROGRAMS

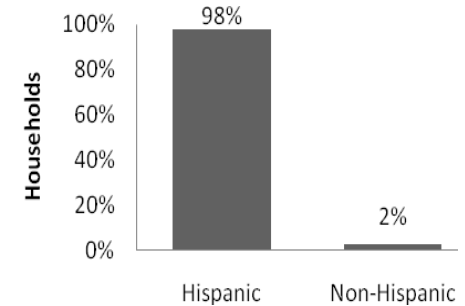
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	0	0%
White	28	68%
Other	13	32%

#### HOME PROGRAM OWNER PROGRAMS

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	40	98%
Non-Hispanic	1	2%

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 11**

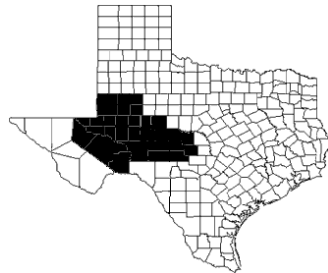
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
CHDO	\$0	0	\$85,050.84	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Homeowner Programs	\$11,610,889.77	91	\$1,326,000.71	18	\$503,012.64	22	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$26,115	7	\$0	0	\$4,508,000	210	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$11,610,890</b>	<b>91</b>	<b>\$1,437,167</b>	<b>26</b>	<b>\$503,013</b>	<b>22</b>	<b>\$4,508,000</b>	<b>210</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**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)	\$219,800.42	3	\$457,221.37	11	\$71,903.60	5	\$423,900.23	20	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$2,689,680.24	26	\$883,237.08	14	\$400,029.37	15	\$4,084,099.77	190	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$4,950,774.64	36	\$96,708.10	1	\$31,079.67	2	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$3,750,634.47	26	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$11,610,890</b>	<b>91</b>	<b>\$1,437,167</b>	<b>26</b>	<b>\$503,013</b>	<b>22</b>	<b>\$4,508,000</b>	<b>210</b>	<b>\$0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$18,059,069 in Region 11 during FY 2016. Homeowner programs accounted for the largest segment of this total and the Low income households group (61-80% AMFI) was the most served income group.

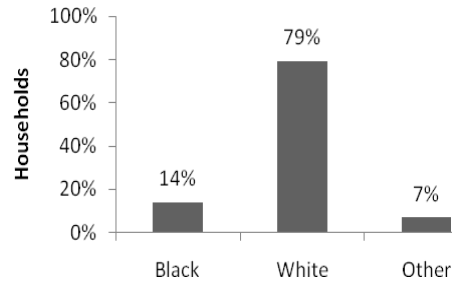
**REGION 12**



These charts represent the racial and ethnic composition of households served in FY 2016.

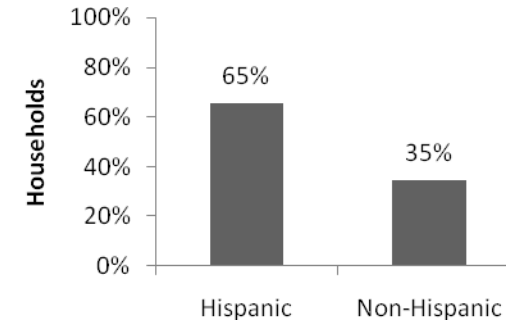
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	1,067	14%
White	6,124	79%
Other	525	7%

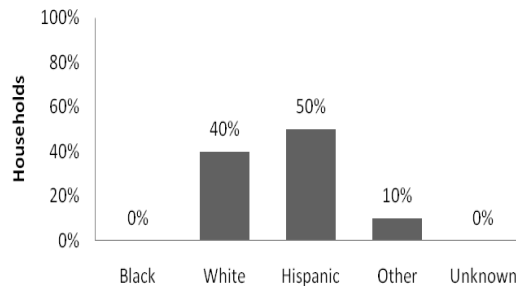
**RENTER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	4,957	65%
Non-Hispanic	2,617	35%

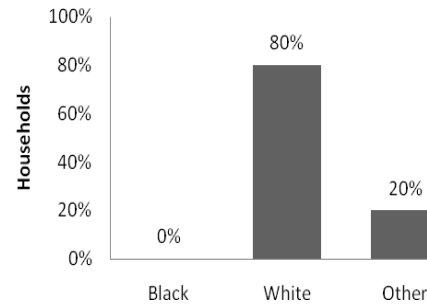
**SINGLE FAMILY HOMEOWNERSHIP PROGRAM**

PERCENT OF EXPENDED FUNDS BY RACE



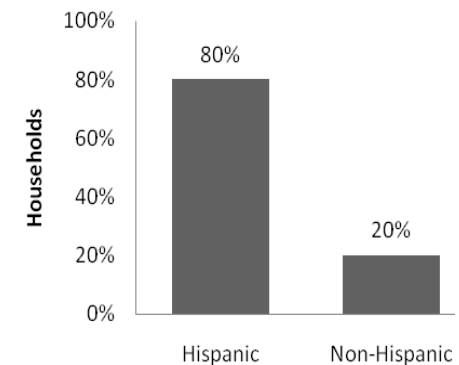
Race	Ethnicity	Households	Percent
Black		0	0%
White		4	40%
	Hispanic	5	50%
Other		1	10%
Unknown		0	0%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	0	0%
White	4	80%
Other	1	20%

**HOME PROGRAM OWNER PROGRAMS**  
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	4	80%
Non-Hispanic	1	20%

**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	\$1,272,026.12	10	\$190,575	2	\$82,937.50	3	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$4,109,331.33	84	\$0	0	\$1,239,061	114	\$174,613	68	\$4,300,000	0	\$0	0
<b>Total</b>	<b>\$1,272,026</b>	<b>10</b>	<b>\$4,299,906</b>	<b>86</b>	<b>\$82,938</b>	<b>3</b>	<b>\$1,239,061</b>	<b>114</b>	<b>\$174,613</b>	<b>68</b>	<b>\$4,300,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**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	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,323,510.15	45	\$0	0	\$97,667.17	9	0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$156,017.84	2	\$2,973,609.78	40	\$82,937.50	3	\$1,141,393.83	105	\$174,613	68	\$4,300,000	0	\$0	0
Low Income (61-80 AMFI)	\$667,099.80	5	\$2,786.40	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$448,908.48	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$1,272,026</b>	<b>10</b>	<b>\$4,299,906</b>	<b>86</b>	<b>\$82,938</b>	<b>3</b>	<b>\$1,239,061</b>	<b>114</b>	<b>\$174,613</b>	<b>68</b>	<b>\$4,300,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$11,368,544 in Region 12 during FY 2016. 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

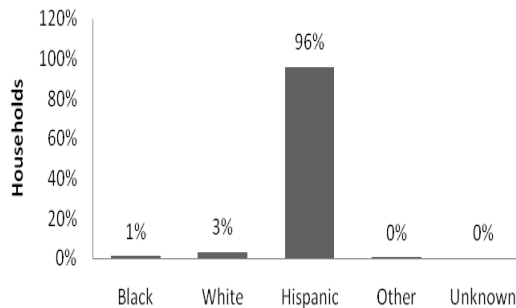


These charts represent the racial and ethnic composition of households served in FY 2016.

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.

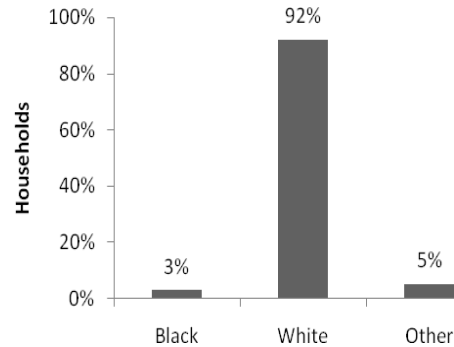
#### SINGLE FAMILY HOMEOWNERSHIP PROGRAM

PERCENT OF EXPENDED FUNDS BY RACE



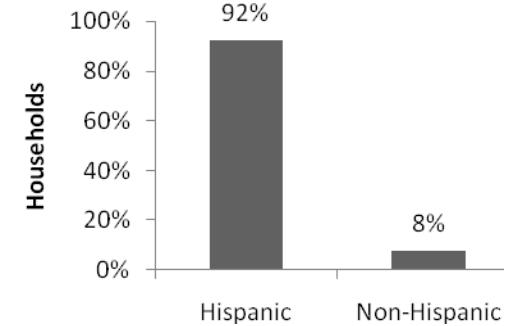
Race	Ethnicity	Households	Percent
Black		3	1%
White		9	3%
	Hispanic	288	96%
Other		1	0%
Unknown		0	0%

#### RENTER PROGRAMS PERCENT OF EXPENDED FUNDS BY RACE



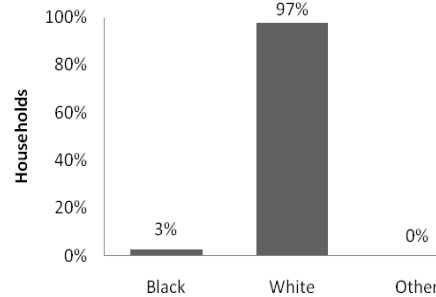
Race	Households	Percent
Black	443	3%
White	14,667	92%
Other	807	5%

#### RENTER PROGRAMS PERCENT OF EXPENDED FUNDS BY ETHNICITY



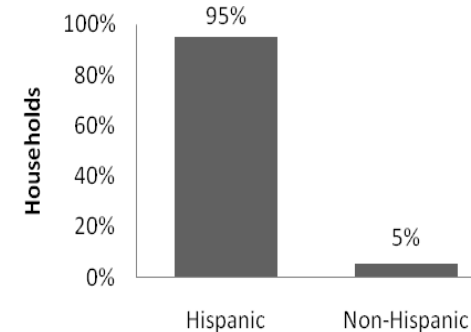
Ethnicity	Households	Percent
Hispanic	14,697	92%
Non-Hispanic	1,225	8%

#### HOME PROGRAM OWNER PROGRAMS PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	1	3%
White	38	97%
Other	0	0%

#### HOME PROGRAM OWNER PROGRAMS PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	37	95%
Non-Hispanic	2	5%

**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	\$34,176,787.18	301	\$1,647,671.68	17	\$314,378.14	22	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$96,419	11	\$0	0	\$3,727,065	260	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$34,176,787</b>	<b>301</b>	<b>\$1,744,091</b>	<b>28</b>	<b>\$314,378</b>	<b>22</b>	<b>\$3,727,065</b>	<b>260</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**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	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$1,340,653.67	15	\$401,629.39	11	\$127,152.97	8	\$378,244.27	26	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$14,952,825.53	147	\$1,163,059.42	15	\$170,367.67	13	\$3,348,820.73	234	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$10,226,581.64	85	\$179,401.87	2	\$16,857.50	1	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$7,656,726.34	54	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$34,176,787</b>	<b>301</b>	<b>\$1,744,091</b>	<b>28</b>	<b>\$314,378</b>	<b>22</b>	<b>\$3,727,065</b>	<b>260</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$39,962,321 in Region 13 during FY 2016. 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.

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, MULTIPLE REGIONS**

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	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$297,029	40	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$297,029</b>	<b>40</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, MULTIPLE REGIONS**

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	\$0	0	\$0	0	\$22,277.18	3	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$0	0	\$0	0	\$0	0	\$274,751.83	37	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$297,029</b>	<b>40</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0</b>

TDHCA allocated \$297,029 in Multiple Regions during FY 2016. Rental programs accounted for the largest segment of this total and the extremely low income households group (0-30% 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 for the property, the number of units occupied by individuals receiving supported housing assistance, the number of units occupied delineated by income group and a statement as to whether a fair housing agency or federal court found fair housing violations at the property. TDHCA is notified of Fair Housing violations that have been filed with the United States Department of Housing and Urban Development, the Texas Workforce Commission, or the United States Department of Justice, through its Previous Participation reviews, required reporting by monitored properties, and through the Texas Workforce Commission. This information depicts the property data as of December 31 of each year.

Because of the extensive nature of the information, TDHCA provides this report under a separate publication: the TDHCA Housing Sponsor Report (“HSR”). The HSR includes an analysis of the collected information, as well as the information submitted by each property. In addition, in fulfillment of §2306.072(c)(8), the HSR contains a list of average rents sorted by Texas county based on housing sponsor report responses from TDHCA-funded properties.

For more information and a copy of this report, please contact the TDHCA Housing Resource Center at (800) 525-0657 or visit <http://www.tdhca.state.tx.us/housing-center/pubs.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% HTC to the Uniform State Service Regions it uses for planning purposes. Because of the level of funding and the impact of this program in financing the multifamily development of affordable housing across the state, this section of the Plan discusses the geographical distribution of HTCs.

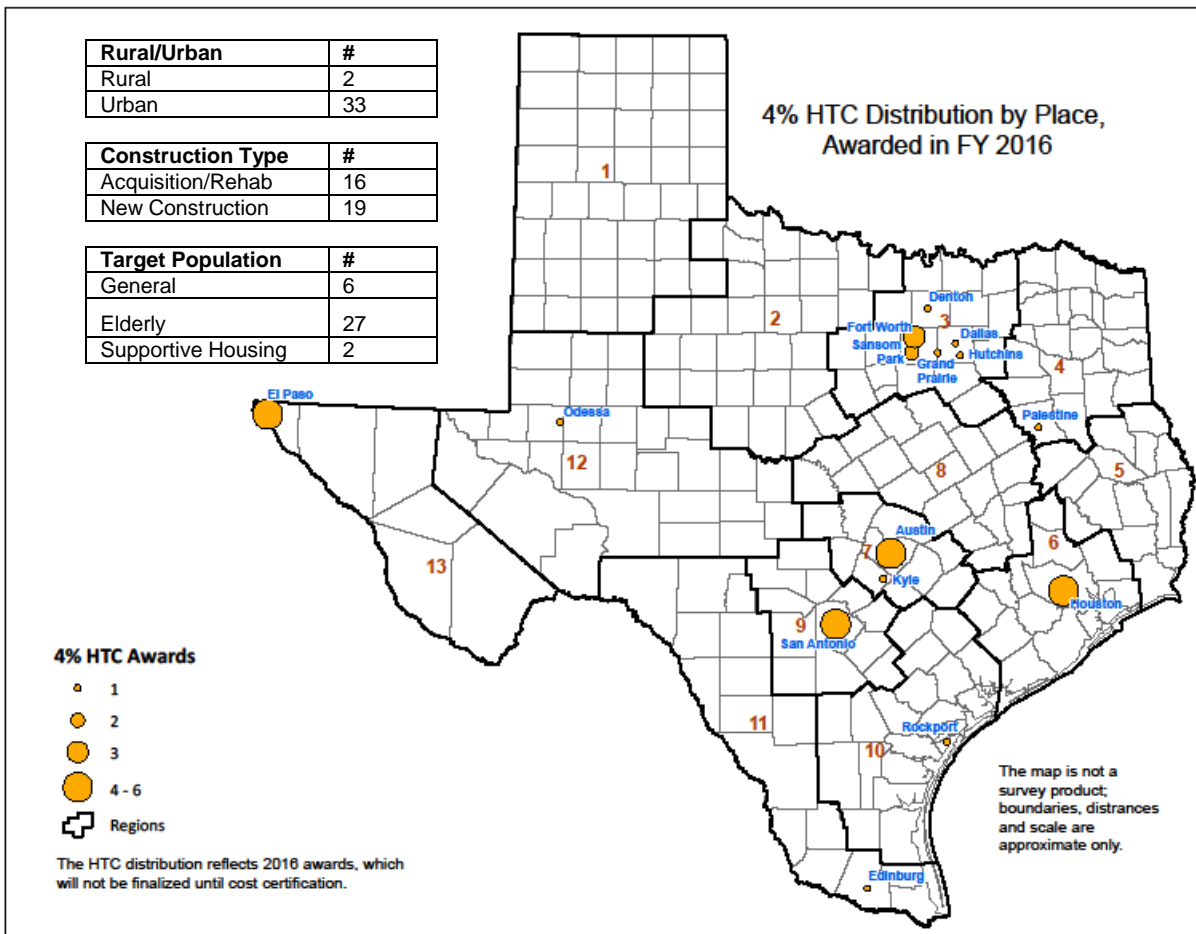
The Department allocated \$65,345,233 in HTCs through the Competitive HTC application process and 5,476, 220 and 12,399,851 in 4% during the 2016 FY. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program’s webpage at <http://www.tdhca.state.tx.us/multifamily/>. The map on the following page displays the geographic distribution of the FY 2016 9% and 4% awards. TDHCA did not receive tax credits from the federal pool of unused funds. There were no remaining credits for the 2015 HTC cycle year at the end of the calendar year. As of August 31, 2016, there was \$711,494 unused credits remaining for the 2016 HTC cycle; these funds will continue to be allocated through the end of the calendar year.

### REGIONAL ALLOCATION FORMULA

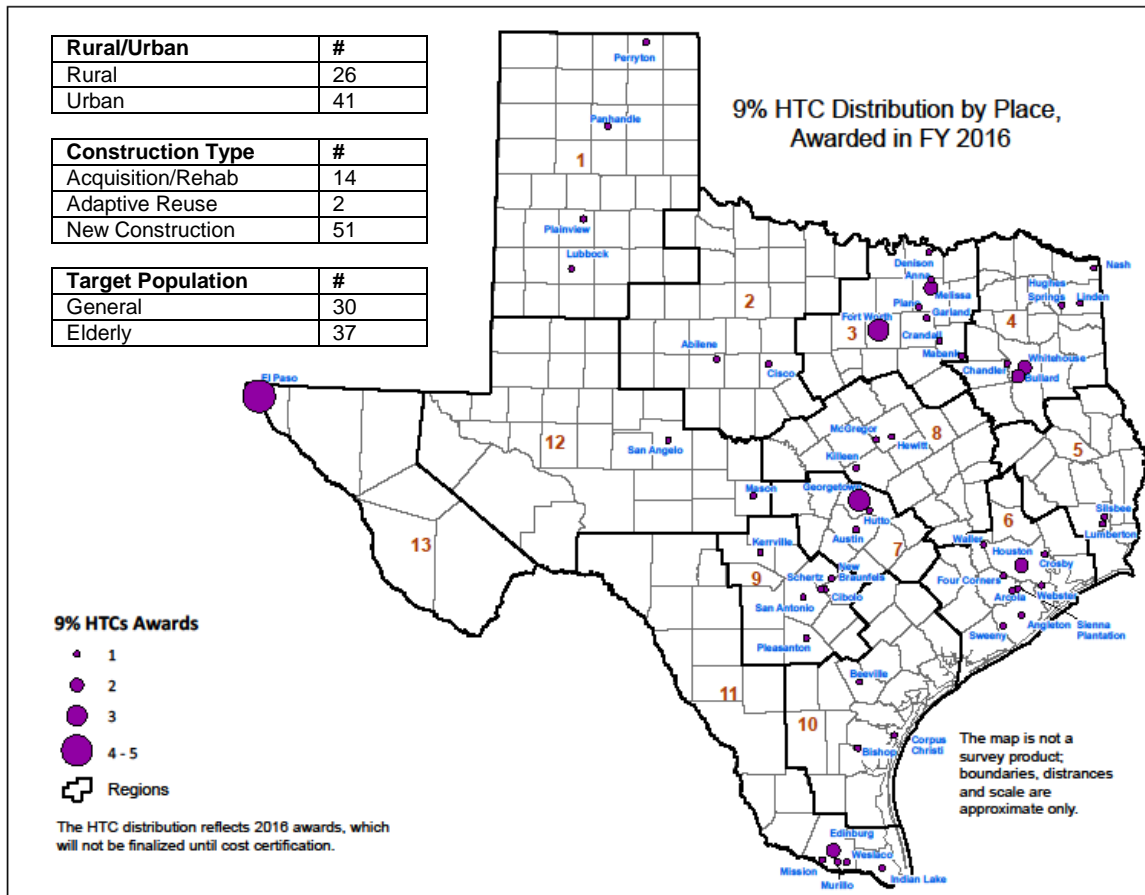
The table below shows the funding distribution of 2016 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. The Department plans the credit distributions to match the HTC RAF targets as closely as possible; the RAF targets apply to the 9% HTC program. 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	\$2,971,612.00	3.2%	\$0.00	0.0%	\$2,971,612.00	4.6%	3.55%	1.03%
2	\$1,045,000.00	1.1%	\$0.00	0.0%	\$1,045,000.00	1.6%	2.00%	-0.39%
3	\$24,215,065.00	25.7%	\$11,054,221.00	37.9%	\$13,160,844.00	20.3%	22.89%	-2.62%
4	\$4,050,293.00	4.3%	\$292,329.00	1.0%	\$3,757,964.00	5.8%	4.67%	1.12%
5	\$1,622,000.00	1.7%	\$0.00	0.0%	\$1,622,000.00	2.5%	3.01%	-0.51%
6	\$15,167,302.00	16.1%	\$4,146,335.00	14.2%	\$11,020,967.00	17.0%	20.10%	-3.13%
7	\$11,878,594.23	12.6%	\$6,408,587.00	22.0%	\$5,470,007.23	8.4%	8.39%	0.03%
8	\$3,092,656.00	3.3%	\$0.00	0.0%	\$3,092,656.00	4.8%	3.42%	1.34%
9	\$9,096,754.00	9.7%	\$3,717,073.00	12.8%	\$5,379,681.00	8.3%	9.00%	-0.72%
10	\$2,592,955.00	2.8%	\$157,918.00	0.5%	\$2,435,037.00	3.7%	3.28%	0.47%
11	\$8,316,858.00	8.8%	\$263,065.00	0.9%	\$8,053,793.00	12.4%	11.44%	0.96%
12	\$2,590,676.00	2.8%	\$1,302,376.00	4.5%	\$1,288,300.00	2.0%	2.58%	-0.60%
13	\$7,424,157.00	7.9%	\$1,786,757.00	6.1%	\$5,637,400.00	8.7%	5.66%	3.02%
<b>Total</b>	<b>\$94,063,922</b>	<b>100.0%</b>	<b>\$29,128,661</b>	<b>100.0%</b>	<b>\$64,935,261</b>	<b>100.0%</b>	<b>100%</b>	

4% HTC Distribution by Place, Awarded in FY 2016



9% HTC Distribution by Place, Awarded in FY 2016







## **SECTION 4: ACTION PLAN**

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

- **TDHCA Programs**
  - Description of TDHCA's programs, including funding source, administrator, purpose, targeted population, allocation, budget and contact information
- **Housing Support Continuum**
  - Activities undertaken by each TDHCA program that address the varying needs of a low-income household
- **Goals and Objectives**
  - Program performance targets based upon measures developed with the State's Legislative Budget Board and the Office of the Governor
- **Regional Allocation Plans**
  - Distribution of TDHCA's resources across the 13 State Service Regions
- **Policy Initiatives**
  - Community Involvement: Interagency collaboration and engagement of stakeholders on specific issues
  - Fair Housing: Provide assistance without regard to race, color, religion, sex, disability, familial status, or national origin and affirmatively further housing opportunities
- **Special Needs Populations**
  - Populations that have unique needs related to housing

### **2017 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 no new funding is being provided to Texas, the Neighborhood Stabilization Program ("NSP"), is still actively managing ongoing activities under the Single Family Operations and Services Division. The Department also continues to manage program income as loans initially made under NSP are repaid.

A list of TDHCA programs and activities available for administrators in State Fiscal Year (“SFY”) 2017, organized by their Division, follows:

### **Community Affairs Division**

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

### **HOME Investment Partnerships Program (“HOME”) and Homeless Programs Division**

- Contract for Deed Program (“CFD”)
- Single Family Development (“SFD”)
- Tenant-Based Rental Assistance (“TBRA”)
- Homebuyer Assistance (“HBA”)
- Homeowner Rehabilitation Assistance (“HRA”)

The HOME and Homeless Programs Division also administers the following two programs:

- Emergency Solutions Grants Program (“ESG”)
- Homeless Housing and Services Program (“HHSP”)

### **Single Family Operations and Services Division (includes the Housing Trust Fund (“HTF”) and the Office of Colonia Initiatives (“OCI”))**

- Amy Young Barrier Removal Program
- Colonia Self-Help Center (“SHC”) Program
- Contract for Deed Assistance Program
- Texas Bootstrap Loan Program
- Neighborhood Stabilization Program

### **Manufactured Housing Division**

### **Multifamily Finance Division**

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

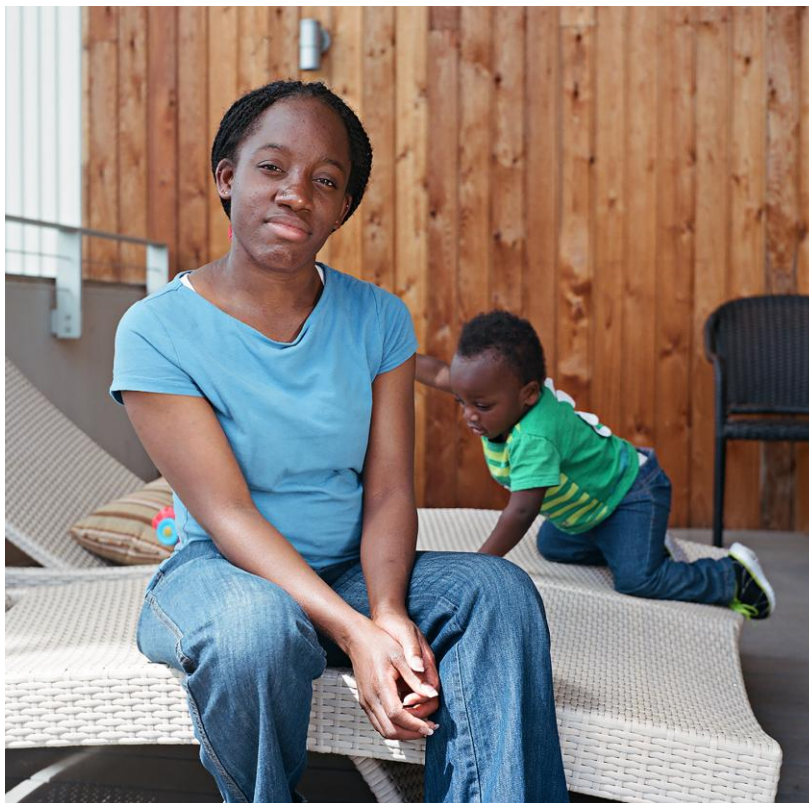
### **Section 811 Project Rental Assistance**

### **Texas Homeownership Division**

- My First Texas Home Program
- TEXAS Mortgage Credit Certificate (“TX MCC”) Program
- 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”), Section 8 Housing Choice Voucher Program (“Section 8”), and Weatherization Assistance Program (“WAP”).



*Through the Homeless Housing and Services Program (“HHSP”), the state provides funding to the eight largest cities in support of services to homeless individuals and families. Cities currently served through HHSP include Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston and San Antonio.*

## 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 organizations to fund activities that support the intent of the CSBG Act. CSBG provides program and 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 as 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% of the current federal income poverty guidelines issued annually by USHHS are eligible for the program.

Through CSBG, Texas provides program and administrative support to 41 CSBG-eligible entities and other human services delivery organizations. 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% weight, and the ratio of inverse population density is given 2% weight.

Up to 5% of the State's CSBG allocation may be used for discretionary activities. Current activities include (1) providing assistance to CSBG eligible entities to provide direct services to clients; (2) supporting assessment, training and technical assistance needs of the CSBG-eligible entities; and (3) supporting technical assistance among agencies administering the CSBG funds. The Department also uses CSBG State discretionary funds to support organizations administering projects that address the causes of poverty and promote client self-sufficiency in Native American and migrant or seasonal farmworker communities, and to other eligible discretionary activities as authorized by the Department's Board. No more than 5% of the CSBG allocation may be used for administrative purposes by the state.

CSBG funding for FY 2017 is estimated at \$32,240,036. The exact 2017 allocation is not known at this time; however, it is possible that CSBG funding will be reduced.

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

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

**FUNDING SOURCE:** USHHS

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** CAAs and other human service delivery organizations

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

## COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

CEAP is funded by the USHHS' Low Income Home Energy Assistance Program ("LIHEAP"). The purpose of CEAP is to provide energy assistance to income-eligible households. TDHCA administers the program through a network of 39 CEAP subrecipients. The subrecipients consist of CAAs, nonprofit entities, and units of local government. Through December 31, 2015, the targeted beneficiaries of CEAP in Texas are households with an income at or below 125% of federal poverty guidelines, with priority given to aging Texans; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption. Effective January 1, 2016, the income threshold changed to at or below 150% of federal poverty guidelines.

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

CEAP funding for FY 2017 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 Marco Cruz, Community Affairs Division, at 512-475-3860.

**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 150% of federal poverty guidelines.

## SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

TDHCA serves as a public housing authority and receives funding for the Section 8 Program from HUD for counties included in TDHCA's PHA Plan. The Section 8 Program provides rental assistance payments on behalf of low-income individuals and families, including older Texans and persons with disabilities. The Section 8 Program administers approximately 900 housing choice vouchers. The Department administers vouchers in 34 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% of HUD's median income guidelines. HUD requires 75% of all new households admitted to the program be at or below 30% 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 anywhere in the state for the Project Access Program, which assists low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing.

Projected Section 8 Program funding for FY 2017 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% AMFI

**WEATHERIZATION ASSISTANCE PROGRAM**

WAP is funded by the U.S. Department of Energy (“DOE”) and USHHS' LIHEAP grant. WAP allocates funding to help low-income households control energy costs through the installation of weatherization (energy-efficient) measures and energy conservation education. The Department administers WAP through a network of 22 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% of federal poverty for the LIHEAP WAP (increasing to 150% effective January 1, 2016) and 200% of federal poverty for DOE WAP, with priority given to older Texans; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

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

Projected WAP funding for FY 2016 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 Marco Cruz, Community Affairs Division at 512-475-3860.

**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 150% of federal poverty guidelines for the LIHEAP WAP and 200% of federal poverty for DOE WAP.

## HOME AND HOMELESS PROGRAMS DIVISION

The HOME and Homeless Programs Division covers a continuum spanning threat of homelessness to rental assistance to home ownership. Two of the programs share common federal oversight through HUD's Office of Community Planning and Development while all three support the Department's providing of supportive housing services. Programs administered include Emergency Solutions Grants Program, Homeless Housing and Services Program, and HOME that provides Homebuyer Assistance, Homeowner Rehabilitation Assistance, Tenant-Based Rental Assistance and other specialty programs, including Single Family Development through Community Housing Development Organization ("CHDO") Set-Aside funds and Contract for Deed activities.



*The HOME Homeowner Rehabilitation Assistance Program helps replace homes that have become uninhabitable.*

### HOME PROGRAM

The HOME Investment Partnerships Program ("HOME") is authorized under the Cranston-Gonzalez National Affordable Housing Act (42 USC § 12701, et. seq.) and receives funding from HUD.

The purpose of the HOME Program is to expand the supply of decent, safe and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, 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 not set aside 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 chapter. TDHCA also periodically releases deobligated and program income funds for programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

According to §2306.111, Tex. Gov't Code, in administering federal housing funds provided to the state under the Cranston-Gonzalez National Affordable Housing Act (Act), the Department shall expend 95% of these funds for the benefit of non-participating small cities and rural areas that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME 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% of the annual HOME allocation be reserved for CHDOs. CHDO set-aside projects are owned, developed, or sponsored by the CHDO and result in the development of multifamily rental units or single-family homeownership. In energy efficiency efforts, the HOME Program requires awardees to adhere to the Department's energy efficiency rules.

### **CONTRACT FOR DEED**

The Contract for Deed activity provides funds to households for the acquisition or the refinancing of their contract for deed, replacing it with a mortgage loan secured by a deed of trust. Assistance is provided in conjunction with the rehabilitation or reconstruction of the property. The existing and the repaired or reconstructed home must be the principal residence of the homeowner. CFD loans through the Department are often more favorable than the household's previous loan term. These funds are awarded as specified rules and 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 rehabilitation of affordable single family housing which must be sold to households at or below 80% AMFI. CHDOs can also apply for homebuyer assistance if their organization is the developer of the single family housing project. These funds are made available as specified in published rules and NOFAs.

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

Tenant-Based Rental Assistance ("TBRA") provides rental subsidy, security and utility deposit assistance. This program allows the 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, whether natural or man-made, as well as for assistance provided under the Persons with Disabilities ("PWD") set-aside. These funds are made available as specified in published rules and NOFAs.

### **HOMEBUYER ASSISTANCE**

The Homebuyer Assistance ("HBA") activity provides down payment and closing cost assistance to eligible homebuyers for the acquisition of affordable single-family housing. Funds may also be made available to perform accessibility modifications in conjunction with provision of down payment and



closing cost assistance. This program can also be used to address housing issues arising from disasters, whether natural or man-made, as well as for assistance provided under the PWD set-aside. These funds are made available as specified in published rules and NOFAs.

## HOMEOWNER REHABILITATION ASSISTANCE

The Homeowner Rehabilitation Assistance (“HRA”) activity offers grants or zero-interest deferred forgivable loans for rehabilitation, reconstruction, or new construction of dilapidated housing units, to homeowners. The existing and the repaired or reconstructed home must be the principal residence of the homeowner. 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, whether natural or man-made, as well as for assistance provided under the PWD set-aside. These funds are awarded as specified in published rules and NOFAs.

## SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2017

The HOME Program anticipates receiving an estimated \$23,000,000 in federal HOME allocated funds and \$10,000,000 in multifamily and single-family program income for a total of \$33,000,000 funding available for distribution for both single family and multifamily activities. Approximately \$15,700,000 of the annual allocation and program income is used for multifamily activities described more fully under the Multifamily Finance Division section.

**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 rules and NOFAs and will vary from 60% AMFI to 80% AMFI, depending on the program

## EMERGENCY SOLUTIONS GRANTS PROGRAM

ESG, previously known as the Emergency Shelter Grants Program (“ESGP”), is funded through the U.S. Department of Housing and Urban Development (“HUD”) and awards grants to units of local government and private nonprofit entities that provide persons experiencing homelessness and at risk of homelessness, the services necessary to quickly regain stability in permanent housing. ESG funds may 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 share of a

number of factors, as outlined in the NOFA. The factors may include population experiencing homelessness, 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, as well as other factors.

For the 2016 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 21 applications directly and CoC lead agencies received 20 applications on behalf of TDHCA. TDHCA funded 31 entities for a total of \$8,464,517, which is the allocation to TDHCA minus funds held for TDHCA administration.

## SUMMARY OF ESG PROGRAM FUNDING FOR FISCAL YEAR 2017

ESG anticipated funding for state FY 2017 is either the same amount or less than FY 2016, which was \$8,817,205. Applications for organizations that want to administer ESG funding will be accepted in winter of 2017 by either TDHCA or CoC lead agencies that are running a local competition on behalf of TDHCA, as determined by the NOFA.

**CONTACT:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm> or by calling the Housing Resource Center at 800-525-0657.

Organizations interested in becoming program administrators may call Naomi Trejo, Coordinator for Homelessness Programs and Policy, at (512) 475-3975.

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

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Local governments and nonprofit entities

**TARGETED BENEFICIARIES:** Persons experiencing homelessness or those at risk of homelessness; persons at-risk of homelessness who receive homelessness prevention assistance must have incomes less than 30% Area Median Family Income ("AMFI")

## HOMELESS HOUSING AND SERVICES PROGRAM

HHSP was established by the 81<sup>st</sup> Texas Legislature and codified in statute (Tex. Gov't Code §2306.2585) by the 82nd Legislature. HHSP funds are for the purpose of assisting major urban areas identified in statute in providing housing and services to individuals and families experiencing homelessness, as well as provide local programs to prevent and eliminate homelessness.

## SUMMARY OF HHSP PROGRAM FUNDING FOR FISCAL YEAR 2017

The 84th Legislature appropriated \$10 million in General Revenue funds for the 2016-2017 biennium. Five million dollars was allocated to the designated urban areas in PY 2016; based on population this is currently the eight largest cities in Texas. Allocation is based on percentage of persons in poverty, veteran population, persons with disabilities, and Point-In-Time count of persons

experiencing homelessness. The second \$5 million will be available to the designated urban areas after the beginning of PY 2017.

**CONTACT:** HHSP Sub-grantees may be found by calling the Housing Resource Center at 800-525-0657. Program administrators can call Naomi Trejo, Community Affairs Division, at (512) 475-3975.

**ONLINE DOCUMENTS:** More HHSP information may be accessed online at <http://www.tdhca.state.tx.us/community-affairs/hhsp/>.

**FUNDING SOURCE:** State 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:** Persons experiencing homelessness and those at risk of homelessness, less than 30%AMFI or equal or less than 50% AMFI for recertification of assistance.

## SINGLE FAMILY OPERATIONS AND SERVICES DIVISION

One division administers the Housing Trust Fund (“HTF”) Programs, Office of Colonia Initiatives (“OCI”) Programs, and the Neighborhood Stabilization Program. For the 2016-2017 biennium, the HTF offers the Amy Young Barrier Removal Program and Contract for Deed Assistance Program. For the same biennium, OCI offers the Colonia Self-Help Center (“SHC”) Program and the Texas Bootstrap Loan Program.



*The Colonia Self-Help Center Program provides 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.*

## HOUSING TRUST FUND PROGRAMS

The HTF Program receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from 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 \$11,792,500 (including program income) for SFY 2016-2017 was programmed through the 2016-2017 Housing Trust Fund Biennial Plan and NOFAs were released in accordance with the Plan. In accordance with Rider 15 of the General Appropriations Act (84<sup>th</sup> Regular Legislative Session), 10% 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% AMFI for accessibility modifications and to eliminate life-threatening hazards and correct unsafe conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

### Contract for Deed Assistance Program

The Contract for Deed Assistance Program supports eligible nonprofits and units of local government in assisting eligible households in colonias who wish to convert their contracts for deed into warranty deeds. Eligible activities include indentifying households with unrecorded contracts for deed and addressing other colonia housing issues such as clouded titles, releases from liens, property transfers and housing unable to meet Texas Minimum Construction Standards. Participating households must reside in a colonia within 150 miles of the Texas-Mexico border, wish to convert a contract for deed in to a warranty deed, and have a household income not exceeding 60% of the AMFI or the statewide income limits, whichever is greater.

**CONTACT:** Glynis Laing Vitanza, at (512) 936-7800 or [htf@tdhca.state.tx.us](mailto:htf@tdhca.state.tx.us).

**ONLINE DOCUMENTS:** <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 rules and 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 Tex. Gov't Code §2306.582. The Department also established Colonia SHCs in Maverick and Val Verde counties due to their large population of residents of colonias and their designation as economically distressed counties. The operation of the Colonia SHCs is funded through a 2.5% set-aside from the Community Development Block Grant ("CDBG") Program, a federal entitlement program administered by the Texas Department of Agriculture. 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 units of government, 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 2016 the Colonia SHC Program is \$1,524,494. The funding for PY 2017 is currently unavailable.

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

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

**ONLINE DOCUMENTS:** <http://www.tdhca.state.tx.us/oci/centers>.

**FUNDING SOURCE:** HUD's CDBG Program

**TYPE OF ASSISTANCE:** Grants and forgivable loans

**RECIPIENTS:** Units of local government, nonprofit organizations, public housing authorities and CAAs

**TARGETED BENEFICIARIES:** Households at or below 80% AMFI within targeted colonias

### Texas Bootstrap Loan Program

The 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 Tex. Gov't 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% of the median state household income.

Texas Bootstrap Loan Program funding for FY 2017 is \$3,000,000.

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

**CONTACT:** Raul Gonzales at (512) 475-1473 or [raul.gonzales@tdhca.state.tx.us](mailto:raul.gonzales@tdhca.state.tx.us)

**ONLINE DOCUMENTS:** <http://www.tdhca.state.tx.us/oci/bootstrap.jsp>.

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

**TYPE OF ASSISTANCE:** Repayable loans at 0% interest

**RECIPIENTS:** Nonprofit organizations and Colonia SHCs

**TARGETED BENEFICIARIES:** Households at or below 60% AMFI

### NEIGHBORHOOD STABILIZATION PROGRAM

The purpose of the Neighborhood Stabilization Program (“NSP”) 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. In TDHCA’s Housing Support Continuum, NSP is referred to as a “Stimulus Program” since it was created as a result of the Housing and Economic Recovery Act (“HERA”) of 2008, establishing a temporary program meant to address economic issues at that time. Although no new NSP funding is being provided to Texas, NSP continues to operate and has approximately 600 land bank properties that will be put into final use, which could take several years. Information on NSP will remain in the annual SLIHP until all NSP activities are completed and the program has closed out.

**CONTACT:** Raul Gonzales at (512) 475-1473 or [raul.gonzales@tdhca.state.tx.us](mailto:raul.gonzales@tdhca.state.tx.us)

**ONLINE DOCUMENTS:** <http://www.tdhca.state.tx.us/nsp/index.htm>

**FUNDING SOURCE:** 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.

**TYPE OF ASSISTANCE:** Repayable loans at 0% interest and forgivable loans

**RECIPIENTS:** Units of local governments and nonprofit affordable housing providers which already have NSP funds.

**TARGETED BENEFICIARIES:** 25% of the award to benefit households with incomes less than or equal to 50% AMFI and the balance of the award will be used to benefit households earning 51%-120% 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 assists walk-in customers at their customer service center.*

The Manufactured Housing Division records ownership of over 66,500 homes per year and conducts over 16,500 inspections per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. Additionally, on behalf of the Department, the Manufactured Housing Division inspects and licenses Migrant Labor Housing Facilities. The Manufactured Housing Division handles over 77,000 incoming calls and assists approximately 2,000 walk-in customers per year in its customer service center and investigates approximately 600 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 or 1-800-500-7074

[www.tdhca.state.tx.us/mh](http://www.tdhca.state.tx.us/mh)



## MULTIFAMILY FINANCE DIVISION

The Multifamily Finance Division administers the Housing Tax Credit (“HTC”) Program, the Multifamily Bond Program, and the Multifamily Direct Loan Program.



*TDHCA's Housing Tax Credit Program provided funding for the development of Mariposa at Elk Drive in Burleson.*

### 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, creating equity that decreases 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% 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 \$2.35 per capita of the state population. TDHCA is the only entity in the state with the authority to allocate HTCs under these programs. As required by the Code the TDHCA develops the HTC Program Qualified Allocation Plan (“QAP”) which establishes the scoring process and requirements relating to an allocation of housing tax credits.

Pursuant to Section 2306.6724(c) of the Tex. Gov't 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 Tex. Gov't Code §§2306.111(d)(3) and 2306.1115. The HTC RAF can be found in the TDHCA Allocation Plan section of this Action Plan. These credits are awarded 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 and underwriting of the highest scoring applications have been completed, the Board considers the recommendations of TDHCA staff and determines a final award list. The 9% Competitive HTC Program has an annual application cycle with pre-applications submitted in January, full applications submitted in March, and awards made in July.

The estimated HTC state housing credit ceiling amount for FY 2017 is approximately \$64,552,418.

Under the 4% Non-competitive program, HTCs are awarded to developments that use tax-exempt bonds as a key component of their financing. These tax credit awards are made independent of the annual state housing credit ceiling and are not subject to the RAF. The applications are subject to the eligibility, threshold and underwriting requirements pursuant to the QAP 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 Tex. Gov't Code, approximately 22% 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 \$121 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 \$121 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 and underwritten based on criteria identified in the Multifamily Housing Revenue Bond Rules and Chapter 2306, and ranked based on the following priority designations pursuant to Chapter 1372 of the Tex. Gov’t Code. The priority designation is elected by the Owner and establishes the income level the development will serve.

- **Priority 1:**
  - Set aside 50% of units rent capped at 30% of 50% AMFI and the remaining 50% of units rents capped at 30% of 60% of AMFI; or
  - Set aside 15% of units rent capped at 30% of 30% of AMFI and the remaining 85% of units rent capped at 30% of 60% of AMFI; or
  - Set aside 100% of units rent capped at 30% of 60% 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:**
  - Set aside 80% of units rent capped at 30% of 60% of AMFI
  - Up to 20% of the units can be market rate
- **Priority 3:**
  - Any qualified residential rental development

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

In line with the Department’s energy efficiency efforts, the 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.

## **MULTIFAMILY DIRECT LOAN PROGRAM**

The Multifamily Finance Division awards HOME, Tax Credit Assistance Program Repayment Funds (“TCAP RF”), and National Housing Trust Fund (“NHTF”) 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 published rules and NOFAs by TDHCA and are available to for-profit and nonprofit developers.

HOME funds come from annual formula grant allocations from HUD and program income from repayable multifamily loans. HOME funds can serve households earning up to 80% of the area median income. Applicants for HOME funds under the Multifamily Direct Loan program can be for-profit and nonprofit developers, including specific types of nonprofit developers known as

Community Housing Development Organizations (“CHDOs”). It is anticipated that approximately \$15 million in HOME funds will be available in the annual NOFA for SFY 2017.

The Tax Credit Assistance Program (“TCAP”) was a program created through ARRA that was successfully completed in 2012 with full reports in the 2013 SLIHP. Repayment Income from TCAP Loans received after the grant was closed out in March 2012, now called TCAP RF, has been awarded through NOFAs in SFY 2015 and SFY 2016. It is anticipated that approximately \$13 million in TCAP RF will be available in the NOFA for SFY 2017. The Department has made those funds available in the form of interest bearing debt to create a source of ongoing repayments that will further the Department’s mission to create more affordable housing.

NHTF is a newly funded program for states that was created under the Housing and Economic Recovery Act of 2008. NHTF funding comes from a small percentage of the Federal Home Loan Mortgage Corporation’s (Freddie Mac) and the Federal National Mortgage Association’s (Fannie Mae) new business purchases annually, rather than from appropriations. HUD determines NHTF formula allocations amount for each state based on several factors, but primarily the shortage of rental units affordable and available to households with extremely low income. For SFY 2017, TDHCA will be making available \$4,300,528 in NHTF through the NOFA. NHTF has very similar requirements to HOME funds except the households to be served must be at 30% AMI or less.

**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>. For more information on the Competitive HTC Program contact Sharon Gamble at (512) 936-7834. For more information on the Multifamily Bond contact Teresa Morales at (512) 475-3344. For more information on the Multifamily Direct Loan programs contact Andrew Sinnott at (512) 475-0538.

**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 along with HOME, TCAP RF, and NHTF loans.

**RECIPIENTS:** For-profit entities, nonprofit organizations and CHDOs.

**TARGETED BENEFICIARIES:** Households at or below 60% AMFI

## 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 voluntary long-term services.*

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 participating multifamily properties.

Project rental assistance can be applied to new or existing multifamily developments owned by a nonprofit or private entity with at least 5 housing units that have received funding or are in the process of applying for funding through TDHCA's Multifamily Housing programs or any eligible federal agency or any state or local government program.

The program is limited to individuals who are part of one of the Target Populations and receiving services through one of the HHSC agencies participating in the program. Each eligible household must have a qualified member of one of the Target Populations that will be at least 18 years of age and under 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 Section 811 Referral Agent.

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 for Individuals with Intellectual Disabilities who are eligible for Medicaid waiver services and who may not have access to affordable housing in their community;

- **People with serious mental illness.** These individuals receive behavioral health services through the Department of State Health Services; and
- **Youth and young adults with disabilities exiting foster care receiving services through the Department of Family and Protective Services.** Youth and young adults 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
- Brownsville-Harlingen
- Corpus Christi
- Dallas-Fort Worth-Arlington
- El Paso
- Houston-The Woodlands-Sugar Land
- McAllen-Edinburg-Mission
- San Antonio-New Braunfels

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

**CONTACT:** For 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

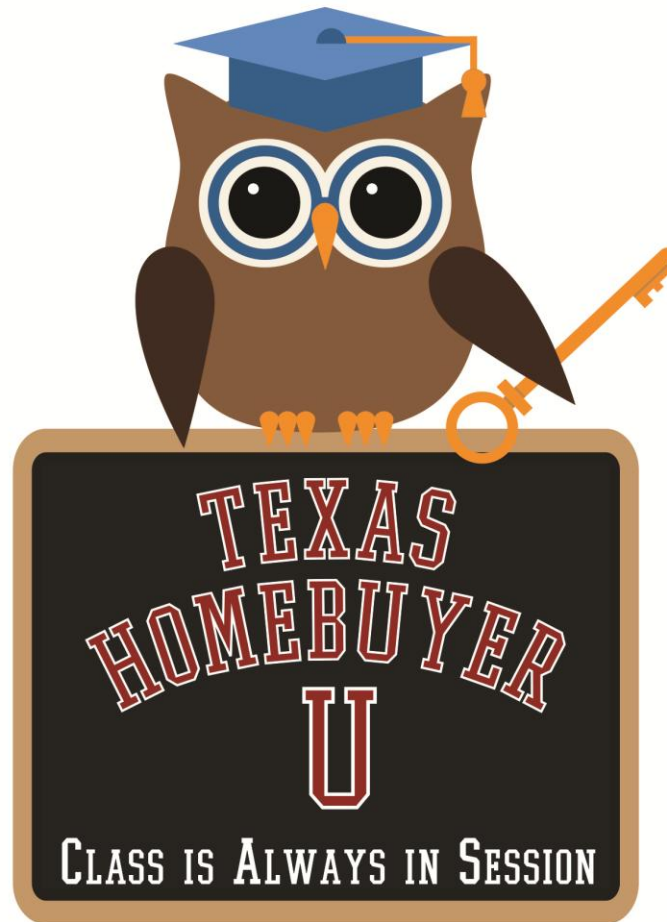
**TYPE OF ASSISTANCE:** Project-Based Rental Assistance

**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 or any eligible federal agency or any state or local government program.

**TARGETED BENEFICIARIES:** The program is limited to individuals who are part of one of the Target Populations and receiving services through one of the HHSC agencies participating in the program. Each eligible household must have a qualified member of a Target Population that will be at least 18 years of age and under the age of 62 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, Texas Mortgage Credit Certificate Program (“MCC”), and the Texas Statewide Homebuyer Education Program.



*The Texas Homeownership Division offers comprehensive homebuyer education classes, including free courses online through Texas Homebuyer U.*

## MY FIRST TEXAS HOME PROGRAM

Previously, the Department had funded new homeownership 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 had been replaced by the My First Texas Home Program which is funded through the sale of mortgage backed securities that can be packaged into a tax exempt mortgage revenue bond or 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% of AMFI limitations, based on IRS adjusted income limits, or 140% 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% of program funds are made available to assist Texans earning 80% or less of program income limits. The Department is intending in 2017 to again issue tax-exempt mortgage revenue bonds to support this program.

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 and/or to qualified Veterans. Targeted areas are defined as qualified census tracts in which 70% or more of the families have an income of 80% or less of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively. The Qualified Veterans Exemption to the first-time homebuyer requirement applies to a veteran who has been honorably discharged and has not previously received financing as a first-time homebuyer through a single family mortgage revenue bond program.

**Projected My First Texas Home Program funding for FY 2017: \$240,000,000.**

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.

In the spring of 2016, TDHCA launched the Texas Homebuyer U (“TXHBU”), a free online tool designed to satisfy the homebuyer education requirement for TDHCA’s First Time Homebuyer programs. TX HBU offers two courses: One is a comprehensive pre- and post-purchase tutorial which satisfies the education requirement for TDHCA’s first time homebuyer programs; the other is an introductory course to its Texas Mortgage Credit Certificate (“TX MCC”) Program.

**CONTACT:** For individuals seeking assistance, call 1-800-792-1119 to request a My First Texas Home Program information packet or go to [www.myfirsttexashome.com](http://www.myfirsttexashome.com) to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating 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% AMFI who meet program guidelines or 140% AMFI who meet program guidelines in a targeted area and are able to qualify for a mortgage loan

### TEXAS MORTGAGE CREDIT CERTIFICATE PROGRAM

TDHCA has the ability to issue Mortgage Credit Certificates (“MCCs”) through its bond authority. The program is offered through a network of approved lenders. An MCC provides a tax credit up to \$2,000 annually that reduces the borrower’s federal income tax liability. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account. MCC tax credits in excess of a borrower’s current year tax liability may, however, be carried forward for use during the subsequent three years.

The TX MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115% of AMFI limitations, based on IRS adjusted income limits, or 140% 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 TX MCC Program may now be combined with the My First Texas Home Program where the My First Texas Home Program loan is not packaged and funded through the sale of tax-exempt mortgage revenue bonds. However, borrowers under either funding must continue to meet the more restrictive eligibility requirements of the MCC Program.

Projected MCC funding for FY 2017: \$215,000,000

**CONTACT:** Call 1-800-792-1119 to request additional program information or visit the website at: [www.myfirsttexashome.com](http://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](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% AMFI who meet program guidelines or 140% 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 brings comprehensive homebuyer education and promotes the uniform quality of homebuyer education provided throughout the state.

TDHCA, in conjunction with its Governing Board, made the decision to outsource the day to day administration of the program; currently the program is outsourced to Texas State Affordable

Housing Corporation (“TSAHC”). TDHCA continues to provide a portion of the funding for the program and remains engaged and provides oversight on an on-going basis. A list of certified homebuyer education providers along with pertinent program information will continue to be made available and periodically updated on TDHCA’s website for any individual seeking homebuyer education and counseling services.

Projected Texas Statewide Homebuyer Education Program funding for FY 2017: \$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. For those organizations that provide services through CSBG, activities may 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 (including rent and utilities); 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 older Texans, 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 or retrofit of existing heating and cooling appliances or purchase of portable heating and cooling appliances in cases of emergency.

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.

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

### **HOMELESS HOUSING AND SERVICES PROGRAM**

HHSP was created for the purpose of assisting large urban areas to provide local programs to prevent and end homelessness. The assistance includes services to individuals and families experiencing homelessness, including the construction of shelter facilities, direct services related to housing placement, homelessness prevention, housing retention and rental assistance.

## **(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 transitioning from 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, HHSC and eligible multifamily properties. 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.

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## **B. MULTIFAMILY DEVELOPMENT**

### **HOUSING TAX CREDIT PROGRAM, MULTIFAMILY BOND PROGRAM, AND MULTIFAMILY DIRECT LOAN PROGRAM**

The HTC, Multifamily Bond and Multifamily Direct Loan programs serve extremely low-, very low-, low- and moderate-income households and the funded properties 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 courses 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 residents of colonias 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 housing rehabilitation, new construction, surveying and platting, and construction skills training. Lastly, the Colonia SHCs operate tool libraries to support self-help construction by residents of colonias.

##### **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 PROGRAM**

HOME's Contract for Deed Program provides funds to assist with the acquisition or refinance of a lien to convert a contract for deed into a traditional mortgage. Assistance is combined with repair or

replacement assistance of the property occupied for the contract for deed holder. The existing and the repaired or reconstructed home must be the principal residence of the homeowner. Assistance must be used for families that reside in a colonia and earn up to 60% AMFI.

#### **CONTRACT FOR DEED ASSISTANCE PROGRAM**

The HTF's Contract for Deed Assistance Program supports nonprofits and units of local government in assisting eligible households in colonias who wish to convert their contracts for deed into warranty deeds. Eligible activities include indentifying households with unrecorded contracts for deed and addressing other colonia housing issues such as clouded titles, releases from liens, property transfers and housing unable to meet Texas Minimum Construction Standards. Participating households must reside in a colonia within 150 miles of the Texas-Mexico border, wish to convert a contract for deed into a warranty deed, and have a household income not exceeding 60% of the AMFI or the statewide income limits, whichever is greater.

#### **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% 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% 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% 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% 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% 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% AMFI who will live in a home purchased in areas of chronic economic distress.

#### **NEIGHBORHOOD STABILIZATION PROGRAM - HOMEBUYER ASSISTANCE PROGRAM**

Homebuyer assistance is available for land bank properties used as the eligible homebuyer's principal residence through the Neighborhood Stabilization Program. Funds are only available for participants who currently own or manage NSP land bank properties. Homebuyer assistance financing may be provided for NSP land bank properties to eligible households at or below 120% of the AMFI.

### **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% AMFI. CHDOs can also apply for homebuyer assistance if their organization is the 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 for new residential housing, construct new residential housing or improve existing residential housing. For more detailed information, see Section 6: 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% AMFI for accessibility modifications to their housing units and to eliminate life threatening hazards and correct unsafe conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

#### **HOMEOWNER REHABILITATION ASSISTANCE PROGRAM**

HOME's Homeowner Rehabilitation Assistance Program provides rehabilitation, reconstruction, or new construction, 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, zoning ordinances and local construction requirements. If a home is reconstructed, the applicant must also ensure compliance with the universal design features in new construction, established by Tex. Gov't Code §2306.514 and energy efficiency standards.

## **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 locating funds and developing programs and initiatives to assist the affected households and communities quickly, efficiently, and responsibly. However, long term recovery from major disasters is often carried out with specially appropriated funds administered by the Texas General Land Office.

### **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 services delivery organizations and are to be utilized to provide eligible persons with emergency assistance, including but not limited to shelter, food, clothing, pharmaceutical supplies, bedding, cleaning supplies, personal hygiene items, and replacement of essential appliances 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 Tex. Gov't Code §2306.111, the HOME Program utilizes deobligated and available funds for disaster relief through HRA, HBA and TBRA programs in communities that are not designated by HUD as HOME participating jurisdictions. HOME disaster funds are designed specifically to assist eligible households who are affected by a disaster, with emphasis on assisting those who have no other means of assistance, or as gap financing after any other federal assistance. Assisted households must have an income that is at or below 80% AMFI.



## TDHCA GOALS AND OBJECTIVES

The Agency Strategic Plan goals reflect program performance based upon measures developed with the State's Legislative Budget Board ("LBB") and the Governor's Office of Budget, Planning and Policy ("GOBPP"). The Department believes that the goals and objectives for the various TDHCA programs should be consistent with its mandated performance requirements.

The State's Strategic Planning and Performance Budgeting System is a goal-driven, results-oriented system. The system has three major components including strategic planning, performance budgeting and performance monitoring. As an essential part of the system, performance measures are used by decision makers to allocate resources, to focus the Department's efforts on achieving goals and objectives, and as monitoring tools on accountability. Performance measures are reported quarterly to the LBB.

The State's Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The measures reflected in this document are based on the Department's current goals as approved by the LBB for FY 2018-2019.

## AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 84th 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 2016 goals, the 2016 actual performance and the estimated performance for 2017.<sup>1</sup>

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	2016 Target	2016 Actual	% of Goal	2017 Target
Number of households assisted through the My First Texas Home Program	2,414	2,988	123.78%	2,377

Explanation of Variance:

Due to low interest rates and the long term benefits the MCC offers a borrower, product demand is higher than expected, resulting in a higher number of households served.

<sup>1</sup> Targets for 2016 and 2017 were updated through the FY2018-2019 Legislative Appropriations Request unless otherwise noted.

**Strategy 1.2**

Provide federal housing loans and grants through the HOME Investment Partnership (HOME) Program for affordable housing

Strategy #1	2016 Target	2016 Actual	% of Goal	2017 Target
Number of households assisted with Single Family HOME Funds	1,125	616	54.76%	1,125

**Explanation of Variance:**

The projection was based on previous methodology approved by the LBB that was a projection of the households approved for assistance. This measure is now reported when activities are closed, causing a variance from the original projections.

Strategy #2	2016 Target	2016 Actual	% of Goal	2017 Target
Number of households assisted with Multifamily HOME Funds	200	262	131.00%	200

**Explanation of Variance:**

The number was over the target because of more timely production of units for developments awarded in FY 13-14.

**Strategy 1.3**

Provide funding through the Housing Trust Fund for affordable single family housing

Strategy Measure	2016 Target	2016 Actual	% of Goal	2017 Target
Number of single-family households assisted through the Housing Trust Fund Program	175	162	92.57%	175

**Explanation of Variance:**

The number of households assisted is minimally below the "YTD Expected" because in a previous quarter. A Notice of Funding Availability was released and there is a lag between funds being made available and loans being closed (and counted).

**Strategy 1.4**

Provide federal rental assistance through Section 8 certificates and vouchers

Strategy Measure	2016 Target	2016 Actual	% of Goal	2017 Target
Number of households assisted through Statewide Housing Assistance Payments Program	960	1,138	118.54%	990

**Explanation of Variance:**

The total for the measure exceeds the annual target because over the year more households have been assisted than expected.

### Strategy 1.5

Provide federal tax credits to develop rental housing for households with low income and very low income

Strategy Measure	2016 Target	2016 Actual	% of Goal	2017 Target
Number of multifamily households assisted through the Housing Tax Credit Program	8,090	5,994	74.09%	8,100

#### Explanation of Variance:

This performance measure captures actual households served as documented at cost certification after construction completion. Heavy rain and severe flooding in the past year caused delays in the construction completion of several properties. Cost certification for delayed properties are not required to be submitted until the 2nd quarter of FY 2017. Also, targets for this measure were based on allocation made two years previous in each quarter. Not all developments that were awarded in a specific quarter will also submit their cost certification and have units on the ground at the same time.

### Strategy 1.6

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2016 Target	2016 Actual	% of Goal	2017 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	580	434	74.83%	900

#### Explanation of Variance:

This performance measure captures actual households served as documented at cost certification after construction completion. Heavy rain and severe flooding in the past year caused delays in the construction completion of several properties. Cost certification for delayed properties are not required to be submitted until the 2nd quarter of FY 2017. Also, the conditions in the bond markets, primarily relating to interest rates on tax-exempt bonds, had made it difficult for developers for some time to submit a financially feasible application for private activity bonds.

**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	2016 Target	2016 Actual	% of Goal	2017 Target
Number of information and technical assistance requests completed	6,000	8,639	143.98%	5,800

#### Explanation of Variance:

The number of informational and technical assistance requests handled by the Housing Resource Center (HRC) varies based on economic conditions across the state. The Department received more requests for assistance than targeted, resulting in more assistance requests completed.

### Strategy 2.2

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2016 Target	2016 Actual	% of Goal	2017 Target
Number of technical assistance contacts and visits conducted by the field offices	1,380	1,387	100.51%	1,380

Explanation of Variance:

None needed.

**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	2016 Target	2016 Actual	% of Goal	2017 Target
Number of persons assisted through homeless and poverty related funds	426,236	588,982	138.18%	426,236

Explanation of Variance:

Year end reporting corrections capture additional individuals that benefited from the poverty-related funding.

Strategy Measure #2	2016 Target	2016 Actual	% of Goal	2017 Target
Number of persons assisted that achieve incomes above poverty level.	1,100	1,265	115.00%	1,100

Explanation of Variance:

Subrecipients focused on assisting additional households.

### 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	2016 Target	2016 Actual	% of Goal	2017 Target
Number of Households Receiving Energy Assistance	146,545	136,071	92.85%	146,545

Explanation of Variance:

Moderate weather resulted in lower reported performance.

Strategy Measure#2	2016 Target	2016 Actual	% of Goal	2017 Target
Number of dwelling units weatherized through Weatherization Assistance Program	2,822	3,384	119.91%	2,822

Explanation of Variance:

Higher numbers reflect units not taken into consideration at the time of projection.

**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	2016 Target	2016 Actual	% of Goal	2017 Target
Total number of onsite reviews conducted.	584	701	120.03%	691

Explanation of Variance:

More onsite file reviews were conducted than expected.

#### Strategy 4.2

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2016 Target	2016 Actual	% of Goal	2017 Target
Total number of contract monitoring reviews conducted.	150	132	88.00%	150

Explanation of Variance:

There were fewer activities for HOME contracts than anticipated.

**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	2016 Target	2016 Actual	% of Goal	2017 Target
Number of manufactured housing statements of ownership and location issued	65,000	51,586	79.36%	65,000

**Explanation of Variance:**

This measure is under the targeted amount due to the number of applications received incomplete, currently about 31%; these will be resubmitted for issuance.

**Strategy 5.2**

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2016 Target	2016 Actual	% of Goal	2017 Target
Number of installation reports received	12,000	15,765	131.38%	12,000

**Explanation of Variance:**

The Department received and processed a larger number of installation reports than the targeted projection. This may be attributable to an increase in file reviews undertaken by MHD as well as increased awareness within the industry of enhanced enforcement procedures which can result from the failure to file an installation report.

**Strategy 5.3**

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2016 Target	2016 Actual	% of Goal	2017 Target
Number of complaints resolved	450	620	137.78%	450

**Explanation of Variance:**

This measure is over the targeted projection because of an increase in internally opened complaints that resulted in more complaints being closed. The creation of the new Compliance Monitoring Unit resulted in the Compliance Monitors submitting approximately 150 complaints to the Enforcement Unit for deviations/violations found during these reviews.

Strategy Measure #2	2016 Target	2016 Actual	% of Goal	2017 Target
Average time for complaint resolution	180	66.0	36.67%	180

**Explanation of Variance:**

The average time is under the targeted projection, which is desirable.

Strategy Measure #3	2016 Target	2016 Actual	% of Goal	2017 Target
Number of jurisdictional complaints received	400	626	156.5%	400

**Explanation of Variance:**

This measure is over the targeted projection because of an increase in internally opened complaints, not consumer complaints. The creation of the new Compliance Monitoring Unit resulted in the Compliance Monitors submitting approximately 150 complaints to the Enforcement Unit for deviations/violations found during these reviews.

**RIDER 5 IS ESTABLISHED IN STATE LAW, AS FOUND IN THE GENERAL APPROPRIATIONS ACT.**

Rider 5 (a): TDHCA will target its housing finance programs resources for assistance to extremely low-income households.

The housing finance divisions shall adopt an annual goal to apply \$30,000,000 of the divisions' total housing funds toward housing assistance for individuals and families earning less than 30 percent of AMFI.

Rider 5 (a)	2016 Target	2016 Actual	% of Goal	2017 Target
Amount of housing finance division funds applied towards housing assistance for individuals and families earning less than 30 percent of median family income	\$30,000,000	\$62,341,219	207.80%	\$30,000,000

Explanation of Variance: The performance is higher than expected because the Rider 5 report captures actual incomes of households served by TDHCA and not projected income groups.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.

Rider 5 (b): TDHCA will target its housing finance resources for assistance to very low-income households.

The housing finance divisions shall adopt an annual goal to apply no less than 20 percent of the division's total housing funds toward housing assistance for individuals and families earning between 31 percent and 60 percent AMFI.

Rider 5 (b)	2016 Target	2016 Actual	% of Goal	2017 Target
Percent of housing finance division funds applied towards housing assistance for individuals and families earning between 31 percent and 60 percent of median family income	20%	56.33%	281.65%	20%

Explanation of Variance: The majority of TDHCA housing programs serve households under 60% of median family income. The Rider 5 Report includes Section 8, HOME Single Family, HOME Multifamily, Housing Trust Fund Single Family, Housing Trust Fund Multifamily and Housing Tax Credit Programs.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.

The following TDHCA-designated goal addresses the housing needs of persons with special needs.

**HOME PROGRAM STATUTE REQUIREMENT: TDHCA WILL WORK TO ADDRESS THE HOUSING NEEDS AND INCREASE THE AVAILABILITY OF AFFORDABLE AND ACCESSIBLE HOUSING FOR PERSONS WITH SPECIAL NEEDS.**

Dedicate 5% of the HOME annual allocation for persons with disabilities who live in any area of this state.

Strategy Measure	2016 Target	2016 Actual	% of Goal	2017 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,164,409	\$2,561,800.41	220.01%	\$1,164,409*

**Explanation of Variance:**

These include funds from the Persons with Disabilities Set-Aside that were used to assist households with persons with disabilities and special needs. It is important to note that funds from the Persons with Disabilities set-aside may be used anywhere in the state, and HOME general funds may only be utilized in non-participating jurisdictions, which are communities that do not receive HOME funds directly from HUD. The HOME Program's goal was exceeded by reallocating PWD not previously expended by Administrators accessing HOME Persons with Disabilities funds.

\*The 2017 target will be adjusted to reflect the 5% of the actual allocation of 2017 funds from HUD.

- Between 2010-2014 TDHCA served 19,335 low to moderate income households through \$234 million in funding for rental assistance, down payment assistance, and home rehabilitation/barrier removal.
- At least 16.6% of these funds, or \$38.8 million, served persons with disabilities.
- Persons with disabilities, as reported to TDHCA, comprised 14.3% of all households served through TDHCA down-payment assistance, rental assistance, and home rehabilitation programs between 2010- 2014 calendar year and 16.6% of funding.
- For programs that track or partially track for disability status, 23% of funds and 27% of households served were reported as including at least one person with a disability.
- In 2015, active TDHCA-funded rental developments reported that 17.5% of all units served a household with at least one member with a disability.
- From 2011- 2015, accessible design units comprised approximately 9% of all rental units developed per year.



## **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.

### **2016 REGIONAL ALLOCATION FORMULA**

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

As a dynamic measure of need, the RAF is revised annually to reflect updated demographic and resource data; respond to public comment; and better assess regional housing needs and available resources. The RAF is released annually for public comment. Slightly modified versions of the RAF are used for Single Family HOME, Multifamily HOME, HTC, and HTF because the programs have different eligible activities, households and geographical service areas, 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%.
  - **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.
- **Regional Coverage Factor:**
  - **Inverse population density:** An inverse density population conveys the amount of land per person in each subregion.

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

## HOME PROGRAM REGIONAL ALLOCATION FORMULA

The HOME RAF is specific to HOME's activities. First, because HOME assists 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. Also, since HOME Single Family programs are typically scattered site predominately in rural areas of the state, a Regional Coverage Factor takes into account the smaller populations of rural areas as well as scattered locations of single family projects, instead of relying solely on population as an absolute.

Second, Tex. Gov't Code §2306.111 dictates that the Department shall expend 95% of its HOME funds for the benefit of non-Participating Jurisdictions that do not qualify to receive funds directly from HUD. Therefore, housing need and availability in the cities and counties that are Participating Jurisdictions are not included in the State's RAF. The 2017 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 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 2017 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$ 622,533	5.7%	\$..... 501,972	\$ 120,561
2	Abilene	\$ 538,651	4.9%	\$ 438,329	\$ 100,322
3	Dallas/Fort Worth	\$ 1,856,378	16.9%	\$ 306,704	\$ 1,549,674
4	Tyler	\$ 1,071,696	9.7%	\$ 751,176	\$ 320,520
5	Beaumont	\$ 666,970	6.1%	\$ 483,529	\$ 183,442
6	Houston	\$ 597,124	5.4%	\$ 228,589	\$ 368,536
7	Austin/Round Rock	\$ 1,014,749	9.2%	\$ 220,416	\$ 794,333
8	Waco	\$ 660,629	6.0%	\$ 359,577	\$ 301,052
9	San Antonio	\$ 563,648	5.1%	\$ 267,407	\$ 296,241
10	Corpus Christi	\$ 622,333	5.7%	\$ 372,458	\$ 249,875
11	Brownsville/Harlingen	\$ 773,893	7.0%	\$ 477,071	\$ 296,822
12	San Angelo	\$ 657,424	6.0%	\$ 444,894	\$ 212,530
13	El Paso	\$ 1,353,973	12.3%	\$ 1,098,799	\$ 255,173
	Total	\$ 11,000,000	100.0%	\$ 5,950,921	\$ 5,049,079

**HOME Multifamily Program 2017 RAF**

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$ 770,059	5.1%	\$ 590,701	\$ 179,358
2	Abilene	\$ 514,136	3.4%	\$ 460,657	\$ 53,479
3	Dallas/Fort Worth	\$ 3,056,631	20.4%	\$ 543,971	\$ 2,512,660
4	Tyler	\$ 1,889,539	12.6%	\$ 1,311,467	\$ 578,073
5	Beaumont	\$ 1,067,844	7.1%	\$ 801,355	\$ 266,489
6	Houston	\$ 901,677	6.0%	\$ 314,534	\$ 587,144
7	Austin/Round Rock	\$ 1,749,890	11.7%	\$ 286,656	\$ 1,463,234
8	Waco	\$ 702,812	4.7%	\$ 446,161	\$ 256,651
9	San Antonio	\$ 889,021	5.9%	\$ 411,568	\$ 477,453
10	Corpus Christi	\$ 940,737	6.3%	\$ 533,880	\$ 406,856
11	Brownsville/Harlingen	\$ 1,236,198	8.2%	\$ 770,208	\$ 465,989
12	San Angelo	\$ 669,808	4.5%	\$ 350,709	\$ 319,099
13	El Paso	\$ 611,648	4.1%	\$ 51,423	\$ 560,225
	Total	\$ 15,000,000	100.0%	\$ 6,873,291	\$ 8,126,709

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 Tex. Gov't 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 Assistance Program received more than \$3,000,000. Tex. Gov't Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have an opportunity to access funds. No HTF funds will be subject to the RAF for SFY 2017.

**HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA**

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

The HTC RAF provides for a minimum of \$500,000 in each rural and urban state service region, and the HTC allocation methodology ensures that a minimum of 20% of the state's tax credit amount is awarded to rural areas. Furthermore,

## HTC Program 2016 RAF

Region	Place for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$ 1,725,084	3.5%	\$ 602,622	\$ 1,122,462
2	Abilene	\$ 1,000,000	2.0%	\$ 500,000	\$ 500,000
3	Dallas/Fort Worth	\$ 11,802,653	23.6%	\$ 542,354	\$ 11,260,299
4	Tyler	\$ 2,245,028	4.5%	\$ 1,295,942	\$ 949,086
5	Beaumont	\$ 1,439,971	2.9%	\$ 805,828	\$ 634,143
6	Houston	\$ 10,206,386	20.4%	\$ 500,000	\$ 9,706,386
7	Austin/Round Rock	\$ 4,131,005	8.3%	\$ 500,000	\$ 3,631,005
8	Waco	\$ 1,640,478	3.3%	\$ 500,000	\$ 1,140,478
9	San Antonio	\$ 4,621,689	9.2%	\$ 500,000	\$ 4,121,689
10	Corpus Christi	\$ 1,667,668	3.3%	\$ 528,635	\$ 1,139,033
11	Brownsville/Harlingen	\$ 5,557,973	11.1%	\$ 755,711	\$ 4,802,262
12	San Angelo	\$ 1,265,655	2.5%	\$ 500,000	\$ 765,655
13	El Paso	\$ 2,696,409	5.4%	\$ 500,000	\$ 2,196,409
	<b>Total</b>	<b>\$ 50,000,000</b>	<b>100.0%</b>	<b>\$ 8,031,092</b>	<b>\$ 41,968,908</b>

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

## 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
  - Interagency collaboration and engagement of stakeholders on specific issues
- Fair Housing
  - 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 and community affairs related activities. 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 low-income Texans, including 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:

<b>Workgroup/Committees</b>	<b>Lead agency</b>
Community Reinvestment Workgroup	Texas Comptroller
Community Resource Coordination Groups ("CRCG")	Health and Human Services Commission
Colonia Residents Advisory Committee ("C-RAC")	TDHCA
Faith and Community-Based Initiative	One Star Foundation
Disability Advisory Workgroup ("DAW")	TDHCA
Governor's Commission for Women	Governor's Office
Housing and Health Services Coordination Council ("HHSCC")	TDHCA
Money Follows the Person Demonstration Project ("MFP")	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 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, National Energy Assistance Directors Association, National Association for State Community Services Programs, and others. Participation in these national organizations keeps TDHCA abreast of federal

regulation updates and allows TDHCA to respond effectively 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")

C-RAC is a committee of colonias residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonias residents and the types of programs and activities which should be undertaken by the Colonia Self Help Centers ("SHCs"). In consultation with C-RAC and the appropriate unit of local government that administers each SHC, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonias 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 Colonia SHCs to the Department 30 days before the proposal is considered for an award by the TDHCA Governing 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. Providing services and housing to persons with disabilities presents unique challenges and opportunities. In order to augment TDHCA's formal public comment process, a workgroup is utilized, affording staff the opportunity to interact and receive input more informally and in greater detail with various stakeholders and to get feedback on designing and planning more successful programs for persons with disabilities. 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 the TDHCA website, social media, and email lists.

#### Housing and Health Services Coordination Council

The HHSCC is codified in Texas Government Code §2306.1091. The purpose of the Council is to increase state efforts to offer Service-Enriched Housing ("SEH") through increased coordination of housing and health services. The Council seeks to improve interagency understanding and increase the number of staff in state housing and health services agencies that are conversant in both housing and services.

Service-Enriched Housing is defined in Title 10 Texas Administrative Code, Part 1, Chapter 1, Subchapter A, §1.11 as: integrated, affordable, and accessible housing that provides residents with the opportunity to receive on-site or off-site health-related and other services and supports that foster independence in living and decision-making for individuals with disabilities and older Texans.

The HHSCC is composed of [17 members](#): eight members appointed by the Governor, and nine State agency representative members. The Executive Director of the Texas Department of Housing and Community Affairs serves as the Council Chair and one TDHCA staff supports the Council activities.

Council members meet quarterly and provide direction to the staff to prepare a Biennial Report of Findings and Recommendations that is submitted to the Legislative Budget Board and the Office of the Governor on August 1 each even numbered year. This Report along with a Biennial Plan is available to the public on the TDHCA website at <http://www.tdhca.state.tx.us/hhsc>. Meetings are

open to the public. Notice is given to the public in the Texas Register, on TDHCA's Web Site, through an [email list](#), and social media.

On June 15, 2015, TDHCA, on behalf of the Housing and Health Services Coordination Council, contracted with the Corporation for Supportive Housing (“CSH”) who developed and implemented a robust package of training and technical assistance services following a blended learning model to nine local community teams from across Texas. This package weaved together web-based learning, intensive in-person training, and both remote as well as on-site technical assistance for the community teams. The intensive in-person Housing and Services Partnership Academy was held in February 2016 in Austin. The Academy included a tenant panel, round table discussions led by housing and services state agency staff, and sessions on affordable housing development, building community support, etc. The web-based learning modules primarily focused on providing teams with a wealth of information and materials to increase their knowledge and understanding of key concepts, strategies, best practices and resources for developing SEH in their communities. These training components allowed teams to develop a broad foundation of knowledge from which to build and act upon. Following the in-person Academy, CSH provided a comprehensive package of technical assistance, designed to position the teams to apply the lessons learned and knowledge gained from the online and in-person training and further flesh out their plans for developing new SEH in Texas communities.

Last, CSH conducted an evaluation of the project and will continue technical assistance with the existing community teams through August 2017 in accordance with a renewal of their contract with TDHCA.

#### Texas Interagency Council for the Homeless

The TICH was created in 1989 to coordinate the State's homeless resources and services, and its charge was reinforced by the 84<sup>th</sup> Texas Legislature (2015) Senate Bill (“SB”) 607. The TICH consists of representatives from 11 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 TICH receives no funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The TICH's major mandates include:

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

The TICH submits an annual progress report to the governing bodies of the agencies represented on the council. The 2015 Annual Report is available on the TICH website at <http://www.tdhca.state.tx.us/tich/index.htm>.

The 84 (R) Texas Legislative Session's SB 1580 requires TDHCA, in conjunction with the TICH and the Texas Veterans Commission (“TVC”) to conduct a study of veterans experiencing homelessness. The

study is due to the Texas Legislature no later than December 1, 2016. The study requires the following:

- A definition of homeless veteran used for the study
- The status of homeless veterans in Texas
- Statewide and local entities providing services for homeless veterans
- Funding sources of services for homeless veterans
- Recommendations to the State's approach to address veteran homelessness
- Recommendations to State law to assist homeless veterans.

For the definition of Veterans experiencing homelessness, the study includes the definition used for the count of Veterans experiencing homelessness conducted annually during the Point-in-Time ("PIT") count required by the Department of Housing and Urban Development ("HUD"). Even with its limitations, the PIT count is the most widely-accepted count of persons experiencing homelessness.

For the status of Veterans experiencing homelessness in Texas, TVC provided Veteran demographics to give context to the Veteran population. Then the study includes the number of Veterans experiencing homelessness from the PIT count for last three years, provided by the Texas Homeless Network, a private nonprofit organization whose mission is to provide solutions to end homelessness in Texas communities. To determine needs of Veterans experiencing or at risk of homelessness, the Health and Human Services Commission ("HHSC") provided three years worth of data for calls to 2-1-1 Texas Information and Referral Network in certain cities for persons who identified as Veterans. In addition, various TICH member agencies provided the status of Veterans experiencing homelessness by identifying housing needs and service needs.

The status of Veterans experiencing homelessness has been affected by various federal initiatives, including the Mayors Challenge to effectively end Veteran homelessness. A survey of Texas cities that took the Mayors challenge was conducted by the Health and Human Services Commission's ("HHSC") Office of Health Statistics and the Office of Veteran Services. Along with the survey, TDHCA provided a case study of the Mayor's Challenge in Houston, which was the first city in Texas to meet the federal benchmarks to effectively end Veteran homelessness. Since the start of the study in 2015, San Antonio and Austin have also reached the federal benchmarks to effectively end Veteran homelessness.

To fulfill the requirement of finding statewide and local entities providing services for veterans and funding sources, the TICH membership were asked to complete a chart which shows which programs are available to persons experiencing or at-risk of homelessness, programs with set-asides or preferences for Veterans experiencing or at-risk of homelessness, and the funding available.

For the recommendations to state programs and state law, staff from TDHCA and TVC held two roundtables, and TDHCA held an online forum to gather recommendations to address Veteran homelessness. The recommendations were vetted through TDHCA staff, the TICH Veteran Workgroup, and the TICH membership. Consequences and information on existing resources or state processes of each recommendation were considered. The Report on Homelessness among Veterans is anticipated to be posted online at <http://www.tdhca.state.tx.us/tich/hvs.htm>.

In addition to the study on homelessness among Veterans, the 84 (R) Texas Legislative Session's House Bill (HB) 679 requires TDHCA, in conjunction with the TICH, to conduct a study of youth experiencing homelessness. The study is due to the Texas Legislature no later than December 1, 2016. Youth Count Texas! was an initiative headed by TDHCA for a statewide count and needs



assessment of Texas youth experiencing homelessness and unstable housing occurred between October 2015 and March 2016. The Report on Homelessness among Youth was conducted in three phases:

**Phase I - Survey Tool Development.** From July to August 2015, TDHCA contracted with the Texas Network of Youth Services (“TNOYS”) to create two surveys: one survey for use during the annual PIT count of persons experiencing homelessness in January 2016 and one survey for a needs assessment which can be used up until March 2016. An annual PIT count in January is required by HUD.

**Phase II - Survey Implementer.** From September 2015 to May 2016, TDHCA contracted with TNOYS to create training for survey implementation, provide technical assistance for Continuum of Care (“CoC”) member agencies, create a data collection methodology and system, and deliver a report of the results of the implementation. TNOYS subcontracted with the Texas Homeless Network to complete the requirements to implement the survey.

**Phase III - Data Analysis.** The data from Phase II, along with data collected from other state agencies, was analyzed by the University of Houston to examine the number and needs of youth experiencing homelessness and the degree to which current programs are meeting those needs; identify any sources of funding that might be available to provide services to youth experiencing homelessness; and develop a strategic plan establishing steps to be taken and timelines for reducing youth homelessness in this state.

The TICH Homeless Youth Workgroup members had meetings with TNOYS to give input into the survey tool, and were updated during the survey implementation. In addition, summaries of the progress on the study are given at the quarterly TICH meetings for the membership as a whole. The Report on Homelessness among Youth is anticipated to be posted online at <http://www.tdhca.state.tx.us/housing-center/youthcounttexas.htm>.

#### **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 regularly and discusses topics such as fair housing training, Limited English Proficiency (“LEP”) provisions, public participation, 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 and improving agency coordination and resource sharing.

#### **Revised Citizen/Community Participation Plan**

In 2017, staff will revise the State’s Citizen/Community Participation Plan to comply with the Affirmatively Furthering Fair Housing Rule. The rule requires consultation and community participation in the analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals. The citizen/community participation plan must be amended prior to the initiation of the Assessment of Fair Housing (“AFH”) process and attempt to reach a broad audience, with specific engagement with protected classes and organizations representing those classes. TDHCA staff is working with the Fair Housing Workgroup to create the State’s Citizen Participation Plan. The plan is scheduled to be finalized by November 2017, pending release of the final state AFH tool.

#### **Weatherization Assistance Program Planning Advisory Committee**

The WAP PAC is comprised of representatives 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 four 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. Other representatives include tribal representatives, weatherization providers, energy providers and consumer-related groups.

## **FAIR HOUSING**

Through rule provision, program administration, monitoring, education, outreach and training, TDHCA works to ensure that its housing and assistance programs are compliant with HUD's requirements and regulations regarding affirmatively furthering fair housing. 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 works with TWC to ensure that prospective applicants and residents are aware of TWC's complaint process and that owners and management agents operating TDHCA properties and programs are aware of their responsibilities under the Federal and State Fair Housing Act. TWC offers free fair housing training.

**Policy-Driven Action:** The State of Texas's Phase 2 Analysis of Impediments ("AI") was submitted to HUD on November 8, 2013. The Fair Housing, Data Management, and Reporting group tracks goals under the AI. The group is essential in working across the agency to consolidate records of fair housing activities and setting priorities and goals. Highlights of its current activities include but are not limited to the following:

Staff utilizes a Fair Housing Tracking Database that assists TDHCA in consolidating fair housing records and tracking goals under the Analysis of Impediments. The database includes projects in various stages of research, planning, and implementation to affirmatively further fair housing. Action Steps may be associated with one or more of six (6) Impediments identified in the 2013 Analysis of Impediments to Fair Housing Choice for the State of Texas, for both HUD and non-HUD funded activities. The database allows TDHCA to better review current efforts and identify areas for improvement. Database reports are periodically shared with TDHCA's Board of Directors.

The creation and maintenance of fair housing web pages expand on the previously developed page and improve housing discrimination complaint direction. The website 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 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 fair housing website section is available at: <http://www.tdhca.state.tx.us/fair-housing/index.htm>.

Staff implemented a three-part fair housing webinar series in coordination with the Texas Workforce Commission. Presentations provided the basics of fair housing in Texas, reasonable accommodations, and best practices for multifamily developments. Presentations benefit housing providers, housing consumers, local jurisdictions, and housing advocates. Videos of the webinars are available on TDHCA's website along with the presentation slides and transcripts. The free webinar series is available 24/7 online at <https://www.tdhca.state.tx.us/fair-housing/presentations.htm>.

Staff developed a demographic database that consolidates Housing Tax Credit demographic data and compares trends to demographic data collected by the census. This database is used in the Multifamily Affirmative Marketing Tool, as required by rule. Staff is undertaking system changes to the database to report demographic information by household member to better evaluate and streamline demographic reporting.

**Revised Tenant Selection and Affirmative Marketing Rules.** The Department amended the Uniform Multifamily Rules to assist in guiding its goals to affirmatively further fair housing and decrease housing barriers across the state. The rules emphasize choice and opportunity through developing in areas of opportunity and areas of concerted revitalization. The Single Family Umbrella rules include a requirement for subrecipients to have an affirmative marketing plan to direct specific marketing and outreach to potential tenants and homebuyers who are considered "least likely" to know about or apply for housing based on an evaluation of market area data.

**Revised Undesirable Site Features and Undesirable Neighborhood Characteristics.** The Department maintains its rules on undesirable site features and undesirable neighborhood characteristics in Subchapter B of its Uniform Multifamily Rules. Development sites may be found eligible, despite the existence of undesirable neighborhood characteristics through a specific process outlined in the rules whereby documentation that sufficiently mitigates the undesirable characteristic(s) is provided and reviewed by staff. The multifamily rules provide guidance on types of mitigation that may be submitted and further outline specific criteria by which the Governing Board would evaluate in deeming a site eligible.

Staff proposed amendments to the Department's reasonable accommodation rule, §1.204. Amendments were proposed to clarify the response time to requests to ensure people with disabilities have access to Department programs, housing, and services. Under the revised rule responses to Reasonable Accommodation requests must be provided within a reasonable amount of time, not to exceed 14 calendar days. The response must either be to grant the request, deny the request, offer alternatives to the request, or request additional information to clarify the Reasonable Accommodation request. The amendment also clarifies that certain items identified by the U.S. Department of Justice (such as a reserved parking space) with a de minimis cost are a reasonable accommodation that the owner/operator of housing must pay for.

Homelessness rules were revised to strengthen affirmative marketing and tenant selection criteria requirements. Staff proposed rule changes to the Emergency Solutions Grant ("ESG") and Homeless Housing and Services Program ("HHSP") to align with fair housing goals. Revisions include affirmative marketing requirements to market to those least likely to apply for services, and tenant selection criteria to ensure reasonable accommodation and Violence Against Women Act ("VAWA") notifications occur with any adverse action.

The Fair Housing Team has worked to improve Fair Housing units in program trainings throughout the agency as well. The ESG Program worked in collaboration with Legal and the Fair Housing Team to create a major Fair Housing unit for the ESG Implementation Workshop; this has been updated and incorporated annually since 2014. The webinar included civil rights laws, equal access and non-discriminatory policies for protected classes, affirmative outreach, improved access for persons with

limited English proficiency, and consistent written policies and procedures to evaluate and target services for all persons.

Staff examined small area fair market rents (“FMRs”) and hypothetical small area fair market rents to determine if FMRs in the Department’s Section 8 service area needed to be adjusted to expand tenant housing choices. The establishment of the standard is important because it essentially determines whether a household will be able to find a unit they can afford with the voucher the Department issues. In areas where market rents are high and there is high demand for rental units, it can be challenging for a voucher holder to find a unit. Increased FMRs aid in areas where voucher holders have difficulty in finding acceptable units or affording units in more desirable areas. Higher FMRs provide additional choices and opportunities to tenants in highly competitive rental markets.

The Department’s Language Access Plan was revised to reflect updated language service protocols. The agency procured third-party translation and interpreting services through two vendors available on an as-needed basis. Language addressing current points of contact between the Department and client populations was updated to include Spanish-speaking contacts within the Department. Links to interpreting services were added to the Department’s header; those who are unable to speak, read, write, or understand the English language may call the Department to request translation assistance with any document, event or other information from the Department.

On August 17, 2015, HUD adopted the Final Affirmatively Furthering Fair Housing Rule (“AFFH” or “the rule”) which governs what block grant recipients of certain HUD funds (being those funds overseen by HUD’s Division of Community Planning and Development (“CPD”) and Public Housing Authorities funded under 42 U.S.C. §1437e must do to affirmatively further fair housing. Upon its final release, staff is preparing to meet the requirements of the tool as described in the final AFFH rule.

The rule replaces the Analysis of Impediments (“AI”) to Fair Housing Choice with a new Assessment of Fair Housing (“AFH”) tool. The AFH Tool uses HUD-generated data, and a significant community participation process, to identify four main areas:

- Racially and ethnically concentrated areas of poverty
- Patterns of integration and segregation
- Disparities in access to opportunity; and
- Disproportionate housing needs

The rule requires that Government entities that accept certain HUD funds take “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.” HUD believes the duty to affirmatively further fair housing extends to all of the program participant’s activities related to housing and community development, regardless of funding source. Meaningful actions, according to HUD, “means significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity.”

Entities must follow the current AI process until submitting an AFH. Staff has created and shared informational resources related to the final AFFH rule. The new process directly links the AFH tool and its identified goals with the jurisdiction’s HUD-required program planning document (its Consolidated Plan or for a PHA, its 5-Year PHA Plan). Fair housing goals and priorities from the AFH are expected to be incorporated into the actual programming and proposed use of the HUD funds. The AFH tool will

be phased in as Government entities that are HUD program participants submit the Consolidated Plan or PHA Plan. The State of Texas assessment of fair housing will be due to HUD in May 2019, pending release of the state tool. The State continues to have concerns that the AFH tool as crafted effectively creates a process that promotes race based decision-making by recipients of HUD funds in violation of the Equal Protection Clause of the U.S. Constitution. In addition, TDHCA has provided comment that the proposed State Assessment Tool is an overreach, into sources outside the purview of HUD and beyond HUD's statutory authority.

## **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 Tex. Gov't Code, which 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 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 Violence Against Women Act (“VAWA”) Protections (TDHCA and HUD)
- Persons with HIV/AIDS and Their Families (HUD)
- Public Housing Residents (HUD)
- Veterans and Wounded Warriors (§2306.0721(c)(1) 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. In its update to the 84<sup>th</sup> Legislature, the Texas Office of the Secretary of State’s Colonia Initiatives Program reports that, even though significant challenges and barriers remain, progress continues in colonias in major counties along the Texas-Mexico border. To continue this progress, several state agencies, including TDHCA, are working to address remaining barriers in colonia communities.

**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 some of the Department’s legislative initiatives and programs involving border and colonia issues. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public regarding the services that the Department has to offer. The OCI has established Border Field Offices to serve colonia residents and provide technical assistance to colonia residents and entities that serve them. The Border Field Offices are located in Pharr 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 Program to assist households with the acquisition of property held in an executor contract for conveyance, also known as a contract for deed. Contract for Deed assistance providers can also provide refinancing of loan terms in conjunction with providing funds for the rehabilitation or reconstruction of substandard units. The HTF also administers a Contract for Deed Assistance Program to provide capacity building grants to nonprofit organizations and units of local government that assist colonia residents at or below 60% AMFI.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is Colonia residents. In addition, the QAP offers points for developments located in underserved areas, which includes colonias.

## ELDERLY POPULATIONS

Elderly populations have a range of unique housing needs. Cost burden (expenditures including housing and utilities that exceed 30% of income) is the most common housing problem for households with persons aged 65 and older. Households experiencing cost burden are often forced to cut back sharply on other necessities. A 2014 Harvard University Joint Center for Housing Studies report on housing needs of the nations aging population found that, on average, severely cost burdened and low-income households spend more than 40% less on food than households living in housing they can afford, making clear the link between hunger and high housing costs among older adults. Other housing needs are described in the Housing Analysis chapter.

**Policy-Driven Action:** The Multifamily 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 and the Amy Young Barrier Removal Program offered through the Housing Trust Fund provide funds for the repair and rehabilitation of homes owned by low-income households. Many of the assisted households are aging Texans, thereby facilitating their ability to remain in their communities, keep existing social networks intact, and decrease dependence on institutional assistance.

## HOMELESS POPULATION

Homelessness 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 include persons who will imminently lose their housing and have 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% 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, 2013).

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

In HB 1099, the 79<sup>th</sup> 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 FY2016 CSBG state discretionary funds to fund organizations serving migrant seasonal Farmworker and Native American populations. The Department's CSBG State Plan approved by USHHS includes Native Americans and migrant farmworker populations as special populations eligible for services provided by CSBG state discretionary funds.

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

## **PERSONS WITH ALCOHOL AND SUBSTANCE USE 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, Kaspro and Rosenheck, 2013). Further, many individuals with substance use issues face multiple barriers to accessing housing while suffering from addiction. Being without a stable place during substance abuse recovery only increases the likelihood that these treatments will fail (United States Interagency Council on Homelessness, 2015).



**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% 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 2016 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); persons with substance use issues; veterans; survivors of domestic violence; and youth aging out of foster care.

### **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” (HUD, 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:**

- **Tex. Gov't Code and TDHCA's Uniform Multifamily Rules in the Texas Administrative Code require all TDHCA Multifamily properties funded after September 1, 2001, to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA's Fair Housing Team and Compliance Division have produced a Tenant Rights and Resources Guide for TDHCA Monitored Properties that highlights rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.**
- **Tex. Gov't 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/state subsidy programs solely on the basis of participation in such programs. The 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 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 developed through suggestions made by local advocacy and legal aid groups who reviewed the rule draft on a TDHCA website forum.**
- **The 2017 Uniform Multifamily Rules, which were approved by the TDHCA Board on November 10, 2016, include as a threshold item 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. Recognizing the potential financial feasibility concerns associated with 4% HTC developments, such applications are exempt from having to meet this threshold requirement. However, participation is otherwise required for 9% HTC applications and Direct Loan only applications, as well as 4% HTC applications that are layered with Direct Loan funds.

#### Highlights specific to Single Family and Community Affairs Programs:

- For 2013, the TDHCA Governing Board approved an increase in Project Access 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 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). Through this intensive management of these vouchers, the Project Access waiting list has been almost depleted as of October 2016, so that those newly interested in the program now have significantly reduced wait times.

Advocates for the aging and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. 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 Section 811 PRA 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 Tex. Gov’t Code and subject to the submission of qualified applications, five% of the annual HOME Program allocation is allocated for serving persons with disabilities living in any part of the state. The 2016 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 making the unit more accessible.

The Multifamily Direct Loan Program, HTC Program, and Multifamily Bond Program rental developments that are multifamily new construction must conform to Section 504 standards, which require that at least five% of the development's units be accessible for persons with physical disabilities and at least two% 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 HTF's Amy Young Barrier Removal Program provides one-time grants of up to \$20,000 to people with disabilities at or below 80% AMFI for accessibility modifications and to eliminate life-threatening hazards and correct unsafe conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2016 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); persons with substance use issues; veterans; survivors of domestic violence; and youth aging out of foster care.

**Policy-Driven Action:** TDHCA is now one of 25 states awarded funds by HUD for the Section 811 PRA Program. TDHCA received the maximum grant amount for HUD's 2012 and 2013 rounds. These two grants provide project-based rental assistance for extremely low-income persons with disabilities, in eight MSAs in Texas, including Austin-Round Rock; Brownsville-Harlingen; Corpus Christi, Dallas-Fort Worth-Arlington; El Paso; Houston-The Woodlands-Sugar Land; McAllen-Edinburg-Mission; and San Antonio-New Braunfels. Eligible households must include a member of one of the following Target Populations: 1) Persons Exiting Institutions, not including incarceration; 2) Youth and Young Adults Exiting Foster Care with Disabilities; and 3) Persons with Serious Mental Illness. The service areas of the program and target populations selected were the result of an extensive public input process involving persons with disabilities, developers, advocates and state agencies. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with the Texas Health and Human Services Commission, which was a requirement of the Section 811 PRA grant application. This 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 to advocate that affordable housing for persons with disabilities should be integrated into the community. Integrated housing, as defined by SB 367 and passed by the 77<sup>th</sup> Texas Legislature, is "housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers." The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The

Integrated Housing Rule, for use by all Department housing programs, is found at 10 TAC 1.15 and is summarized as follows:

A housing development may not restrict occupancy solely to 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% 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% 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 aging Texans; (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, Tex. Gov't Code, or for other good cause. The Section 811 PRA Program has a federally-mandated unit integration requirement of 25%, without regard to the number of units in a development. Developments participating in the Section 811 PRA Program must restrict the lowest applicable percentage of units.

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

Persons with VAWA protections include survivors of domestic violence, dating violence, sexual assault, or stalking. Many survivors of domestic violence who are living in poverty are often forced to choose between staying in abusive relationships or becoming homeless. For many survivors, concerns over their ability to provide housing for themselves and their children are a significant reason for staying in or returning to an abusive relationship. Access to resources that increase economic stability are essential in rebuilding a life after abuse. Although housing is a constant need for survivors of domestic violence survivors, according to the National Network to End Domestic Violence, on a single day in 2015 63% of the survivors who identified a need for housing services did not receive them, (2015). Services which may help survivors 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 survivors of domestic violence 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 survivors 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, including survivors of domestic violence. The State ESG program typically funds a

number of programs serving survivors of domestic violence because many shelters in Texas serve that subpopulation and in the competition for funds, their applications have scored competitively.

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

## **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 2015, there were 82,745 Texans living with HIV/AIDS (Texas Department of State Health Services, 2016). 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 households. The DSHS Housing Opportunities for Persons with AIDS (“HOPWA”) formula program, which is a federal program funded by HUD, is integrated with the larger Ryan White Program both in administration and service delivery, which in turn is integrated into the larger, multi-sectoral system for delivering treatment and care to these clients. 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% 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 54,455 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 does maintain a relationship with these service providers and PHAs can access HOME funding for single family activities including Homebuyer Assistance, Homeowner Rehabilitation Assistance and Tenant-Based Rental Assistance. TDHCA’s Section 8 Program also works collaboratively with other housing authorities in placing Project Access clients; through those collaborations vouchers are “recycled” and more tenants assisted.

**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.

## VETERANS

In a 2013 study of veterans experiencing homelessness, 60% had a substance use disorder (Tsai et al., 2013). In addition, as many as two-thirds of veterans experiencing homelessness of the Iraq and Afghanistan wars had post-traumatic stress disorder (DeAngelis, 2013). These factors may affect veteran's ability to acquire stable housing.

The 84 (R) Texas Legislative Session's SB 1580 requires TDHCA, in conjunction with the TICH and the Texas Veterans Commission (TVC) to conduct a study of veterans experiencing homelessness. The study is due to the Texas Legislature no later than December 1, 2016. Detail of the study of veteran homelessness is provided in the Policy Initiative section of this Action Plan.

**Policy-Driven 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 82<sup>nd</sup> Texas Legislature transferred funds for this program to the Texas Veteran's Commission, and the 84<sup>th</sup> Texas Legislature continued the transfer for the 2016-2017 biennium. 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 veterans experiencing homelessness; housing modification services to veterans with disabilities; and permanent housing in the form of new home construction. TDHCA, as a public housing authority, also pursued and was awarded, its first VASH project-based vouchers and will begin administering those vouchers in January 2016.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2016 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); persons with substance use issues; veterans; survivors of domestic violence; and youth aging out of foster care.

The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is veterans and wounded warriors. In addition, the Uniform Multifamily Rules require that development owners affirmatively market to veterans.

## 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 2015, 1,180 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. According to a recent study of youth who had been in foster care, when asked where they went when they aged out, the most common responses included 26% went to family home, 15% to foster family home, 5% to a relative's home, 15% to the home of a friend or boyfriend/girlfriend, 4% to a shelter, 5% to transitional living or my own place, 11% to a shelter and 8% went to the streets (Narendorf et al., 2015).

The 84 (R) Texas Legislative Session's House Bill (HB) 679 requires TDHCA, in conjunction with the TICH, to conduct a study of youth experiencing homelessness. The study is due to the Texas Legislature no later than December 1, 2016. Youth Count Texas! is an initiative headed by TDHCA for a statewide count and needs assessment of Texas youth experiencing homelessness and unstable housing starting October, 2015 and running through March, 2016. Detail of the study of youth homelessness is provided in the Policy Initiative section of this Action Plan.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2016 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); persons with substance use issues; veterans; survivors of domestic violence; and youth aging out of foster care.

**Policy-Driven Action:** The Department of Family and Protective Services (“DFPS”) has several programs that help meet the needs of youth aging out of foster care. The Preparation for Adult Living (“PAL”) Program offers a transitional living allowance that helps youth transition from foster care to adulthood and provides payments for limited services, such as rent or room deposits. The PAL aftercare room and board assistance is available for qualified young adults up to age 21 to help prevent or alleviate homelessness by providing rent and/or utility deposits, rent and/or utility payments and other essential services.

DFPS’ Extended Foster Care program allows a young adult to stay in foster care up to his/her 21<sup>st</sup> or 22<sup>nd</sup> birthday in order to finish high school, attend college or other education institutions, obtain employment, or use the program if the 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.

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).

The Department is one of 25 states awarded funds for the Section 811 PRA Program by HUD. The purpose of this program is to provide long-term project-based rental assistance for extremely low-income persons with disabilities. Youth and young adults exiting foster care with disabilities are one of the target populations for this grant.





## **SECTION 5: PUBLIC PARTICIPATION**

The Texas Department of Housing and Community Affairs (“TDHCA” or the “Department”) strives to obtain public input to inform decisions regarding the development of policy, the design of programs, and the use and allocation of limited resources. This section outlines how the public contributes to the preparation of the 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; outreach and education regarding the Department’s programs; and speaking engagement coordination. The External Affairs Division oversees and maintains the Department’s social media presence, specifically Twitter, Facebook, Flickr and YouTube, through which those interested in affordable housing and community services programs in Texas can keep up to date with the Department.
- The Department has initiated a Public Comment Center on its Internet website. Launched in March 2016, it is designed to enhance public participation by making the public comment process easier and more transparent for those interested in commenting on Department rules and programs. The Help for Texans online database provides a statewide resource for individuals and households seeking assistance. The Help for Texans online database provides contact information for housing and housing-related programs funded or operated by TDHCA and other housing service providers.
- The TDHCA website, through its provision of timely information to consumers, is one of the Department’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 maintains a Fair Housing email list 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, a legislatively required Study on Ending Homelessness among Veterans, 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 each Continuum of Care ("CoC") 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.
- The Department's Compliance Division sends an online survey to program administrators and subrecipients, following a monitoring visit to receive feedback on the monitoring process and provide an established and formal channel of communication between Department staff and program administrators and subrecipients. The Compliance Division provides a quarterly report to the Department's Board of Directors to share the results of the survey with the Board members and the public.

## **PUBLIC PARTICIPATION IN PROGRAM PLANNING**

The Department values and relies on community input to direct resources to meet its goals and objectives. In an effort to provide the public with an opportunity to more effectively give input on the Department's policies, rules, planning documents and programs, the Department holds round tables, public hearings and program workshops throughout the year. Furthermore, TDHCA's Governing Board accepts public comment on programmatic and related policy agenda items at monthly Board Meetings.

The Department ensures that all programs follow the public participation and public hearing requirements as outlined in the Texas Government Code and in federal program requirements. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. 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**

Tex. Gov't Code §2306.0722 mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the 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, roundtables, online forums, and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

## **PUBLIC COMMENT PERIOD AND PUBLIC HEARING**

A 40-day public comment period for the SLIHP was held from Monday, December 19, 2016, through Friday, January 27, 2017, at 5:00 pm. Austin Local Time. A public hearing was held on Wednesday, January 4, 2017, at Stephen F. Austin Building, 1700 Congress Ave, Room 170 in Austin.

## **PUBLIC COMMENTS**

The Department received eight comments from one source: Texas Council for Developmental Disabilities ("TCDD").

**Comment 1:** TCDD commented on the unmet need for individuals with incomes below 30% AMFI, stating that failure to provide housing that is affordable to people with disabilities or to the elderly who rely on federal assistance, such as Social Security Disability Income ("SSDI") or Supplement Security Income ("SSI"), results in reduced safety or displacement from the community. Further, TCDD commented that only the Section 811 Program, Homeless Housing and Services Program ("HHSP"), and Emergency Solutions Grant Program ("ESG") target individuals with income below 30% AMFI and urged TDHCA to go beyond simply recognizing the unmet need and provide more for this income group.

**Department Response:** TDHCA's mission 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 Section 811 Program, HHSP, and ESG, TDHCA administers the Community Services Block Grant ("CSBG") Program, which serves Texans who fall within the very low and extremely low income categories. Through CSBG, TDHCA served more than 559,000 very low and extremely low-income Texans in SFY 2016.

Also, in the 2017 Qualified Allocation Plan (“QAP”), which governs the awarding and allocation of 2017 9% Housing Tax Credit (“HTC”) program funds, scoring priority may be awarded to applicants who elect to restrict an additional 10% of the proposed low income units for households at or below 30% of Area Median Gross Income (“AMGI”). These units must be in addition to units required under any other provision of the 2017 QAP. While the pre-application period for the 2017 HTC has concluded, the Department is actively seeking stakeholder input on the development of the 2018 QAP.

Finally, through the Department’s Multifamily Direct Loan Program, funding is provided to nonprofit and for-profit entities for the new construction or rehabilitation of affordable multifamily rental developments. Funding is typically provided in the form of low interest rate, repayable construction-to-permanent loans. Multifamily developments funded through the Department’s Multifamily Direct Loan Program must comply with long-term rent and income restrictions and may be layered with additional funding sources (such as HTC). In the Multifamily Direct Loan Program NOFA, released in December 2016, funds under a Supportive Housing/Soft Repayment Set-Aside are intended to increase the number of 30% rent-restricted units and occupy them with households with an annual income of 30% Area Median Income (“AMI”) or less who are not currently receiving any type of rental assistance. The Department will accept applications under this NOFA beginning on January 9, 2017. Based on the availability of funds, applications may be accepted until 5:00pm Austin Local Time on August 31, 2017. The NOFA can be found at <http://www.tdhca.state.tx.us/multifamily/nofas-rules.htm>.

Through the administration of all programs, TDHCA will continue to solicit public and stakeholder comment to enhance program administration and further meet its mission. No changes have been made to the 2017 SLIHP in response to this comment.

**Comment 2:** TCDD referenced TDHCA’s Strategic Plan Goal 1 and recommended that TDHCA develop a target income category of between 0 and 110% of the level of SSI with the rationale that setting a threshold below “extremely low” will allow TDHCA to monitor, strategize, and allocate resources for a group that TCDD states has the greatest needs for housing and related supports.

**Department Response:** TDHCA’s 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, to the extent feasible, should be consistent with its mandated performance requirements. Revising income eligibility and setting a target income category of between 0 and 110% of the level of SSI for programs addressed by Goal 1 (titled “TDHCA WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW-, LOW-, AND MODERATE-INCOME PERSONS AND FAMILIES”) is driven by recommending changes to specific program rules. Opportunities for public comment on program rules are made available at <http://www.tdhca.state.tx.us/public-comment.htm>. Further, the Department has developed a plan for ongoing stakeholder involvement in development of the 2018 Qualified Allocation Plan (“QAP”), which governs the HTC program. The 2018 QAP Project Plan is available at <http://www.tdhca.state.tx.us/multifamily/docs/18-QAP-ProjectPlan.pdf>. No changes have been made to the 2017 SLIHP in response to this comment.

**Comment 3:** Referring to Goal 3 of TDHCA’s Strategic Plan goals, TCDD recommended that people with the greatest need, those classified as “extremely low-income,” should be included in efforts to

improve living conditions through rental and energy assistance, citing the burden of fluctuating utility and rental payments for those living on fixed incomes.

**Department Response:** In the utility assistance programs that Goal 3 and the TDCC comment refer to, program rules require the Department to establish priority criteria to serve persons in Households who are particularly vulnerable such as the Elderly, Persons with Disabilities, Families with Young Children, Households with High Energy Burden, and Households with High Energy Consumption. Highest energy costs or needs in relation to income shall be the highest rated item in sliding scale priority determinations (10 TAC Chapter 5 Subchapter D, §5.407 and Chapter 6 Subchapter C, §6.307). No changes have been made to the 2017 SLIHP in response to this comment.

**Comment 4:** TCDD referenced Rider 5 (a) of the General Appropriations Act and recommended that TDHCA increase the effective allocation of resources to reflect greater participation of extremely low-income individuals and households in mainstream community-integrated housing.

**Department Response:** As required by Rider 5 (a) of the General Appropriations Act, TDHCA adopts an annual goal to apply no less than \$30,000,000 of the funds available from the Housing Trust Fund, HOME Program, Section 8 Program, and Housing Tax-Credit Program's total housing funds toward housing assistance for individuals and families earning less than 30 percent of the AMFI. TDHCA regularly exceeds this goal. The FY 2016 Rider 5 Report states that \$62,341,219 in funding assisted households at or below 30% AMFI, meeting the goal by 207.80%. No changes have been made to the 2017 SLIHP in response to this comment.

**Comment 5:** TCDD recommended that TDHCA include a goal to dedicate expected National Housing Trust Fund (NHTF) funding to establish community-integrated accessible housing for individuals who must rely on fixed Social Security income or incomes no greater than 20% AMFI.

**Department Response:** TDHCA has been named as the State Designated Entity that will administer NHTF funds in Texas. TDHCA has developed an NHTF Allocation Plan with public input in accordance with the HUD approved Citizen Participation Plan. The plan has already been submitted to the federal oversight agency and is awaiting approval; once the plan is approved, goals for activities will be included in Strategic Plan Goal 1. No changes have been made to the 2017 SLIHP in response to this comment.

**Comment 6:** TCDD recommended that TDHCA include a goal to encourage and provide incentives to employ people with disabilities in building, rehabilitating, or managing TDHCA housing programs in support of the Texas Employment First Policy for working age Texans adopted by the 83rd Texas Legislature.

**Department Response:** While the Employment-First policy, as required by Senate Bill 1226 (83<sup>rd</sup> Texas Legislature, Regular Session), only applies to the Health and Human Services Commission, the Texas Education Agency, and the Texas Workforce Commission, the Department recognizes the importance of competitive employment opportunities that provide a living wage for individuals with disabilities. Similar to the Department response to Comment 2, adding incentives to TDHCA programs to employ people with disabilities is driven by recommending changes to specific program rules. Opportunities for public comment on program rules are made available at <http://www.tdhca.state.tx.us/public-comment.htm>. Again, the Department has developed a plan for ongoing stakeholder involvement in development of the 2018 QAP, which governs the HTC program. The 2018 QAP Project Plan is available at <http://www.tdhca.state.tx.us/multifamily/docs/18-QAP->

ProjectPlan.pdf. No changes have been made to the 2017 SLIHP in response to this comment.

**Comment 7:** TCDD recommended that TDHCA include a goal to promote innovative approaches that advance community integrated housing opportunities for individuals with disabilities, and which may be funded through matching general revenue and federal funding.

**Department Response:** Similar to the Department response to Comment 2 and Comment 6, adding a goal to TDHCA programs to promote innovative approaches that advance community integrated housing opportunities for individuals with disabilities funded through matching general revenue and federal funding would be driven by changes to program rules. Opportunities for public comment on program rules are made available at <http://www.tdhca.state.tx.us/public-comment.htm>. Again, the Department has developed a plan for ongoing stakeholder involvement in development of the 2018 QAP, which governs the HTC program. The 2018 QAP Project Plan is available at <http://www.tdhca.state.tx.us/multifamily/docs/18-QAP-ProjectPlan.pdf>. No changes have been made to the 2017 SLIHP in response to this comment.

**Comment 8:** TCDD noted the success of the coordination between TDHCA and the Department of State Health Services (“DSHS”) allowing Local Mental Health Authorities (“LMHAs”) to become HOME Tenant-Based Rental Assistance (“TBRA”) administrators. This initiative supported individuals in subsidized housing while waiting for permanent housing subsidies. Based on that success, TCDD recommends that TDHCA direct funding to serve other persons with disabilities who have extremely low incomes who are at risk for homelessness.

**Department Response:** TDHCA has programs that serve special populations, including Persons with Disabilities who have extremely low incomes, and the Department already provides TBRA to persons with disabilities through subrecipients that are separate and in addition to the coordinated effort with LMHAs and DSHS. As funding opportunities become available, TDHCA will work with other partner agencies as appropriate. No changes have been made to the 2017 SLIHP in response to this comment.

## **SECTION 6: 2016-2017 COLONIA ACTION PLAN**

In accordance with Tex. Gov't Code §2306.0721 (C)(12), this Section provides a biennial action plan for colonias, 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. This section provides an update to the SFY 2016-2017 Colonia Action Plan that was provided in the 2016 SLIHP.

### **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

Based on a 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, an estimated 500,000 people live in 2,294 colonias in Texas. Of the estimated 500,000 colonia residents, more than 40% live below the poverty line, and an additional 20% live at or just above the poverty line. Further, six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo and Cameron) have the largest population of colonias and are home to an estimated 369,500 people. Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudspersons conducting site visits (Federal Reserve Bank of Dallas, 2015).

The American Community Survey's 2010-2014 data placed the median household income for Texas at \$52,576, while the median household income for the Texas-Mexico border counties range between \$21,176 and \$51,760, 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 \$21,176. 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, 2015).

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 2010-2014 American Community Survey, the poverty level in the State of Texas stood at 17.7%, while the four counties with the greatest number of colonias (Zapata, Willacy, Starr, and Hudspeth) had poverty rates of 36.5%, 38.0%, 38.9%, and 43.2% respectively. Of these counties, all had poverty rates that were more than double the state's rate.

## HOUSING

Many colonias are located along the border region, usually beyond the city limits. The classic hallmarks of colonias include limited infrastructure and a high level of substandard housing, including self-built homes, structures not primarily intended for residential use, and homes with extensions and modifications, often added on a self help basis, which may not be secure or safe. Since 1995, colonias are required to have infrastructure per the State's model subdivision rules. These post-1995 colonias are often larger subdivisions, although they share some of the worst housing characteristics in common with the colonias expansion of the 1980s (Ward, Way and Wood, 2012).

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.



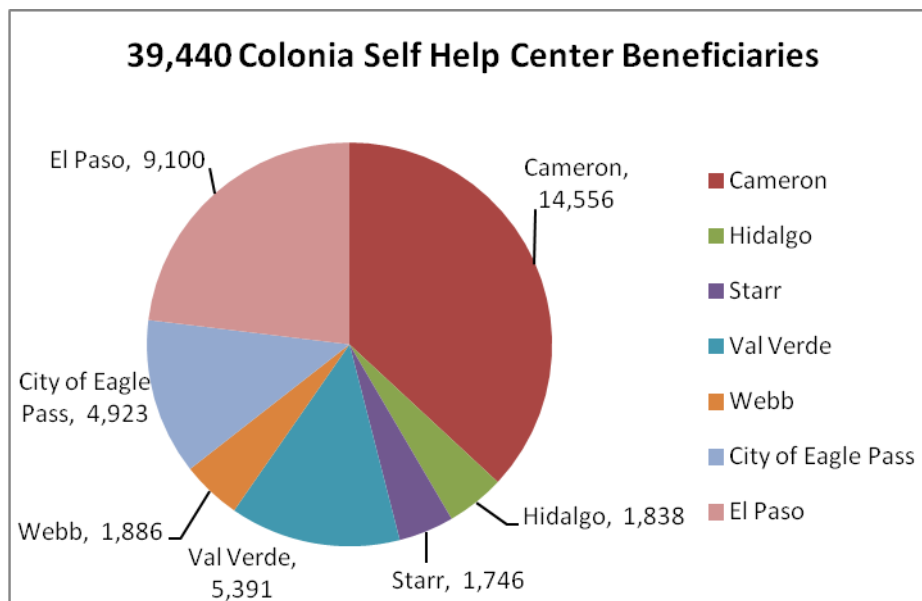
## COLONIA BENEFICIARIES

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 2016. This data is reported by the participating counties and provides a representation of the acute need for housing-related assistance. Each administrator conducts its own needs assessment, holds a public hearing and establishes the activities to be performed under the Colonia SHC program. Approximately 88% beneficiaries are of low- to moderate-income. OCI anticipates that the number of beneficiaries served in the table below will be similar for the 2018-2019 biennium.

**Colonia Self-Help Centers Open Contracts as of September 2016**

County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Cameron/Willacy	14,556	11,994
El Paso	9,100	8,645
Hidalgo	1,838	1,183
Eagle Pass*	4,923	3,938
Starr	1,746	1,746
Val Verde	5,391	5,391
Webb	1,886	1,886
<b>Total</b>	<b>39,440</b>	<b>34,783</b>

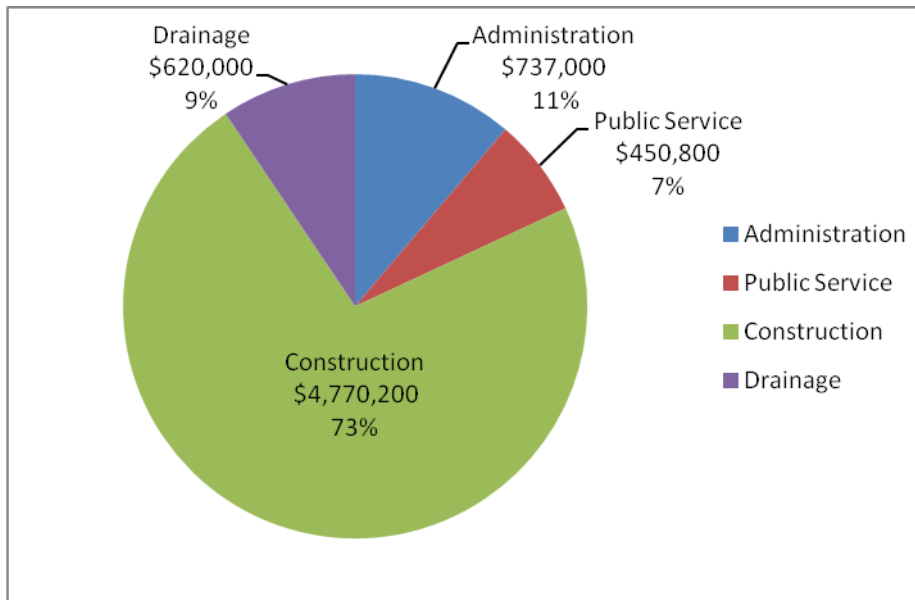
\* The SHC previously operated by Maverick County, is now operated county-wide, but by the City of Eagle Pass.



The activities performed under the Colonia SHC Program include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaigns, technology access, utility connections, rehabilitation, reconstruction and new construction. OCI anticipates that the percentages of funding by activity in the table below will be similar during the 2018-2019 biennium.

**Colonia Self-Help Center Activities for Open Contracts as of September 2016**

Activity	Funding	Percentage
Administration	\$ 737,000	11%
Construction	\$ 4,770,200	73%
Public Service	\$ 450,800	7%
Drainage	\$ 620,000	9%
<b>Total</b>	<b>\$ 6,578,000</b>	<b>100%</b>



TDHCA, through its OCI, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs are being implemented for 2016 and 2017.

**FY 2016 and 2017 Office of Colonia Initiatives Funding**

Programs	Funding for FY 2016	Estimated Funding for FY 2017
Texas Bootstrap Loan Program	\$3,000,000	\$3,000,000
Colonia Self-Help Centers	\$1,524,494	\$1,500,000
<b>TOTAL</b>	<b>\$4,524,494</b>	<b>\$4,500,000</b>

## **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, local unit of government, or local public housing authority that has demonstrated the capacity to operate a center.

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families. Assistance includes housing, community development, infrastructure improvements, outreach and education housing rehabilitation; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; infrastructure constructions and access; contract for deed conversions; and capital access for mortgages to improve the quality of life for colonia residents. The OCI provides technical assistance to the counties and Colonia SHCs through the three Border Field Offices.

The Colonia SHC Program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 39,440 residents. The Department contracts with the counties, who then subcontract with nonprofit organizations to administer the colonia SHC program or specific activities offered under the program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (“RFP”) in search of capable entities to provide these services.

The Colonia Resident Advisory Committee (“C-RAC”) is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents who reside in the same 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% set-aside, which is approximately \$1.5 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 two Border Field Offices along the Texas-Mexico border, located in Pharr 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 1,380 technical assistance outreach efforts to nonprofit organizations and units of local government in 2018 and 2019. 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 1,380 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 4,000 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

### **TEXAS BOOTSTRAP LOAN PROGRAM**

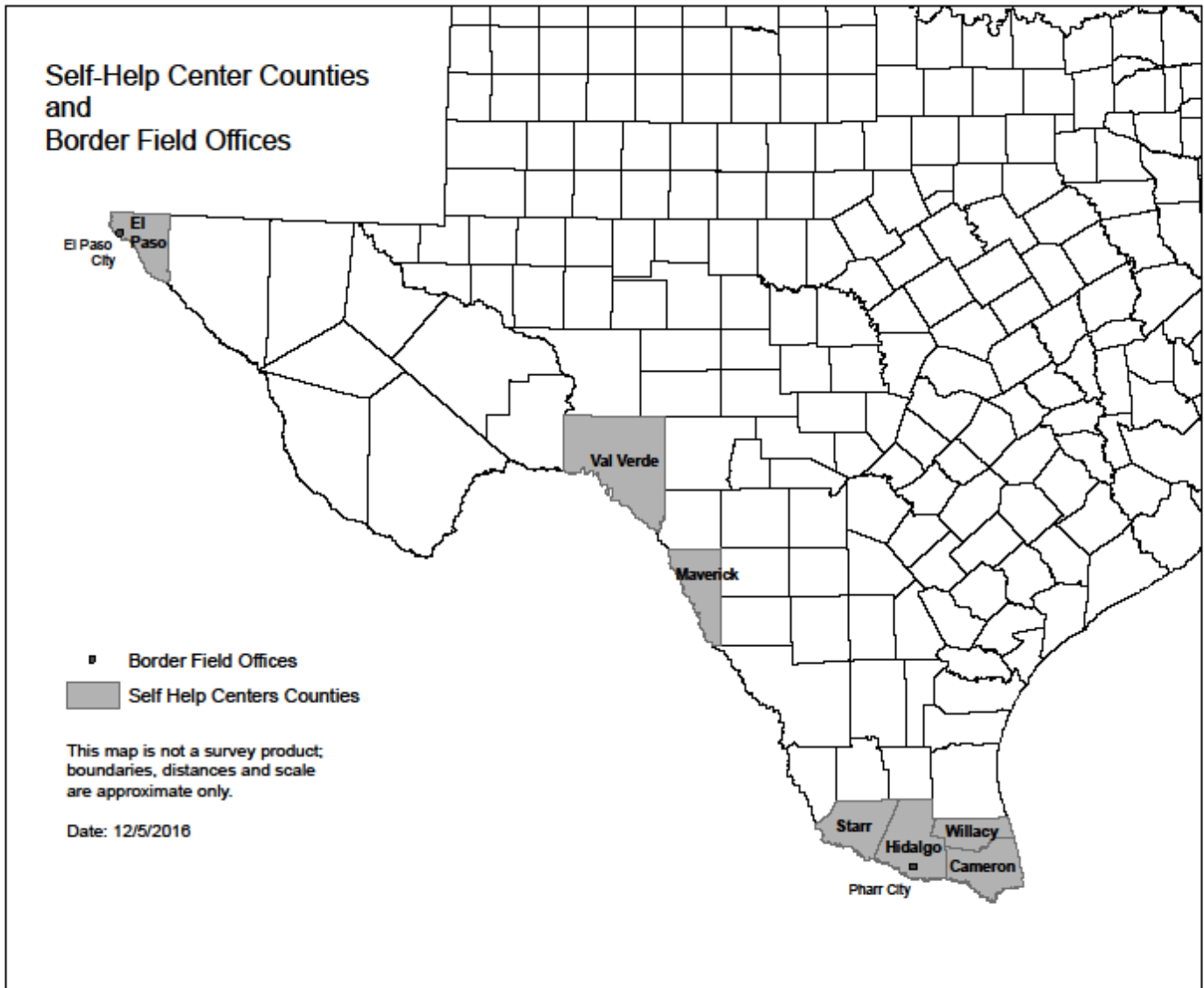
The Texas Bootstrap Loan Program is a statewide program that provides funds to Colonia SHCs or certified non-profit organizations to enable eligible households (also known as “Owner-Builders”) to purchase real estate and construct or renovate a home using sweat equity. Under Section 2306.753(d) of the 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 Tex. Gov’t 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, known as a “reservation” of Bootstrap funds. The reservations expire after 12 months in which time the NOHPs must train the Owner-Builders in self-help construction techniques, complete construction and close the Owner-Builders’ mortgage loans.

The Texas Bootstrap Program allocation is \$3,000,000 for FY 2017 and anticipated to be \$3,000,000 for FY 2018. For each year, the funds will be made available under a Notice of Funding Availability (“NOFA”).

**Border Field Office and Colonia Self Help Centers**





**SECTION 7: TEXAS STATE AFFORDABLE HOUSING CORPORATION  
ANNUAL ACTION PLAN**



**TEXAS STATE AFFORDABLE HOUSING CORPORATION  
2017 ANNUAL ACTION PLAN**

**Approved February 9, 2017 by  
Texas State Affordable Housing Corporation  
Board of Directors**

**TEXAS STATE AFFORDABLE HOUSING CORPORATION**  
**2017 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. Texas Government Code, Section 2306.0721(g) requires the Corporation’s Annual Action Plan to be included in the 2016 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 nonprofit entity whose mission is to serve the housing needs of moderate, 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 of Texas, oversees the policies and business of the Corporation. None of the Corporation’s programs or operations are funded through the State’s budget appropriations process.

The Corporation is statutorily authorized to issue mortgage revenue bonds and other tax exempt bonds to finance the purchase and creation of affordable housing. The Corporation also has the authority to use loans from banks, private mortgage companies, nonprofit organizations and other financial institutions to assist low, very low, and extremely low income Texans. Over the course of its history, the Corporation has utilized more than \$1.4 billion in single family bonding authority and approximately \$724 million in multifamily private activity bonds.<sup>2</sup> Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following home buyer programs:

- Homes for Texas Heroes Home Loan Program
- Home Sweet Texas Home Loan Program
- Mortgage Credit Certificate Program

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<sup>2</sup> 2016 Corporation bond activity includes a conversion of mortgage revenue bonds to Mortgage Credit Certificates in the amount of \$200,000,000 and the issuance of \$43,613,142 in Multifamily Private Activity Bonds.



Using its mission as guidance, the Corporation has developed the following additional programs and services to help meet the need for affordable housing in Texas:

- Home Buyer and Financial Education
- Texas Housing Impact Fund
- Affordable Communities of Texas
- Asset Oversight and Compliance
- Single Family Rental Program
- Multifamily Rental Program
- Texas Foundations Fund

#### **CORPORATION OBJECTIVE**

The programs and services the Corporation administers have evolved and grown over the years as it works to serve the housing needs of Texans who need affordable housing and 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 2017, the Corporation's objective is to continue to implement innovative approaches to fulfill its mission while expanding 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. The financial benefits range from yearly tax benefits to the creation of wealth over time earned through monthly mortgage payments.<sup>3</sup>

Areas with high rates of homeownership often see lower crime rates, better educational outcomes for children and significant rates of community involvement. Research conducted by the National Association of REALTORS® showed that stable housing created by homeownership led to improved children’s educational achievement, improved civic participation, improved health care outcomes for families, and reduced neighborhood crime rates.<sup>4</sup>

The Corporation currently administers the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs, which provide home loans, tax credits 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. More recently the Corporation has funded these programs by pooling loans on a regular basis and selling the mortgage-backed securities.

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

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<sup>3</sup> Source: Michael Corbett, “Freshen Up on the 7 Financial Benefits of Homeownership,” trulia.com, April 23, 2015

<sup>4</sup> Source: National Association of REALTORS® Research Division, “Social Benefits of Homeownership and Stable Housing,” April 2012

In 2006 the Corporation created the Home Sweet Texas Home Loan Program to serve home buyers not eligible for the Homes for Texas Heroes Home Loan Program. The Home Sweet Texas Home Loan Program is not profession-specific and is available statewide to those with incomes at or below 80 percent of the area median family income.

### *The Need for Down Payment Assistance*

The U.S. homeownership rate fell to 62.9% in the second quarter of 2016, the lowest percentage in more than 50 years.<sup>5</sup> The homeownership rate in Texas stands at 61.9% as of March 2016.<sup>6</sup> Rising home prices, the continued effects of the housing crisis of the mid-2000s<sup>7</sup>, and an overall low inventory of available homes<sup>8</sup> have played a role in this drop in homeownership.

But even for individuals ready to buy a home, one of the major barriers is that prospective buyers simply cannot accumulate sufficient funds for a down payment.<sup>9</sup> This problem has worsened due to higher rents, particularly in metro areas, that make saving for a down payment that much more difficult.<sup>10</sup>

This is why the Corporation's assistance and home buyer programs are so important. The Corporation's home loan programs with down payment assistance 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 way to assist first-time home buyers. The MCC Program is made possible under IRS rules that allow the conversion of single family mortgage revenue bonds into 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, however the program is only available to first-time homebuyers or those who have not owned a home in three years. Under the MCC Program, the qualified home buyer can take a portion

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<sup>5</sup> Source: Prashant Gopal, "Homeownership Rate in the U.S. Drops to Lowest Since 1965," Bloomberg, July 28, 2016

<sup>6</sup> Source: <https://fred.stlouisfed.org/series/TXHOWN>, accessed November 28, 2016

<sup>7</sup> Source: Wei Li and Laurie Goodman, "Comparing Credit Profiles of American Renters and Owners," Urban Institute, March 2016

<sup>8</sup> Source: Ralph McLaughlin, "House Arrest: How Low Inventory is Slowing Home Buying," trulia.com, March 21, 2016

<sup>9</sup> Source: Chrystal Caruthers, "Free Money: \$12,000 for Down Payment, Why Aren't You Applying?," realtor.com, February 4, 2015

<sup>10</sup> Source: Zillow, "Down Payments Posing a Roadblock for Renters to Become Owners," November 11, 2015

of the annual interest paid on the mortgage loan 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 Corporation requires the home buyer to have a fixed-rate mortgage loan.

Since their inception, demand for these programs has increased. In 2016, the Corporation's home buyer programs helped 1,791 families purchase a home. To date, the Corporation has served more than 13,500 households under our home loan, down payment and MCC programs.

### *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. The Corporation requires that home buyers take a course offered by a provider listed on our Texas Financial Toolbox web site.<sup>11</sup> The providers listed on the Toolbox are generally nonprofit organizations or government entities who are either HUD-approved or certified to provide home buyer education.

Home buyer education empowers individuals with the ability to expand their housing searches, avoid risky home purchases or questionable mortgages, lower their housing costs, improve their credit scores, save more money, and avoid or resolve delinquent mortgage payments.<sup>12</sup>

There is also evidence that homeowners who take a pre-purchase home buyer education course have significantly lower rates of mortgage payment delinquencies. 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.<sup>13</sup>

### *2017 Implementation Plan*

The Corporation will continue to stay abreast of any changes or developments in the mortgage industry. The Corporation has continued this practice since its inception and will continue it in 2017. In late 2014, the Corporation started providing several different options to home buyers, offering varying rates, down payment assistance levels, and loan types.

These options allow home buyers, in discussions with their lenders and REALTORS®, to choose the best option for them.

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<sup>11</sup> Texas Financial Toolbox, <http://www.texasfinancialtoolbox.com/home-buyer-education>

<sup>12</sup> Source: Evidence Matters, "The Evidence on Homeownership Education and Counseling," Spring 2016

<sup>13</sup> 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.

The Corporation will look to expand the reach of home buyer programs by continuing to build upon relationships with current lenders and recruiting additional lenders to participate in our home buyer programs. In 2017, the Corporation will make a stronger push in marketing to REALTORS® and participating lenders. Some marketing initiatives were implemented in 2016, and the Corporation will continue to roll out new ones in 2017.

There is also a need to market our programs directly to potential home buyers. This is because despite the existence of hundreds of down payment programs that provide on average \$11,565 per buyer in assistance,<sup>14</sup> upwards of 70 percent of home buyers don't know down payment assistance is available.<sup>15</sup> The Corporation will expand efforts to overcome this by educating home buyers directly about our programs.

## **HOME BUYER EDUCATION AND FINANCIAL EDUCATION**

In 2010, the Corporation created an online educational tool called the Texas Mortgage Calculator ([www.tsahc.org/Mortgage\\_Calculator](http://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 in the market based on their FICO score.

In 2012, the Corporation expanded its online resources by creating the Texas Financial Toolbox ([www.texasfinancialtoolbox.com](http://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 through home buyer education, credit counseling or financial education. Whether consumers want to learn how to better manage their money, find out if they're ready for homeownership, understand the home buying process and the programs that are available to help them buy a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is a great place to start. Information about home buyer programs, home buyer education classes, financial education, and foreclosure prevention is available, all searchable by city. This is a unique tool the Corporation believes is providing essential information to Texas consumers.

### ***Texas Statewide Homebuyer Education Program***

For several years the Corporation has promoted and supported successful homeownership by administering the Texas Statewide Homebuyer Education Program (TSHEP) in partnership with the Texas Department of Community Affairs (TDHCA).

TSHEP provides continuing education to housing counselors who provide home buyer education to consumers, most of them low-income.

TDHCA is statutorily responsible for implementing TSHEP. However, since 2012, the Corporation, through a formal agreement with TDHCA, has administered and implemented TSHEP. The Corporation, in consultation with housing counselors and TDHCA, selects the

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<sup>14</sup> Source: Chrystal Caruthers, "Free Money: \$12,000 for Down Payment, Why Aren't You Applying?," realtor.com, February 4, 2015

<sup>15</sup> Source: Trey Garrison, "Fully 70% of homebuyers don't know about down payment assistance," Housing Wire, December 4, 2014

training courses for the year and manages the logistics surrounding the training sessions. In addition, as a nonprofit organization, the Corporation has successfully raised significant funds from financial institutions to expand the program.

In 2016, housing counselors across the state had the opportunity to attend two 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-purchase home buyer education, one-on-one counseling, and credit counseling for maximum results.

To date, 980 housing counselors have continued their education to either maintain or obtain their home buyer education certification as a result of training they received through TSHEP. Under TSAHC's administration of TSHEP, the Corporation has trained 423 counselors representing 176 organizations in 59 municipalities across Texas.

### *2017 Implementation Plan*

In 2017, the Corporation, with support from private and public funders, will conduct two weeklong training sessions and one three-day training session as part of TSHEP. The Corporation will offer courses covering the following topics: home buyer education methods, post-purchase education methods, and delivering effective financial education to today's consumers.

### **TEXAS HOUSING IMPACT FUND**

The Texas Housing Impact Fund helps provide safe, decent, and affordable housing with an emphasis on serving rural and underserved communities by providing flexible financing options to affordable housing developers. This program was formerly known as the Direct Lending program, but the Corporation changed the name in September 2015 to better communicate the purpose and goals of the loan products to both developers and potential investors.

Leveraging investments from private foundations and banks, the Corporation is able to provide both short-term and long-term affordable housing financing to developers through the Texas Housing Impact Fund. Applications for new loans are accepted on an ongoing basis, provided there is funding available for the program. This funding model has enabled the Corporation to steadily grow the fund over time.

To date, the Texas Housing Impact Fund has financed the construction or rehabilitation of 157 single family homes and 1,901 rental units for low and moderate-income households.

The Corporation currently offers three types of loans:

- Construction lines of credit for new single-family homes
- Revolving lines of credit for acquisition/rehabilitation of single-family homes
- Permanent financing for multifamily rental properties

### ***Single Family Construction/Rehabilitation***

Homeownership is the primary means by which lower-income households create stability and build wealth for the future. According to the most recent Federal Reserve Survey of Consumer Finances, the average net worth of a homeowner ranged between 31 and 46 times that of the average net worth of a renter in a time span covering 1998 to 2013.<sup>16</sup>

However, due to rising housing prices, many Texans cannot afford to purchase a home in their communities. For example, according to research conducted by the Real Estate Center at Texas A&M University, as of October 2016 the median home price was more than \$200,000 in most Texas cities, including Austin (with a median home price of \$270,000), Dallas (\$232,000) and Houston (\$218,000).<sup>17</sup> By financing the construction or rehabilitation of single family homes that are affordable to well-qualified low and moderate-income home buyers, the Texas Housing Impact Fund is helping families and individuals achieve their dreams of homeownership.

In 2016, affordable housing developers used financing from the Texas Housing Impact Fund to rehabilitate or construct eight homes and 21 condominiums for low- to moderate-income home buyers.<sup>18</sup>

### ***Multifamily Construction/Rehabilitation***

The Corporation also recognizes that not all families and individuals are ready to become homeowners. Access to affordable and decent rental housing is what is most important to these households. By funding the construction or rehabilitation of affordable rental units, the Texas Housing Impact Fund helps ensure these households can access safe and decent rental homes without having to sacrifice other basic needs, such as food, education or medical care.

The Corporation's Texas Housing Impact Fund generally targets smaller multifamily developments in rural areas and underserved communities. The average loan size for multifamily developments is \$580,000, and the average number of units is 72. The Corporation did not award any Texas Housing Impact Fund loans for multifamily developments in 2016.

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<sup>16</sup> Source: "Net Worth of Homeowners vs. Renters," National Association of REALTORS® Economists' Outlook, September 8, 2014,

<sup>17</sup> Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 14, 2016.

<sup>18</sup> The eight homes are located in Beaumont, Dallas, Lufkin and Mabank, Texas. The 21 condominiums are part of The Chicon being developed in Austin, Texas by Chestnut Neighborhood Revitalization Corporation.

**Texas Housing Impact Fund Loan Production**

<b>Loan Production</b>	<b>2016<sup>19</sup></b>	<b>2003 - 2015</b>
Loans Made	4	23
# of Single Family Homes Built or Under Construction	59	128
# of Rental Units	0	1901
Amount of Loan Funds Approved	\$3,950,000	\$11,746,287

**2017 Implementation Plan**

The Corporation plans to provide flexible lines of credit to developers in targeted areas. 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.

The Corporation will continue to seek additional investments from financial institutions to meet the growing need for housing in targeted markets. The Corporation will also continue to market the Texas Housing Impact Fund to attract developers and investors across the state and explore how to better document the impact of the program.

**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, has worked with 28 nonprofit housing developers across Texas, acquired a total of 563 properties and has redeveloped 222<sup>20</sup> of these properties to date. The ACT Program has a current portfolio of 309 lots and homes, and it 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

<sup>19</sup> 2016 loans include a new loan in the amount of \$2,000,000 to Chestnut Neighborhood Revitalization Corporation and a new loan in the amount of \$1,000,000 to Community Development Corporation of Brownsville. Lines of credit for single family construction and rehab were provided to Builders of Hope CDC for \$500,000 and to Legacy CDC for \$450,000.

<sup>20</sup> This includes properties that may still be under contract for sale and have a sale date but have not finalized a closing.



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, nearing completion, was a partnership with Bank of America. The Corporation accepted higher value homes donated by Bank of America that were redeveloped and sold at a minimum 25% discount or donated mortgage-free to qualified U.S. military veterans in Texas. To date, the Corporation has sold 66 homes through the program, and only one home remains for sale in the portfolio. The Corporation donated 10 homes to veterans who are disabled and have low incomes as part of the program.
- Texas NSP – This category includes those homes and properties that were acquired using Texas’s federal Neighborhood Stabilization Program (NSP) funding.

*Affordable Communities of Texas Portfolio*

<b>Program/Initiative</b>	<b>Acquisitions 2016</b>	<b>Sales 2016</b>	<b>Current Portfolio</b>	<b>Current Asset Value</b>
ACT Land Banking	10	23	82	\$1,505,060
ACT Land Trust	0	0	1	\$650,000
Veterans Initiative	0	4	1	\$33,210
Texas NSP	0	18	225	\$3,304,501
<b>Totals</b>	<b>10</b>	<b>45</b>	<b>309</b>	<b>\$5,492,771</b>

*2017 Implementation Plan*

The ACT Program will continue to play an integral role in the Corporation’s overall affordable housing strategy. The Corporation plans to continue to form partnerships 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 will also look for new local partners, particularly in areas of the state where the Corporation has land bank properties but does not have a local partner.

Lastly, the Corporation will continue to focus on selling homes in the Texas NSP portfolio as quickly and efficiently as possible.

**MULTIFAMILY PRIVATE ACTIVITY BOND PROGRAM**

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 2016 those housing needs were:

- At-Risk Preservation and Rehabilitation
- Rural and Smaller Urban Markets
- Senior and Service Enriched Housing Developments
- Disaster Relief Housing

In 2016, the Corporation issued or reserved \$43,613,142 in multifamily PABs to construct or rehabilitate 470 affordable rental units in Dallas and Glenn Heights.<sup>21</sup>

### *2017 Implementation Plan*

The Corporation anticipates continued interest and growth in our PAB program due to the high number of affordable housing units needed to meet the demand. For example, research conducted by the National Low Income Housing Coalition found that, in Texas, there are only 56 units that are affordable for every 100 households that earn 50% or less of the average median income.<sup>22</sup>

The Corporation plans to continue to address this ongoing demand for affordable multifamily housing by financing through the PAB program the construction and rehabilitation of additional rental units that are affordable to low and very low-income Texans.

In 2017, the Corporation will also focus on how to preserve and create affordable housing specifically in rural areas. The Corporation recently began collaborating with the Federal Reserve Bank of Dallas and other interested parties on how to preserve aging rural multifamily developments. Specifically, Texas is home to 696<sup>23</sup> rural multifamily developments that were financed by the U.S. Department of Agriculture under its Section 515 loan program.

Many of these developments face uncertain futures because of need for repair, maturing mortgages, or expiring rental assistance agreements.

Private activity bonds may play a role in preserving the Section 515 rural rental developments. Moreover, the Corporation will evaluate what other resources it can provide, in collaboration with the Federal Reserve Bank of Dallas and other partners, to address housing needs in rural areas of the state.

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<sup>21</sup> The developments in these municipalities are Peoples El Shaddai Village Apartments (Dallas, TX), St. James Manor Apartments (Dallas, TX) and Palladium Glenn Heights Apartments (Glenn Heights, TX).

<sup>22</sup> Source: "The Affordable Housing Gap Analysis 2016," The National Low Income Housing Coalition, 2016, [http://nlihc.org/sites/default/files/Gap-Report\\_print.pdf](http://nlihc.org/sites/default/files/Gap-Report_print.pdf)

<sup>23</sup> Source: <https://catalog.data.gov/dataset/usda-rural-development-multifamily-section-515-rural-rental-housing-and-section-514-farm-l-f2dd4>

## **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 Texas Housing Impact Fund. 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 physical inspection of each property, monitors each property's financial and physical health, and provides suggestions for improvement to property owners and managers. Staff completes a report of each property and submits its reports to property owners, managers and other stakeholders. The reports are also available on the Corporation's web site.

### *Compliance*

As part of the compliance review process, staff reviews tenant files on-site annually to ensure that property owners and managers are following the federal affordability requirements relating to the tax-exempt status of the bonds. Completed compliance reports are submitted to property owners, managers, and other stakeholders and are also available on the Corporation's web site. In addition, the Corporation manages an online reporting system that allows property managers to complete their monthly compliance reporting online. Each month, staff monitors whether property owners and managers are providing the required number of affordable units to income-eligible households and that quality resident services are being provided. By monitoring this on a monthly basis, the Corporation helps ensure that property owners and managers are meeting all program requirements.

In 2016, the Corporation performed asset oversight reviews for 27 properties, totaling 3,960 units, and the Corporation performed compliance reviews for 26 properties, totaling 3,748 units. These properties are either bond-financed or financed through the Texas Housing Impact Fund. The Corporation also leverages its asset oversight and compliance experience by providing training to other housing organizations and public agencies as needed.

### *2017 Implementation Plan*

The Corporation will continue to provide asset oversight and compliance monitoring services to the properties in its current bond and Texas Housing Impact Fund portfolios. In 2017, the Corporation anticipates adding three properties 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 expand and target the marketing of 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 2016. According to the Real Estate Center at Texas A&M University, the average home price in Austin is \$270,000.<sup>24</sup> The average monthly rent is \$1,281.<sup>25</sup> 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 with affordable, below-market rental homes in high opportunity neighborhoods in the Austin Metropolitan Statistical Area (MSA).

Homes available through the program are located in areas with higher than average median incomes, with access to good schools, transportation and other services nearby. The program has received an extraordinary number of applications from low-income families and individuals interested in renting a home available under the program.

The program offers individuals and families that earn at or below 80% of the area median family income the opportunity to rent a home at 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 15 single family homes<sup>26</sup>, one condominium and one duplex to qualifying, low-income families in the Austin MSA.

### **MULTIFAMILY RENTAL PROGRAM**

In July 2015, the Corporation expanded its rental program by acquiring the Rollins Martin apartment complex in East Austin. East Austin is a rapidly developing community that is quickly becoming unaffordable to its long-time lower-income residents. Recent research revealed two worrisome trends for the census tract containing the Rollins Martin apartments. First, the average renter in the tract is cost-burdened (defined as spending more than 30% of their income on housing), and second, the number of cost burdened renters in the tract has gone up from 2010 to 2014.<sup>27</sup>

The Rollins Martin apartment complex was originally financed as part of the federal low-income housing tax credit (LIHTC) program. It consists of 15 three-bedroom apartment

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<sup>24</sup> Source: See Footnote 15.

<sup>25</sup> Source: <https://www.rentjungle.com/average-rent-in-austin-rent-trends/>

<sup>26</sup> This includes two homes purchased by the Corporation in 2016 as part of the single family rental program.

<sup>27</sup> Source: Michael Theis, "Charting Austin's unaffordable rental landscape," Austin Business Journal, November 4, 2016

units, all of which are affordable for families earning at or below 60% of the area median family income.

The Corporation has made substantial improvements to the Rollins Martin apartment complex. In 2015, the Corporation installed new appliances, tankless water heaters and HVAC for each unit and new roofing and a fence for the complex. In 2016, the Corporation added new outdoor trash receptacles, a bike rack, and a surveillance system at the property. Additionally, the doors for the laundry area in each unit were expanded.

### *2017 Implementation Plan*

The Corporation plans to purchase three additional homes for the Single Family Rental program before August 31, 2017. The Corporation will continue to manage the program to provide its tenants with affordable, safe rental homes in high opportunity areas of the Austin MSA.

Remaining renovations for the Rollins Martin apartment complex include repainting the interiors and providing new flooring, countertops and cabinets for each unit. These renovations have been completed in three of the 15 units. In an effort to avoid tenant displacement, the remaining renovations will be done on a rolling basis once a unit becomes available after a tenant moves out.

## **TEXAS FOUNDATIONS FUND**

### *History of the 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 nonprofit organizations across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. In the past, the Corporation has also partnered with rural government entities to fund these programs, but as of 2016, only nonprofit organizations are eligible for partnership opportunities. Selected partners receive grants to support their housing services. Since 2008, the Corporation has awarded more than \$2.6 million in grants.

The housing services listed below are eligible for support through the Texas Foundations Fund:

- The rehabilitation and/or critical repair of owner-occupied, single family homes to remedy unsafe living conditions. Critical repairs may also include accessibility modifications to assist household members with a disability.
- The provision of supportive housing services for residents of housing units owned by the applicant receiving funding. The services supported by the Texas Foundations

Fund must help individuals and families at risk of homelessness or unnecessary institutionalization gain and/or maintain their housing stability. Eligible supportive housing services include, but are not limited to: the provision of alcohol and drug counseling, adult education and/or job training, mental health counseling, case management and services provided by a health care provider.

The Corporation selected these services by conducting a survey asking its partner housing organizations to identify the greatest housing needs of the very low-income Texans they serve.

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.

#### *2016 Texas Foundations Fund*

For the 2016 funding round, the Corporation made the following changes to the Texas Foundations Fund based on feedback received from past applicants in combination with internal deliberations and assistance from a third-party consultant.

First, partners are selected for a two-year term through an online application process. The application is now simpler than it has been in the past for grant funding. The Corporation's Board of Directors gives final approval to selected partners.

Second, the Texas Foundations Fund now provides matching grants to the selected nonprofit partners for eligible public and private funds they raise for their qualified programs. The following funding types are eligible for matching grants: individual donations, foundation grants, corporate grants or sponsorships, government grants, and in-kind donations of materials or professional services. To qualify as a matching grant for the 2016 funding cycle, public or private funds must have been received by nonprofit partners on or after January 1, 2016 and must be earmarked specifically for the program for which a matching grant from the Texas Foundations Fund was requested.

Third, in addition to serving households at or below 50% of the area median family income, partners must now utilize their matching grant to support households with a disability and/or households located in rural communities.

A final change involved the Corporation's Advisory Council. This body – selected by the Board of Directors – has vetted and approved grant applications in the past. Now that the application process is much simpler, there is no longer a need for Advisory Council

oversight of the application process. With that in mind, the Corporation's Board of Directors voted to suspend the Advisory Council.

With these changes implemented, the Corporation selected 25 nonprofit partners for the 2016 funding cycle. Each partner is eligible to receive \$12,100 in matching grant funding for a total of \$302,500 in grant awards.

#### *2017 Implementation Plan*

The Corporation does not anticipate making any significant changes to the Texas Foundations Fund for the 2017 award cycle. As with every year, the Corporation will continue to explore ways to increase the amount of funding available for the Texas Foundations Fund and to promote the program to more nonprofit partners.





## **SECTION 8: APPENDIX**

### **APPENDIX A: LEGISLATIVE REQUIREMENTS FOR THE STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT**

#### **SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the house of representatives, and member of any legislative oversight committee.
- (c) The report must include:
  - (1) a complete operating and financial statement of the department;
  - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
    - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
    - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
    - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
    - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
  - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
  - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
  - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
  - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
    - (A) the street address and municipality or county in which the property is located;
    - (B) the telephone number of the property management or leasing agent
    - (C) the total number of units, reported by bedroom size;
    - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
    - (E) the rent for each type of rental unit, reported by bedroom size;
    - (F) the race or ethnic makeup of each project;
    - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;

- (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;
  - (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
  - (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

#### **SEC. 2306.0721. LOW INCOME HOUSING PLAN**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
  - (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
    - (A) individuals and families of moderate, low, very low, and extremely low income;
    - (B) individuals with special needs;
    - (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;

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- (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 conversions, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international border of the state;
  - (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and
  - (13-a) information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures.
  - (d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.
  - (e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.
  - (f) The director may subdivide the uniform state serve regions as necessary for purposes of the state low income housing plan.
  - (g) The department shall include the plan developed by the Texas State Affordable Housing Corporation under Section 2306.566 in the department's resource allocation plan under Subsection (c)(5).

## **SEC. 2306.0722. PREPARATION OF PLAN AND REPORT**

- (a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with regional planning commissions created under Chapter 391, Local Government Code, representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, residents of low income housing, and members of the Colonia Resident Advisory Committee. The department shall obtain the comments and suggestions of the representatives, officials, residents, and members about the prioritization and allocation of the department's resources in regard to housing.
- (b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:
  - (1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;
  - (2) set priorities for the available housing resources to help the neediest individuals;
  - (3) evaluate the success of publicly supported housing programs
  - (4) survey and identify the unmet housing needs of individuals the department is required to assist;

- (5) ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;
- (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
- (7) develop housing programs through an open, fair, and public process;
- (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
- (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;
- (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate;
- (11) develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
- (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
  - i. 0 to 30 percent of area median income adjusted for family size;
  - ii. more than 30 to 60 percent of area median income adjusted for family size;
  - iii. more than 60 to 80 percent of area median income adjusted for family size;
  - iv. more than 80 to 115 percent of area median income adjusted for family size;or
  - v. more than 115 percent of area median income adjusted for family size;
- (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and
- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

#### **SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS**

The Department shall consider the annual low income housing report to be a rule and in developing the report shall follow rulemaking procedures required by Chapter 2001.

#### **SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT**

- (a) The Department shall require the owner of each housing development that receives financial assistance from the Department and that contains 20 or more living units to submit an annual fair housing sponsor report. The report must include the relevant information necessary for the analysis required by Section 2306.072(c)(6). In compiling the information for the report, the owner of each housing development shall use data current as of January 1 of the reporting year.
- (b) The Department shall adopt rules regarding the procedure for filing the report.
- (c) The Department shall maintain the reports in electronic and hard-copy formats readily available to the public at no cost.
- (d) A housing sponsor who fails to file a report in a timely manner is subject to the following sanctions, as determined by the Department:
  - (1) denial of a request for additional funding; or
  - (2) an administrative penalty in an amount not to exceed \$1,000, assessed in the manner provided for an administrative penalty under Section 2306.6023.

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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
AYBR	Amy Young Barrier Removal
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
CRAC	Colonia Resident Advisory Committee
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
HHSCC	Housing and Health Services Coordination Council
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

ACRONYM	NAME
HCV	Housing Choice Voucher
LEP	Limited English Proficiency
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit
MCC	Mortgage Credit Certificate
MSA	Metropolitan Statistical Areas
NFMC	National Foreclosure Mitigation Counseling
NHTF	National Housing Trust Fund
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
PI	Program Income
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
SFOS	Single Family Operation and Services
SHC	Self-Help Centers
SLIHP	State Low Income Housing Plan and Annual Report
TCAP	Tax Credit Assistance Program
TCAP RF	Tax Credit Assistance Program Repayment Funds
TDHCA	Texas Department of Housing and Community Affairs
THN	Texas Homeless Network
TICH	Texas Interagency Council for the Homeless
TMP	Taxable Mortgage Program
TSAHC	Texas State Affordable Housing Corporation
USHHS	United States Health and Human Services
VAWA	Violence Against Women Act
WAP	Weatherization Assistance Program



**Texas Department of Housing and Community Affairs**

Street Address: 221 East 11th Street, Austin, TX 78701 • Mailing Address: P.O. Box 13941, Austin, TX 78711  
512-475-3800 • 800-525-0657 • [info@tdhca.state.tx.us](mailto:info@tdhca.state.tx.us) • [www.tdhca.state.tx.us](http://www.tdhca.state.tx.us)