

A black and white photograph of a man in a wheelchair on a boat. He is wearing a cap and a jacket, looking out at a body of water. There are two flags (the American flag and the Texas state flag) and several white plastic bags on the boat. A fishing rod is visible on the right side of the boat.

2016

State of Texas
Low Income Housing Plan
and Annual Report

Texas Department of Housing and Community Affairs



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Ending Veterans Homelessness

It's good to be a veteran on Veterans Day. It's one of the few days of the year most Americans openly demonstrate both their love of country and sincere appreciation for the service and sacrifice made by others.

But what happens when the fanfare ends? Some vets go back to their day-to-day lives filled with jobs, families and homes, while others struggle to hang on to those things, including housing.

According to the U.S. Department of Housing and Urban Development's annual 2015 Point in Time count, veterans made up 10.1% of the total 23,678 homeless population in Texas.

The Texas Department of Housing and Community Affairs ("TDHCA"), with input from the Texas Interagency Council for the Homeless ("TICH") and the Texas Veterans Commission ("TVC"), is conducting a study on homelessness among veterans to be submitted to the Texas Legislature on Dec. 1, 2016.

The Study on Homelessness Among Veterans is required by Senate Bill 1580, 84th Texas Legislature, Regular Session. The study will be used to develop recommendations for the Texas Legislature for state programs and legislation to better serve veterans who are experiencing homelessness.

TDHCA, like many other entities, is working hard to help decrease the number of homeless vets. Through programs such as Emergency Solutions Grants, Community Services Block Grants and Housing Tax Credits we are achieving success.

Take Lonnie M. and Gregory H. for example, two veterans living in Houston receiving housing assistance from TDHCA. Read their stories below and learn how TDHCA is making an enormous difference in their quality of life.

Attitude and Gratitude

As he stands in his room at the Travis Street Plaza Apartments in Houston and reflects on his last 18 months of sobriety and the awards he has received, Lonnie M. can't help but beam with pride.

"I know who I am today and I'm okay with that," he said. "I can use my past as my biggest asset."

After completing a drug and alcohol rehabilitation program at the Salvation Army Harbor Light Center, Lonnie came to reside at Travis Street, a 192-unit affordable, service-enriched housing community marketed to individuals at-risk of homelessness, including veterans.

Travis Street was financed in large part through the Texas Department of Housing and Community Affairs' Housing Tax Credit Program.



Members of Housing Heroes Austin march during the Veterans Day parade in Austin on Nov. 11, 2015, in an effort to raise awareness about the Mayors Challenge to End Veterans Homelessness in Austin. Photo: Amy Kincheloe, TDHCA



Lonnie M. proudly sits upon the sofa he purchased after coming to Travis Street in September 2014. Photo: Amy Kincheloe, TDHCA

As a U.S. Army veteran, Lonnie says he is grateful that he served and still enjoys the camaraderie of being around other veterans who live at Travis Street.

Lonnie's gratitude as well as his positive attitude were big reasons why the Travis Street staff tapped him and a few other residents to help form a committee called "Veterans in Action." This is a group dedicated to making Travis Street a better community by being positive role models for new residents, volunteering to provide security, and organizing social events.

"[The Travis Street Staff] say I'm a role model, but I don't see it as that," Lonnie said. "I see it as being able to be a productive member of my society. It's an honor and a privilege to help someone."

In addition to being productive at Travis Street, Lonnie helps with peer support groups at the Salvation Army, has a job painting through the Incentive Therapy Program at the VA hospital and has become a strong part of his family's lives', which includes two daughters and two grandchildren.

"My family watched me struggle for so long, and they are so glad to see that I'm doing well," Lonnie said. "Before, I wasn't consistently in their lives, but today they know I'm there. It felt good to be able to buy school clothes for my grandchildren this year."

While everything is going well for Lonnie, he doesn't see leaving Travis Street anytime soon.

"I don't foresee myself moving right now – I'm good, I'm content," Lonnie said. "This is home! For me, Travis has just been great for my recovery. It has been a growing experience that has definitely helped me with my sobriety."

The Right Place for the Right Time

Sometimes a change in life finds you in a new place, and sometimes that may be exactly where you need to be – which just might be the case for Gregory H., who recently moved into the Travis Street Plaza Apartments in the spring of 2015.

After separating from his wife, Gregory needed a place to live, and Travis Street, a 192-unit affordable, service-enriched housing community marketed to individuals at-risk of homelessness, including veterans, fit the bill.



Travis Street resident Gregory H. gets ready to prepare a meal in his kitchen. Photo: Amy Kincheloe, TDHCA

Travis Street, located in Houston, was financed in large part through the Texas Department of Housing and Community Affairs' Housing Tax Credit Program.

A U.S. Air Force veteran, Gregory says he is still getting adjusted to the community, but is enjoying the company he keeps while socializing and playing billiards.

"It's good for vets to be around other vets – we understand each other," Gregory said. "We all have our situation, but we can relate to one another."

Gregory received his associate degree in art from Houston Community College in 2014 and plans to attend Texas Southern University for his bachelor's degree in business starting in January 2016.

"You have to take the time out to want [your degree] – it's goal-oriented," Gregory said.

Due to how seriously Gregory takes his studies, he feels he might be exactly where he needs to be in his life right now – mentally and physically.

"I don't have a time-frame [for leaving Travis Street] right now," Gregory said.

"I'm just trying to get myself together at the moment. It's a nice place. I'm not in a rush to leave, but I don't want to stay here for the rest of my life.

"But Travis Street has changed my life for the better – I'm not homeless! I have a place to cook food, sleep and clean myself."

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

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program (“LIHEAP”) and the Emergency Nutrition and Temporary Emergency Relief Program (“ENTERP”). Effective September 1, 1995, in accordance with House Bill 785, regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7, effective September 1, 2002, the CDBG and Local Government Services programs were transferred to the newly-created Office of Rural Community Affairs, now the Office of Rural Affairs within the Texas Department Agriculture (“TDA”) as a result of the 82nd Legislative Regular Session. However, TDHCA, through an interagency agreement with TDA, administers 2.5 percent of the CDBG funds used for colonia Self-Help Centers (“SHCs”) along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322, the Manufactured Housing Division became an independent entity administratively attached to TDHCA. Regarding CDBG Disaster Recovery, effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred to the Texas General Land Office (“GLO”) from the Department.

AGENCY MISSION AND CHARGE

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

TDHCA accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined in reference to either to 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.

More specific policy directives are provided in Texas Government Code §2306.002:

(a) The legislature finds that:

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

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

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

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

TDHCA is one organization in a network of housing and community services providers located throughout Texas. This document focuses on programs within TDHCA’s jurisdiction, which are intended to 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 Program in limited areas, TDHCA administers its programs and services through a network of 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 2016 programs. The criteria for an Eligible Household may alter by rule; 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.	<=125% poverty (<=150% beginning 1/1/2016)
Emergency Solutions Grant Program	Funds entities to assist homeless persons 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 homeless individuals and families	<=30% ELI (Homeless)

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
HOME Multifamily and TCAP RF Rental Housing Development	Loans or grants to develop or preserve affordable rental housing. Funds are available to Community Housing Development Organization (CHDO) and other qualified Developers	<80 % AMI

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

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

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

Housing Continuum: (4) Rehabilitation and Weatherization

Program/Activities	Description	Eligible Households
Amy Young Barrier Removal Program (Housing Trust Fund)	Grants 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

Program/Activities	Description	Eligible Households
Weatherization Assistance Program	Funds local agencies to provide minor home repairs to increase energy efficiency	<=125% poverty for LIHEAP WAP (<=150% poverty beginning 1/1/16), <=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 current economic issues prevalent at the time of its creation. For more detailed program information, please see “TDHCA Programs” in *Section 4: Action Plan*.

ADMINISTRATIVE STRUCTURE

Agency programs are grouped into the following divisions: Community Affairs, HOME, Multifamily Finance, Section 811, 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, there are several Divisions within TDHCA which are involved in the administration of the agency as a whole but do not administer specific programs:

- The Asset Management Division oversees the ongoing economic viability of properties funded by the Department and works with owners and the Department’s Legal Division and Executive Management to resolve regulatory and financial issues on those properties through the approval and completion of amendments, workout scenarios, and/or foreclosure and resale solutions which sustain affordability.
- The Compliance Division ensures compliance with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews. Key compliance monitoring requirements for housing activities include ensuring that units are

leased to income qualified households, that rents are properly restricted and that developments funded through the Department are accessible to persons with disabilities and in compliance with property condition standards.

- The External Affairs Division disseminates information 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 group is responsible for the development and oversight of cross-cutting agency projects and initiatives and the compilation of Department reports 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 in order 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. When required, staff will utilize the Assessment of Fair Housing released by HUD as required in the Final Affirmatively Furthering Fair Housing rule released in August 2015.
- 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.

2016 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT

The *2016 State of Texas Low Income Housing Plan and Annual Report* ("SLIHP", the "Plan") is prepared annually in accordance with Texas Government Code §§2306.072-2306.0724, which require that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs and a resource allocation plan to meet Texas' housing needs. The SLIHP is adopted by reference annually in 10 Texas Administrative Code §1.23. The Plan offers policy makers, affordable housing providers and local communities a comprehensive reference on statewide housing need, housing resources and performance-based funding allocations. The format

is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the Plan is a working document and its annual changes reflect changes in programs or funding amounts, policy changes, statutory guidance and input received throughout the year.

The Plan is organized into seven sections:

- **Section 1: Introduction** - An overview of TDHCA and the Plan;
- **Section 2: Housing Analysis** - An analysis of statewide and regional demographic information, housing characteristics and housing needs;
- **Section 3: Annual Report** - A comprehensive statement of activities for state fiscal year 2015, 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 colonia residents;
- **Section 7: Texas State Affordable Housing Corporation ("TSAHC") Plan** - This section outlines TSAHC's plans and programs for 2016 and is included in accordance with Texas Government Code §2306.0721(g); and
- **Appendices:** TDHCA's enabling statute, Chapter 2306, Texas Government Code; 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 Texas Government 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 Texas Government Code §2306.072(c)(1);
- **Help for Texans online database:** A description of TDHCA's housing programs and other state and federal housing and housing-related programs, which fulfills Texas Government Code §§2306.0721(c)(4) and 2306.0721(c)(10); and
- **TDHCA Housing Sponsor Report:** A report that provides property and occupant profiles of developments that have received assistance from TDHCA, which fulfills Texas Government Code §§2306.072(c)(6), 2306.072(c)(8) and 2306.0724.

SECTION 2: HOUSING ANALYSIS

This section of the Plan contains an overview of the affordable housing needs in the State and an estimate and analysis of the housing need in each 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 homeless population, and the housing needs of special needs populations are very limited.

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

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

A "rural area" is defined for the relevant period in Texas Government Code §2306.004(28-a) as "an area that is located:

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

(B) within the boundaries of a primary metropolitan statistical area or a metropolitan statistical area, if the statistical area has a population of 25,000 or less and does not share a boundary with an urban area.

In the 84th 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 §2306.004(28a) requires the examination into the location of Metropolitan Statistical Areas ("MSAs"). The U.S. Office of Management and Budget ("OMB") determines which counties are within each MSA. During the OMB's 2013 update of MSA, it became apparent that some MSA counties have no urban places as defined in Texas Government Code §2306.004(36) (i.e. the MSA county had no places over 25,000, nor any places touching a boundary of a place with 25,000). Therefore, the following analysis will refer to "MSA counties with urban places" and "Non-MSA counties and counties with only rural places." The data for "MSA counties with urban places" will be counted as "urban" and the data for "Non-MSA counties and counties with only rural places" will be counted as "rural."

The needs assessment data is augmented with 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.

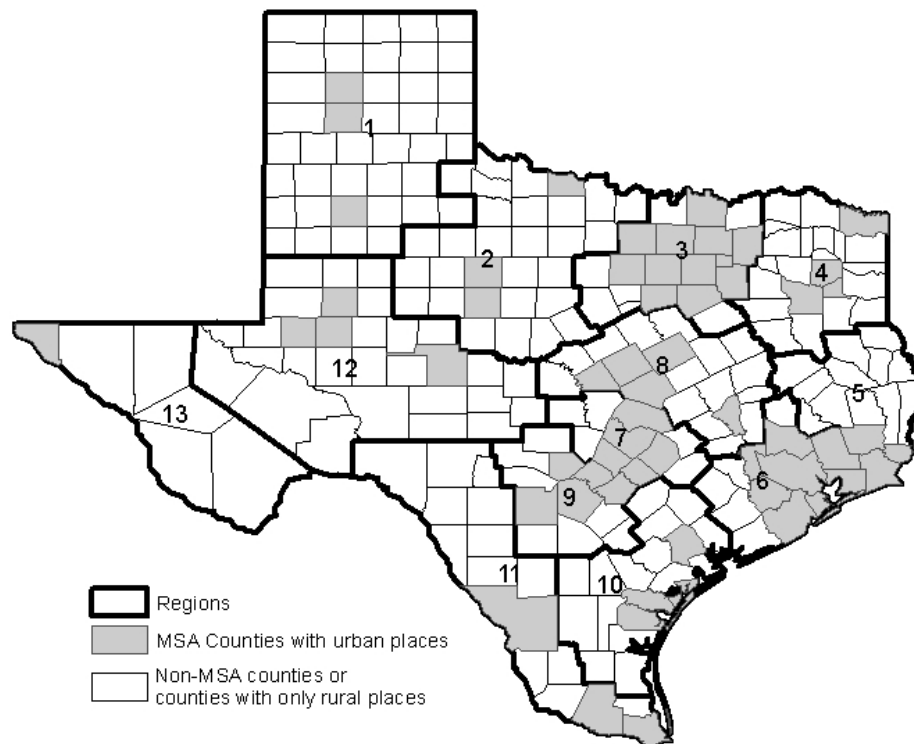
Regional Analysis

- 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 on below.

TDHCA Regions



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

DEMOGRAPHIC CHARACTERISTICS

By using the census data from 2009-2013, it is possible to analyze population trends compared to the nation as a whole and its implication for housing need.

- Texas has approximately 25,639,373 people, which is about 8.2 percent of the US population.
- Texas mirrors the US closely in terms of percentages of races in the population. Texas has 74.4% of its population as White Alone, while the US has 74.0 percent, a difference of only 0.4%. The percentage differences in population between Texas and the US vary less than 0.9% 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 6.9 percent and the US' population is 4.7 percent. This 2.2 percent difference could be the result of Hispanic population including their ethnicity with their race (U.S. Census Bureau, Population Estimates Program, n.d.).
- The percentage of Hispanics is 21.3 percent higher in Texas as compared to the US population. Texas has 37.9 percent of its population who identify as Hispanic, while the US has 16.6 percent.

- Texas has a greater percentage of children under 18 than the US as a whole. Texas has 27.0 percent of its population as persons under 18 years old, compared to 23.7 percent for the nation. The median age of the Texas population is 33.8 years, while the median age of the national population is 37.3 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 2009-2013 ACS, the number of people in poverty varied dramatically by race and ethnicity. In Texas, White (non-Hispanic) had a poverty rate of 17.6 percent; Blacks or African Americans had a poverty rate of 24.2 percent; the Hispanic population had a poverty rate of 26.3 percent; and Asians had a poverty rate of 12.0 percent. Lower incomes often lead to greater housing challenges.

Older Texans face unique housing challenges that will become more prevalent as the population ages. The incidences of disability increase with age. According to 2009-2013 ACS, 9.9 percent of persons between 18-64 years old have a disability, while 40.2 percent of persons 65 and older have a disability. In addition, older households tend to live in older homes: according to 2009-2013 ACS, 38.0 percent 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	3,396,999	22,243,374	25,639,373

Source: MSA defined by OMB, 2013. Population from 2009-2013 American Community Survey, Table B01003.

STATEWIDE SPECIAL NEEDS

Texas Government Code §2306.0721 requires the Department to include in the Plan the housing needs of individuals with special needs. The Department identifies special needs as colonia residents, elderly persons, homeless persons, farmworkers, persons with alcohol and drug abuse, persons with disabilities, persons with HIV/AIDS and their families, persons with Violence Against Woman 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 Texas Government Code §2306.581:

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

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

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).

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. 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, Update to the 84th Regular Legislative Session.

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 an elderly person who is unable to perform at least three “activities of daily living, comprising of eating, bathing, grooming, dressing or home management activities” (U.S. Department of Housing and Urban Development, n.d). According to a recently-released, long-term study of elderly persons in their last 24 months of life, the prevalence of disability increased from 28% two years before death to 56% in the last month of life. Those who died at the oldest ages were much more likely to have a disability 2 years before death (ages 50-69 years, 14%; 70-79 years, 21%; 80-89 years, 32%; 90 years or more, 50%). Disability was more common in women 2 years before death (32%) than men (21%), even after adjustment for older age at death. (Smith et al., 2013). The growing rate of disabilities leads to the need for barrier removal, such as ramps for wheelchairs. According to the chart below, of Texans aged 65 and older, approximately 86.8 percent 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 elderly 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	555,586	2,180,760	2,736,346	25,639,373	10.7%

Source: 2009-2013 American Community Survey, Table DP05.

HOMELESS PERSONS

HUD definition of “homeless,” is persons sleeping in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation. According to the most recent HUD Annual Assessment Report to Congress, most homeless Americans (69 percent) were homeless as individuals and 31 percent were homeless as persons in families. Homelessness declined by nearly 2 percent (or 13,344 people) between 2013 and 2014 and by 11 percent (or 72,718) since 2007. The number of homeless individuals in the United States has declined by nearly 2 percent (or 7,408) between 2013 and 2014, and by 13 percent (or 53,434) between 2007 and 2014. Homelessness among persons in families declined nationally by 3 percent (or 5,936) between 2013 and 2014, and by 8 percent (or 19,284) between 2007 and 2014.

Texas is one of four states that accounted for nearly one half of the nation’s chronically homeless population in 2014, with 6 percent of the national total in Texas. Between 2007 and 2014, Texas saw one of the largest decreases (38 percent) in the number of chronically homeless individuals compared to other states. On a single night in 2014, there were 49,933 homeless veterans in the United States; just fewer than 10 percent of those veterans (4,722) were women. Between 2013 and 2014, homelessness among veterans declined by 11 percent (or 5,846). Homelessness among veterans declined by 33 percent (or 24,117) between 2009 and 2014. (Annual Assessment Report to Congress, 2014). Based on Point in Time counts generated by the Texas Homeless Network, in 2015 approximately 23,678 persons considered homeless were physically counted.

While overall homelessness, chronic homelessness, and homelessness among veterans has declined over the last year, the number of homeless children has increased both nationwide and in Texas. Based on a calculation using the most recent U.S. Department of Education’s count of homeless

children in U.S. public schools and on 2013 U.S. Census data, the National Center on Family Homelessness (2014) reported that 2,483,539 children (or 1 in every 30 children) experienced homelessness in the U.S. in 2013; the same report found that, in Texas, 190,018 children experienced homelessness in 2013. It is important to note that the U.S. Department of Education’s count of homeless children 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 homeless population each January on a given night.

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

Homeless Populations, Texas

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	1,915	2,389	4,304
Severely Mentally Ill	2,334	2,091	4,425
Chronic Substance Abuse	1,837	1,886	3,723
Veterans	1,490	903	2,393
Persons with HIV/AIDS	137	143	280
Victims of Domestic Violence	2,781	855	3,636

Source: Continuum of Care Point in Time Counts, 2015.

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, 2015). According to the Texas Workforce Commission, demand for agriculture workers grew by 0.8 percent between 2009 and 2013. Although the agriculture industry in Texas had 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. Statewide, of the 23,678 people who were homeless on a single night in January 2015, 18.7 percent had a serious mental illness, and 15.7 percent had a chronic substance use problem (Continuum of Care Point in Time Counts, 2015). Furthermore, it is estimated that nearly half of all individuals experiencing homelessness and 70 percent of veterans experiencing homelessness, suffer from substance use disorders. A majority of those with substance use disorders also suffer from moderate

to severe mental illness (United States Interagency Council on Homelessness, 2014). There are types of housing, such as Housing First or Permanent Supportive Housing, that are tailored for hard-to-serve populations such as persons with alcohol and substance use disorders. Without secure housing, persons with alcohol or substance use disorders can cycle through more costly options such as emergency room care, the criminal justice system and other service providers (U.S. Department of Housing and Urban Development, 2011a). Supportive housing programs needed for persons with alcohol and/or other substance use issues range from short-term, in-patient services to long-term, drug-free residential housing environments for recovering addicts. Better recovery results may be obtained by placing individuals in stable living environments.

PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, AND DEVELOPMENTAL)

A significant number of persons with disabilities face extreme housing needs. The 2009-2013 American Community Survey data shows that 17.7% of individuals that live below the poverty level in Texas have a disability, while 8.8% of individuals that live at or above the poverty level have a disability. HUD’s Office of Policy Development and Research reported that almost two-thirds of unassisted very low-income renter households with disabilities have worst-case housing needs (Hartman et al., 2010).

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

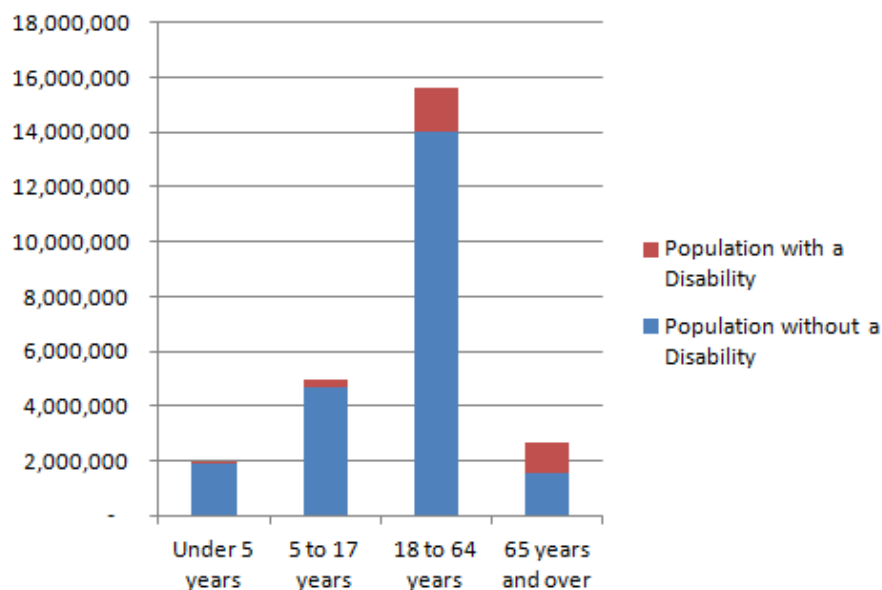
Persons with Disabilities, Texas

State	Rural	Urban	Total*
Total	542,268	2,359,788	2,902,056

Source: 2009-2013 American Community Survey, Table DP02.

*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 Population	Persons with a disability as a percentage of total population
Under 5 years	16,475	1,934,894	0.85%
5 to 17 years	268,889	4,978,951	5.40%
18 to 64 years	1,550,620	15,591,975	9.94%
65 years and over	1,066,072	2,652,550	40.19%
Total	2,902,056	25,158,370	11.54%

Source: 2009-2013 American Community Survey, Table B18101.

PERSONS LIVING WITH HIV/AIDS AND THEIR FAMILIES

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

Through the Ryan White 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 - Rural	Persons with HIV/AIDS - Urban	Total Persons with HIV/AIDS*	2009-2013 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	3,989	72,562	76,551	25,639,373	0.3%

*The 3,522 people counted through the Texas Department of Criminal Justice System are not attributed to a geographic area.

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

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

PERSONS WITH VIOLENCE AGAINST WOMAN ACT (“VAWA”) PROTECTIONS

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2014 was 185,817. This represented a 0.2 percent increase when compared to 2013. These incidents involved 201,051 victims (up 0.7 percent from 2013) and 195,511 offenders (up 0.4 percent from 2013). The Texas Council on Family Violence reports that many programs in Texas stretch to provide services to a vast geographic area to reach as many survivors of family violence as possible. Although 66% of Texas counties have some form of physical access point for services, only 27% of these counties have a family violence shelter. The remaining 39% of counties have a physical

presence via an outreach office, nonresidential center, or office in a partner location, which can be open regularly or on varying days of the week. Twenty-six percent (67 counties) offer access points via meeting a survivor at an agreed location, but a survivor must call for services first. Seven percent of counties (19) have no access point within the county (2013).

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

Domestic Violence Victims, Texas

Area	Total Incidents in 2014	Total Population, 2009-2013	Percent of Incidents to Population
Rural	19,921	3,396,999	0.6%
Urban	165,730	22,243,374	0.8%
Texas	185,651	25,639,373	0.7%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety; 2009-2013 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. 2). Public housing residents often have low educational attainment, poor mental and physical health and limited access to social networks that facilitate job access and physical isolation from opportunity (Urban Institute, 2013). The number of public housing authority units, excluding housing choice vouchers, can be found below.

Public Housing Authority Units, Texas

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

Source: U.S. Department of Housing and Urban Development, 2015.

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 1.4 million veterans live in poverty. Veterans are often overrepresented in the homeless population. In

Texas, although about 8.5 percent of the Texas population consists of veterans, 10.1 percent of the homeless population consists of veterans (HUD, 2015). Their housing issues can be compounded by service-connected disabilities, such as traumatic brain injury, substance use and mental disorders (National Housing Conference and Center for Housing Policy, 2013).

Veterans, Texas

State	Rural Veterans	Urban Veterans	Total Veterans	2009-2013 Population over 18 years	Percent Veterans of Population Over 18 Years
Total	256,325	1,326,947	1,583,272	18,612,749	8.5%

Source: 2009-2013 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 disorder and early parenthood out of wedlock (Casey Family Programs, 2013).

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

State	Rural	Urban	Total
Total	233	1,013	1,246

Source: Emancipated Foster Youth, SFY2014
 Department of Family and Protective Services Annual Report.

STATEWIDE POVERTY AND INCOME

A majority of the Department's programs that use the poverty line as an income eligibility threshold to receive services use 125% of poverty instead of 100% of poverty consistent with federal program design. The 2015 poverty income guideline for a family of 4 is \$24,250. In 2015, a family of 4 at 125% poverty would make approximately \$30,312 per year.

According to the 2009-2012 American Community Survey, 5,812,512 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	814,358	4,998,154	5,812,512
% Individuals below 125% of poverty	23.8%	22.2%	22.4%
Total	3,216,054	21,816,477	25,032,531

Source: 2009-2013 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 percent of AMFI
- Very Low Income: Between 31 percent and 50 percent of AMFI
- Low Income: between 51 percent and 80 percent of AMFI
- Moderate Income: Between 81 percent and 100 percent of AMFI
- Above 100+ percent of AMFI

Households by Income Group, Texas

Area	Statewide households at 0 to 30% AMFI	Statewide households at >30 to 50% AMFI	Statewide Households at >50 to 80% AMFI	Statewide Households at >80 to 100% AMFI	Statewide Households at >100% + AMFI
Urban	955,894	895,880	1,249,470	719,880	3,762,550
Rural	150,144	158,700	210,257	117,982	561,809
Total	1,106,144	1,054,580	1,459,727	837,862	4,324,359

Source: 2008-2012 CHAS, Table 8.

A total of 41.2 percent of all households are in the low-income range (0 to 80 percent of AMFI). Meeting the needs of this large portion of the State's households is TDHCA's primary focus.

STATEWIDE AFFORDABLE HOUSING NEED

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

Households with One or More Housing Problems, Texas

Income Categories	Renter At least one problem	Renter Total Households	Renter Percent with at least once problem	Owner At least one problem	Owner Total Households	Owner Percent with at least one problem	Total Households
0 to 30% AMFI	568,795	717,720	79.3%	289,960	56,755	74.7%	1,105,990
>30 to 50% AMFI	462,530	558,935	82.8%	294,300	201,355	59.4%	1,054,590
>50 to 80% AMFI	347,590	666,585	52.1%	360,245	432,935	45.4%	1,459,765
>80 to 100% AMFI	77,705	321,130	24.2%	168,055	348,690	32.5%	837,875
>100% + AMFI	78,470	909,220	8.6%	351,255	3,063,900	10.3%	4,324,375
Total	1,535,095	3,173,590	48.4%	1,463,815	4,103,640	26.1%	8,782,600

Source: 2008-2012 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 percent are occupied by extremely low-income renter households and 22.9 percent are occupied by extremely low-income owner households.

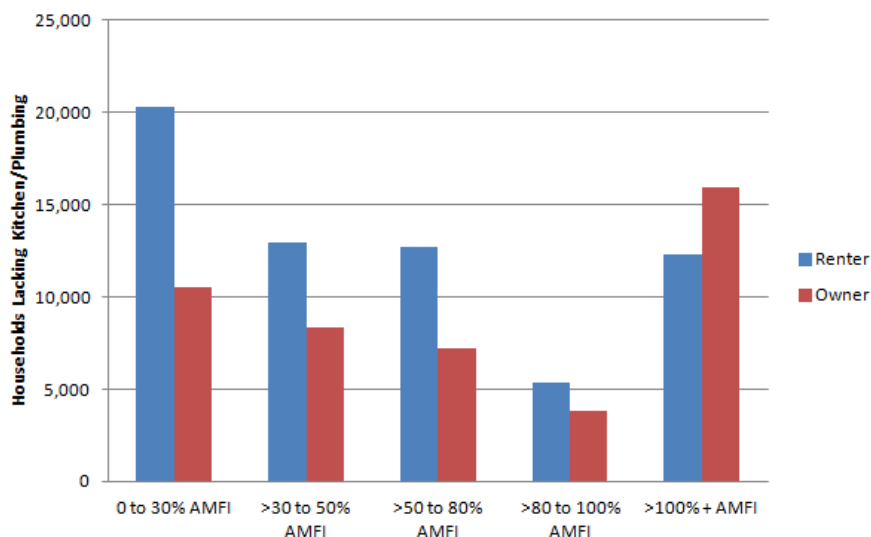
Number of Units Lacking Kitchen and/or Plumbing by Income Category, Texas

Income Categories	Renter Households lacking kitchen or plumbing	Total Renter 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	20,310	717,720	2.8%	10,492	388,270	2.7%
>30 to 50% AMFI	12,943	558,935	2.3%	8,364	495,655	1.7%
>50 to 80% AMFI	12,673	666,585	1.9%	7,253	793,180	0.9%
>80 to 100% AMFI	5,373	321,130	1.7%	3,796	516,745	0.7%
>100% + AMFI	12,294	909,220	1.4%	15,918	3,415,155	0.5%
Total	63,593	3,173,590	2.0%	45,823	5,609,005	0.8%

Source: 2008-2012 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: 2008-2012 CHAS, Table 3.

HOUSING COST BURDEN

A cost burden is identified when a household pays more than 30 percent of its gross income for housing costs. When so much is spent on housing, other basic household needs may suffer. As the following table shows, renter households in the lowest two income categories, totaling 863,856 households, compose the largest number of households in any income categories that are burdened by paying more than 30% of income toward housing. This is much greater than in the highest income category, above 100 percent AMFI, where 34,237 households experience the problem.

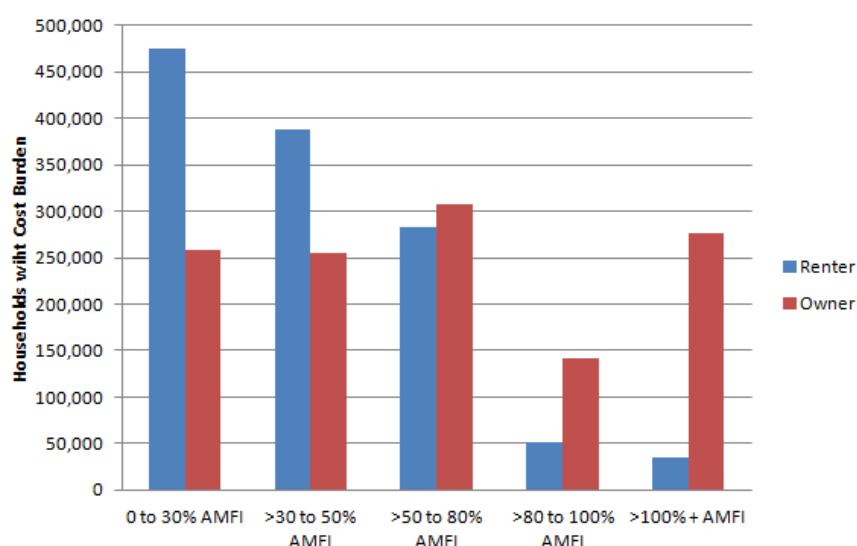
Number of Households with Housing Cost Burden by Income Category, Texas

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	475,815	717,720	66.30%	257,532	388,270	66.33%
>30 to 50% AMFI	388,041	558,935	69.43%	255,108	495,655	51.47%
>50 to 80% AMFI	282,310	666,585	42.35%	307,567	793,180	38.78%
>80 to 100% AMFI	51,814	321,130	16.13%	141,341	516,745	27.35%
>100% + AMFI	34,237	909,220	3.77%	276,997	3,415,155	8.11%
Total	1,232,217	3,173,590	38.83%	1,238,545	5,609,005	22.08%

Source: 2008-2012 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: 2008-2012 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.

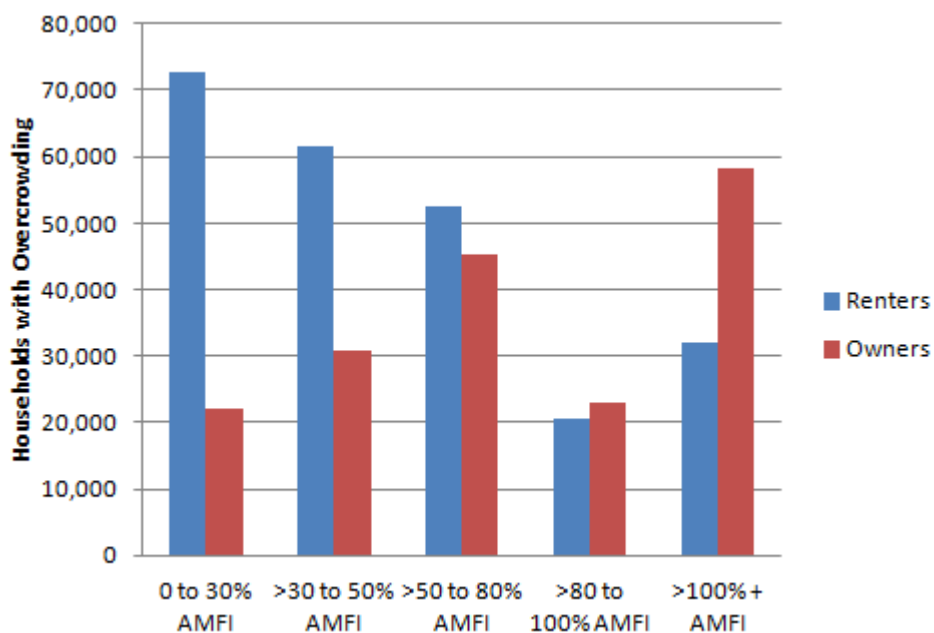
Lower-income renter households experience overcrowded conditions more frequently than higher-income renter households. Lower-income owners experience a higher percentage of overcrowding than higher-income owners. The chart shows the percentage of households experiencing overcrowding in each income category.

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	72,706	717,720	10.13%	21,942	388,270	5.65%
>30 to 50% AMFI	61,554	558,935	11.01%	30,784	495,655	6.21%
>50 to 80% AMFI	52,598	666,585	7.89%	45,378	793,180	5.72%
>80 to 100% AMFI	20,487	321,130	6.38%	22,939	516,745	4.44%
>100% + AMFI	31,911	909,220	3.51%	58,307	3,415,155	1.71%
Total	239,256	3,173,590	7.54%	179,350	5,609,005	3.20%

Source: 2008-2012 CHAS, Table 3.

Renters/Owners with Overcrowding, Texas



Source: 2008-2012 CHAS, Table 3.

STATEWIDE HOUSING AVAILABILITY AND AFFORDABILITY

HOUSING SUPPLY

Approximately 2 percent of occupied units in Texas were single-family homes. Approximately 24.9 percent of housing units were within multifamily structures: 2.0 percent were in developments of 2 units; 3.3 percent were in developments with 3 or 4 units; 11.5 percent were within 5 to 19 units; and 8.1 percent were in developments of over 20 units. The remaining 7.9 percent of units were manufactured homes and other units such as boats.

Physical Housing Characteristics for Occupied Units, Texas

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
1, detached	1,092,302	5,499,069	6,591,371	67.2%
2 apartments	30,706	167,657	198,363	2.0%
3 or 4 apartments	33,190	287,916	321,106	3.3%
5 to 19 apartments	41,065	1,086,264	1,127,329	11.5%
20+ apartments	22,867	769,281	792,148	8.1%
Mobile home	273,993	481,011	755,004	7.7%
Other type of housing	3,965	12,601	16,566	0.2%
Total	1,498,088	8,303,799	9,801,887	100.0%

Source: 2009-2013 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 88.2 percent.

Housing Occupancy, Texas

State	Occupied Housing Units	Vacant Housing Units	Percent of Occupied Units
Rural	1,197,641	317,933	79.0%
Urban	7,688,830	866,299	89.9%
Total	8,886,471	1,184,232	88.2%

Source: 2009-2013 American Community Survey, Table DP04.

STATEWIDE ASSISTED HOUSING INVENTORY

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

Because this is a count of subsidized units, the unit total only includes those units that have income restrictions and does not include market-rate units that may incidentally have affordable rents available in some developments. TDHCA units represent the active multifamily units as taken from TDHCA's internal Central Database. Section 8 Housing Choice Vouchers and public housing authority data was obtained from HUD's Housing Authority website: <http://www.huduser.org/portal/datasets/picture/yearlydata.html#download-tab>. HUD unit data was obtained from HUD's Multifamily Assistance and Section 8 Contracts database available at <http://www.hud.gov/offices/hsg/mfh/exp/mfhdiscl.cfm>. The USDA subsidized units was taken from its online database at http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp.

HFC data, including TSAHC data, was obtained from the Housing Finance Corporation Annual Report that HFCs are required to submit to TDHCA annually. The figure below describes the total units financed by the HFCs through June 2013 and does not specify assisted units, so these unit totals will also include market-rate units in the area. Because the majority of HFC-financed developments also receive housing tax credits from TDHCA, these units are not included in the final total.

Subsidized Multifamily Units, Texas 2014

Multifamily Units	State	Percent of State Inventory
THDCA Units	236,717	43.5%
HUD Units	64,868	11.9%
Public Housing Authority Units	56,668	10.4%
Section 8 Vouchers	161,670	29.7%
USDA Units	23,981	4.4%
HFC Units*	100,860	
Total	535,972	

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

FORECLOSURES

Foreclosures can be a measure of availability and affordability of local housing stocks. The following data is from RealtyTrac and represents the number of notices announcing public auction of properties, which is one of the final steps in the foreclosure process. The highest number of notices of public auction was in Quarter 2 of State Fiscal Year 2014, December 2014-February 2015.

Foreclosures in Texas

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	498	9,801	488	544	11,331
Urban	11,028	1,860	9,626	8,342	30,856
Total	11,526	11,661	10,114	8,886	42,187

Source: RealtyTrac, State Fiscal Year 2015.

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, 833,284 renter households with income greater than 80 percent AMFI occupy units that would be affordable to households at 0-80 percent AMFI (see tables below). Households in this category can afford units in any of the defined affordability categories. Therefore, households that are not low-income often limit the supply of affordable housing units available to low-income households.

The tables below describe the housing market interaction of various income groups and housing costs. The tables illustrate the housing market mismatch between housing units and income groups. For example, very low-income renter households (0-30 percent of AMFI) account for only about 22.2 percent of all the owner occupants of housing that is affordable to them. Additionally, 32.4 percent of low-income renter households (0-80 percent AMFI) are residing in homes that are only affordable to renters with higher income categories, implying a cost burden.

Occupied Affordable Housing Units by Income Group of Renter, Texas

Units	Renter Households making 30% AMFI or less	Renter Households making <30%-50% AMFI	Renter Households making <50-80% AMFI	Renter Households making <80%-100% AMFI	Renter Households making <100% AMFI	Total units
Units Affordable at 0-30% AMFI	154,628	61,650	48,477	18,494	50,686	333,935
Units Affordable at >30-50% AMFI	198,233	155,364	135,648	47,850	81,061	618,156
Units Affordable at >50-80% AMFI	287,517	284,444	389,756	193,930	441,263	1,596,910
Units Affordable at >80% AMFI	57,060	44,513	79,998	55,471	323,872	560,914
Total Units	697,438	545,971	653,879	315,745	896,882	3,109,915

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

Units	% of Renter Households making 30% AMFI or less	% of Renter Households making <30%-50% AMFI	% of Renter Households making <50-80% AMFI	% of Renter Households making <80%-100% AMFI	% of Renter Households making <100% AMFI
Units Affordable 0-at 30% AMFI	22.2%	11.3%	7.4%	5.9%	5.7%
Units Affordable at >30-50% AMFI	28.4%	28.5%	20.7%	15.2%	9.0%
Units Affordable at >50-80% AMFI	41.2%	52.1%	59.6%	61.4%	49.2%
Units Affordable at >80% AMFI	8.2%	8.2%	12.2%	17.6%	36.1%
Total Units	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2008-2012 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	258,885	337,597	482,981	274,853	942,417	2,296,733
Home Value >50-80% AMFI	68,527	95,723	199,668	157,568	1,155,124	1,676,610
Home Value >80-100% AMFI	18,404	21,857	42,910	34,829	441,690	559,690
Home Value >100% AMFI	31,878	32,103	60,221	45,786	859,947	1,029,935
Total Units	377,694	487,280	785,780	513,036	3,399,178	5,562,968

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

Units	% of Owner Households making 30% AMFI or less	% of Owner Households making <30%-50% AMFI	% of Owner Households making <50-80% AMFI	% of Owner Households making <80%-100% AMFI	% of Owner Households making <100% AMFI
Home Value 0-30% AMFI	68.54%	69.28%	61.47%	53.57%	27.72%
Home Value >30-50% AMFI	18.14%	19.64%	25.41%	30.71%	33.98%
Home Value >50-80% AMFI	4.87%	4.49%	5.46%	6.79%	12.99%
Home Value >80% AMFI	8.44%	6.59%	7.66%	8.92%	25.30%
Total Units	100.00%	100.00%	100.00%	100.00%	100.00%

Source: 2008-2012 CHAS, Table 15A, 15B.

LOCAL ASSESSMENT OF NEED

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

PUBLIC ASSISTANCE REQUEST INVENTORY

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

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

The first three methods of contact require TDHCA staff to assist individually. The fourth method is automated and does not entail individual attention for the requestor. The numbers below do not encompass the entire range of requests for assistance; if a geographic location was not specified by the individual seeking assistance, it could not be included in the Inventory.

Below are explanations of types of requests received:

1. **Barrier Removal:** modifications to improve accessibility for persons with disabilities.
2. **Emergency Assistance:** short-term rental payments, often used to prevent eviction and various social services for poverty-level households.
3. **Foreclosure Prevention:** problems with banks or servicers or problems making mortgage payments. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not provide mediation with banks or servicers or mortgage assistance payments.)
4. **Homebuyer Assistance:** down payment assistance, low-interest loans and mortgage credit certificates.
5. **Homebuyer Education:** education for first-time homebuyers on the process for buying a home.
6. **Legal Assistance:** landlord/tenant disputes, contract for deeds issuances and other legal matters. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not provide legal assistance to the public.)
7. **Other Housing-Related Assistance:** referrals to realtors, sewers connections, homeowners associations and other general questions about housing. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not have jurisdiction over the issues in "Other Housing-Related Assistance.")

8. Rental Assistance: longer-term rental assistance, such as subsidized rent in a market-rate apartment or lower rents in reduced-rent apartments.
9. Repair Assistance: owner-occupied home repairs.
10. Utility Assistance: utility payment needs, possibly to prevent utilities from being disconnected.
11. Weatherization: weatherization to increase energy efficiency and decrease utility use.

For all requests except Legal Assistance and Other Housing-Related Assistance, TDHCA usually responds by referring the requestor to local agencies funded through TDHCA that provide help with these services. For Legal Assistance and Other Housing-Related Assistance, staff refers the public to local Legal Aids, nonprofits, or other state agencies. While the majority of TDHCA's programs do not serve individuals directly, there are two exceptions: the Section 8 HCV and Section 811 programs run by TDHCA in limited areas of the State. For Other Housing-Related Assistance, most requests are referred to other State agencies.

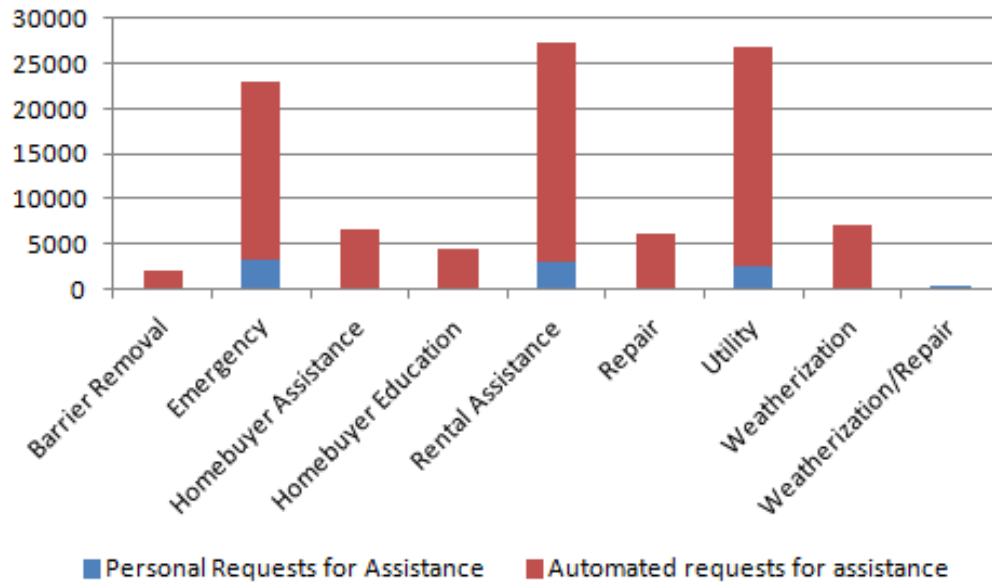
Public Assistance Requests

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

Source: Public Assistance Inventory, SFY 2015.

Notes: n/a indicates that this type of category is not recorded in the database. Often TDHCA provides Emergency Assistance referrals and Utility Assistance referrals to the same requester. During SFY 2015, TDHCA received 7,911 unduplicated Personal requests for assistance.

Public Assistance Requests



Source: Public Assistance Inventory, SFY 2015.
 Requests under 250 were not included in the graph.

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

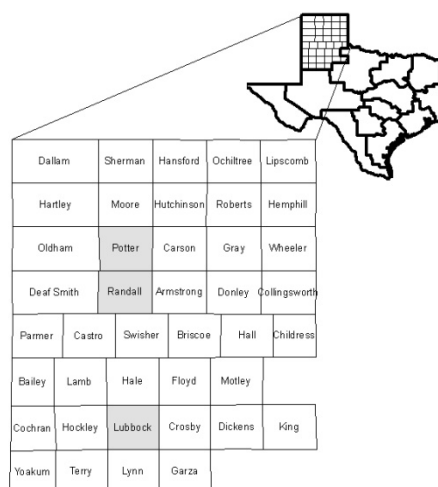
REGION 1

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

Region 1 Population

Region 1	Rural	Urban	Total
Population	319,200	527,221	846,421

Source: 2009-13 American Community Survey, Table B01003.



Approximately 62.3 percent of the Region 1 residents live in the urban areas, including Amarillo and Lubbock and the rest live in rural areas of the region. In the map of Region 1 (right), the shaded counties have MSAs with urban places, as defined by OMB and Texas Government Code §2306.004(36). In the latest OMB update released in February 2013, Lynn became part of Lubbock MSA and Oldham became part of Amarillo MSA, but these counties have no urban places so they are counted as rural. In addition, Armstrong and Carson are part of the Lubbock MSA and Crosby is part of the Lubbock MSA, but these counties have no urban places so they are counted as rural.

The table below depicts the number of individuals living below 125% of the poverty line in Region 1. Of the 195,997 individuals living below 125% of poverty, approximately 63.8 percent live in urban areas and the remaining 36.2 percent live in rural areas. However, the percentage of total rural residents below 125% poverty is only slightly lower than the percentage of total urban residents that are below 125% of the poverty line.

Region 1 Persons at 125% of Poverty

Region 1	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	70,946	302,948	23.42%	814,358	8.71%
Urban	125,051	507,327	24.65%	4,998,154	2.50%
Total	195,997	810,275	24.19%	5,812,512	3.37%

Source: 2009-2013 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	25,395	13.1%	12.6%	11,568	10.5%	12.5%
>30 to 50% AMFI	22,210	11.4%	11.8%	14,204	13.0%	13.2%
>50 to 80% AMFI	33,235	17.1%	16.5%	19,608	17.9%	17.5%
>80 to 100% AMFI	18,360	9.4%	9.5%	11,327	10.3%	9.8%
>100% + AMFI	95,330	49.0%	49.6%	52,970	48.3%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 1 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance use disorders are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 1 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.7 percent the State's total population. Elderly persons in Region 1 make up 3.8 percent of the statewide total elderly population.

Region 1 Elderly Persons

Region 1	Elderly Persons	Regional Population	% of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional % of Statewide Elderly Population
Rural	44,090	319,200	13.8%	555,586	7.9%
Urban	60,648	527,221	11.5%	2,180,760	2.8%
Total	104,738	846,421	12.4%	2,736,346	3.8%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, persons with disabilities account for approximately 12.8 percent of the population in Region 1. Of this total, approximately 61.7 percent are residing in urban areas, with the remaining 38.3 percent 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	40,212	304,837	13.19%	542,268	7.42%
Urban	64,829	517,397	12.53%	2,359,788	2.75%
Total	105,041	822,234	12.78%	2,902,056	3.62%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

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

Region 1 Persons Living with HIV/AIDS

Region 1	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	217	319,200	0.1%
Urban	779	527,221	0.1%
Total	996	846,421	0.1%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Veterans in Region 1 constitute 8.0 percent of the population over age 18. Veterans in Region 1 make up 3.1 percent of the statewide total veteran population.

Region 1 Veteran Population

Region 1	Veteran Population	Non-Veteran Population 18 years and older	% of Veterans to Total Population 18 and older	Regional % of Statewide Veteran Population
Rural	17,119	229,936	7.5%	6.7%
Urban	32,645	394,128	8.3%	2.5%
Total	49,764	624,064	8.0%	3.1%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 1, victims of violence comprise 1.0 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 1 make up 4.6 percent of the statewide total.

Region 1 Victims of Domestic Violence

Region 1	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,750	0.5%	8.8%
Urban	6,848	1.3%	4.1%
Total	8,598	1.0%	4.6%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 1, 58.9 percent of youth aging out of foster care live in urban areas, while the remaining 41.1 percent live in rural areas. Region 1 has 5.9 percent of the statewide number of youth aging out of foster care.

Region 1 Youth Aging Out of Foster Care – Texas

Region 1	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	30	12.9%
Urban	43	4.2%
Total	73	5.9%

Source: Emancipated Foster Youth, SFY 2014, Texas Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 1 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 1 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2009-2013 American Community Survey, 82.1 percent of the housing units in rural areas are occupied and 90.7 percent of housing units in urban areas are occupied in Region 1. Of the total housing stock, approximately 74.1 percent are one unit; 3.0 percent are two units; 14.2 percent are three or more units; 8.6 percent are manufactured homes; and the rest are boats and RVs.

Region 1 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	106,631	146,669	253,300
Housing units, 2 units	2,601	7,606	10,207
Housing units, 3 to 4 units	3,069	6,668	9,737
Housing units, 5 to 19 units	3,325	18,141	21,466
Housing units, 20 or more units	1,591	15,696	17,287
Housing units, mobile home	13,971	15,263	29,234
Housing units, other	108	289	397
Total housing units	131,296	210,332	341,628

Source: 2009-2013 American Community Survey, Table DP04

ASSISTED HOUSING INVENTORY

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

Region 1 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 1 with housing problems, 82.7% are cost burdened, 3.9% are substandard and 13.4% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 30.7% 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	17,760	14,820	13,235	3,580	5,120	54,515
Lacking Kitchen and/or Plumbing	550	590	295	184	715	2,335
Overcrowding	1,203	1,095	1,580	905	1,800	6,583

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	6,957	5,776	3,732	1,202	1,583	19,250
Lacking Kitchen and/or Plumbing	269	370	112	59	312	1,123
Overcrowding	670	1,018	1,228	970	1,514	5,400

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 1 has 4.1% of the State's number total of homeowners who received notices of public auction.

Region 1 Notices of Public Auction

Region 1	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	7	871	7	14	899
Urban	260	112	239	225	836
Total	267	983	246	239	1,735

Source: RealtyTrac, State Fiscal Year 2015.

REGION 2

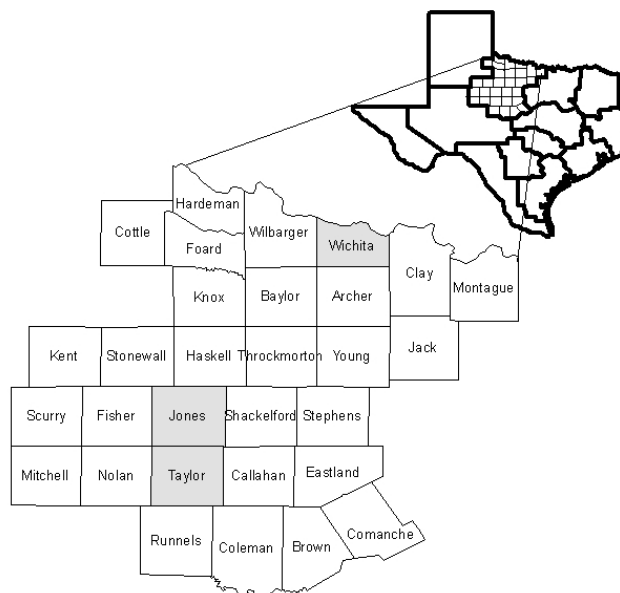
Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene. Region 2 has 2.1% of the State's population.

Region 2 Population

Region 2	Rural	Urban	Total
Population	265,131	284,025	549,156

Source: 2009-13 American Community Survey, Tbl B01003.

Approximately 51.7 percent of Region 2 residents live in urban areas. In the map of Region 2 (above), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Archer and Clay are part of the Wichita MSA and Callahan is part of the Abilene MSA, but these counties have no urban places and so are counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 2. Compared to the State as a whole, Region 2 has the lowest share (2.0%) of the number of persons living at 125% poverty out of all 13 regions.



Region 2 Persons at 125% of Poverty

Region 2	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	59,678	252,106	23.67%	814,358	7.33%
Urban	58,172	258,853	22.47%	4,998,154	1.16%
Total	117,850	510,959	23.06%	5,812,512	2.03%

Source: 2009-2013 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	11,335	11.0%	12.6%	11,770	11.6%	12.5%
>30 to 50% AMFI	12,050	11.7%	11.8%	13,280	13.1%	13.2%
>50 to 80% AMFI	17,915	17.4%	16.5%	17,464	17.3%	17.5%
>80 to 100% AMFI	10,950	10.6%	9.5%	10,348	10.2%	9.8%
>100% + AMFI	50,880	49.3%	49.6%	48,175	47.7%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 2 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Elderly persons in Region 2 account for 15.9 percent of the population, which is the second highest percentage of elderly persons compared to the region's population. Region 4 has highest percentage of elderly persons compared to the region's population. Elderly persons in Region 2 make up 3.2 percent of the statewide total elderly population.

Region 2 Elderly Persons

Region 2	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	49,469	265,131	18.7%	555,586	8.9%
Urban	37,839	284,025	13.3%	2,180,760	1.7%
Total	87,308	549,156	15.9%	2,736,346	3.2%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 2, persons with disabilities account for approximately 16.2 percent of the population. Of this total, approximately 47.3 percent are residing in urban areas, with the remaining 52.7 percent 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	43,925	254,760	17.24%	542,268	8.10%
Urban	39,467	259,288	15.22%	2,359,788	1.67%
Total	83,392	514,048	16.22%	2,902,056	2.87%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

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

Region 2 Persons Living with HIV/AIDS

Region 2	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	194	265,131	0.1%
Urban	364	284,025	0.1%
Total	558	549,156	0.1%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 2, 11.5 percent are veterans. Region 2 has 3.0 percent of the statewide veteran population, which is the second lowest percentage. Region 12 has the lowest percentage of the statewide population of veterans.

Region 2 Veteran Population

Region 2	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	21,410	203,314	10.5%	8.4%
Urban	25,764	208,433	12.4%	1.9%
Total	47,174	411,747	11.5%	3.0%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

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

Region 2 Victims of Domestic Violence

Region 2	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,367	0.5%	6.9%
Urban	3,782	1.3%	2.3%
Total	5,149	0.9%	2.8%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 2, 50.0 percent of youth aging out of foster care live in urban areas, while the remaining 50.0 percent live in rural areas. Region 2 has 3.4 percent of the statewide number of youth aging out of foster care.

Region 2 Youth Aging out of Foster Care

Region 2	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	21	9.0%
Urban	21	2.1%
Total	42	3.4%

Source: Emancipated Foster Youth, SFY2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 2 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 2 HOUSING ASSESSMENT

HOUSING SUPPLY

According to the 2009-2013 American Community Survey, 74.9 percent of the housing units in rural areas are occupied and 86.8 percent of housing units in urban areas are occupied in Region 2. Of the total housing stock, approximately 76.5 percent are one unit; 2.6 percent are two units; 10.7 percent are three or more units; 10.0 percent are manufactured homes; and the rest are boats and RVs.

Region 2 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	103,199	86,583	189,782
Housing units, 2 units	3,507	3,016	6,523
Housing units, 3 to 4 units	2,381	4,237	6,618
Housing units, 5 to 19 units	2,848	10,467	13,315
Housing units, 20 or more units	1,899	4,753	6,652
Housing units, mobile home	18,333	6,506	24,839
Housing units, other	211	123	334
Total housing units	132,378	115,685	248,063

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

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

Region 2 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 2 with housing problems, 85.7% are cost burdened, 5.1% are substandard and 9.2% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 30.0% 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	8,160	7,550	6,215	1,940	2,545	26,410
Lacking Kitchen and/or Plumbing	252	259	243	83	314	1,153
Overcrowding	279	445	785	173	683	2,365

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	6,775	6,364	4,391	1,096	1,756	20,382
Lacking Kitchen and/or Plumbing	475	213	311	154	480	1,635
Overcrowding	430	427	574	340	887	2,658

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 2 has 3.1% of the State's total number of homeowners who received notices of public auction.

Region 2 Notices of Public Auction

Region 2	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	43	746	45	41	875
Urban	150	22	138	121	431
Total	193	768	183	162	1,306

Source: RealtyTrac, State Fiscal Year 2015.

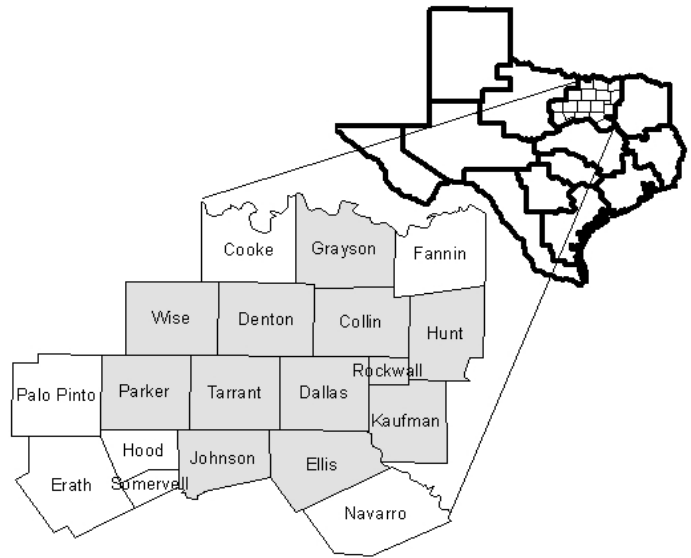
REGION 3

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

Region 3 Population

Region 3	Rural	Urban	Total
Population	247,240	6,636,832	6,884,072

Source: 2009-13 American Community Survey, Tbl B01003



Approximately 96.4 percent of Region 3 residents reside in urban areas. In the map of Region 3 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). In the latest OMB update, Hood and Somerville both became part of the Dallas-Fort Worth-Arlington MSA, but neither of these counties have urban places so they are counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 3. Of the 1,291,823 individuals below 125% of poverty, approximately 95.9 percent live in urban areas and the remaining 4.1 percent in rural areas. Compared to the State as a whole, Region 3 has the highest share (23.2%) of the number of persons living at 125% poverty out of all 13 regions. The Labor Market & Career Information Department of the Texas Workforce Commission projects that the population growth across the Dallas-Fort Worth area will drive job growth across Region 3 (Growth Abounds, 2013).

Region 3 Persons at 125% of Poverty

Region 3	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	55,402	239,498	23.13%	814,358	6.80%
Urban	1,291,823	6,545,663	19.74%	4,998,154	25.85%
Total	1,347,225	6,785,161	19.86%	5,812,512	23.18%

Source: 2009-2013 American Community Survey, Table S1701.

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

Region 3 Household Incomes

Household (HH) Incomes	Urban HH Region 3	% of Urban HH in Region	% of Urban HH in State	Rural Region3	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	267,135	11.5%	12.6%	10,945	11.9%	12.5%
>30 to 50% AMFI	262,315	11.3%	11.8%	10,660	11.5%	13.2%
>50 to 80% AMFI	380,430	16.4%	16.5%	15,800	17.1%	17.5%
>80 to 100% AMFI	224,015	9.6%	9.5%	8,925	9.7%	9.8%
>100% + AMFI	1,190,735	51.2%	49.6%	46,005	49.8%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 3 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 3 elderly persons make up 9.6 percent of the region's population, compared to statewide elderly population which makes up 10.7 percent the State's total population. Elderly persons in Region 3 make up 24.1 percent of the statewide total elderly population, which is the biggest share of elderly households in the State.

Region 3 Elderly Persons

Region 3	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	41,861	247,240	16.9%	555,586	7.5%
Urban	617,138	6,636,832	9.3%	2,180,760	28.3%
Total	658,999	6,884,072	9.6%	2,736,346	24.1%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 3, persons with disabilities account for approximately 9.6 percent of the population. Of this total, approximately 94.3 percent are residing in urban areas, with the remaining 5.7 percent in rural areas.

Region 3 Persons with Disabilities

Region 3	Persons with Disabilities	Total Civillian 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	37,154	241,634	15.38%	542,268	6.85%
Urban	619,083	6,579,316	9.41%	2,359,788	26.23%
Total	656,237	6,820,950	9.62%	2,902,056	22.61%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 24,824 persons living with HIV/AIDS in Region 3. Region 3 has the second largest number of persons with HIV/AIDS and the region's percentage of persons in with HIV/AIDS compared to total population (0.4 percent) is larger than the statewide percentage of persons with HIV/AIDS compared to population.

Region 3 Persons Living with HIV/AIDS

Region 3	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	256	247,240	0.1%
Urban	24,568	6,636,832	0.4%
Total	24,824	6,884,072	0.4%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 3, 7.9 percent are veterans. Region 3 has the highest share of veterans statewide, at 24.9 percent.

Region 3 Veteran Population

Region 3	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	20,872	188,856	11.1%	8.1%
Urban	373,246	4,811,032	7.8%	28.1%
Total	394,118	4,999,888	7.9%	24.9%

Source: 2009-2012 American Community Survey, Table S2101

VICTIMS OF DOMESTIC VIOLENCE

Region 3 has a similar percent of victims of domestic violence compared to regional population (0.7 percent) compared to the statewide percentage of victims of domestic violence (0.7 percent). Incidents of violence in Region 3 make up 24.2 percent of the statewide total incidents of violence.

Region 3 Victims of Domestic Violence

Region 3	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,565	0.6%	7.9%
Urban	43,287	0.7%	26.1%
Total	44,852	0.7%	24.2%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 3, 95.6 percent of youth aging out of foster care live in urban areas, while the remaining 4.4 percent live in rural areas. Region 3 has the second highest number of youth aging out of foster care compared to the other regions, second only to Region 6.

Region 3 Youth Aging Out of Foster Care

Region 3	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	11	4.7%
Urban	240	23.7%
Total	251	20.1%

Source: Emancipated Foster Youth, SFY2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 3 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 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 2009-2013 American Community Survey, 82.8 percent of the housing units in rural areas are occupied and 91.4 percent of housing units in urban areas are occupied in Region 3. Rural areas of Region 3 have the second highest rural occupancy rate, second only to Region 9. Of the total housing stock, 66.1 percent are one unit; 1.4 percent are two units; 27.7 percent are three or more units; 4.7 are manufactured homes; and the rest are boats and RVs.

Region 3 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	77,404	1,646,781	1,724,185
Housing units, 2 units	2,381	34,461	36,842
Housing units, 3 to 4 units	2,769	84,250	87,019
Housing units, 5 to 19 units	3,537	375,796	379,333
Housing units, 20 or more units	2,474	254,830	257,304
Housing units, mobile home	21,389	101,467	122,856
Housing units, other	332	1,868	2,200
Total housing units	110,286	2,499,453	2,609,739

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

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

Region 3 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 3 with housing problems, 84.7% are cost burdened, 2.9% are substandard and 12.4% are overcrowded. Additionally, households at or below 30% are the largest income category with housing problems, comprising 26.4% 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	186,170	177,715	169,214	57,890	99,785	690,774
Lacking Kitchen and/or Plumbing	5,488	3,768	4,940	1,943	6,249	22,391
Overcrowding	22,562	24,504	25,819	10,837	17,349	101,071

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	7,495	5,209	5,404	1,485	2,434	22,027
Lacking Kitchen and/or plumbing	299	469	248	213	604	1836
Overcrowding	467	623	827	314	944	3,175

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 3 has 22.6% of the State's total number of homeowners who received notices of public auction.

Region 3 Notices of Public Auction

Region 3	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	60	50	78	67	255
Urban	3,347	394	3,185	2,371	9,297
Total	3,407	444	3,263	2,438	9,552

Source: RealtyTrac, State Fiscal Year 2015.

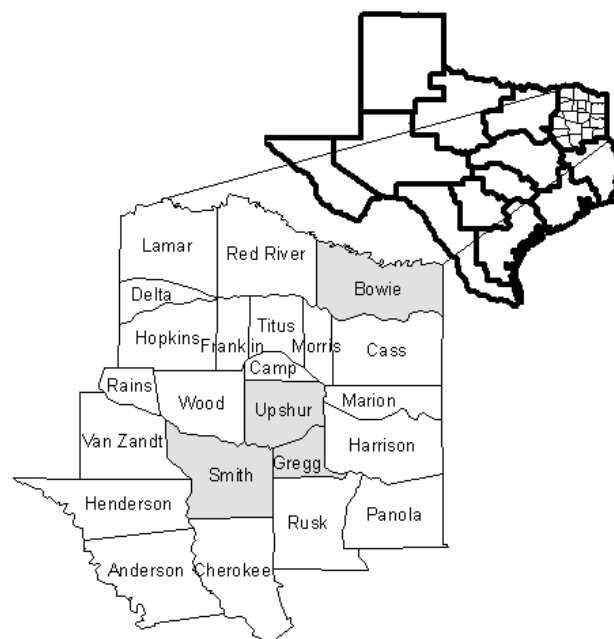
REGION 4

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

Region 4 Population

Region 4	Rural	Urban	Total
Population	649,238	466,976	1,116,214

Source: 2009-13 American Community Survey, Tbl B01003



Region 4 is mainly rural; 58.2% of the population lives in rural areas. In the map of Region 4 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Although Rusk is part of the Longview MSA, the county has no urban places and is counted as rural. Delta County was part of the Dallas/Fort Worth/Arlington MSA but has been removed in the latest OMB update. As seen in the table below, the percentage of rural residents below 125% of poverty is slightly higher than the urban residents below 125% of poverty. Compared to the State as a whole, Region 4 has the highest share (18.7%) of the number of persons living at 125% poverty in Rural places out of all 13 regions.

Region 4 Persons at 125% of Poverty

Region 4	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	152,247	618,829	24.60%	814,358	18.70%
Urban	104,529	452,703	23.09%	4,998,154	2.09%
Total	256,776	1,071,532	23.96%	5,812,512	4.42%

Source: 2009-2013 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	19,490	11.4%	12.6%	27,890	12.0%	12.5%
>30 to 50% AMFI	20,760	12.1%	11.8%	30,395	13.0%	13.2%
>50 to 80% AMFI	28,365	16.5%	16.5%	39,345	16.9%	17.5%
>80 to 100% AMFI	16,485	9.6%	9.5%	23,755	10.2%	9.8%
>100% + AMFI	86,475	50.4%	49.6%	111,990	48.0%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 4 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Elderly persons in Region 4 account for 16.0 percent of the population, which is the highest percentage of elderly persons compared to the region's population. Elderly persons in Region 4 make up 6.6 percent of the statewide total elderly population.

Region 4 Elderly Persons

Region 4	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	110,987	649,238	17.1%	555,586	20.0%
Urban	67,517	466,976	14.5%	2,180,760	3.1%
Total	178,504	1,116,214	16.0%	2,736,346	6.5%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 4, persons with disabilities account for approximately 16.2 percent of the population. Of this total, approximately 38.1 percent are residing in urban areas, with the remaining 61.9 percent 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	108,426	623,252	17.40%	542,268	19.99%
Urban	66,676	457,241	14.58%	2,359,788	2.83%
Total	175,102	1,080,493	16.21%	2,902,056	6.03%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 1,868 persons living with HIV/AIDS in Region 4. The number of people with HIV/AIDS as compared to Region 4's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

Region 4 Persons Living with HIV/AIDS

Region 4	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	820	649,238	0.1%
Urban	1,048	466,976	0.2%
Total	1,868	1,116,214	0.2%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 4, 10.7 percent are veterans. Region 4 has 5.7 percent of the statewide veteran population.

Region 4 Veteran Population

Region 4	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	54,852	496,320	11.1%	21.4%
Urban	35,879	349,197	10.3%	2.7%
Total	90,731	845,517	10.7%	5.7%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 4, victims of violence comprise 0.6 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 4 make up 3.6 percent of the statewide total.

Region 4 Victims of Domestic Violence

Region 4	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	3,849	0.6%	19.3%
Urban	2,876	0.6%	1.7%
Total	6,725	0.6%	3.6%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 4, 29.9 percent of youth aging out of foster care live in urban areas, while the remaining 70.1 percent live in rural areas. Region 4 has 6.2 percent of the statewide number of youth aging out of foster care.

Region 4 Youth Aging out of Foster Care

Region 4	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	54	23.2%
Urban	23	2.3%
Total	77	6.2%

Source: Emancipated Foster Youth, SFY2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 4 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 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 2009-2013 American Community Survey, 81.6 percent of the housing units in rural areas are occupied and 89.3 percent of housing units in urban areas are occupied in Region 4. Of the total housing stock, 70.7 percent are one unit; 2.4 percent are two units; 9.0 percent are three or more units; 17.7 are manufactured homes; and the rest are boats and RVs.

Region 4 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	203,194	129,407	332,601
Housing units, 2 units	4,769	6,375	11,144
Housing units, 3 to 4 units	5,638	5,395	11,033
Housing units, 5 to 19 units	6,808	14,119	20,927
Housing units, 20 or more units	3,361	7,077	10,438
Housing units, mobile home	58,228	25,012	83,240
Housing units, other	849	480	1,329
Total housing units	282,847	187,865	470,712

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

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

Region 4 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 4 with housing problems, 82.3% are cost burdened, 5.4% are substandard and 12.4% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 29.3% 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	12,735	12,055	11,045	3,115	4,410	43,360
Lacking Kitchen and/or Plumbing	565	579	450	305	390	2,293
Overcrowding	1,010	1,235	1,749	929	1,490	6,413

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	17,249	14,660	10,709	4,292	5,129	52,039
Lacking Kitchen and/or Plumbing	1,240	658	779	319	949	3,949
Overcrowding	1,203	1,580	1,617	973	2,547	7,920

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 4 has 4.0% of the State's total number of homeowners who received notices of public auction.

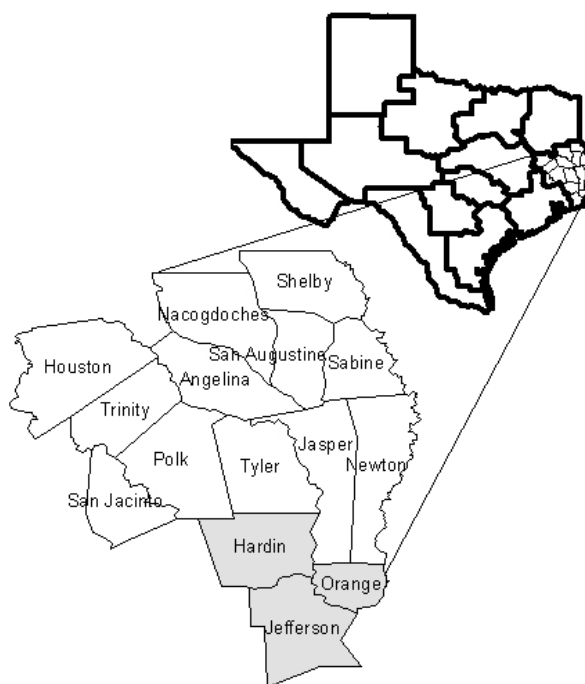
Region 4 Notices of Public Auction

Region 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	134	674	150	156	1,114
Urban	202	12	181	193	588
Total	336	686	331	349	1,702

Source: RealtyTrac, State Fiscal Year 2015.

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	379,133	389,474	768,607

Source: 2009-32 American Community Survey, Tbl B01003

Approximately 50.7 percent of Region 5 residents live in urban areas. In the map of Region 5 (above), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Per the latest OMB update, Newton County is part of the Beaumont/Port Arthur MSA but has no urban places, so is counted as a rural area. Also, San Jacinto is no longer part of the Houston/The Woodlands/Sugar Land MSA. The table below depicts the number of individuals living below 125% of the poverty line in Region 5. Of the 185,974 individuals living below 125% of poverty, approximately 47.4 percent live in urban areas and the remaining 52.6 percent live in rural areas. Additionally, the percentage of total rural residents below 125% of poverty (12.1%) is much higher than the percentage of total urban residents below 125% of poverty (1.7%). Further, compared to the State as a whole, the percentage of total urban residents below 125% of poverty in Region 5 is second only to Region 2 at 1.16%.

Region 5 Persons at 125% of Poverty

Region 5	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	97,783	358,236	27.30%	814,358	12.01%
Urban	88,191	371,674	23.73%	4,998,154	1.76%
Total	185,974	729,910	25.48%	5,812,512	3.20%

Source: 2009-2013 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	17,985	12.5%	12.6%	18,080	13.2%	12.5%
>30 to 50% AMFI	17,790	12.3%	11.8%	18,510	13.5%	13.2%
>50 to 80% AMFI	21,915	15.2%	16.5%	25,415	18.5%	17.5%
>80 to 100% AMFI	13,700	9.5%	9.5%	14,039	10.2%	9.8%
>100% + AMFI	72,935	50.5%	49.6%	61,360	44.7%	46.9%

Source: 2008-2012 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 alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 5 elderly persons make up 15.0 percent of the region's population, compared to statewide elderly population which makes up 10.7 percent the State's total population. Elderly persons in Region 5 make up 4.2 percent of the statewide total elderly population.

Region 5 Elderly Persons

Region 5	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	63,231	379,133	16.7%	555,586	11.4%
Urban	51,797	389,474	13.3%	2,180,760	2.4%
Total	115,028	768,607	15.0%	2,736,346	4.2%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 5, persons with disabilities account for approximately 17.7 percent of the population. Of this total, approximately 45.8 percent are residing in urban areas, with the remaining 54.2 percent 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	70,722	364,827	19.39%	542,268	13.04%
Urban	59,745	373,902	15.98%	2,359,788	2.53%
Total	130,467	738,729	17.66%	2,902,056	4.50%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 1,679 persons living with HIV/AIDS in Region 5. The number of people with HIV/AIDS as compared to Region 5's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

Region 5 Persons with HIV/AIDS

Region 5	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	612	379,133	0.2%
Urban	1,067	389,474	0.3%
Total	1,679	768,607	0.2%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 5, 10.2 percent are veterans. Region 5 has 3.8 percent of the statewide veteran population.

Region 5 Veteran Population

Region 5	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	31,186	289,921	10.8%	12.2%
Urban	28,275	294,596	9.6%	2.1%
Total	59,461	584,517	10.2%	3.8%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

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

Region 5 Victims of Domestic Violence

Region 5	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	2,833	0.7%	14.2%
Urban	5,047	1.3%	3.0%
Total	7,880	1.0%	4.2%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 5, 27.0 percent of youth aging out of foster care live in urban areas, while the remaining 73.0 percent live in rural areas. Region 5 has 3.0 percent of the statewide number of youth aging out of foster care.

Region 5 Youth Aging out of Foster Care

Region 5	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	27	11.6%
Urban	10	1.0%
Total	37	3.0%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 5 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 5 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2009-2013 American Community Survey, 76.9 percent of the housing units in rural areas are occupied and 88.2 percent of housing units in urban areas are occupied in Region 5. Of the total housing stock, 69.6 percent are one unit; 1.6 percent are two units; 11.0 percent are three or more units; and 17.4 percent are manufactured homes. Boats and RVs make up the rest of the housing stock.

Region 5 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	118,183	116,522	234,705
Housing units, 2 units	2,934	2,559	5,493
Housing units, 3 to 4 units	3,280	4,353	7,633
Housing units, 5 to 19 units	5,038	15,416	20,454
Housing units, 20 or more units	3,204	5,669	8,873
Housing units, mobile home	43,385	15,418	58,803
Housing units, other	740	331	1,071
Total housing units	176,764	160,268	337,032

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

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

Region 5 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 5 with housing problems, 83.9% are cost burdened, 4.4% are substandard and 11.8% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 33.3% 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	12,185	9,505	6,970	2,345	2,995	34,000
Lacking Kitchen and/or Plumbing	330	205	145	210	480	1,375
Overcrowding	615	760	824	508	1,370	4,077

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	11,390	8,950	6,704	1,729	2,413	31,186
Lacking Kitchen and/or Plumbing	596	329	397	129	565	2,021
Overcrowding	775	1,129	1,131	655	1,388	5,078

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 5 has 1.7% of the State's total number of homeowners who received notices of public auction.

Region 5 Notices of Public Auction

Region 5	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	49	193	46	54	342
Urban	131	11	126	114	382
Total	180	204	172	168	724

Source: RealtyTrac, State Fiscal Year 2015.

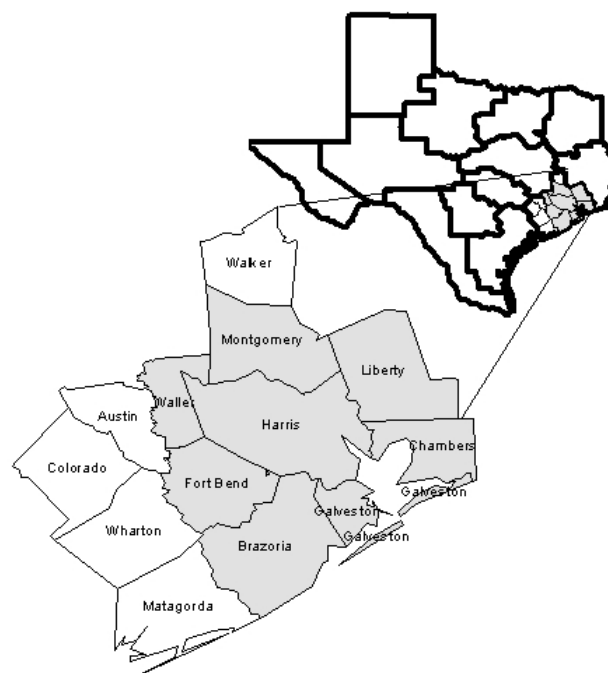
REGION 6

Region 6 includes the urban area of Houston, Brazoria and Galveston. This region has 24.3% of the State's population, second only to Region 3.

Region 6 Population

Region 6	Rural	Urban	Total
Total	195,283	6,034,967	6,230,250

Source: 2009-13 American Community Survey, Tbl B01003.



Region 6 is mainly urban with 96.9% population located in urban areas. In the map of Region 6 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Although Austin County is part of the Houston/The Woodlands MSA, the county has no urban places and is counted as rural. According to the table below, the percentage of total rural residents below 125% of poverty (96.8%) is significantly higher than the percentage of total urban residents below 125% of poverty (3.2%). This may be due to the region's rural counties lagging behind the Houston MSA in recent and expected job creation (Texas Comptroller of Public Accounts, 2010).

Region 6 Persons at 125% of Poverty

Region 6	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	42,625	172,026	24.78%	814,358	5.23%
Urban	1,281,936	5,955,094	21.53%	4,998,154	25.65%
Total	1,324,561	6,127,120	21.62%	5,812,512	22.79%

Source: 2009-2013 American Community Survey, Table S1701.

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

Region 6 Household Incomes

Household (HH) Incomes	Urban HH Region 6	% of Urban HH in Region	% of Urban HH in State	Rural Region 6	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	251,760	12.5%	12.6%	9,550	14.3%	12.5%
>30 to 50% AMFI	239,720	11.9%	11.8%	8,210	12.3%	13.2%
>50 to 80% AMFI	322,480	15.9%	16.5%	11,025	16.5%	17.5%
>80 to 100% AMFI	184,710	9.1%	9.5%	6,820	10.2%	9.8%
>100% + AMFI	1,023,450	50.6%	49.6%	31,160	46.7%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 6 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Elderly persons in Region 6 account for 9.1 percent of the total regional population, which is the lowest percentage of all regions. Elderly persons in Region 6 make up 20.6 percent of the statewide total elderly population, which is the second highest share of this population in the State. The highest share of elderly households is in Region 3.

Region 6 Elderly Persons

Region 6	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	27,458	195,283	14.1%	555,586	4.9%
Urban	537,435	6,034,967	8.9%	2,180,760	24.6%
Total	564,893	6,230,250	9.1%	2,736,346	20.6%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 6, persons with disabilities account for approximately 9.5 percent of the population. Of this total, approximately 96.2 percent are residing in urban areas, with the remaining 3.8 percent 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	22,461	175,346	12.81%	542,268	4.14%
Urban	562,692	5,984,034	9.40%	2,359,788	23.85%
Total	585,153	6,159,380	9.50%	2,902,056	20.16%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

Region 6 has the largest number of persons with HIV/AIDS and the region's percentage of persons with HIV/AIDS compared to total population (0.4 percent) is slightly higher than the statewide percentage of persons with HIV/AIDS compared to population (0.3 percent).

Region 6 Persons Living with HIV/AIDS

Region 6	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	329	195,283	0.2%
Urban	26,366	6,034,967	0.4%
Total	26,695	6,230,250	0.4%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Region 6 has the second lowest percentage of veterans (6.8 percent) compared to population for all the regions, second only to Region 11 (4.9 percent). However, because it has such a large population, Region 6 has the second highest share of the statewide veterans, second only to Region 3. Region 6 has 19.3 percent of the statewide veteran population.

Region 6 Veteran Population

Region 6	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	13,231	151,768	8.7%	5.2%
Urban	292,314	4,362,421	6.7%	22.0%
Total	305,545	4,514,189	6.8%	19.3%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

Region 6 has a similar percent of victims of domestic violence compared to regional population (0.7 percent) compared to the statewide percentage of victims of domestic violence (0.7 percent). Victims of violence in Region 6 make up 24.4 percent of the statewide total.

Region 6 Victims of Domestic Violence

Region 6	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,345	0.7%	6.8%
Urban	43,901	0.7%	26.5%
Total	45,246	0.7%	24.4%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

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

Region 6 Youth Aging out of Foster Care

Region 6	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	6	2.6%
Urban	265	26.2%
Total	271	21.7%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 6 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 6 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2009-2013 American Community Survey, 80.1 percent of the housing units in rural areas are occupied and 88.9 percent of housing units in urban areas are occupied in Region 6. Of the total housing stock, 64.6 percent are one unit; 1.2 percent are two units; 28.7 percent are three or more units; 5.3 percent are manufactured homes; and the rest are RVs and boats.

Region 6 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	55,622	1,443,007	1,498,629
Housing units, 2 units	1,479	27,047	28,526
Housing units, 3 to 4 units	2,251	60,207	62,458
Housing units, 5 to 19 units	5,795	326,715	332,510
Housing units, 20 or more units	3,172	266,363	269,535
Housing units, mobile home	13,966	109,863	123,829
Housing units, other	228	2834	3,062
Total housing units	82,513	2,236,036	2,318,549

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

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

Region 6 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 6 with housing problems, 82.2% are cost burdened, 3.2% are substandard and 14.7% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 28.1% 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	169,800	155,155	140,785	48,694	82,135	596,569
Lacking Kitchen and/or Plumbing	6,004	4,099	4,453	1,965	6,749	23,276
Overcrowding	26,574	24,900	24,575	10,385	21,080	107,514

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	7,035	4,605	3,405	1,065	1,444	17,554
Lacking Kitchen and/or Plumbing	154	144	130	80	100	614
Overcrowding	152	480	570	259	564	2,025

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 6 has 20.0% of the State's total number of homeowners who received notices of public auction.

Region 6 Notices of Public Auction

Region 6	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	16	46	6	17	85
Urban	3,324	79	2,375	2,573	8,351
Total	3,340	125	2,381	2,590	8,436

Source: RealtyTrac, State Fiscal Year 2015.

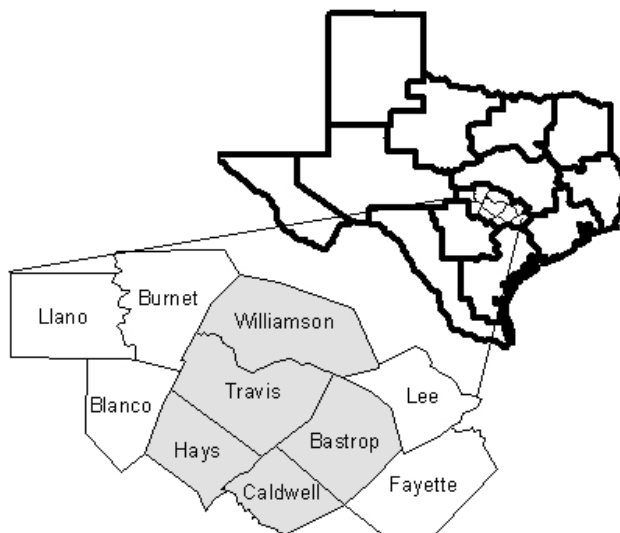
REGION 7

The urban area of Austin-San Marcos is at the center of Region 7. This region has 7.4% of the State's population.

Region 7 Population

Region 7	Rural	Urban	Total
Total	114,280	1,782,032	1,896,312

Source: 2009-13 American Community Survey, Tbl B01003



Approximately 94.0 percent of Region 7 residents live in urban areas. In the map of Region 7 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). The table below depicts the number of individuals living below 125% of the poverty line in Region 7. The percentage of persons at 125% of poverty compared to the regional population (19.2%) is the lowest in Region 7 out of the 13 regions. The State percentage of persons at 125% of poverty is 23.2%.

Region 7 Persons at 125% of Poverty

Region 7	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	21,578	111,951	19.27%	814,358	2.65%
Urban	335,580	1,744,284	19.24%	4,998,154	6.71%
Total	357,158	1,856,235	19.24%	5,812,512	6.14%

Source: 2009-2013 American Community Survey, Table S1701.

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

Region 7 Household Incomes

Household (HH) Incomes	Urban HH Region 7	% of Urban HH in Region	% of Urban HH in State	Rural Region 7	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	83,140	12.8%	12.6%	4,680	10.2%	12.5%
>30 to 50% AMFI	71,590	11.0%	11.8%	6,230	13.6%	13.2%
>50 to 80% AMFI	109,945	17.0%	16.5%	8,425	18.4%	17.5%
>80 to 100% AMFI	65,710	10.1%	9.5%	4,065	8.9%	9.8%
>100% + AMFI	318,045	49.0%	49.6%	22,375	48.9%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 7 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Elderly persons in Region 7 account for 9.3 percent of the regional population, which is the second lowest percentage of all regions. Elderly persons in Region 7 make up 6.4 percent of the statewide total elderly population.

Region 7 Elderly persons

Region 7	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	24,883	114,280	21.8%	555,586	4.5%
Urban	151,050	1,782,032	8.5%	2,180,760	6.9%
Total	175,933	1,896,312	9.3%	2,736,346	6.4%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 7, persons with disabilities account for approximately 9.6 percent of the population. Of this total, approximately 89.4 percent are residing in urban areas, with the remaining 10.6 percent 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	19,492	112,404	17.34%	542,268	3.59%
Urban	163,538	1,765,713	9.26%	2,359,788	6.93%
Total	183,030	1,878,117	9.75%	2,902,056	6.31%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 5,598 persons living with HIV/AIDS in Region 7. The number of people with HIV/AIDS as compared to Region 7's population is 0.3 percent, which the same as the statewide percentage.

Region 7 Persons Living with HIV/AIDS

Region 7	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	118	114,280	0.1%
Urban	5,480	1,782,032	0.3%
Total	5,598	1,896,312	0.3%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 7, 8.4 percent are veterans. Region 7 has 7.5 percent of the statewide veteran population.

Region 7 Veteran Population

Region 7	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	11,780	89,628	13.1%	4.6%
Urban	107,404	1,334,620	8.0%	8.1%
Total	119,184	1,424,248	8.4%	7.5%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 7, victims of violence are 0.7 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 7 make up 6.2 percent of the statewide total.

Region 7 Victims of Domestic Violence

Region 7	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	507	0.4%	2.5%
Urban	11,069	0.6%	6.7%
Total	11,576	0.6%	6.2%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 7, 84.4 percent of youth aging out of foster care live in urban areas, while the remaining 15.6 percent live in rural areas. Region 7 has 6.2 percent of the statewide number of youth aging out of foster care.

Region 7 Youth Aging out of Foster Care

Region 7	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	12	5.2%
Urban	65	6.4%
Total	77	6.2%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 7 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 7 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2008-2012 American Community Survey, 72.70 percent of the housing units in rural areas are occupied and 92.0 percent of housing units in urban areas are occupied in Region 7. Urban areas of Region 7 have the second highest urban occupancy rate and rural areas have the second lowest occupancy rate, second only to Region 13. Of the total housing stock, 62.6 percent are one unit; 3.3 percent are two units; 27.6 percent are three or more units; 6.3 are manufactured homes; and the rest are boats and RVs.

Region 7 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	45,264	429,178	474,442
Housing units, 2 units	1,621	23,078	24,699
Housing units, 3 to 4 units	1,432	24,497	25,929
Housing units, 5 to 19 units	1,557	91,764	93,321
Housing units, 20 to 49 units	745	89,233	89,978
Housing units, mobile home	10,703	36,869	47,572
Housing units, other	145	1,284	1,429
Total housing units	61,467	695,903	757,370

Source: 2009-2013 American Community Survey, Table DP04

ASSISTED HOUSING INVENTORY

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

Region 7 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 7 with housing problems, 87.3% are cost burdened, 2.6% are substandard and 10.0% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 28.8% of all households.

Urban Region 7 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	61,235	51,160	53,605	17,018	26,845	209,863
Lacking Kitchen and/or Plumbing	1,770	930	1,115	514	1,559	5,895
Overcrowding	6,360	5,900	5,609	2,257	4,015	24,141

Rural Region 7 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	2,830	3,014	2,255	724	1,784	10,607
Lacking Kitchen and/or Plumbing	314	90	143	84	144	782
Overcrowding	210	320	305	158	223	1,216

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 7 has 3.8% of the State's total number of homeowners who received notices of public auction.

Region 7 Notices of Public Auction

Region 7	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	35	306	28	23	392
Urban	477	25	453	260	1,215
Total	512	331	481	283	1,607

Source: RealtyTrac, State Fiscal Year 2015.

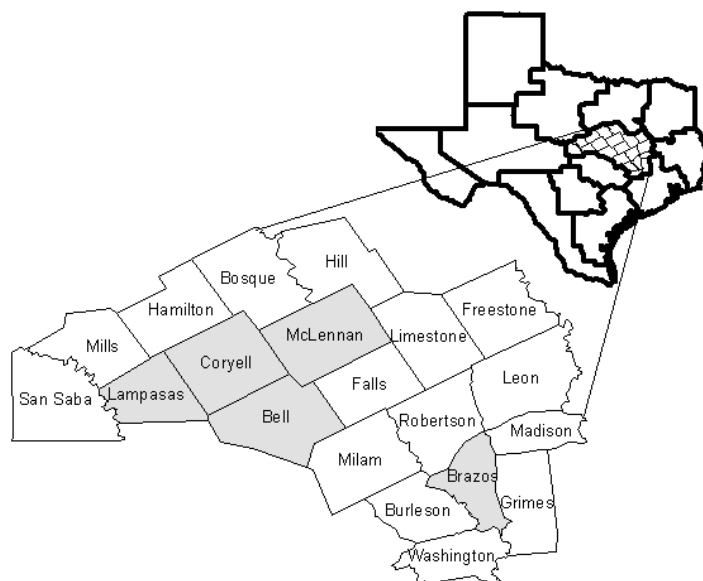
REGION 8

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

Region 8 Population

Region 8	Rural	Urban	Total
Total	282,584	847,005	1,129,589

Source: 2009-13 American Community Survey, Tbl B01003



Approximately 75.0 percent of Region 8 residents live in urban areas. In the map of Region 8 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). While Burleson and Robertson are part of the College Station/Bryan MSA and Falls became part of the Waco MSA, these counties have no urban places and are counted as rural. According to the table below, the percentage of rural residents below 125% of poverty is lower than the percentage of urban residents below 125% of poverty.

Region 8 Persons at 125% of Poverty

Region 8	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	63,866	265,318	24.07%	814,358	7.84%
Urban	207,984	801,870	25.94%	4,998,154	4.16%
Total	271,850	1,067,188	25.47%	5,812,512	4.68%

Source: 2009-2013 American Community Survey, Table S1701.

According to the table below, Region 8's urban areas have a higher percentage of extremely-low income households than the State but the region 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	41,035	14.4%	12.6%	12,480	12.4%	12.5%
>30 to 50% AMFI	32,450	11.4%	11.8%	13,290	13.2%	13.2%
>50 to 80% AMFI	45,955	16.2%	16.5%	18,650	18.5%	17.5%
>80 to 100% AMFI	27,440	9.7%	9.5%	9,400	9.3%	9.8%
>100% + AMFI	137,285	48.3%	49.6%	46,950	46.6%	46.9%

Source: 2008-2012 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 alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 8 elderly persons make up 12.0 percent of the region's population, compared to statewide elderly population which makes up 10.7 percent the State's total population. Elderly persons in Region 8 make up 4.9 percent of the statewide total elderly population.

Region 8 Elderly Persons

Region 8	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	51,489	282,584	18.2%	555,586	9.3%
Urban	82,839	847,005	9.8%	2,180,760	3.8%
Total	134,328	1,129,589	12.0%	2,736,346	4.9%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 8, persons with disabilities account for approximately 13.2 percent of the population. Of this total, approximately 67.0 percent are residing in urban areas, with the remaining 33.0 percent 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	46,530	267,271	17.41%	542,268	8.58%
Urban	94,476	798,935	11.83%	2,359,788	4.00%
Total	141,006	1,066,206	13.23%	2,902,056	4.86%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 1,772 persons living with HIV/AIDS in Region 8. The number of people with HIV/AIDS as compared to Region 8's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

Region 8 Persons Living with HIV/AIDS

Region 8	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	341	282,584	0.1%
Urban	1,431	847,005	0.2%
Total	1,772	1,129,589	0.2%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Region 8 has the highest percentage of veterans compared to population than any region in Texas. Of the population over 18 in Region 8, 12.7 percent are veterans. Region 8 has 6.6 percent of the statewide veteran population.

Region 8 Veteran Population

Region 8	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	23,174	217,216	10.7%	9.0%
Urban	80,957	600,619	13.5%	6.1%
Total	104,131	817,835	12.7%	6.6%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

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

Region 8 Victims of Domestic Violence

Region 8	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,242	0.4%	6.2%
Urban	7,665	0.9%	4.6%
Total	8,907	0.8%	4.8%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 8, 82.7 percent of youth aging out of foster care live in urban areas, while the remaining 17.3 percent live in rural areas. Region 8 has 4.2 percent of the statewide number of youth aging out of foster care.

Region 8 Youth Aging out of Foster Care

Region 8	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	9	3.9%
Urban	43	4.2%
Total	52	4.2%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 8 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 8 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2009-2013 American Community Survey, 75.5 percent of the housing units in rural areas are occupied and 85.3 percent of housing units in urban areas are occupied in Region 8. Urban areas of Region 8 have the lowest occupancy rate of any other urban area. Of the total housing stock, 66.7 percent are one unit; 4.4 are two units; 17.6 percent are three or more units; 11.1 percent are manufactured homes; and the rest are boats and RVs.

Region 8 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	95,519	208,486	304,005
Housing units, 2 units	2,339	17,909	20,248
Housing units, 3 to 4 units	2,263	19,668	21,931
Housing units, 5 to 19 units	2,418	37,836	40,254
Housing units, 20 or more units	1,520	16,492	18,012
Housing units, mobile home	27,633	22,967	50,600
Housing units, other	357	243	600
Total housing units	132,049	323,601	455,650

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.2 percent, which is higher than the statewide average of 2.1 percent.

Region 8 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 8 with housing problems, 87.2% are cost burdened, 3.2% are substandard and 9.5% are overcrowded. Additionally, households at or below 31.5% of AMFI are the largest income category with housing problems, comprising 30.6% of all households.

Urban Region 8 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	29,060	22,435	21,475	6,449	9,204	88,623
Lacking Kitchen and/or Plumbing	939	403	430	400	545	2,725
Overcrowding	1,432	2,054	2,192	778	2,248	8,704

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	7,739	6,474	5,036	1,327	2,184	22,760
Lacking Kitchen and/or Plumbing	511	288	353	138	216	1,514
Overcrowding	563	539	847	331	1,108	3,388

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 8 has 3.7% of the State's total number of homeowners who received notices of public auction.

Region 8 Notices of Public Auction

Region 8	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	61	60	49	83	253
Urban	523	1	453	351	1,328
Total	584	61	502	434	1,581

Source: RealtyTrac, State Fiscal Year 2015.

REGION 9

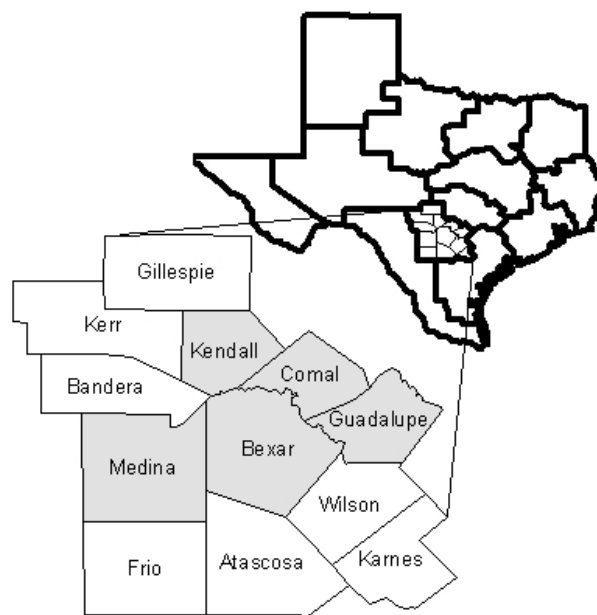
San Antonio is the main metropolitan area in Region 9. This region has 9.0 percent of the State's population.

Region 9 Population

Region 9	Rural	Urban	Total
Total	217,137	2,082,724	2,299,861

Source: 2009-13 American Community Survey, Tbl B01003

Approximately 90.6 percent of Region 9 residents live in urban areas. In the map of Region 9 (above), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Although Atascosa, Bandera and Wilson are part of San Antonio/New Braunfels MSA, these counties have no urban places and so are counted as rural.



According to the table below, the percentage of total rural residents below 125% of poverty (8.9%) is significantly lower than the percentage of total urban residents below 125% of poverty (91.1%).

Region 9 Persons at 125% of Poverty

Region 9	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	44,016	207,078	21.3%	814,358	5.4%
Urban	449,769	2,038,251	22.1%	4,998,154	9.0%
Region 9 Total	493,785	2,245,329	22.0%	5,812,512	8.5%

Source: 2009-2013 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.

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

Region 9 Household Incomes

Household (HH) Incomes	Urban HH Region 9	% of Urban HH in Region	% of Urban HH in State	Rural Region 9	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	88,320	12.4%	12.6%	8,725	11.0%	12.5%
>30 to 50% AMFI	81,195	11.4%	11.8%	9,420	11.9%	13.2%
>50 to 80% AMFI	117,545	16.5%	16.5%	13,530	17.1%	17.5%
>80 to 100% AMFI	69,145	9.7%	9.5%	7,450	9.4%	9.8%
>100% + AMFI	355,330	49.9%	49.6%	39,880	50.5%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 9 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 9 elderly persons make up 11.8 percent of the region's population, compared to statewide elderly population which makes up 10.7 percent the State's total population. Elderly persons in Region 9 make up 9.9 percent of the statewide total elderly population.

Region 9 Elderly Persons

Region 9	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	39,894	217,137	18.4%	555,586	7.2%
Urban	231,673	2,082,724	11.1%	2,180,760	10.6%
Total	271,567	2,299,861	11.8%	2,736,346	9.9%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 9, persons with disabilities account for approximately 13.5 percent of the population. Of this total, approximately 88.5 percent are residing in urban areas, with the remaining 11.5 percent 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	34,717	208,358	16.66%	542,268	6.40%
Urban	267,473	2,038,303	13.12%	2,359,788	11.33%
Total	302,190	2,246,661	13.45%	2,902,056	10.41%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 6,116 persons living with HIV/AIDS in Region 9. The number of people with HIV/AIDS as compared to Region 9's population is 0.3 percent, which is the same as the statewide percentage.

Region 9 Persons Living with HIV/AIDS

Region 9	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	265	217,137	0.1%
Urban	5,851	2,082,724	0.3%
Total	6,116	2,299,861	0.3%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Region 9 has the second highest percent of veterans compared to regional population. Of the population over 18 in Region 9, 12.5 percent are veterans. Region 9 has 13.3 percent of the statewide veteran population.

Region 9 Veteran Population

Region 9	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	22,134	166,781	13.3%	8.6%
Urban	187,758	1,505,768	12.5%	14.1%
Total	209,892	1,672,549	12.5%	13.3%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

Victims of violence make up 0.7 percent of the region’s population, compared to statewide average of 0.7 percent. Victims of violence in Region 9 make up 8.8 percent of the statewide total.

Region 9 Victims of Domestic Violence

Region 9	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	901	0.4%	4.5%
Urban	15,424	0.7%	9.3%
Total	16,325	0.7%	8.8%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 9, 87.5 percent of youth aging out of foster care live in urban areas, while the remaining 12.5 percent live in rural areas. Region 9 has 16.1 percent of the statewide number of youth aging out of foster care.

Region 9 Youth Aging out of Foster Care

Region 9	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	25	10.7%
Urban	175	17.3%
Total	200	16.1%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 9 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 9 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2009-2013 American Community Survey, 84.5 percent of the housing units in rural areas are occupied and 90.1 percent of housing units in urban areas are occupied in Region 9. Rural areas of Region 9 have the highest rural occupancy rate of the State. Of the total housing stock, 70.1 percent are one unit; 1.8 percent are two units; 20.9 percent are three or more units; 7.1 percent are manufactured homes and the rest are boats and RVs.

Region 9 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	63,645	546,021	609,666
Housing units, 2 units	1,591	13,993	15,584
Housing units, 3 to 4 units	2,108	26,803	28,911
Housing units, 5 to 19 units	2,109	98,238	100,347
Housing units, 20 or more units	1,063	54,679	55,742
Housing units, mobile home	21,935	39,150	61,085
Housing units, other	267	708	975
Total housing units	92,718	779,592	872,310

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.3 percent, which is higher than the statewide average of 2.1 percent.

Region 9 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 9 with housing problems, 83.6% are cost burdened, 3.7% are substandard and 12.8% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 27.4% 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	57,690	50,155	50,015	16,420	25,540	199,820
Lacking Kitchen and/or Plumbing	1,675	1,630	1,413	785	2,970	8,482
Overcrowding	5,695	6,130	7,050	3,399	7,539	29,813

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	5,590	4,659	4,129	1,368	2,275	18,021
Lacking Kitchen and/or Plumbing	339	232	169	130	254	1,133
Overcrowding	462	628	936	253	1,183	3,462

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 9 has 8.9% of the State's total number of homeowners who received notices of public auction.

Region 9 Notices of Public Auction

Region 9	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	72	79	67	66	284
Urban	1,228	47	1,153	1,032	3,460
Total	1,300	126	1,220	1,098	3,744

Source: RealtyTrac, State Fiscal Year 2015.

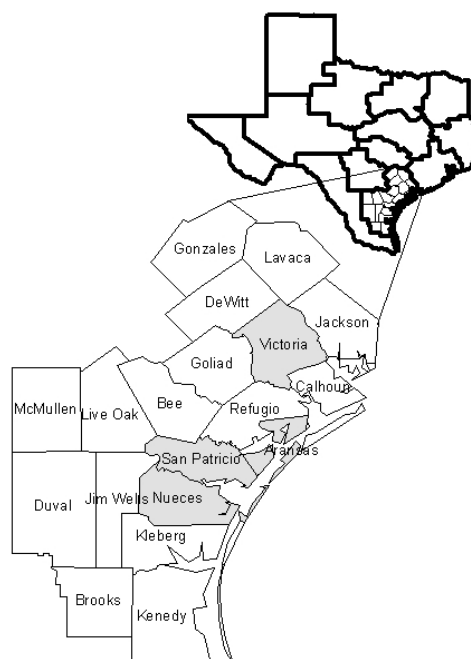
REGION 10

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	247,110	521,162	768,272

Source: 2009-13 American Community Survey, Tbl B01003.



For Region 10, a majority of the population (67.8 percent) live in urban areas. In the map of Region 10 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). Since the latest OMB update, Calhoun County is no longer part of the Victoria MSA. In addition, though Goliad County is part of Victoria MSA, this county has no urban places so it is counted as rural. According to the table below, the percentage of rural residents below 125% of poverty is higher than the percentage of urban residents below 125% of poverty.

Region 10 Persons at 125% of Poverty

Region 10	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	59,339	230,454	25.75%	814,358	7.29%
Urban	123,764	512,016	24.17%	4,998,154	2.48%
Total	183,103	742,470	24.66%	5,812,512	3.15%

Source: 2009-2013 American Community Survey, Table S1701.

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

Region 10 Household Incomes

Household (HH) Incomes	Urban HH Region 10	% of Urban HH in Region	% of Urban HH in State	Rural Region 10	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	21,365	11.5%	12.6%	10,935	13.0%	12.5%
>30 to 50% AMFI	21,090	11.3%	11.8%	11,455	13.6%	13.2%
>50 to 80% AMFI	30,650	16.5%	16.5%	14,548	17.3%	17.5%
>80 to 100% AMFI	16,900	9.1%	9.5%	7,784	9.2%	9.8%
>100% + AMFI	96,280	51.7%	49.6%	39,515	46.9%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 10 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 10 elderly persons make up 13.9 percent of the region's population, compared to statewide elderly population which makes up 10.7 percent the State's total population. Elderly persons in Region 10 make up 3.9 percent of the statewide total elderly population.

Region 10 Elderly Persons

Region 10	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	38,104	247,110	15.4%	555,586	6.9%
Urban	68,885	521,162	13.2%	2,180,760	3.2%
Total	106,989	768,272	13.9%	2,736,346	3.9%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 10, persons with disabilities account for approximately 16.9 percent of the population. Of this total, approximately 65.5 percent are residing in urban areas, with the remaining 34.5 percent 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	43,366	232,330	18.67%	542,268	8.00%
Urban	82,493	513,718	16.06%	2,359,788	3.50%
Total	125,859	746,048	16.87%	2,902,056	4.34%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 1,003 persons living with HIV/AIDS in Region 10. The number of people with HIV/AIDS as compared to Region 10's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 10 Persons Living with HIV/AIDS

Region 10	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	211	247,110	0.1%
Urban	792	521,162	0.2%
Total	1,003	768,272	0.1%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 10, 10.6 percent are veterans. Region 10 has 3.8 percent of the statewide veteran population.

Region 10 Veteran Population

Region 10	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	17,300	185,642	9.3%	6.7%
Urban	43,175	384,252	11.2%	3.3%
Total	60,475	569,894	10.6%	3.8%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 10, victims of violence make up 0.9 percent of the region's population, compared to statewide average of 0.7 percent. Victims of violence in Region 10 make up 3.8 percent of the statewide total incidents of violence.

Region 10 Victims of Domestic Violence

Region 10	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,494	0.6%	7.5%
Urban	5,624	1.1%	3.4%
Total	7,118	0.9%	3.8%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 10, 69.2 percent of youth aging out of foster care live in urban areas, while the remaining 30.8 percent live in rural areas. Region 10 has 3.1 percent of the statewide number of youth aging out of foster care.

Region 10 Youth Aging out of Foster Care

Region 10	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	12	5.2%
Urban	27	2.7%
Total	39	3.1%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 10 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 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 2009-2013 American Community Survey, 77.6 percent of the housing units in rural areas are occupied and 85.8 percent of housing units in urban areas are occupied in Region 10. Urban areas of Region 10 have the second lowest urban occupancy rate of the State, second only to Region 8. Of the total housing stock, 70.9 percent are one unit; 2.4 percent are two units; 16.5 percent are three or more units; 9.8 percent are manufactured homes; and the rest are boats and RVs.

Region 10 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	80,695	148,365	229,060
Housing units, 2 units	2,213	5,673	7,886
Housing units, 3 to 4 units	2,964	12,013	14,977
Housing units, 5 to 19 units	3,069	22,658	25,727
Housing units, 20 or more units	1,441	11,310	12,751
Housing units, mobile home	17,014	14,673	31,687
Housing units, other	363	811	1,174
Total housing units	107,759	215,503	323,262

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

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

Region 10 Assisted Multifamily Units

Multifamily Units	Region Total	Percent of assisted units in Region	Percent of units to State Total
TDHCA Units	6,100	30.5%	2.7%
HUD Units	3,974	19.9%	6.1%
Public housing authority Units	4,380	21.9%	7.7%
Section 8 Vouchers	4,155	20.8%	2.6%
USDA Units	1,383	6.9%	5.8%
HFC Units*	975		
Total	19,927	100%	3.7%

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

HOUSING NEED

Of all households in Region 10 with housing problems, 79.7% are cost burdened, 5.8% are substandard and 14.4% 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 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	13,860	12,970	13,580	4,600	7,365	52,375
Lacking Kitchen and/or Plumbing	1,080	735	430	330	879	3,464
Overcrowding	1,554	1,505	1,685	949	2,469	8,162

Rural Region 10 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	6,150	4,453	2,883	1,235	1,298	16,019
Lacking Kitchen and/or Plumbing	358	432	271	133	326	1,530
Overcrowding	695	638	1,060	370	1,458	4,221

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 10 has 5.0% of the State's total number of homeowners who received notices of public auction.

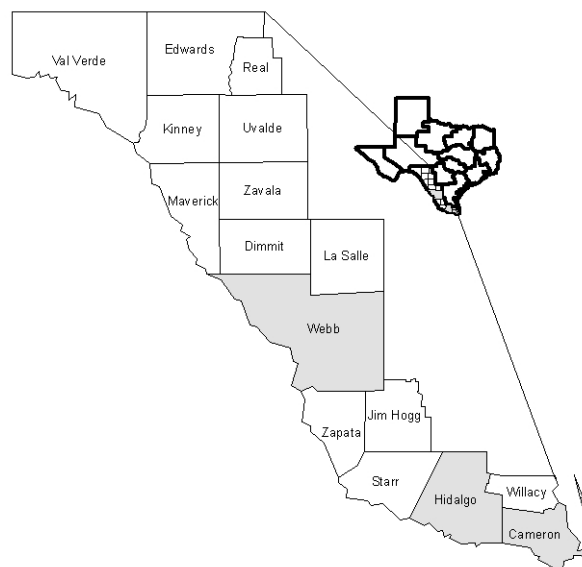
Region 10 Notices of Public Auction

Region 10	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	7	1,212	5	9	1,233
Urban	251	141	228	240	860
Total	258	1,353	233	249	2,093

Source: RealtyTrac, State Fiscal Year 2015.

REGION 11

Region 11 is a 16-county area along the border of Mexico. The main urban areas in the region are Brownsville-Harlingen, McAllen-Edinburg, Del Rio and Laredo. This region has 6.7 percent of the State's population.



Region 11 Population Figures

Region 11	Rural	Urban	Total
Total	271,060	1,456,185	1,727,245

Source: 2009-13 American Community Survey, Tbl B01003

In Region 11, 84.3 percent of the population lives in urban areas. In the map of Region 11 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). The table below shows the number of people at 125% of poverty. Region 11 has the second highest percentage (12.7%) of persons at 125% of poverty in rural places, compared to the regional population. Only Region 2 is higher at 18.7%.

Region 11 Persons at 125% of Poverty

Region 11	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	103,405	263,609	39.23%	814,358	12.70%
Urban	607,247	1,439,636	42.18%	4,998,154	12.15%
Region 11 Total	710,652	1,703,245	41.72%	5,812,512	12.23%

Source: 2009-2013 American Community Survey, Table S1701.

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

Region 11 Household Incomes

Household (HH) Incomes	Urban HH Region 11	% of Urban HH In Region	% of Urban HH In State	Rural Region 11	% of Rural HH In Region	% of Rural HH In State
0 to 30% AMFI	79,405	19.9%	12.6%	15,145	19.3%	12.5%
>30 to 50% AMFI	62,440	15.7%	11.8%	13,939	17.8%	13.2%
>50 to 80% AMFI	71,795	18.0%	16.5%	14,569	18.6%	17.5%
>80 to 100% AMFI	33,360	8.4%	9.5%	7,499	9.6%	9.8%
>100% + AMFI	151,240	38.0%	49.6%	27,190	34.7%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 11 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 11 elderly persons make up 10.2 percent of the region's population, compared to statewide elderly population which makes up 10.7 percent the State's total population. Elderly persons in Region 11 make up 6.5 percent of the statewide total elderly population.

Region 11 Elderly Persons

Region 11	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	33,694	271,060	12.4%	555,586	6.1%
Urban	143,177	1,456,185	9.8%	2,180,760	6.6%
Total	176,871	1,727,245	10.2%	2,736,346	6.5%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 11, persons with disabilities account for approximately 13.7 percent of the population. Of this total, approximately 81.2 percent are residing in urban areas, with the remaining 18.8 percent 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	44,126	263,455	16.75%	542,268	8.14%
Urban	190,680	1,445,280	13.19%	2,359,788	8.08%
Total	234,806	1,708,735	13.74%	2,902,056	8.09%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 2,640 persons living with HIV/AIDS in Region 11. The number of people with HIV/AIDS as compared to Region 11's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 11 Persons Living with HIV/AIDS

Region 11	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	311	271,060	0.1%
Urban	2,329	1,456,185	0.1%
Total	2,640	1,727,245	0.1%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 11, 4.9 percent are veterans, which is the smallest percentage of veterans compared to regional population out of all 13 regions. Region 11 has 3.5 percent of the statewide veteran population.

Region 11 Veteran Population

Region 11	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	10,602	186,503	5.7%	4.1%
Urban	45,170	960,812	4.7%	3.4%
Total	55,772	1,147,315	4.9%	3.5%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 11, victims of violence comprise 0.7 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 11 make up 6.7 percent of the statewide total.

Region 11 Victims of Domestic Violence

Region 11	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,740	0.6%	8.7%
Urban	10,612	0.7%	6.4%
Total	12,352	0.7%	6.7%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 11, 80.6 percent of youth aging out of foster care live in urban areas, while the remaining 19.4 percent live in rural areas. Region 11 has 5.8 percent of the statewide number of youth aging out of foster care.

Region 11 Youth Aging Out of Foster Care

Region 11	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	14	6.0%
Urban	58	5.7%
Total	72	5.8%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 11 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 11 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2008-2012 American Community Survey, 79.6 percent of the housing units in rural areas are occupied and 85.9 percent of housing units in urban areas are occupied in Region 11. Of the total housing stock, 68.6 percent are one unit, 3.4 percent are two units, 14.2 percent are three or more units, 13.3 percent are manufactured homes and the rest are boats and RVs.

Region 11 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	73,575	308,863	382,438
Housing units, 2 units	3,273	15,444	18,717
Housing units, 3 to 4 units	3,499	24,474	27,973
Housing units, 5 to 19 units	2,486	29,895	32,381
Housing units, 20 or more units	1,088	17,612	18,700
Housing units, mobile home	13,977	60,424	74,401
Housing units, other	156	2,905	3,061
Total housing units	98,054	459,617	557,671

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.3 percent, which is higher than the statewide average of 2.1 percent.

Region 11 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 11 with housing problems, 64.8% are cost burdened, 6.5% are substandard and 28.7% 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 36.8% 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	41,285	29,130	22,630	6,545	9,830	109,420
Lacking Kitchen and/or Plumbing	5,035	2,375	1,555	385	1,335	10,696
Overcrowding	15,590	9,955	10,190	4,120	10,020	49,875

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	7,929	4,645	3,654	849	1,263	18,340
Lacking Kitchen and/or Plumbing	989	629	243	81	154	2,107
Overcrowding	1,648	1,474	1,376	551	1,551	6,600

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 11 has 11.4% of the State's total number of homeowners who received notices of public auction.

Region 11 Notices of Public Auction

Region 11	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	9	3,104	3	10	3,126
Urban	681	-	595	420	1,696
Total	690	3,104	598	430	4,822

Source: RealtyTrac, State Fiscal Year 2015.

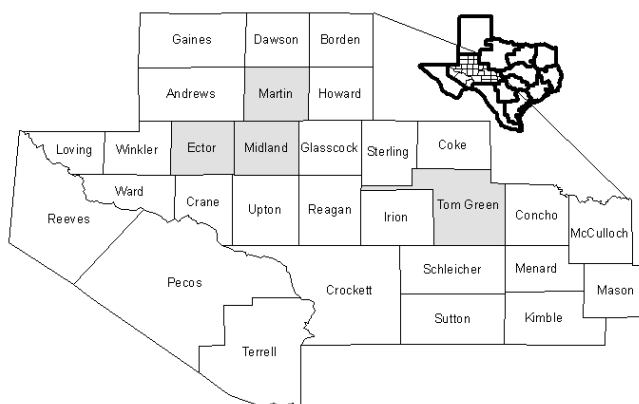
REGION 12

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

Region 12 Population

Region 12	Rural	Urban	Total
Total	184,730	400,756	585,486

Source: 2009-13 American Community Survey, Tbl B01003



Approximately 68.5 percent of Region 12 residents live in urban areas. In the map of Region 12 (right), the shaded counties have urban places as defined by Texas Government Code §2306.004(36). In the latest OMB update, Martin became part of the Midland MSA. Even though Irion is part of the San Angelo MSA, the county has no urban places and is counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 12. Compared to the State as a whole, Region 12 has the lowest share (1.9%) of persons living at 125% poverty out of all 13 regions.

Region 12 Persons at 125% of Poverty

Region 12	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	36,414	169,618	21.47%	814,358	4.47%
Urban	73,343	390,508	18.78%	4,998,154	1.47%
Region 12 Total	109,757	560,126	19.60%	5,812,512	1.89%

Source: 2009-2013 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	14,309	10.1%	12.6%	6,921	11.4%	12.5%
>30 to 50% AMFI	17,170	12.1%	11.8%	7,702	12.7%	13.2%
>50 to 80% AMFI	24,625	17.3%	16.5%	10,058	16.6%	17.5%
>80 to 100% AMFI	14,535	10.2%	9.5%	5,646	9.3%	9.8%
>100% + AMFI	71,645	50.4%	49.6%	30,244	49.9%	46.9%

Source: 2008-2012 CHAS, Table 8.

REGION 12 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 12 elderly persons make up 12.2 percent of the region's population, compared to statewide elderly population which makes up 10.7 percent the State's total population. Of the total elderly population in Texas, only 2.6 percent live in Region 12; all the other regions have a higher percentage of the statewide elderly population.

Region 12 Elderly Persons

Region 12	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	25,812	184,730	14.0%	555,586	4.7%
Urban	45,722	400,756	11.4%	2,180,760	2.1%
Total	71,534	585,486	12.2%	2,736,346	2.6%

Source: 2009-2013 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 12, persons with disabilities account for approximately 13.8 percent of the population. Of this total, approximately 67.0 percent are residing in urban areas, with the remaining 33.0 percent 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	25,576	170,238	15.02%	542,268	4.72%
Urban	52,033	392,925	13.24%	2,359,788	2.20%
Total	77,609	563,163	13.78%	2,902,056	2.67%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 752 persons living with HIV/AIDS in Region 12. The number of people with HIV/AIDS as compared to Region 12's population is 0.1 percent, which is lower than the statewide percentage of 0.3 percent.

Region 12 Persons Living with HIV/AIDS

Region 12	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	295	184,730	0.2%
Urban	457	400,756	0.1%
Total	752	585,486	0.1%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 12, 8.5 percent are veterans. Region 12 has 2.3 percent of the statewide veteran population. Region 12 has the lowest percentage of veterans compared to the statewide population of veterans.

Region 12 Veteran Population

Region 12	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	11,009	137,390	8.0%	4.3%
Urban	25,102	288,448	8.7%	1.9%
Total	36,111	425,838	8.5%	2.3%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

In Region 12, victims of violence comprise 0.9 percent of the region's population, compared to the statewide average of 0.7 percent. Victims of violence in Region 12 make up 2.9 percent of the statewide total.

Region 12 Victims of Domestic Violence

Region 12	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	1,277	0.7%	6.4%
Urban	4,090	1.0%	2.5%
Total	5,367	0.9%	2.9%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 12, 70.3 percent of youth aging out of foster care live in urban areas, while the remaining 29.7 percent live in rural areas. Region 12 has 3.0 percent of the statewide population of youth aging out of foster care.

Region 12 Youth Aging out of Foster Care

Region 12	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	11	4.7%
Urban	26	2.6%
Total	37	3.0%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 12 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 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 2009-2013 American Community Survey, 78.0 percent of the housing units in rural areas are occupied and 91.9 percent of housing units in urban areas are occupied in Region 12. Of the total housing stock, 71.2 percent are one unit, 1.6 percent are two units, 14.9 percent are three or more units, 12.0 percent are manufactured homes and the rest are boats and RVs.

Region 12 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	60,235	103,380	163,615
Housing units, 2 units	1,456	2,334	3,790
Housing units, 3 to 4 units	1,318	3,002	4,320
Housing units, 5 to 19 units	1,875	19,048	20,923
Housing units, 20 to 49 units	1,145	7,877	9,022
Housing units, mobile home	10,560	17,029	27,589
Housing units, other	163	505	668
Total housing units	76,752	153,175	229,927

Source: 2009-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

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

Region 12 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 12 with housing problems, 78.4% are cost burdened, 7.3% are substandard and 14.3% 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 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	9,589	9,324	7,530	2,065	2,690	31,198
Lacking Kitchen and/or Plumbing	550	790	540	89	830	2,811
Overcrowding	759	969	1,005	865	1,405	5,003

Rural Region 12 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	3,787	2,852	1,998	525	502	9,664
Lacking Kitchen and/or Plumbing	162	306	91	127	318	1,016
Overcrowding	422	426	428	318	862	2,456

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 12 has 9.1% of the State's total number of homeowners who received notices of public auction.

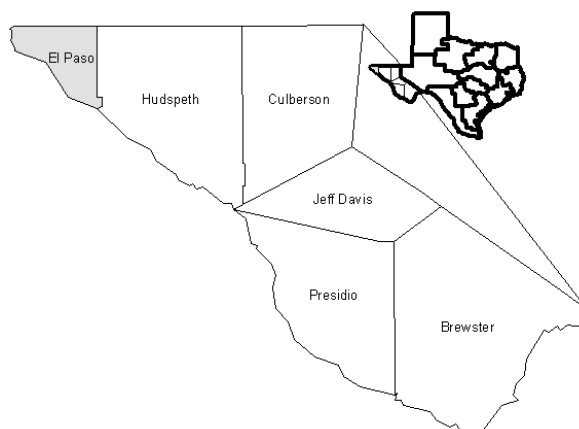
Region 12 Notices of Public Auction

Region 12	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	5	2,457	4	4	2,470
Urban	118	1,014	111	107	1,350
Total	123	3,471	115	111	3,820

Source: RealtyTrac, State Fiscal Year 2015.

REGION 13

El Paso is the main urban area in Region 13. The region spreads along the Texas-Mexico border in the southwestern tip of the state. This region has 3.3 percent of the State's population.



Region 13 Population

Region 13	Rural	Urban	Total
Total	24,873	813,015	837,888

Source: 2009-13 American Community Survey, Tbl B01003.

Approximately 97.0 percent of Region 13 residents live in the urban area of El Paso. In the map of Region 13 (above), the shaded county has urban places as defined by Texas Government Code §2306.004(36). The latest OMB update shows that Hudspeth is now part of the El Paso MSA, but the county has no urban places so it is counted as rural. The table below depicts the number of individuals living below 125% of the poverty line in Region 13. Of the 257,824 individuals living below 125% of poverty, approximately 97.3 percent live in urban areas and the remaining 2.7 percent live in rural areas. Region 13 has the greatest difference between urban and rural populations within a region out of all 13 regions. Compared to the State as a whole, Region 13 has the lowest share (0.9%) of the number of persons in rural areas living at 125% poverty out of all 13 regions.

Region 13 Persons at 125% of Poverty

Region 13	Persons at 125% Poverty	Regional Population	Persons at 125% Poverty Compared to Regional Population	Statewide Persons at 125% Poverty	Regional Percent of Statewide Persons at 125% Poverty
Rural	7,059	24,383	28.95%	814,358	0.87%
Urban	250,765	798,598	31.40%	4,998,154	5.02%
Total	257,824	822,981	31.33%	5,812,512	4.44%

Source: 2009-2013 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. The Labor Market & Career Information Department of the Texas Workforce Commission reports that population growth and transportation growth are the key drivers for Region 13, which should experience a 4.1% growth rate from 2012 to 2015 in employment across all industries. (Growth Abounds, 2013).

Region 13 Household Incomes

Household (HH) Incomes	Urban HH Region 13	% of Urban HH in Region	% of Urban HH in State	Rural Region 13	% of Rural HH in Region	% of Rural HH in State
0 to 30% AMFI	35,220	14.0%	12.6%	1,455	15.2%	12.5%
>30 to 50% AMFI	35,100	13.9%	11.8%	1,405	14.6%	13.2%
>50 to 80% AMFI	44,615	17.7%	16.5%	1,820	19.0%	17.5%
>80 to 100% AMFI	24,570	9.7%	9.5%	924	9.6%	9.8%
<100% + AMFI	112,920	44.7%	49.6%	3,995	41.6%	46.9%

Source: 2008-2012 CHAS, Table 1.

REGION 13 SPECIAL NEEDS POPULATIONS

Some data for persons with special needs is only available at the state level. For example, numbers of persons with alcohol and substance abuse are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis.

ELDERLY PERSONS

Region 13 elderly persons make up 10.7 percent of the region's population, compared to the statewide elderly population of 10.7 percent. Elderly persons in Region 13 make up 3.3 percent of the statewide total elderly population.

Region 13 Elderly Persons

Region 13	Elderly Persons	Regional Population	Percent of Elderly Persons to Regional Population	Statewide Elderly Persons	Regional Percent of Statewide Elderly Population
Rural	4,614	24,873	18.6%	555,586	0.8%
Urban	85,040	813,015	10.5%	2,180,760	3.9%
Total	89,654	837,888	10.7%	2,736,346	3.3%

Source: 2009-2012 American Community Survey, Table DP05.

PERSONS WITH DISABILITIES

According to the 2009-2013 American Community Survey, of the total population in Region 13, persons with disabilities account for approximately 12.6 percent of the population. Of this total, approximately 94.6 percent are residing in urban areas, with the remaining 5.4 percent in rural areas.

Region 13 Persons with 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	5,561	24,432	22.76%	542,268	1.03%
Urban	96,603	789,174	12.24%	2,359,788	4.09%
Total	102,164	813,606	12.56%	2,902,056	3.52%

Source: 2009-2013 American Community Survey, Table DP02.

PERSONS WITH HIV/AIDS

There are 2,050 persons living with HIV/AIDS in Region 13. The number of people with HIV/AIDS as compared to Region 13's population is 0.2 percent, which is lower than the statewide percentage of 0.3 percent.

Region 13 Persons Living with HIV/AIDS

Region 13	Persons with HIV/AIDS	Regional Population	Percent of Persons with HIV/AIDS to Regional Population
Rural	20	24,873	0.1%
Urban	2,030	813,015	0.2%
Total	2,050	837,888	0.2%

Source: Texas Department of State Health Services, 2014 HIV Surveillance Report.

VETERANS

Of the population over 18 in Region 13, 8.9 percent are veterans. Region 13 has 3.2 percent of the statewide veteran population.

Region 13 Veteran Population

Region 13	Veteran Population	Non-Veteran Population 18 years and older	Percent of Veterans to Total Population 18 and older	Regional Percent of Statewide Veteran Population
Rural	1,656	18,833	8.8%	0.6%
Urban	49,258	556,315	8.9%	3.7%
Total	50,914	575,148	8.9%	3.2%

Source: 2009-2013 American Community Survey, Table S2101.

VICTIMS OF DOMESTIC VIOLENCE

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

Region 13 Victims of Domestic Violence

Region 13	Total Victims	Percent of Victims to Regional Population	Regional Percent of Statewide Victims of Violence
Rural	51	0.2%	0.3%
Urban	5,505	0.7%	3.3%
Total	5,556	0.7%	3.0%

Source: 2014 Uniform Crime Reporting, Texas Department of Public Safety.

YOUTH AGING OUT OF FOSTER CARE

In Region 13, 94.4 percent of youth aging out of foster care live in urban areas, while the remaining 5.6 percent live in rural areas.. Region 13 has the lowest number of youth aging out of foster care compared to the other regions.

Region 13 Youth Aging out of Foster Care

Region 13	Youth Aging Out of Foster Care	Regional Percent of Statewide Youth Aging Out of Foster Care
Rural	1	0.4%
Urban	17	1.7%
Total	18	1.4%

Source: Emancipated Foster Youth, SFY 2014, Department of Family and Protective Services.

LOCAL REQUESTS FOR HOUSING ASSISTANCE

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

Region 13 Public Assistance Request Inventory

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

Source: Public Request Inventory, SFY 2015.

REGION 13 HOUSING ASSESSMENT

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

HOUSING SUPPLY

According to the 2008-2012 American Community Survey, 71.6 percent of the housing units in rural areas are occupied and 93.1 percent of housing units in urban areas are occupied in Region 13. Urban areas of Region 13 have the highest occupancy rate of any other urban area and rural areas of Region 13 have the lowest occupancy rate of any other rural area in the State. Of the total housing stock, 69.6 percent are one unit, 3.1 percent are two units, 20.3 percent are three or more units, 6.9 percent are manufactured homes and the rest are boats and RVs.

Region 13 Housing Supply

Housing Supply	Rural	Urban	Total
Housing units, 1 unit	9,136	185,807	194,943
Housing units, 2 units	542	8,162	8,704
Housing units, 3 to 4 units	218	12,349	12,567
Housing units, 5 to 19 units	200	26,171	26,371
Housing units, 20 or more units	164	17,690	17,854
Housing units, mobile home	2,899	16,370	19,269
Housing units, other	46	220	266
Total housing units	13,205	266,769	279,974

Source: 2008-2013 American Community Survey, Table DP04.

ASSISTED HOUSING INVENTORY

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

Region 13 Assisted Multifamily Units

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

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

HOUSING NEED

Of all households in Region 13 with housing problems, 78.8% are cost burdened, 3.8% are substandard and 17.4% are overcrowded. Additionally, households at or below 30% of AMFI are the largest income category with housing problems, comprising 27.8% of all households.

Urban Region 13 Households with Housing Problems

Households	0 to 30% AMFI	>30 to 50% AMFI	>50 to 80% AMFI	>80 to 100% AMFI	>100% + AMFI	Region Total
Cost Burden	22,235	19,110	18,985	5,455	8,470	74,255
Lacking Kitchen and/or Plumbing	805	745	635	300	710	3,208
Overcrowding	3,205	3,530	3,920	1,825	4,355	16,835

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	657	404	293	142	235	1,731
Lacking Kitchen and/or Plumbing	53	39	35	29	65	234
Overcrowding	113	74	94	4	166	451

Source: 2008-2012 CHAS Database, Table 3.

FORECLOSURES

One measure of affordability and availability is the number of foreclosures in the region. Region 13 has 2.5% of the State's total number of homeowners who received notices of public auction.

Region 13 Notices of Public Auction

Region 13	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Rural	-	3	-	-	3
Urban	336	2	389	335	1,062
Total	336	5	389	335	1,065

Source: RealtyTrac, State Fiscal Year 2015

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 2015
- *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
- *Average Rents Reported by County*: Provides a summary of the average rent reported by the TDHCA multifamily inventory

OPERATING AND FINANCIAL STATEMENTS

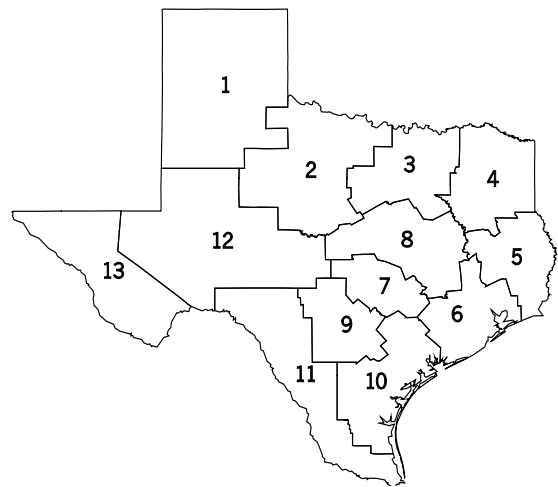
TDHCA’s Operating Budgets and Basic Financial Statements are prepared and maintained by the Financial Administration Division. For copies of these reports, visit: <http://www.tdhca.state.tx.us/finan.htm>.

STATEMENT OF ACTIVITIES

The Department has numerous housing programs that provide an array of services. This section of the Plan highlights TDHCA's activities and achievements during the preceding fiscal year through a detailed analysis of the following:

- TDHCA's performance in addressing the housing needs of low-, very low- and extremely low-income households
- TDHCA's progress in meeting its housing and community service goals

This analysis is provided at the State level and within each of the 13 service regions TDHCA uses for planning and allocation purposes (see Figure 2.1). For general information about each region, including housing needs and housing supply, please see the *Housing Analysis* chapter of this document.



TDHCA State Service Regions

FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY ACTIVITY AND PROGRAM

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

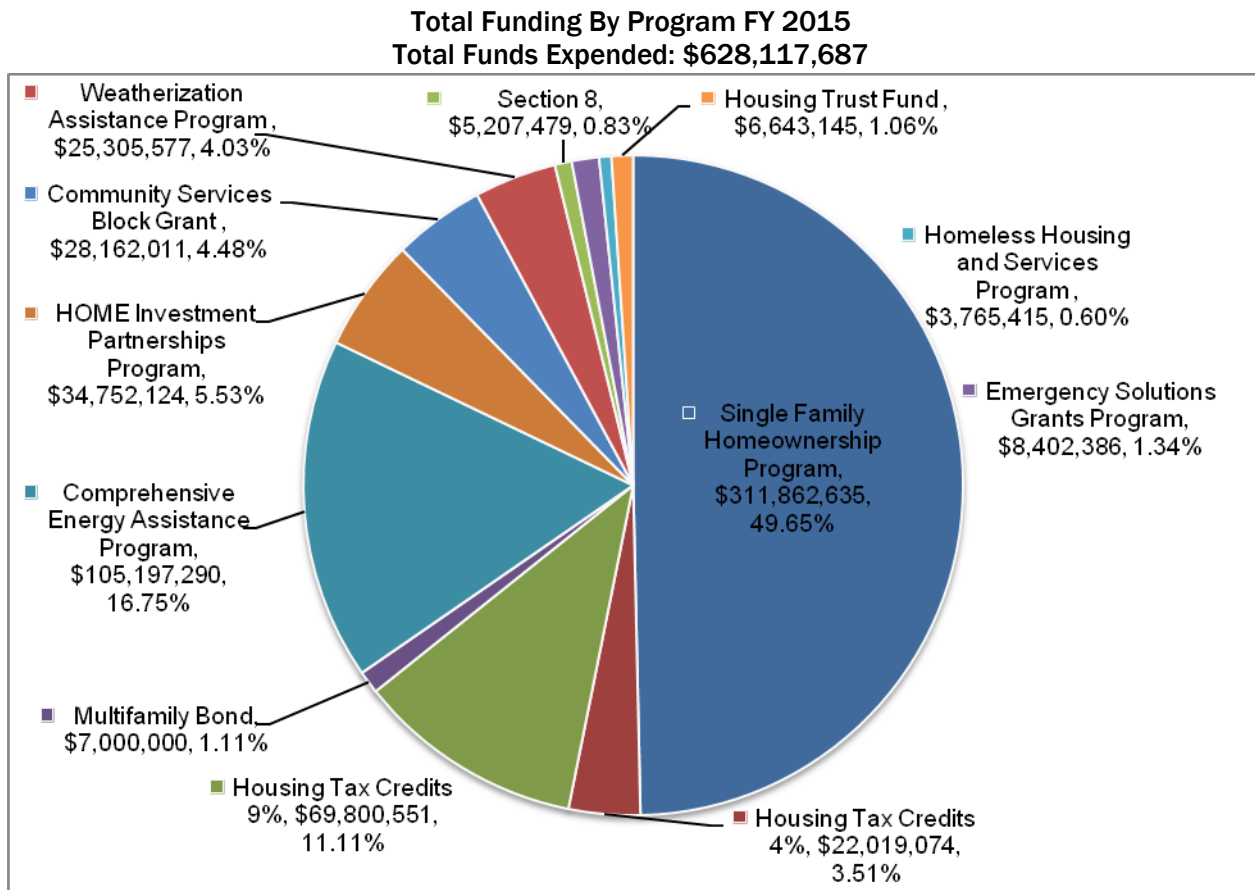
Owner

- 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 2015, TDHCA committed \$628,117,687 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.



Activity	Funds	Percent
Single Family Homeownership Program	\$311,862,635	49.65%
Housing Tax Credits 4%	\$22,019,074	3.51%
Housing Tax Credits 9%	\$69,800,551	11.11%
Multifamily Bond	\$7,000,000	1.11%
Comprehensive Energy Assistance Program	\$105,197,290	16.75%
HOME Investment Partnerships Program	\$34,752,124	5.53%
Community Services Block Grant	\$28,162,011	4.48%
Weatherization Assistance Program	\$25,305,577	4.03%
Section 8	\$5,207,479	0.83%
Emergency Solutions Grants Program	\$8,402,386	1.34%
Homeless Housing and Services Program	\$3,765,415	0.60%
Housing Trust Fund	\$6,643,145	1.06%
Total	\$628,117,687	100.00%

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY ACTIVITY, FY 2015, ALL ACTIVITIES

Activity	Expended Funds	Number of Households/ Individuals Served	% of Total Committed Funds	% of Total Households/ Individuals Served
Rental Assistance	\$6,543,581	1,151	1.0%	0.2%
Renter New Construction	\$97,012,746	7,710	15.4%	1.4%
Renter Rehab Construction	\$30,017,660	4,308	4.8%	0.8%
Owner Financing & Down Payment	\$317,344,014	2,835	50.5%	0.5%
Owner Rehabilitation Assistance	\$6,367,007	286	1.0%	0.1%
Homeless Services	\$130,502,867	155,992	20.8%	27.8%
Energy Related Services	\$12,167,801	65,417	1.9%	11.6%
Supportive Services	\$28,162,011	324,398	4.5%	57.7%
Total	\$628,117,687	562,097	100.0%	100.0%

FUNDING AND HOUSEHOLDS (HH) SERVED/UNITS BY HOUSING PROGRAM, FY 2015

Program	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds ¹	HOME HH ¹	HTF Funds ¹	HTF HH ¹	9% HTC Funds ²	9% HTC HH ²	4% HTC Funds ²	4% HTC HH ²	MF Bond Funds	MF Bond HH	Section 8 Funds ³	Section 8 HH ³
Rental Assistance	\$0	0	\$1,336,102	307	\$0	0	\$0	0	\$0	0	\$0	0	\$5,207,479	844
Rental New ⁴ Construction	\$0	0	\$25,320,000	319	\$0	0	\$60,808,756	4,992	\$10,883,990	2,399	\$0	0	\$0	0
Rental ⁴ Rehabilitation	\$0	0	\$2,866,000	65	\$24,781	2	\$8,991,795	1,424	\$11,135,084	2,717	\$7,000,000	100	\$0	0
Owner Financing & Down Pmt. ⁵	\$311,862,635	2,687	\$1,037,198	34	\$4,444,182	114	\$0	0	\$0	0	\$0	0	\$0	0
Owner Rehab. Asst ⁶	\$0	0	\$4,192,824	172	\$2,174,183	114	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$311,862,635	2,687	\$34,752,124	897	\$6,643,145	230	\$69,800,551	6,416	\$22,019,074	5,116	\$7,000,000	100	\$5,207,479	844

¹HOME and HTF funds and households reflect activities closed during the fiscal year and associated total funding for each household served through closed activities. These figures do not correspond to performance measures submitted to the Legislative Budget Board ("LBB") for these programs nor the annual amount of funds available in those years.

²9% HTCs refer to the annual per capita allocation of tax credits Texas receives from the IRS. In addition to this annual per capital 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.

³Does not include funding and households served through Project Access. In SFY 2015, TDHCA served 68 households through Project Access vouchers, totaling \$279,657 in rental assistance. The households served data includes all households that were issued a voucher.

⁴Most 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.

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

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

Funding and Households (HH) /Individuals (IND) Served by Community Affairs Programs, FY 2015

Program	ESG¹ Funds	ESG¹ Ind	CSBG^{1,2} Funds	CSBG^{1, 2, 3} Ind	CEAP² Funds	CEAP² HH	WAP² Funds	WAP HH	HHSP Funds	HHSP Ind⁴
Homeless Services	\$0	0	\$0	0	\$105,197,290	151,481	\$25,305,577	4,511	\$0	0
Energy Related	\$8,402,386	53,140	\$0	0	\$0	0	\$0	0	\$3,765,415	12,277
Supportive Services	\$0	0	\$28,162,011	324,398	\$0	0	\$0	0	\$0	0
Total	\$8,402,386	53,140	\$28,162,011	324,398	\$105,197,290	151,481	\$25,305,577	4,511	\$3,765,415	12,277

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

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

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

⁴ This figure does not correspond to performance measures submitted to the LBB for this program due to timing issues, performance measures do not include the final month of FY 2015.

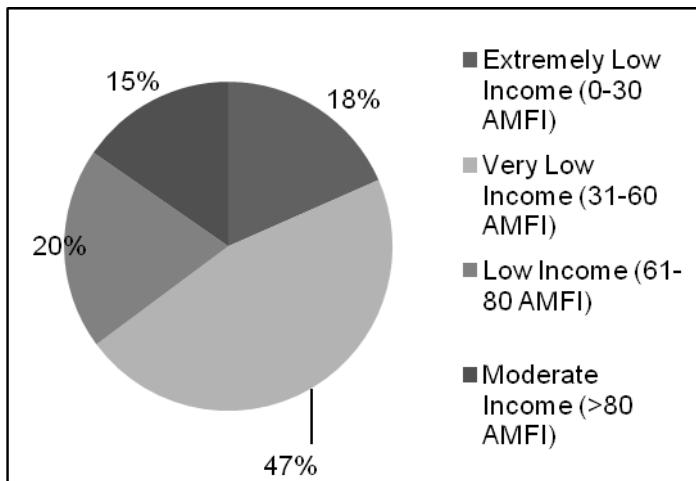
FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY INCOME GROUP

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

- Extremely Low Income (ELI): 0% to 30% Area Median Family Income (AMFI)
- Very Low Income (VLI): 31% to 60% AMFI
- Low Income (LI): 61% to 80% AMFI
- Moderate Income and Up (MI): >80% AMFI

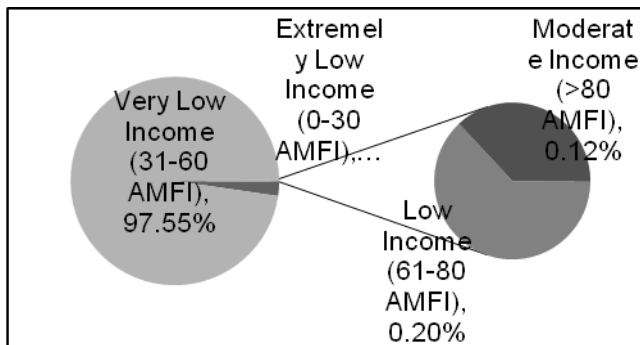
The vast majority of households and individuals served through CEAP, WAP, HHSP, and ESG earn less than 30 percent of the AMFI. However, tracking of assistance from CEAP and WAP are based on poverty guidelines, which do not translate easily to an AMFI equivalent. For conservative reporting purposes, assistance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

Total Funding by Income Level, FY 2015



Type	Percent
Extremely Low Income (0-30 AMFI)	18%
Very Low Income (30-60 AMFI)	46%
Low Income (61-80 AMFI)	20%
Moderate Income (>80 AMFI)	15%

Total Households and Individuals Served by Income Level, FY 2015



Type	Percent
Extremely Low Income (0-30 AMFI)	2.13%
Very Low Income (31-60 AMFI)	97.55%
Low Income (61-80 AMFI)	0.20%
Moderate Income (>80 AMFI)	0.12%

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2015

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)	\$115,560,496	11,999	18%	2.13%
Very Low Income (31-60 AMFI)	\$291,676,905	548,323	46%	97.55%
Low Income (61-80 AMFI)	\$124,444,581	1,116	20%	0.20%
Moderate Income (>80 AMFI)	\$96,435,705	659	15%	0.12%
Total	\$628,117,687	562,097	100%	100.00%

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)	\$3,454,610	47	\$23,816,255	585	\$1,192,445	53	\$60,884,616	5,601	\$21,847,765	5,080	\$0	0	\$4,364,806	633
Very Low Income (31-60 AMFI)	\$92,962,551	993	\$6,178,829	249	\$4,838,901	150	\$8,915,935	815	\$171,309	36	\$7,000,000	100	\$776,701	173
Low Income (61-80 AMFI)	\$119,009,768	989	\$4,757,040	63	\$611,800	27	\$0	0	\$0	0	\$0	0	\$65,972	37
Moderate Income (>80 AMFI)	\$96,435,705	658	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	1
Total	\$311,862,635	2,687	\$34,752,124	897	\$6,643,145	230	\$69,800,551	6,416	\$22,019,074	5,116	7,000,000	100	\$5,207,479	844

Community Affairs Activities

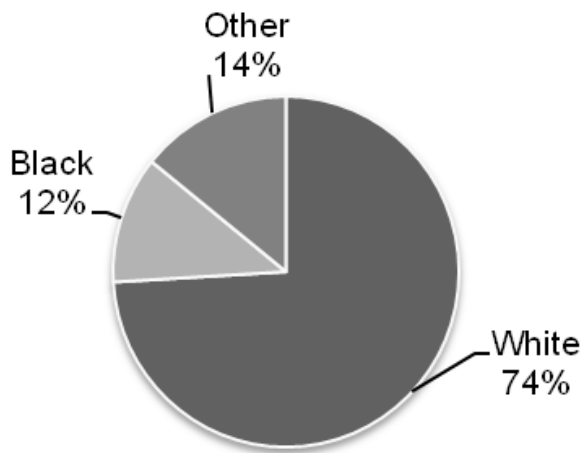
Income	ESG* Funds	ESG* Ind	CSBG* Funds	CSBG* Ind	CEAP Funds	CEAP HH	WAP Funds	WAP HH	HHSP* Funds	HHSP* Ind
Extremely Low Income (0-30 AMFI)	\$0	-	\$0	-	\$0	-	\$0	-		
Very Low Income (31-60 AMFI)	\$8,402,386	53,140	\$28,162,011	324,398	\$105,197,290	151,481	\$25,305,577	4,511	\$3,765,415	12,277
Low Income (61-80 AMFI)	\$0	-	\$0	-	\$0	-				
Moderate Income (>80 AMFI)	\$0	-	\$0	-	\$0	-	\$0	-		
Total	\$8,402,386	53,140	\$28,162,011	324,398	\$105,197,290	151,481	\$25,305,577	4,511	3,765,415	12,277

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

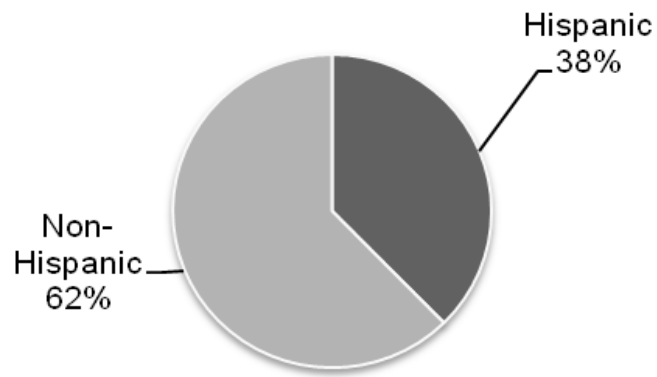
RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS RECEIVING ASSISTANCE

As required by Texas Government Code §2306.072(C)(5), TDHCA reports on the racial and ethnic composition of individuals and families receiving assistance. These demographic categories are delineated according to the standards set by the U.S. Census Bureau. Accordingly, “race” is broken down into three sub-classifications: White, Black, and Other. “Other” includes races other than White and Black as well as individuals with two or more races. As ethnic origin is considered to be a separate concept from racial identity, the Hispanic population is represented in a separate chart. Persons of Hispanic origin may fall under any of the racial classifications. Households assisted through each TDHCA program or activity have been delineated according to these categories. Regional analyses of this racial data are included in the Statement of Activities by Region section that follows. Note that the State population racial composition charts examine individuals, while the many program racial composition charts examine households.

Racial Composition of the State of Texas



Ethnic Composition of the State of Texas



Race	People	Percent
White	19,075,100	74.4%
Black	3,030,970	11.8%
Other	3,533,303	13.8%
Total	25,639,373	100.0%

Ethnicity	People	Percent
Non-Hispanic	15,921,646	62.1%
Hispanic	9,717,727	37.9%
Total	25,639,373	100.0%

Source: 2009-2013 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.

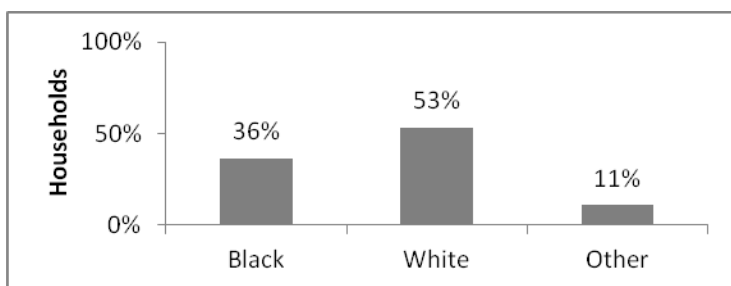
RENTER PROGRAMS

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 2015 report is a snapshot of property characteristics on December 31, 2014.

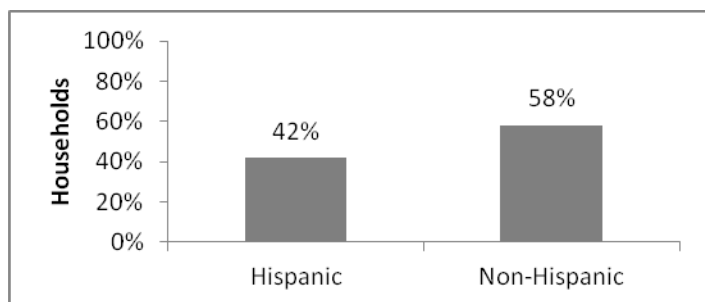
It should be noted that the Housing Sponsor Report is based on voluntary data and does not report on or represent all units financed or assisted by TDHCA. As a result, the following charts present a picture of race and ethnicity based on a subset of the properties and may not represent actual percentages.

Racial Composition – TDHCA-Assisted Renter Households



Race	Households (HH)	Percent
Black	152,650	36%
White	221,670	53%
Other	44,513	11%

Ethnic Composition – TDHCA-Assisted Renter Households

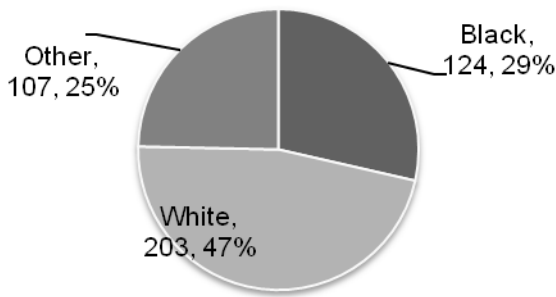


Ethnicity	Households	Percent
Hispanic	176,269	42%
Non-Hispanic	245,089	58%

HOMEOWNER PROGRAMS

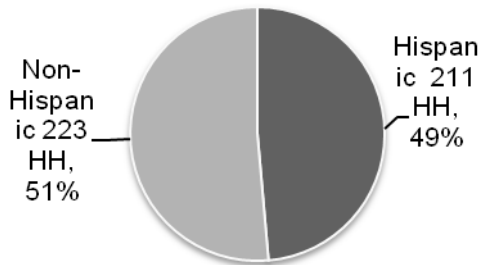
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. TDHCA homeowner assistance comes through several divisions: The Texas Homeownership Division, the HOME Division and the Office of Colonia Initiatives. The Texas Homeownership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

Racial Composition of HOME and HTF Program Owner Households



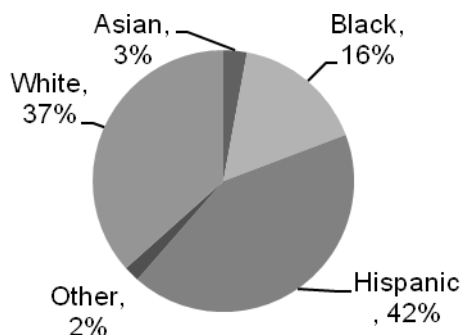
Race	Households	Percent
Black	124	29%
White	203	47%
Other	107	25%

Ethnic Composition of HOME and HTF Program Owner Households



Ethnicity	Households	Percent
Hispanic	237	49%
Non-Hispanic	244	51%

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



Ethnicity	Race	Households	Percent
Hispanic	-	1,134	42%
-	White	1,983	37%
-	Other	53	2%
-	Black	439	16%
-	Asian	78	3%

The available data demonstrates that TDHCA serves higher percentages of minority populations compared to the general racial and ethnic composition of the State of Texas. This is accurate even though racial composition charts on the State of Texas population report by individuals and TDHCA’s programs report by household. For instance, TDHCA programs that serve renters and HOME’s homeowner programs serve higher percentages of Black and Hispanic households than the percentage of those populations in the State of Texas.

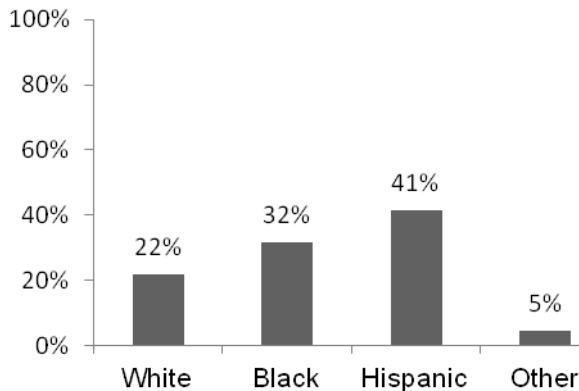
COMMUNITY AFFAIRS PROGRAMS

The Community Affairs programs allocate funding to subrecipient entities with service areas that span across two or more uniform TDHCA state service regions, so racial data for these programs is reported by entity rather than region. Due to the data reporting techniques of the Weatherization Assistance Program (“WAP”), Comprehensive Energy Assistance Program (“CEAP”) and Community Service Block Grant (“CSBG”) Program, race and ethnicity are combined into one category. The Emergency Solutions Grant (“ESG”) reports race and ethnicity as two separate categories.

WEATHERIZATION ASSISTANCE PROGRAM

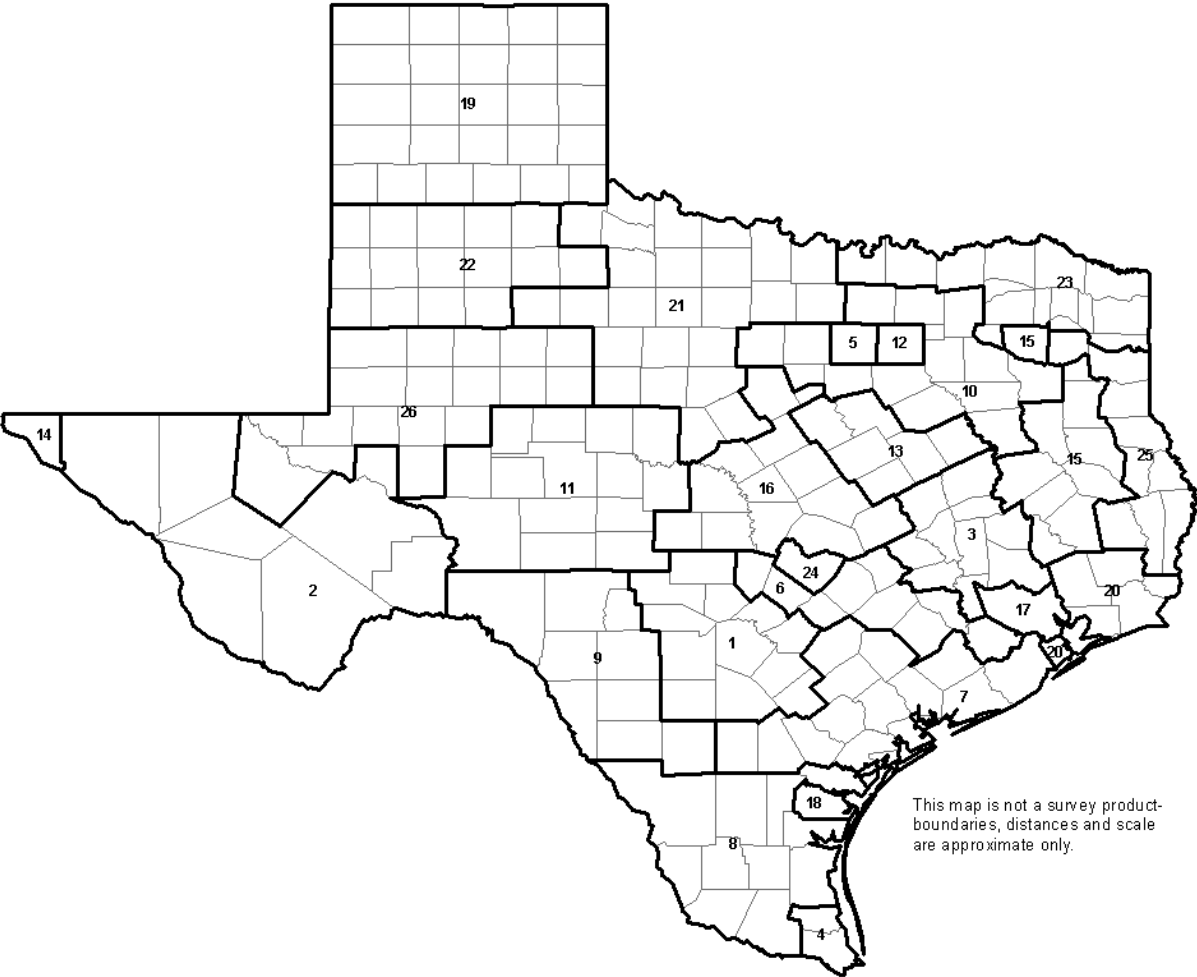
The WAP funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, WAP racial composition data for FY 2015 is listed according to subcontractor. A map is provided in order to locate subrecipient service areas. Racial and ethnic composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

Racial and Ethnic Composition of WAP Assisted Households, Statewide, 2015



Ethnicity	Race	Percent
Hispanic	-	41%
-	Other	5%
-	White	22%
-	Black	32%

WAP Subrecipient Service Areas, Program Year (PY) 2015



**Racial and Ethnic Composition of Households Receiving WAP Assistance
by Subrecipient, Statewide, SFY 2015**

# 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	1,595,581	221	71	15	132	3
2	Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	380,517	63	21	1	34	7
3	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	573,212	106	26	57	22	1
4	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	210,692	37	1	0	36	0
5	City of Fort Worth	Tarrant	1,594,909	233	46	127	52	8
6	Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	474,093	78	32	24	22	0
7	Community Action Committee of Victoria, Texas	Aransas, Bee, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Live Oak, Matagorda, McMullen, Refugio, Victoria, Wharton	728,010	159	29	34	90	6
8	Community Action Corporation of South Texas	Dimmit, Edwards, Kinney, LaSalle, Maverick, Real, Uvalde, Val Verde, Zavala	2,547,638	412	5	0	407	0
9	Community Council of South Central Texas, Inc.	Dimmit, Edwards, Kinney, LaSalle, Maverick, Real, Uvalde, Val Verde, Zavala	595,221	149	12	21	116	0
10	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hood,	1,305,310	270	160	87	18	5
11	Concho Valley Community Action Agency	Coke, Coleman, Concho, Crockett, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher	395,672	55	20	8	27	0
12	Dallas County Department of Health and Human	Dallas	2,525,372	479	52	240	181	6

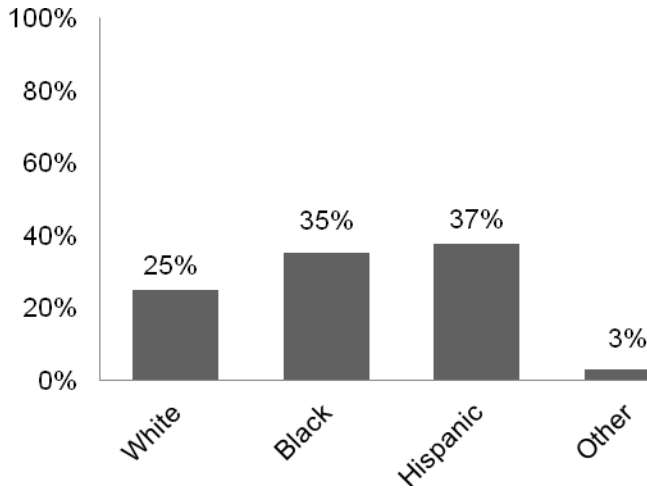
# on Map	Subrecipient	Counties Served	Expended	Households Served	White	Black	Hispanic	Other
	Services							
13	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	483,543	99	32	54	13	0
14	El Paso Community Action Program, Project Bravo, Inc.	El Paso	1,386,365	273	0	0	273	0
15	Greater East Texas Community Action Program (GETCAP)	Angelina, Chambers, Cherokee, Galveston, Gregg, Orange, Polk, Rusk, San Jacinto, Trinity, Wood	589,008	135	33	76	22	4
16	Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	657,057	97	57	19	19	2
17	Neighborhood Centers Inc.	Harris	3,589,060	590	43	403	109	35
18	Nueces County Community Action Agency	Nueces	535,958	93	24	7	59	3
19	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	686,425	123	40	25	58	0
20	Programs for Human Services, Inc		632,826	79	28	49	0	2
21	Rolling Plains Management Corporation	Archer, Baylor, Brown, Callahan, Clay, Comanche, Cottle, Eastland, Foard, Hardeman, Haskell, Jack, Jones, Kent, Knox, Montague, Taylor, Stephens, Shackelford, Stonewall, Throckmorton, Wichita, Wilbarger, Wise, Young	1,010,500	133	83	17	30	3

# on Map	Subrecipient	Counties Served	Expended	Households Served	White	Black	Hispanic	Other
22	South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby , Dickens, Floyd , Garza, Hale , Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry, Yoakum	248,751	31	6	6	19	0
23	Texoma Council of Governments	Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	862,142	140	92	46	1	1
24	Travis County	Travis	617,306	240	23	32	67	118
25	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	314,213	62	23	38	0	1
26	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton, Loving, Reeves, Ward, Winkler	766,197	154	23	21	110	0
	Total		\$ 24,539,380	\$ 4,357	\$ 959	\$1,386	\$ 1,807	\$ 205

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM (CEAP)

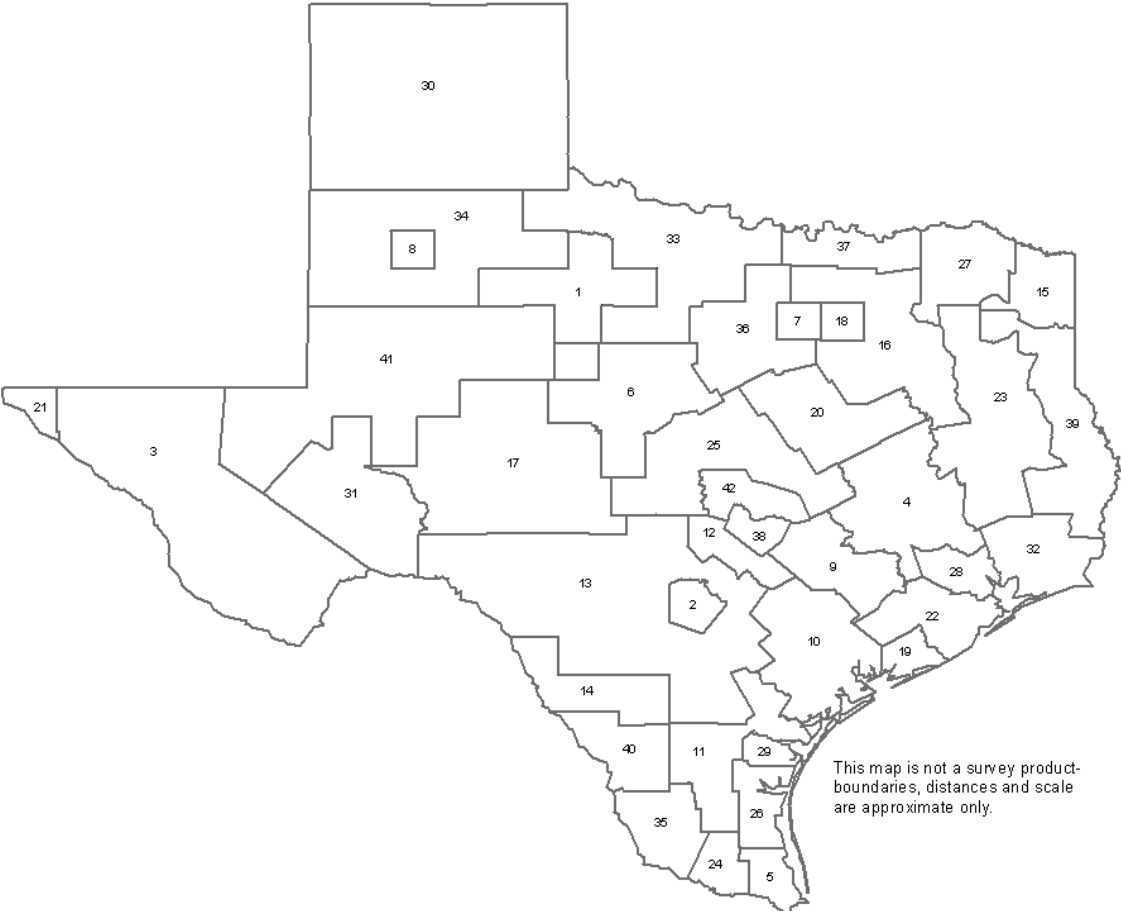
The CEAP funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, CEAP racial composition data for FY 2015 is listed according to subcontractor. A map is provided in order to locate subcontractor service area. Racial composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

Racial and Ethnic Composition of CEAP Assisted Households, Statewide, FY 2015



Ethnicity	Race	Percent
Hispanic	-	37%
-	Other	3%
-	White	25%
-	Black	35%

CEAP Subrecipient Service Areas, FY 2015



**Racial and Ethnic Composition of Households Receiving CEAP Assistance
By Subrecipient, Statewide, FY 2015**

# on Map	Subrecipient	Counties Served	Expended	Beneficiaries	White	Black	Hispanic	Other
1	Aspermont Small Business Development Center, Inc.	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$680,920	1,152	528	164	456	4
2	Bexar County Community Resources	Bexar	\$6,235,046	7,586	839	1,059	5,404	284
3	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$891,876	1,737	243	17	1,462	15
4	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$3,582,516	4,381	1,276	2,503	535	67
5	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$1,348,924	4,381	1,276	2,503	535	67
6	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	\$1,151,311	780	13	1	766	0
7	City of Fort Worth	Tarrant	\$5,186,429	1,171	889	92	153	37
8	City of Lubbock	Lubbock	\$1,083,076	8,805	1,666	5,683	1,237	219
9	Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	\$810,665	1,129	200	385	538	6
10	Community Action Committee of Victoria, Texas	Aransas, Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Refugio, Victoria	\$1,483,753	959	416	480	63	0
11	Community Action Corporation of South Texas	Bee, Brooks, Cameron, Duval, Jim Wells, Kenedy, Kleberg, San Patricio, Willacy	\$2,311,890	2,239	490	600	1,136	13
12	Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	\$836,552	3,859	156	27	3,675	1

# on Map	Subrecipient	Counties Served	Expended	Beneficiaries	White	Black	Hispanic	Other
13	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	\$3,246,501	1,265	830	208	168	59
14	Community Services Agency of South Texas, Inc.	Dimmit, La Salle, Maverick	\$783,507	5,338	1,389	165	3,760	24
15	Community Services of Northeast Texas, Inc.	Bowie, Camp, Cass, Marion, Morris	\$1,315,490	1,144	230	8	903	3
16	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$5,307,021	1,844	574	1,230	34	6
17	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$1,414,431	6,096	2,796	2,625	559	116
18	Dallas County Department of Health and Human Services	Dallas	\$5,767,718	2,015	653	161	1,185	16
19	Economic Action Committee of The Gulf Coast	Matagorda	\$267,188	8,402	693	6,908	677	124
20	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$2,472,747	362	80	188	90	4
21	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$4,501,734	3,943	1,161	2,387	340	55
22	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$2,873,429	19,904	8,163	13	11,802	-74
23	Greater East Texas Community Action Program (GETCAP)	Angelina, Chambers, Cherokee, Galveston, Gregg, Hardin, Houston, Jefferson, Liberty, Nacogdoches, Orange, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$4,129,556	4,327	674	2,727	816	110
24	Hidalgo County, Texas-County of Hidalgo Community	Hidalgo	\$5,991,496	5,846	1,777	3,765	265	39

# on Map	Subrecipient	Counties Served	Expended	Beneficiaries	White	Black	Hispanic	Other
	Service Agency							
25	Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$2,015,763	9,121	112	109	8,890	10
26	Kleberg County Human Services	Kenedy, Kleberg	\$389,766	2,760	1,858	763	0	139
27	N.E.T. Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	\$348,888	395	17	22	356	0
28	Neighborhood Centers Inc.	Harris	\$13,956,849	482	212	247	15	8
29	Nueces County Community Action Agency	Nueces	\$1,758,597	15,168	1,055	10,032	1,514	2,567
30	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	\$3,222,118	2,083	88	362	1,623	10
31	Pecos County Community Action Agency	Crane, Pecos, Terrell	\$602,921	-3,465	-1,463	-660	-1,069	-273
32	Programs for Human Services, Inc	Chambers, Hardin, Jefferson, Liberty, Orange	\$1,632,341	920	146	9	764	1
33	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Young, Shackelford, Stephens, Taylor	\$2,152,812	3,735	888	2,599	61	187
34	South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$1,438,405	687	429	113	107	38
35	South Texas Development Council	Jim Hogg, Starr, Zapata	\$1,135,395	2,542	459	291	1,771	21
36	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$1,254,029	1,173	1,173	0	0	0
37	Texoma Council of Governments	Cooke, Fannin, Grayson	\$941,389	1,429	1,192	70	146	21

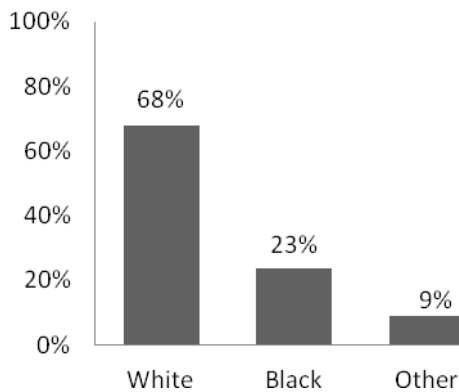
# on Map	Subrecipient	Counties Served	Expended	Beneficiaries	White	Black	Hispanic	Other
38	Travis County	Travis	\$3,118,496	1,122	775	291	39	17
39	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$2,135,265	4,526	939	2,087	1,313	187
40	Webb County Community Action Agency	Webb	\$1,370,883	3,559	1,241	2,252	56	10
41	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton Ward, Winkler	\$3,209,022	1,744	146	0	1,585	13
42	Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$840,576	4,835	1,139	673	2,993	30
Grand Total			105,197,290	151,481	37,418	53,159	56,723	4,181

COMMUNITY SERVICES BLOCK GRANT PROGRAM (CSBG)

The CSBG Program funds a network of subcontractor organizations, some of which have a service area that spans across two or more regions. In addition, some CSBG subcontractors have been awarded funding for special projects that overlap existing service areas. Because of this, CSBG racial composition data for FY 2015 is listed according to subcontractor. Racial composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

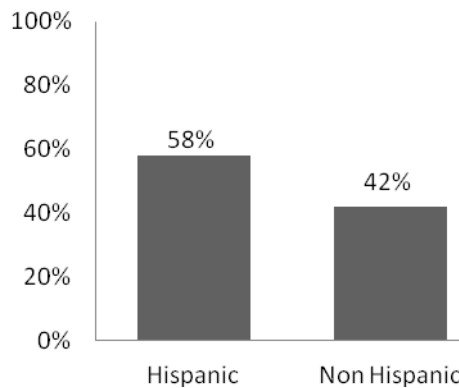
Racial and Ethnic Composition of Individuals Receiving CSBG Assistance, Statewide, FY 2015

Racial Composition



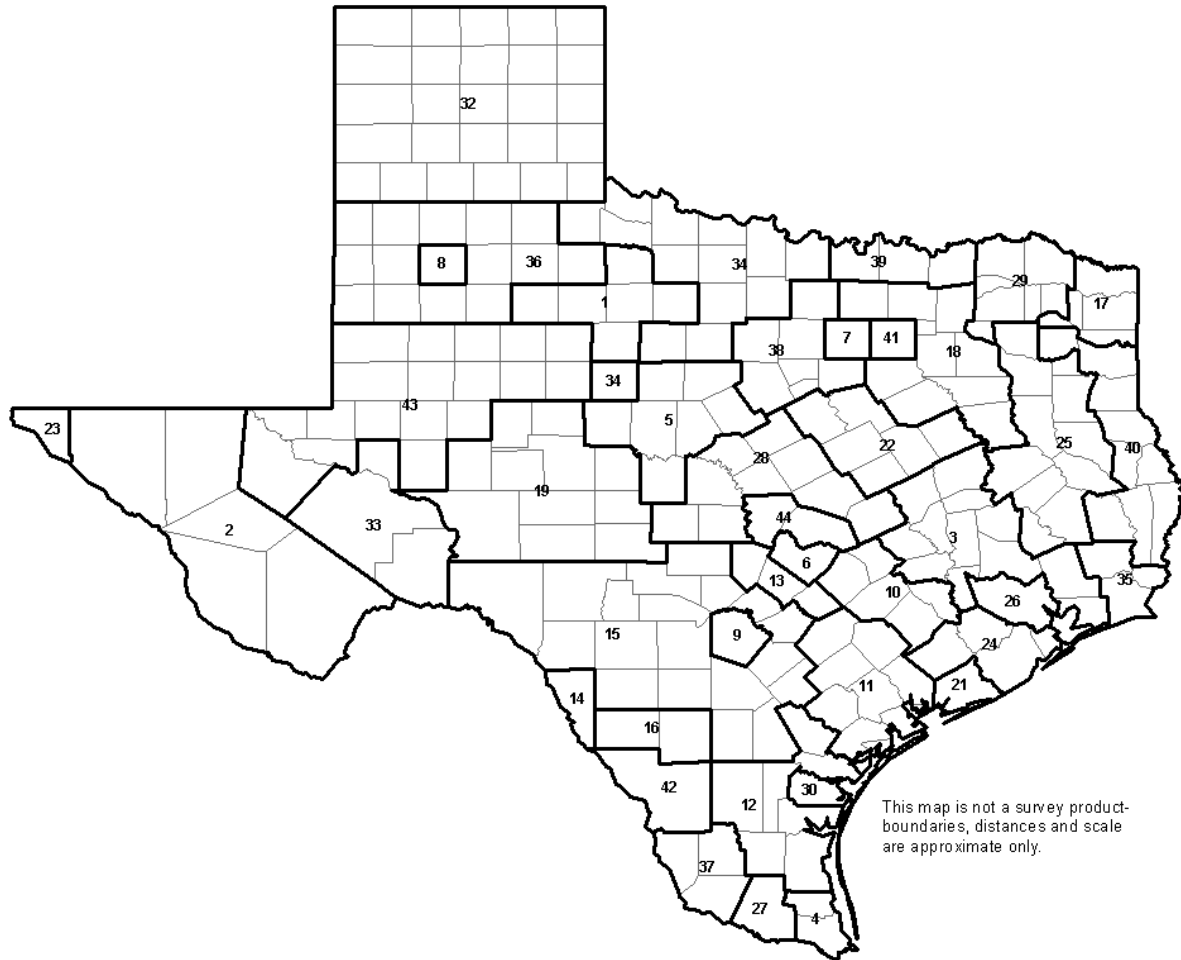
Race	Percent
Other	9%
White	68%
Black	23%

Ethnic Composition



Ethnicity	Percent
Hispanic	58%
Non-Hispanic	42%

CSBG Subrecipient Service Areas, FY 2015



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 2015**

# on Map	Contractor	Counties Served	FY 2014 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
1	Aspermont Small Business Development Center	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$187,374	1,466	176	592	698	713	753
2	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$168,266	2,702	24	2,430	248	2,402	300
3	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$1,040,637	14,688	8,258	6,081	349	2,677	12,011
4	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$224,657	2,074	5	2,069	0	2,051	23
5	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	\$153,375	2,690	227	2,310	153	638	2,052
6	City of Austin, Health and Human Services Dept	Travis	\$1,118,273	2,547	1,044	1,402	101	1,104	1,443
7	City of Fort Worth	Tarrant	\$2,294,162	17,282	10,646	5,945	691	3,450	13,832
8	City of Lubbock	Lubbock	\$384,671	3,658	1,222	2,260	176	1,745	1,913
9	City of San Antonio, The Department of Human Services	Bexar	\$2,193,154	36,782	2,632	16,879	17,271	28,610	8,172
10	Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	\$246,339	2,300	1,085	963	252	369	1,931
11	Community Action Committee of Victoria, Texas	Aransas, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Refugio, Victoria	\$297,076	5,792	1,379	4,280	133	3,627	2,165
12	Community Action Corporation of South Texas	Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, San Patricio	\$371,743	11,386	74	11,286	26	10,959	427
13	Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	\$302,384	2,662	389	2,200	73	1,663	999

# on Map	Contractor	Counties Served	FY 2014 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
14	Community Action Social Services & Education, Inc.	Maverick	\$190,187	429	0	417	12	429	0
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	\$721,685	10,913	355	10,303	255	7,966	2,947
16	Community Services Agency of South Texas, Inc.	Dimmit, La Salle	\$123,085	2,474	10	2,456	8	2,444	30
17	Community Services of Northeast Texas, Inc.	Bowie, Cass, Marion, Morris, Camp	\$190,313	2,816	1,679	826	311	135	2,681
18	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$1,037,684	13,261	5,743	7,075	443	1,937	11,324
19	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$295,253	3,126	214	2,879	33	2,070	1,056
NA	Dallas Inter-Tribal Center of Texas*	Dallas	\$99,053	142	7	5	130	51	91
21	Economic Action Committee of The Gulf Coast	Matagorda	\$161,689	993	429	524	40	339	654
22	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$352,010	9,869	5,518	3,324	1,027	2,434	7,435
23	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,065,905	57,513	1,029	55,068	1,416	53,216	4,297
24	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$844,112	9,193	5,655	3,164	374	2,287	6,906
25	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity,	\$855,787	13,553	7,895	5,371	287	1,082	12,471

# on Map	Contractor	Counties Served	FY 2014 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
		Wood							
26	Gulf Coast Community Services Association	Harris	\$4,844,957	7,307	5,380	1,237	690	1,190	6,117
27	Hidalgo County, Texas-County of Hidalgo Community Service Agency	Hidalgo	\$1,600,626	22,343	55	22,245	43	22,048	295
28	Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$526,347	4,446	1,205	2,866	375	1,285	3,161
29	N.E.T. Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	\$188,494	1,094	556	513	25	102	992
30	Nueces County Community Action Agency	Nueces	\$439,201	3,626	481	3,049	96	2,982	644
NA	Opportunity Center for the Homeless*	El Paso	\$84,263	272	0	272	0	272	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	\$691,009	104	-81	634	-449	-18	122
33	Pecos County Community Action Agency	Crane, Pecos, Terrell	\$135,624	2,064	28	2,028	8	1,687	377
34	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Taylor, Stephens, Shackelford, Wichita, Wilbarger, Young	\$406,034	6,678	1,418	3,485	1,775	1,903	4,775

# on Map	Contractor	Counties Served	FY 2014 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
35	South East Texas Regional Planning Commission	Hardin, Jefferson, Orange	\$385,370	701	492	186	23	28	673
36	South Plains Community Action Association, Inc.	Bailey, Cochran, Garza, Hockley, Lamb, Lynn, Terry, Yoakum, Crosby, Dickens, Floyd, Hale, King, Motley	\$317,795	6,130	523	5,440	167	4,785	1,345
37	South Texas Development Council	Bailey, Cochran, Garza, Hockley, Lamb, Lynn, Terry, Yoakum, Crosby, Dickens, Floyd, Hale, King, Motley	\$158,814	3,083	0	3,079	4	3,059	24
38	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$373,270	4,035	204	3,301	530	602	3,433
39	Texoma Council of Governments	Cooke, Fannin, Grayson	\$320,219	3,040	806	2,137	97	203	2,837
40	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$286,089	6,783	3,963	2,521	299	210	6,573
41	Urban League of Greater Dallas	Dallas	\$1,159,585	4,333	3,155	1,042	136	668	3,665
42	Webb County Community Action Agency	Webb	\$502,734	4,383	0	4,373	10	4,364	19
43	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton, Loving, Reeves, Ward, Winkler	\$542,878	10,560	1,441	8,756	363	6,934	3,626
44	Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$279,829	3,105	761	2,190	154	1,287	1,818
			\$28,162,011	324,398	76,082	219,463	28,853	187,989	136,409

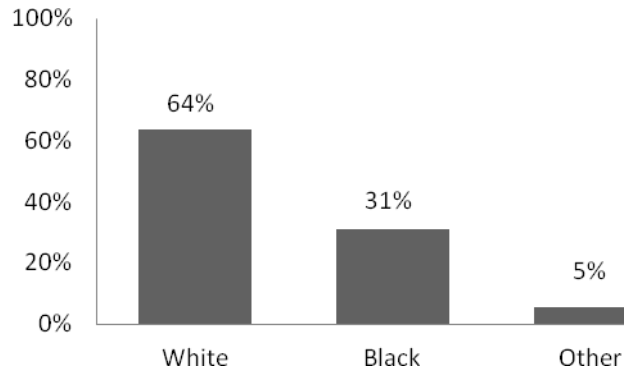
*These contractors received CSBG discretionary funds for specialized activities.

^ 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)

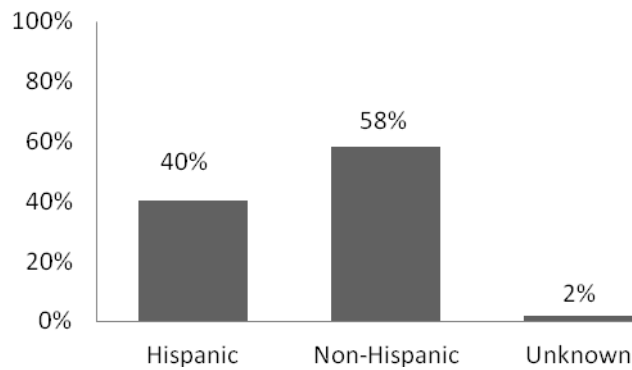
The ESG program competitively funds a network of subrecipient organizations, some of which have service areas that span across two or more regions or multiple subrecipients serving the same area. Because of this, ESG racial composition data for FY 2015 is listed according to subrecipient. Racial composition for the state is available, but unavailable at the regional level.

Racial Composition of Individuals Receiving ESG Assistance, Statewide, FY 2015



Race	Percent
Other	5%
White	64%
Black	31%

Ethnic Composition of Individuals Receiving ESG Assistance, Statewide, FY 2015



Ethnicity	Percent
Hispanic	40%
Non-Hispanic	58%
Unknown	2%

**Racial and Ethnic Composition of Individuals Receiving ESG Assistance
By Subrecipient, Statewide, FY 2015**

Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Advocacy Outreach	Bastrop, Colorado, Fayette, Lee, Travis	345,441	582	332	225	25	127	437	18
Alliance of Community Assistance Ministries, Inc.	Fort Bend, Harris	578,786	452	174	266	12	102	350	
Bridge Over Troubled Waters, Inc., The	Harris	345,238	252	162	85	5	78	174	
Center Against Family Violence, Inc.	El Paso	129,650	2,001	1816	99	86	1486	335	180
City of Amarillo	Potter, Randall	89,425	1,093	703	261	129	264	829	
City of Beaumont	Jefferson	267,602	423	158	222	43	35	373	15
City of Denton	Denton	61,588	140	75	61	4	14	126	
Corpus Christi Hope House, Inc.	Nueces	121,303	277	247	23	7	197	75	5
Faith Mission and Help Center, Inc.	Washington	5,881	22	4	18	0	1	21	
Family Abuse Center, Inc.	Bosque, Falls, Freestone, Hill, Limestone, McLennan, Navarro	91,236	733	377	230	126	215	512	6
Family Place, The	Dallas	700,959	1,797	741	1000	56	472	1311	14
Family Violence Prevention Services, Inc.	Bexar	24,392	473	266	109	98	266	207	
Friendship of Women, Inc.	Cameron	472,852	1,524	1497	10	17	1391	130	3
Houston Area Women's Center	Harris	120,658	806	299	500	7	201	605	
La Posada Providencia	Brooks, Cameron, Hidalgo, Kenedy, Starr, Webb, Willacy	478,489	1,289	1004	200	85	968	321	
Matagorda County Women's Crisis Center	Matagorda, Wharton	314,300	701	378	282	41	216	435	47

Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
Mid-Coast Family Services, Inc.	Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	140,920	544	427	108	9	307	237	
Northwest Assistance Ministries	Harris	327,438	721	224	461	36	76	642	3
Project Vida	Culberson, El Paso, Hudspeth	145,798	356	328	28	0	311	45	
SafeHaven of Tarrant County	Tarrant	146,100	811	370	381	60	223	564	24
Salvation Army - Corpus Christi	Bee, Jim Wells, Kleberg, Live Oak, Nueces, San Patricio	309,274	2,068	1736	304	28	942	1119	7
Salvation Army - El Paso	El Paso	113,526	4,299	3825	312	162	3439	812	48
Salvation Army - Tyler	Cherokee, Henderson, Rains, Smith, Upshur, Van Zandt, Wood	556,435	3,325	1865	1219	241	220	3081	24
Salvation Army Fort Worth Mabee Center	Tarrant	27,894	102	42	47	13	23	79	
San Antonio Family Endeavors, Inc.	Bexar	458,087	5,575	3405	1909	261	2137	3333	105
San Antonio Metropolitan Ministry, Inc.	Bexar	394,923	955	657	260	38	422	472	61
Service of the Emergency Aid Resource Center for the Homeless	Harris	434,899	2,276	766	1447	63	258	2014	4
Shared Housing Center, Inc.	Dallas	88,449	116	14	99	3	10	106	
Shelter Agencies For Families In East Texas, Inc.	Camp, Delta, Franklin, Hopkins, Lamar, Morris, Red River, Titus	140,423	592	391	198	3	97	495	
Tarrant County Homeless Coalition	Tarrant	420,951	1,264	653	565	46	120	1114	30
Twin City Mission, Inc.	Brazos, Burleson, Grimes, Leon,	18,733	592	282	297	13	125	467	

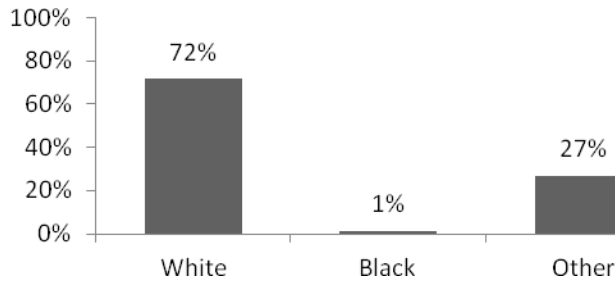
Contractor	County Service Area	Expenditures	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic	Unknown
	Madison, Milam								
Women's Center of East Texas, Inc.	Gregg, Harrison, Marion, Panola, Rusk, Upshur	12,722	45	19	23	3	6	39	
Women's Shelter of East Texas, Inc.	Angelina, Houston, Nacogdoches, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity	116,273	819	385	211	223	182	637	
Youth and Family Alliance dba Lifeworks	Travis	401,743	821	433	254	134	363	454	4
Grand Total		8,402,386	37,846	24,055	11,714	2,077	15,294	21,951	598

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.

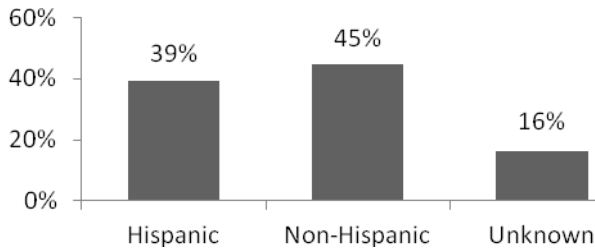
HHSP racial and ethnic composition data is listed according to subrecipient. Racial and ethnic composition of those assisted by the program areas are provided below.

Racial Composition of Individuals Receiving HHSP Assistance, Statewide



Race	Percent
Other	27%
White	72%
Black	1%

Ethnic Composition of Individuals Receiving HHSP Assistance, Statewide



Ethnicity	Percent
Hispanic	39%
Non-Hispanic	45%
Unknown	16%

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

Contractor	Service Area	Expenditures	Ind Served	White	Black	Other	Hispanic	Non-Hispanic	Unknown
City of Arlington	Arlington	189,023	215	22	0	193	32	183	0
City of Austin, Health and Human Services Dept	Austin	304,126	104	46	0	58	26	76	2
City of Dallas	Dallas	692,736	658	167	0	491	56	598	4
City of El Paso, Department of Community and Human Development	El Paso	560,851	2072	1,911	45	116	1,005	121	946
City of Houston	Houston	386,777	147	21	0	126	1	146	0
Haven for Hope of Bexar County	Bexar County	964,397	2306	1,729	0	577	1,069	1,205	32
Mother Teresa Shelter, Inc.	Corpus Christi	143,640	983	799	0	184	428	555	0
United Way of Tarrant County	Fort Worth	523,864	192	82	51	59	9	90	93
Grand Total		\$3,765,415	\$6,677	\$4,777	\$96	\$1,804	\$2,626	\$2,974	\$1,077

PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS

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

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

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

The following four goals are established by the Department's Riders and statutory obligations:

Rider 5: Target TDHCA's housing finance programs resources for assistance to extremely low-income households.

Rider 5: Target TDHCA's housing finance resources for assistance to very low-income households.

Rider 6: Provide contract for deed conversions for families who reside in a colonia and earn 60 percent or less of the applicable AMFI.

HOME Statute: Work to address the housing needs and increase the availability of affordable and accessible housing for persons with special needs through funding opportunities. Dedicate 5 percent of the HOME project allocation for benefits of persons with disabilities who live in any area of this state.

Progress made towards meeting the goals listed above, the upcoming year's goals and information on TDHCA's actual performance in satisfying FY 2015 goals and objectives is provided in *Section 4: Action Plan*.

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

PERFORMANCE IN ADDRESSING HOUSING NEEDS

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. The U.S. Department of Housing and Urban Development ("HUD") provides a snapshot of that need, as shown in the *Section 2 Housing Analysis*. HUD indicates that there are approximately 1,378,915 low-income (0-80% AMFI) renter households with housing problems and 944,505 low-

income homeowners with housing problems, such as a cost burden, lack of kitchen or plumbing and overcrowding. This would equate to approximately 26.5 percent of households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD. For example, homeowner rehabilitation for barrier removal may be critical for a person with disabilities to live independently but is conducted in homes that do not lack kitchens or plumbing. Even though a service was provided, there was no reduction in the amount of housing that lacks kitchen or plumbing.

TDHCA housing assistance programs are targeted to assist low-income renter and owner households with housing problems. In FY 2015 TDHCA housing programs served 16,290, or 0.7% 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 221,409 households and 324,398 persons in FY 2015. Energy assistance programs have specific eligibility criteria, based on poverty level. Community Affairs programs primarily serve individuals at or below 125% of the poverty level. In FY 2015 Community Affairs programs served 10.71% of the eligible population for homeless and poverty related assistance and 11.73% of very low income households eligible for energy assistance.

STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

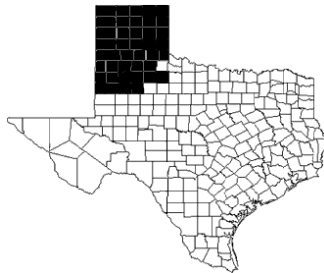
This section describes TDHCA's FY 2015 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG and HHSP because funds are provided to subrecipient organizations whose coverage areas do not align with regional boundaries. Additionally, for purposes 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 Contracts for Deed Conversion are reported under the HOME Homebuyer Assistance Program.

As required by Texas Government Code §2306.072(c)(5), TDHCA reports on the racial composition of individuals and families receiving assistance. Because TDHCA does not accept applications directly from individuals for a majority of its programs, we are unable to report on the racial and ethnic composition of households applying for assistance. The racial and ethnic composition reflects actual households served in FY 2015. 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 2015 to serve households. Racial and ethnic data for the latter programs represent households served in FY 2015 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.

Statement of Activities by Region

REGION 1

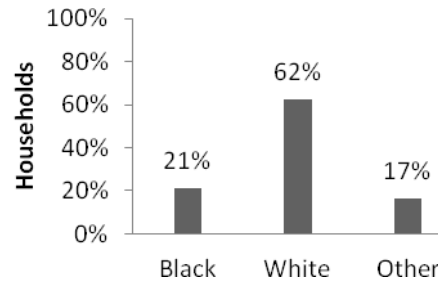


These charts represent the racial and ethnic composition of households served in FY 2015.

Note:

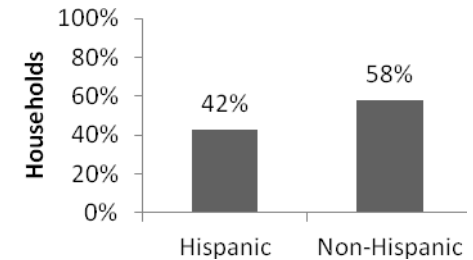
Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single-Family Homeownership program is presented in one combined chart.

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	2,284	21%
White	6,738	62%
Other	1,783	17%

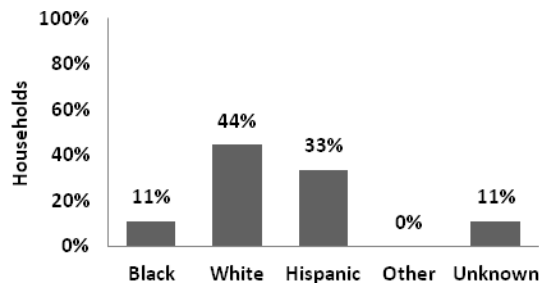
RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	4,834	42%
Non-Hispanic	6,556	58%

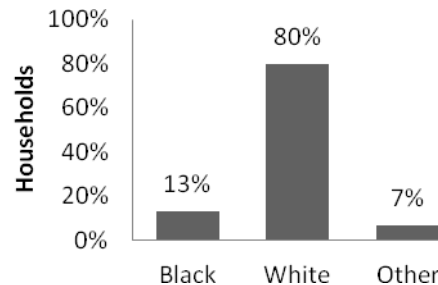
SINGLE FAMILY HOMEOWNERSHIP PROGRAM

PERCENT OF EXPENDED FUNDS BY RACE AND ETHNICITY



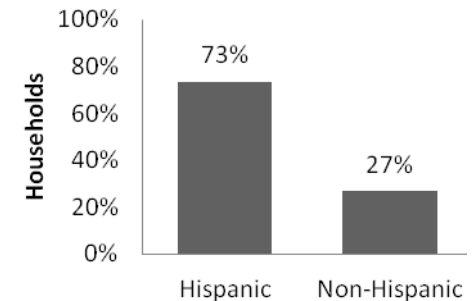
Race	Ethnicity	Households	Percent
Black		1	11%
White		4	44%
	Hispanic	3	33%
Other		0	0%
Unknown		1	11%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	4	13%
White	24	80%
Other	2	7%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	22	73%
Non-Hispanic	8	27%

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

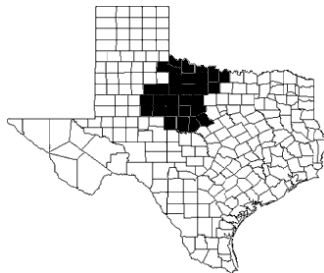
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$658,379	9	\$475,051	24	\$119,560	6	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,400,000	18	\$0	0	\$2,051,575	142	\$0	0	\$0	0	\$0	0
Total	\$658,379	9	\$1,875,051	42	\$119,560	6	\$2,051,575	142	\$0	0	\$0	0	\$0	0

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

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,287,368	21	\$59,560	3	\$1,834,878	127	0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$248,313	3	\$494,838	20	\$60,000	3	\$216,697	15	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$272,947	4	\$92,845	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$137,118	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$658,379	9	\$1,875,051	42	\$119,560	6	\$2,051,575	142	\$0	0	\$0	0	\$0	0

TDHCA allocated \$4,704,565 in Region 1 during FY 2015. 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.

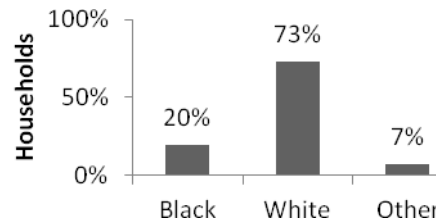
REGION 2



These charts represent the racial and ethnic composition of households served in FY 2015.

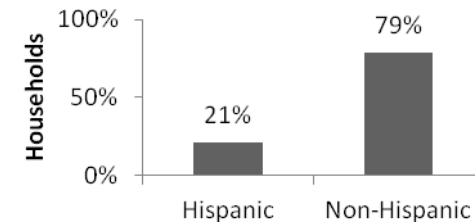
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



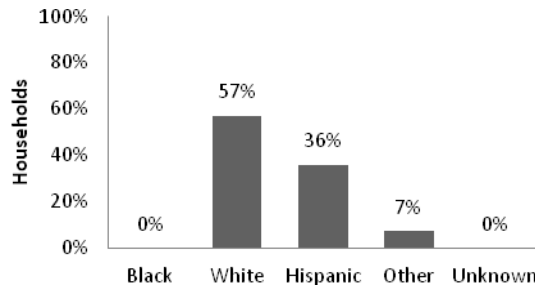
Race	Households	Percent
Black	1,255	20%
White	4,698	73%
Other	457	7%

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



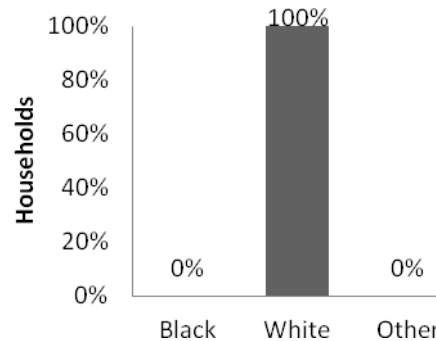
Ethnicity	Households	Percent
Hispanic	1,365	21%
Non-Hispanic	5,096	79%

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



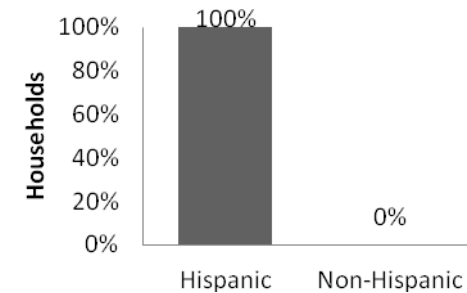
Race	Ethnicity	Households	Percent
Black		0	0%
White		8	57%
	Hispanic	5	36%
Other		1	7%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	0	0%
White	1	100%
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

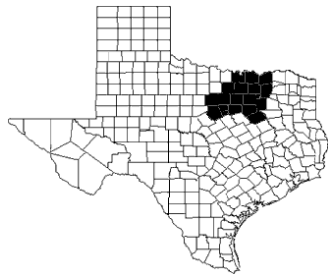
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$1,722,566	14	\$62,727	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,805,544	51	\$0	0	\$1,545,622	121	\$0	0	\$0	0	\$25,400	8
Total	\$1,722,566	14	\$1,868,270	52	\$0	0	\$1,545,622	121	\$0	0	\$0	0	\$25,400	8

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	\$1,839,801	44	\$0	0	\$1,380,033	108	\$0	0	\$0	0	\$19,364	6
Very Low Income (31-60 AMFI)	\$692,793	6	\$28,470	8	\$0	0	\$165,589	13	\$0	0	\$0	0	\$6,036	2
Low Income (61-80 AMFI)	\$681,513	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$348,261	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$1,722,566	14	\$1,868,270	52	\$0	0	\$1,545,622	121	\$0	0	\$0	0	\$25,400	8

TDHCA allocated \$5,161,859 in Region 2 during FY 2015. 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.

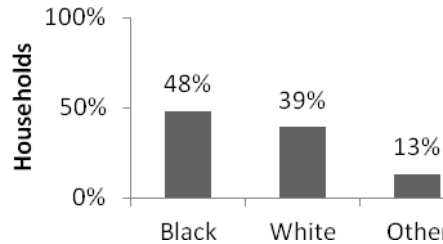
REGION 3



These charts represent the racial and ethnic composition of households served in FY 2015.

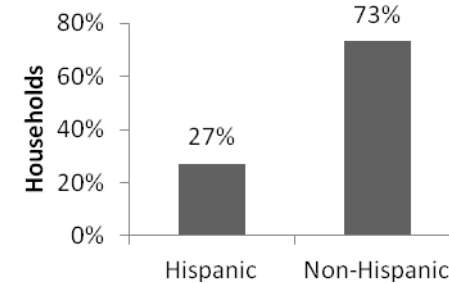
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	55,805	48%
White	45,301	39%
Other	14,993	13%

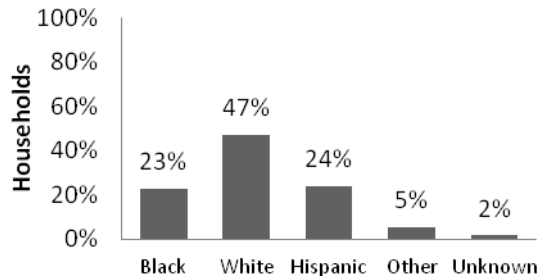
RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	31,312	27%
Non-Hispanic	85,114	73%

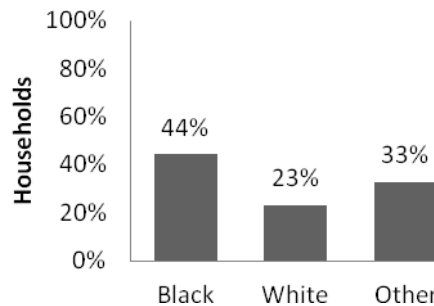
SINGLE FAMILY HOMEOWNERSHIP PROGRAM

PERCENT OF EXPENDED FUNDS BY RACE AND ETHNICITY



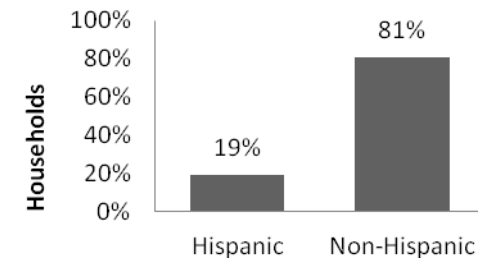
Race	Ethnicity	Households	Percent
Black		105	23%
White		218	47%
	Hispanic	110	24%
Other		24	5%
Unknown		7	2%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	23	44%
White	12	23%
Other	17	33%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	10	19%
Non-Hispanic	42	81%

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

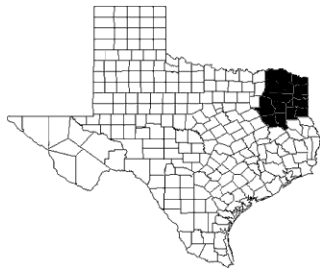
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	\$56,815,495	464	\$597,294	17	\$1,375,768	35	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$9,004,213	132	\$0	0	\$12,007,584	1,053	\$4,462,130	1,540	\$0	0	\$1,698,121	269
Total	\$56,815,495	464	\$9,601,507	149	\$1,375,768	35	\$12,007,584	1,053	\$4,462,130	1,540	\$0	0	\$1,698,121	269

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)	\$317,848	6	\$7,847,314	117	\$246,500	6	\$10,661,434	934	\$4,462,130	1,540	\$0	0	\$1,332,429	185
Very Low Income (31-60 AMFI)	\$13,278,156	156	\$611,336	16	\$1,089,325	27	\$1,346,150	119	\$0	0	\$0	0	\$335,647	71
Low Income (61-80 AMFI)	\$23,713,578	183	\$1,142,857	16	\$39,943	2	\$0	0	\$0	0	\$0	0	\$30,045	13
Moderate Income (>80 AMFI)	\$19,505,913	119	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$56,815,495	464	\$9,601,507	149	\$1,375,768	35	\$12,007,584	1,053	\$4,462,130	1,540	\$0	0	\$1,698,121	269

TDHCA allocated \$85,960,605 in Region 3 during FY 2015. 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 4

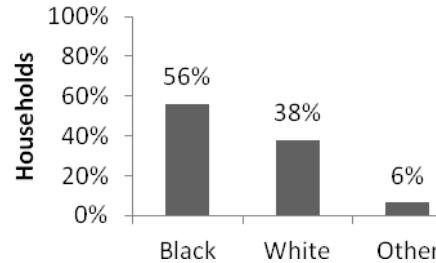


These charts represent the racial and ethnic composition of households served in FY 2015.

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.

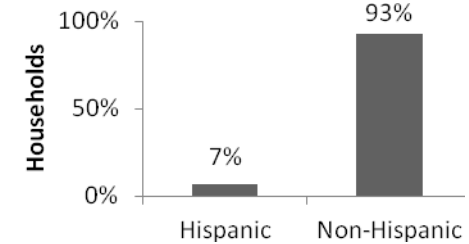
Statement of Activities by Region

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	6,875	56%
White	4,661	38%
Other	785	6%

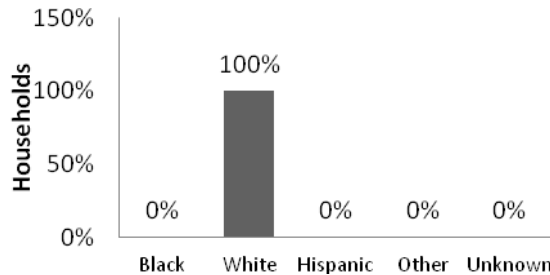
RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	863	7%
Non-Hispanic	11,503	93%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM

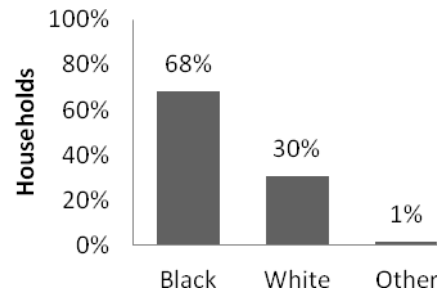
PERCENT OF EXPENDED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		0	0%
White		11	100%
	Hispanic	0	0%
Other		0	0%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS

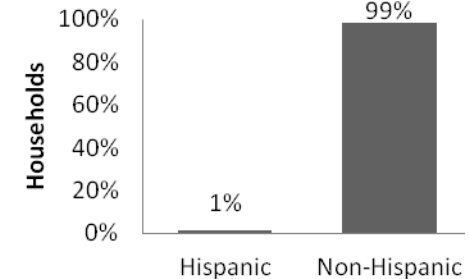
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	47	68%
White	21	30%
Other	1	1%

HOME PROGRAM OWNER PROGRAMS

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	1	1%
Non-Hispanic	68	99%

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	\$1,375,976	11	\$893,057	49	\$411,722	20	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$4,748,000	101	\$0	0	\$5,437,082	804	\$0	0	\$0	0	\$0	0
Total	\$1,375,976	11	\$5,641,057	150	\$411,722	20	\$5,437,082	804	\$0	0	\$0	0	\$0	0

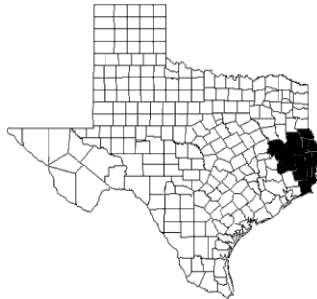
FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 4

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)	\$106,779	1	\$3,772,336	86	\$148,364	8	\$4,971,623	737	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$755,565	6	\$1,775,463	60	\$223,458	10	\$465,459	67	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$384,215	3	\$93,258	4	\$39,900	2	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$129,417	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$1,375,976	11	\$5,641,057	150	\$411,722	20	\$5,437,082	804	\$0	0	\$0	0	\$0	0

TDHCA allocated \$12,865,838 in Region 4 during FY 2015. 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.

Statement of Activities by Region

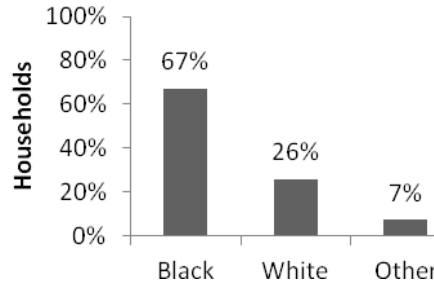
REGION 5



These charts represent the racial and ethnic composition of households served in FY 2015.

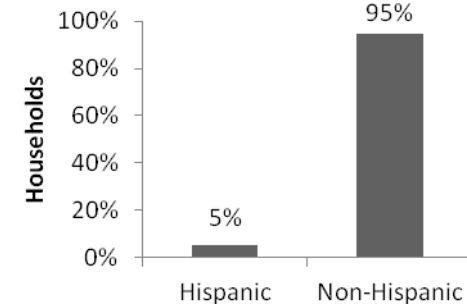
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	8,333	67%
White	3,173	26%
Other	886	7%

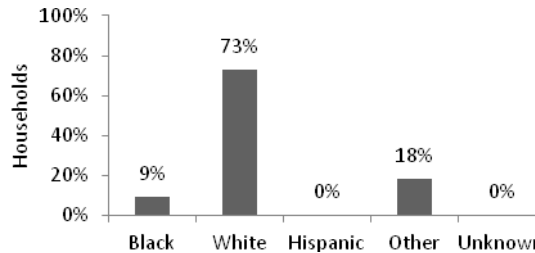
RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	681	5%
Non-Hispanic	11,797	95%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM

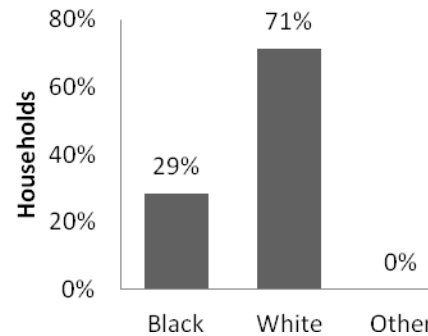
PERCENT OF EXPENDED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		1	9%
White		8	73%
	Hispanic	0	0%
Other		2	18%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS

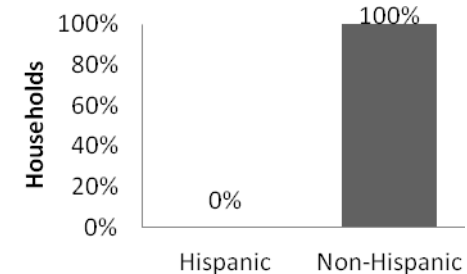
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	2	29%
White	5	71%
Other	0	0%

HOME PROGRAM OWNER PROGRAMS

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	0	0%
Non-Hispanic	7	100%

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

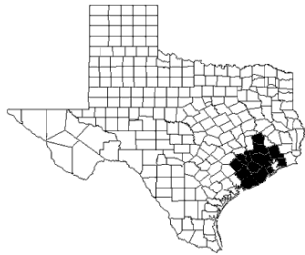
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	\$1,106,328	11	\$3,031	6	\$30,000	1	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$150,589	32	\$0	0	\$2,130,338	182	\$0	0	\$0	0	\$0	0
Total	\$1,106,328	11	\$153,619	38	\$30,000	1	\$2,130,338	182	\$0	0	\$0	0	\$0	0

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

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$149,393	32	\$0	0	\$1,934,547	165	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$521,184	4	\$4,227	6	\$30,000	1	\$195,791	17	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$317,632	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$267,513	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$1,106,328	11	\$153,619	38	\$30,000	1	\$2,130,338	182	\$0	0	\$0	0	\$0	0

TDHCA allocated \$3,420,286 in Region 5 during FY 2015. 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.

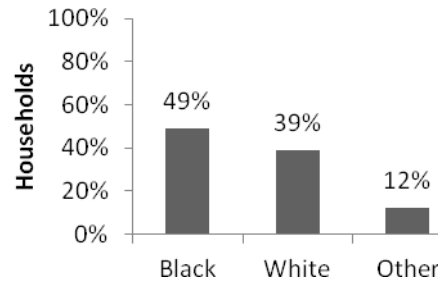
REGION 6



These charts represent the racial and ethnic composition of households served in FY 2015.

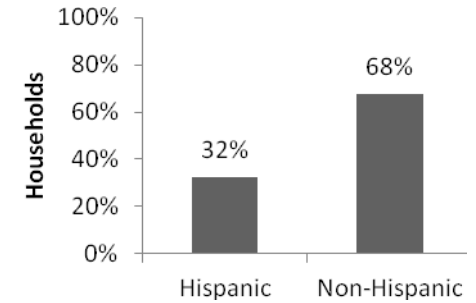
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	57,249	49%
White	45,145	39%
Other	14,119	12%

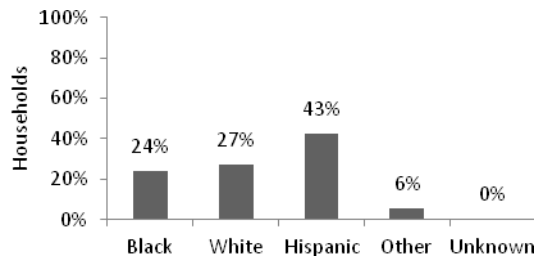
RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	37,785	32%
Non-Hispanic	79,221	68%

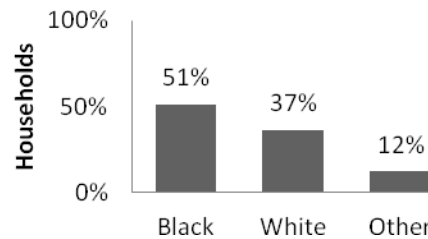
SINGLE FAMILY HOMEOWNERSHIP PROGRAM

PERCENT OF EXPENDED FUNDS BY RACE



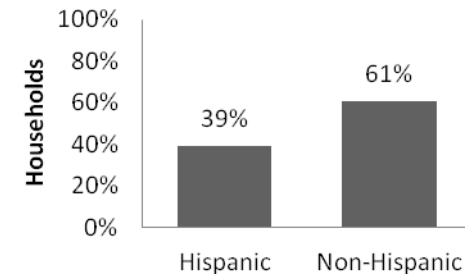
Race	Ethnicity	Households	Percent
Black		220	24%
White		251	27%
	Hispanic	389	43%
Other		51	6%
Unknown		4	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	17	33%
White	28	55%
other	6	12%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	16	39%
Non-Hispanic	25	61%

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
Homeowner Programs	\$117,930,381	915	\$685,161	17	\$466,783	24	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,095,922	41	\$0	0	\$14,868,853	1,372	\$915,236	195	\$0	0	\$3,030,049	458
Total	\$117,930,381	915	\$1,781,083	58	\$466,783	24	\$14,868,853	1,372	\$915,236	195	\$0	0	\$3,030,049	458

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)	\$897,071	15	\$1,244,575	33	\$130,119	7	\$12,753,881	1,192	\$777,988	165	\$0	0	\$2,574,671	345
Very Low Income (31-60 AMFI)	\$32,434,037	316	\$520,893	23	\$257,030	13	\$2,114,972	180	\$137,248	30	\$0	0	\$419,451	90
Low Income (61-80 AMFI)	\$46,572,915	344	\$15,615	2	\$79,634	4	\$0	0	\$0	0	\$0	0	\$35,927	22
Moderate Income (>80 AMFI)	\$38,026,359	240	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	1
Total	\$117,930,381	915	\$1,781,083	58	\$466,783	24	\$14,868,853	1,372	\$915,236	195	\$0	0	\$3,030,049	458

TDHCA allocated \$138,992,385 in Region 6 during FY 2015. 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

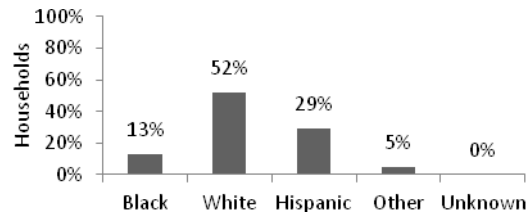


These charts represent the racial and ethnic composition of households served in FY 2015.

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

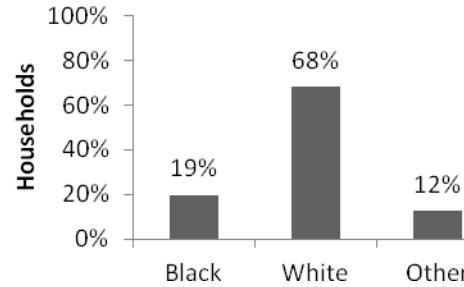
PERCENT OF EXPENDED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		88	13%
White		344	52%
	Hispanic	195	29%
Other		33	5%
Unknown		3	0%

RENTER PROGRAMS

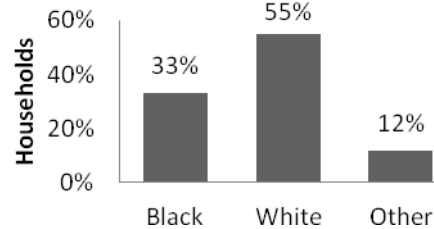
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	6,558	19%
White	22,933	68%
Other	4,205	12%

HOME PROGRAM OWNER PROGRAMS

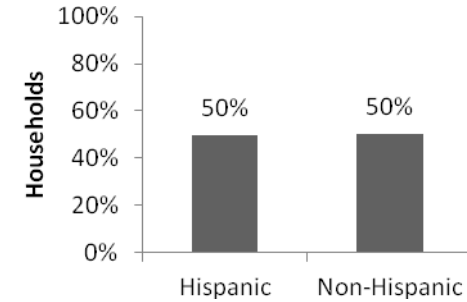
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	17	33%
White	28	55%
Other	6	12%

RENTER PROGRAMS

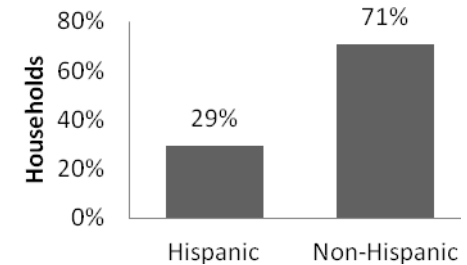
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	17,097	50%
Non-Hispanic	17,311	50%

HOME PROGRAM OWNER PROGRAMS

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	15	29%
Non-Hispanic	36	71%

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

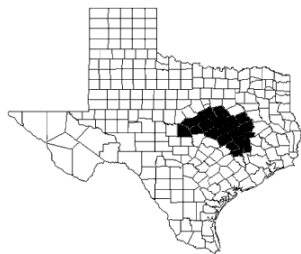
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	61,178,433	663	95,987	5	1,134,360	46	0	0	0	0	0	0	0	0
Renter Programs	0	0	5,688,697	85	5,016	1	4,478,892	380	4,260,064	1,000	0	0	258,991	59
Total	\$61,178,433	663	\$5,784,684	90	\$1,139,376	47	\$4,478,892	380	\$4,260,064	1,000	\$0	0	\$258,991	59

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)	\$889,528	9	\$2,448,199	51	\$354,644	17	\$3,956,338	334	\$4,260,064	1,000	\$0	0	\$251,536	52
Very Low Income (31-60 AMFI)	\$21,768,243	270	\$136,485	11	\$647,490	23	\$522,554	46	\$0	0	\$0	0	\$7,455	5
Low Income (61-80 AMFI)	\$23,739,064	256	\$3,200,000	28	\$137,243	7	\$0	0	\$0	0	\$0	0	\$0	2
Moderate Income (>80 AMFI)	\$14,781,598	128	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$61,178,433	663	\$5,784,684	90	\$1,139,376	47	\$4,478,892	380	\$4,260,064	1,000	\$0	0	\$258,991	59

TDHCA allocated \$77,100,441 in Region 7 during FY 2015. 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



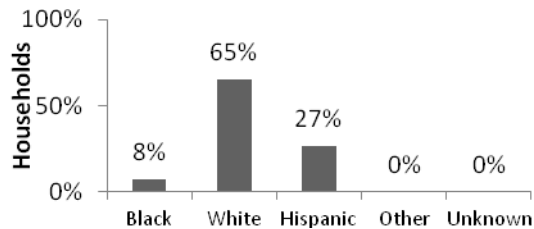
These charts represent the racial and ethnic composition of households served in FY

2015.

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

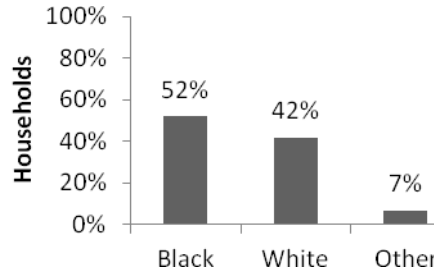
PERCENT OF EXPENDED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		2	8%
White		17	65%
	Hispanic	7	27%
Other		0	0%
Unknown		0	0%

RENTER PROGRAMS

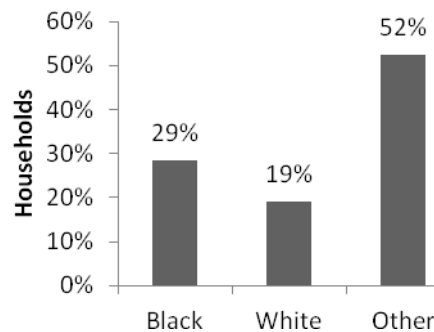
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	5,850	52%
White	4,691	42%
Other	747	7%

HOME PROGRAM OWNER PROGRAMS

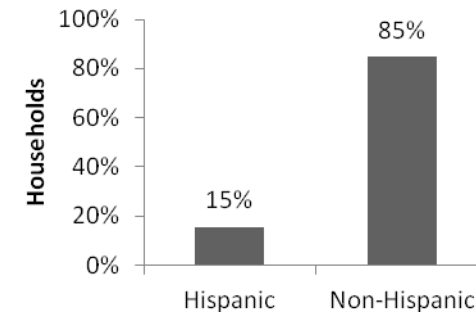
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	6	29%
White	4	19%
Other	11	52%

RENTER PROGRAMS

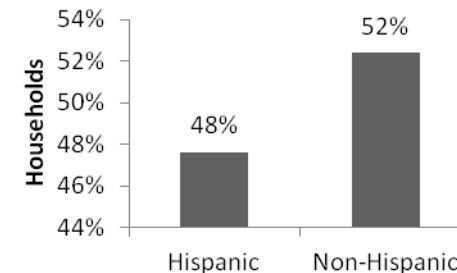
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	1,735	15%
Non-Hispanic	9,571	85%

HOME PROGRAM OWNER PROGRAMS

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	10	48%
Non-Hispanic	11	52%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 8

Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	2,754,084	26	274,120	8	582,500	13	0	0	0	0	0	0	0	0
Renter Programs	0	0	44,851	17	0	0	4,504,561	385	0	0	0	0	117,089	30
Total	2,754,084	26	\$318,971	25	\$582,500	13	\$4,504,561	385	\$0	0	\$0	0	\$117,089	30

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)	\$37,999	1	\$294,828	17	\$45,000	1	\$3,820,092	325	\$0	0	\$0	0	\$111,701	26
Very Low Income (31-60 AMFI)	\$1,048,128	13	\$14,143	7	\$492,500	11	\$684,469	60	\$0	0	\$0	0	\$5,388	4
Low Income (61-80 AMFI)	\$794,008	6	\$10,000	1	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$873,949	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$2,754,084	26	\$318,971	25	\$582,500	13	\$4,504,561	385	\$0	0	\$0	0	\$117,089	30

TDHCA allocated \$8,277,205 in Region 8 during FY 2015. 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.

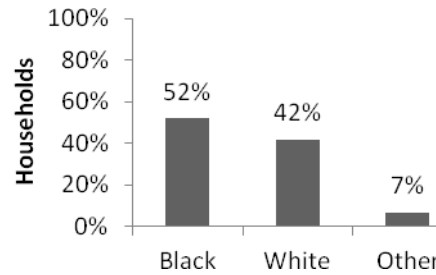
REGION 9



These charts represent the racial and ethnic composition of households served in FY 2015.

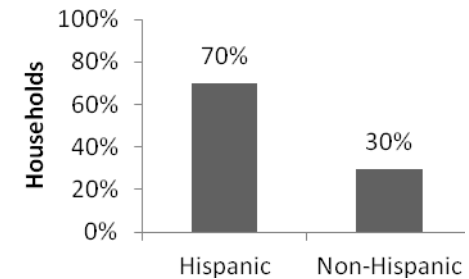
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



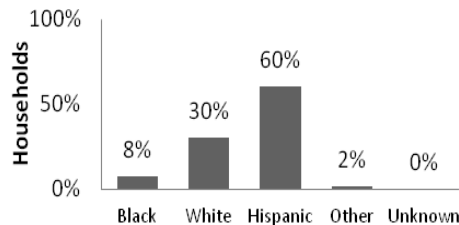
Race	Households	Percent
Black	5,922	15%
White	28,770	75%
Other	3,697	10%

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



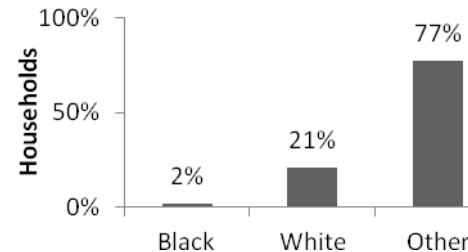
Ethnicity	Households	Percent
Hispanic	26,957	70%
Non-Hispanic	11,439	30%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM
PERCENT OF EXPENDED FUNDS BY RACE



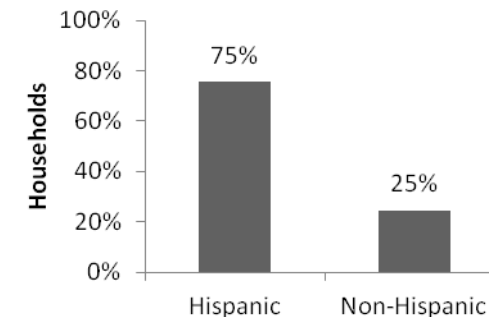
Race	Ethnicity	Households	Percent
Black		20	8%
White		78	30%
	Hispanic	155	60%
Other		4	2%
Unknown		0	0%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	1	2%
White	11	21%
Other	41	77%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	40	75%
Non-Hispanic	13	25%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 9

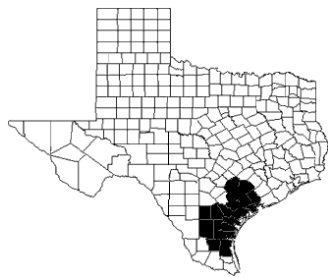
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	30,544,214	257	0	7	1,431,578	46	0	0	0	0	0	0	0	0
Renter Programs	0	0	1,567,978	124	0	0	4,669,120	391	1,751,166	378	0	0	77,829	19
Total	30,544,214	257	\$1,567,978	131	\$1,431,578	46	\$4,669,120	391	\$1,751,166	378	\$0	0	\$77,829	19

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)	\$226,195	3	\$1,383,268	92	\$39,668	2	\$4,190,125	351	\$1,734,658	375	\$0	0	\$75,105	18
Very Low Income (31-60 AMFI)	\$8,089,067	87	\$184,710	39	\$1,312,703	40	\$478,995	40	\$16,508	3	\$0	0	\$2,724	1
Low Income (61-80 AMFI)	\$10,806,436	90	\$0	0	\$79,207	4	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$11,422,516	77	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$30,544,214	257	\$1,567,978	131	\$1,431,578	46	\$4,669,120	391	\$1,751,166	378	\$0	0	\$77,829	19

TDHCA allocated \$40,041,885 in Region 9 during FY 2015. 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

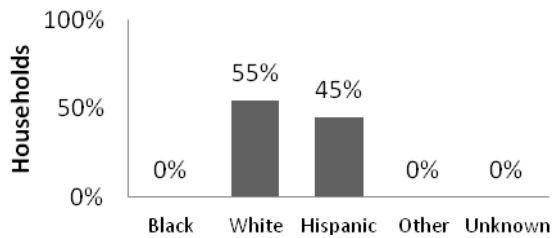


These charts represent the racial and ethnic composition of households served in FY 2015.

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.

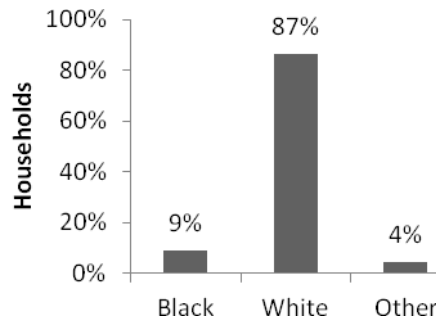
SINGLE FAMILY HOMEOWNERSHIP PROGRAM

PERCENT OF EXPENDED FUNDS BY RACE



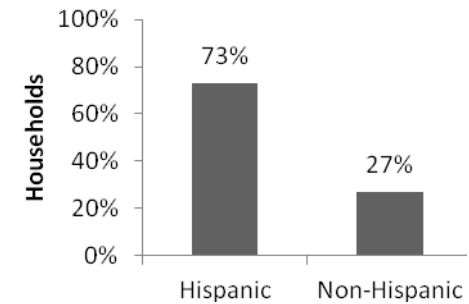
Race	Ethnicity	Households	Percent
Black		0	0%
White		12	55%
	Hispanic	10	45%
Other		0	0%
Unknown		0	0%

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



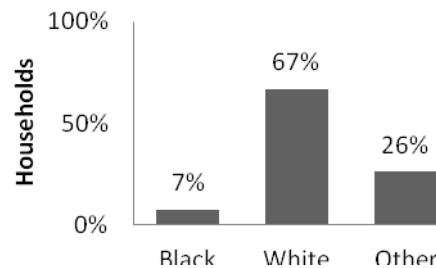
Race	Households	Percent
Black	1,164	9%
White	11,062	87%
Other	542	4%

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



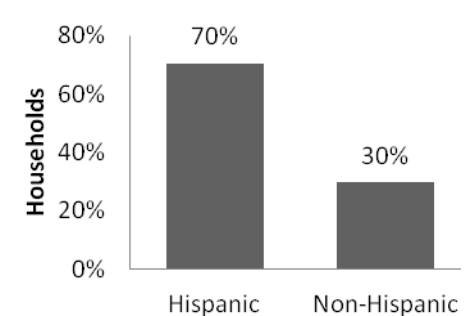
Ethnicity	Households	Percent
Hispanic	9,311	73%
Non-Hispanic	3,458	27%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	2	7%
White	18	67%
Other	7	26%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	19	70%
Non-Hispanic	8	30%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 10

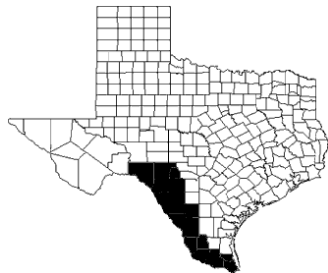
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Home-owner Programs	1,844,773	22	380,087	18	289,997	9	0	0	0	0	0	0	0	0
Renter Programs	0	0	827,540	28	0	0	3,880,465	311	0	0	0	0	0	0
Total	1,844,773	22	\$1,207,627	46	\$289,997	9	\$3,880,465	311	\$0	0	\$0	0	\$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 10

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$820,158	32	\$20,000	1	\$3,398,124	271	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$495,520	8	\$387,469	13	\$230,000	6	\$482,341	40	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$840,989	8	\$0	1	\$39,997	2	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$508,264	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$1,844,773	22	\$1,207,627	46	\$289,997	9	\$3,880,465	311	\$0	0	\$0	0	\$0	0

TDHCA allocated \$7,222,863 in Region 10 during FY 2015. 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 11

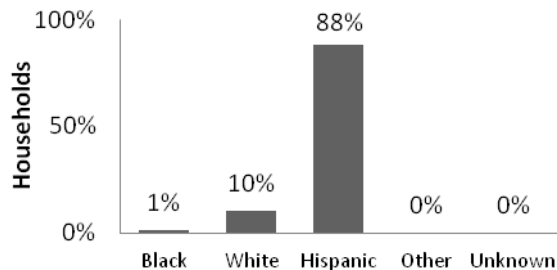


These charts represent the racial and ethnic composition of households served in FY 2015.

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

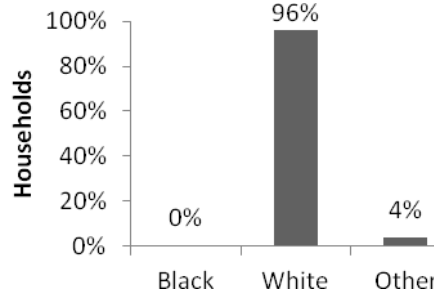
PERCENT OF EXPENDED FUNDS BY RACE



Race	Ethnicity	Households	Percent
Black		1	1%
White		8	10%
	Hispanic	68	88%
Other		0	0%
Unknown		0	0%

RENTER PROGRAMS

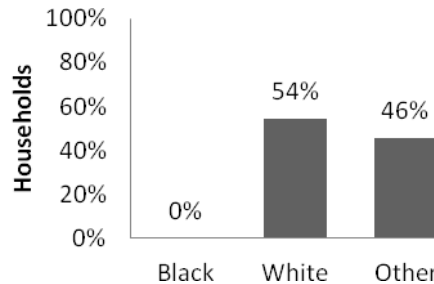
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	100	0%
White	26,607	96%
Other	1,033	4%

HOME PROGRAM OWNER PROGRAMS

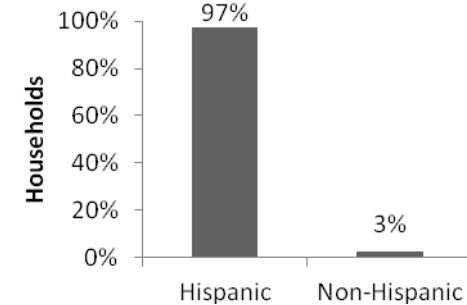
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	0	0%
White	19	54%
Other	16	46%

RENTER PROGRAMS

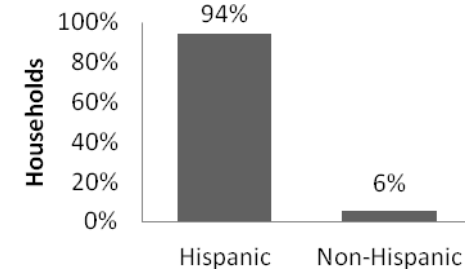
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	27,174	97%
Non-Hispanic	736	3%

HOME PROGRAM OWNER PROGRAMS

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	33	94%
Non-Hispanic	2	6%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 11

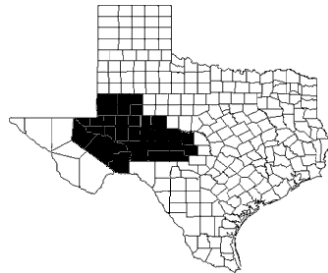
Activity	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Homeowner Programs	8,840,270	77	493,759	22	474,548	13	0	0	0	0	0	0	0	0
Renter Programs	0	0	502,868	7	19,765	1	7,568,741	620	0	0	0	0	0	0
Total	\$8,840,270	77	\$996,627	29	\$494,313	14	\$7,568,741	620	\$0	0	\$0	0	\$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 11

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$303,745	3	\$608,893	12	\$39,765	2	\$6,831,258	560	\$0	0	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$2,545,109	27	\$367,237	15	\$377,088	10	\$737,483	60	\$0	0	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$2,986,890	25	\$20,497	2	\$77,460	2	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$3,004,527	22	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$8,840,270	77	\$996,627	29	\$494,313	14	\$7,568,741	620	\$0	0	\$0	0	\$0	0

TDHCA allocated \$17,899,951 in Region 11 during FY 2015. 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.

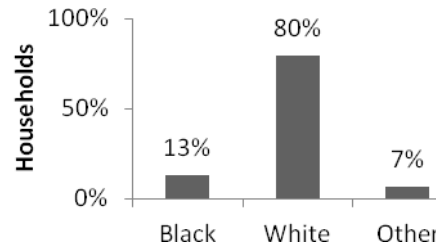
REGION 12



These charts represent the racial and ethnic composition of households served in FY 2015.

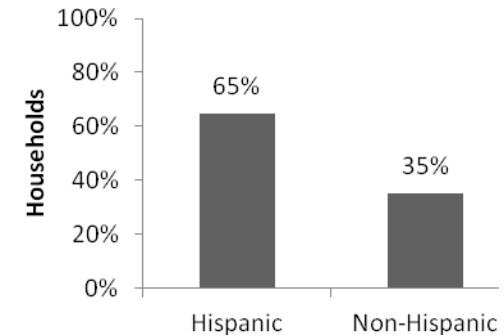
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Homeownership program is presented in one combined chart.

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	835	13%
White	4,987	80%
Other	436	7%

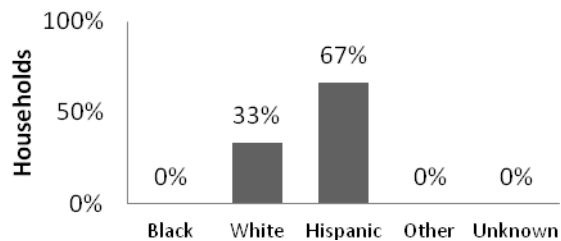
RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	4,048	65%
Non-Hispanic	2,220	35%

SINGLE FAMILY HOMEOWNERSHIP PROGRAM

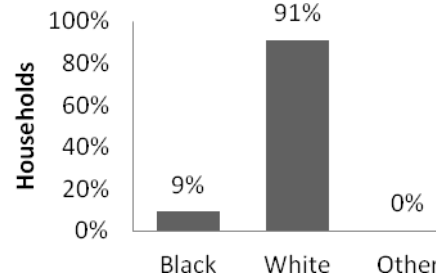
PERCENT OF EXPENDED FUNDS BY RACE



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

HOME PROGRAM OWNER PROGRAMS

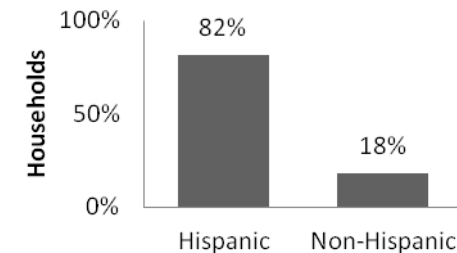
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	1	9%
White	10	91%
Other	-	0%

HOME PROGRAM OWNER PROGRAMS

PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	9	82%
Non-Hispanic	2	18%

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	1,173,346	9	290,147	8	49,326	3	0	0	0	0	0	0	0	0
Renter Programs	0	0	2,645,666	49	0	0	1,533,490	161	2,228,577	413	0	0	0	0
Total	\$1,173,346	9	\$2,935,812	57	\$49,326	3	\$1,533,490	161	\$2,228,577	413	\$0	0	\$0	0

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 12

Income Level	SF Home-ownership Funds	SF Home-ownership HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds 9%	HTC HH 9%	HTC Funds 4%	HTC HH 4%	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,792,785	34	\$29,910	2	\$1,394,058	146	\$2,211,024	410	\$0	0	\$0	0
Very Low Income (31-60 AMFI)	\$118,563	1	\$1,042,233	17	\$0	0	\$139,432	15	\$17,553	3	\$0	0	\$0	0
Low Income (61-80 AMFI)	\$781,678	6	\$100,794	6	\$19,417	1	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	\$273,105	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$1,173,346	9	\$2,935,812	57	\$49,326	3	\$1,533,490	161	\$2,228,577	413	\$0	0	\$0	0

TDHCA allocated \$7,949,989 in Region 12 during FY 2014. Renter programs accounted for the largest segment of this total and the extremely low-income households group (0-30% AMFI) was the most served income group.

REGION 13

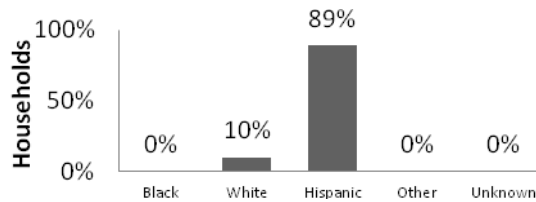


These charts represent the racial and ethnic composition of households served in FY 2015.

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.

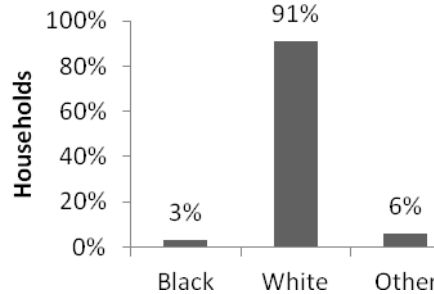
SINGLE FAMILY HOMEOWNERSHIP PROGRAM

PERCENT OF EXPENDED FUNDS BY RACE



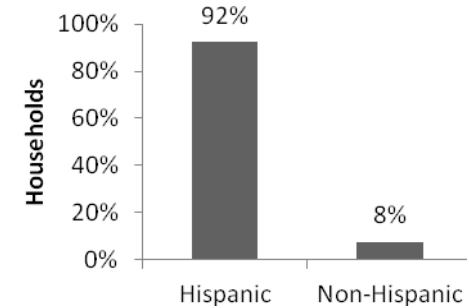
Race	Ethnicity	Households	Percent
Black		1	0%
White		21	10%
	Hispanic	186	89%
Other		1	0%
Unknown		0	0%

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



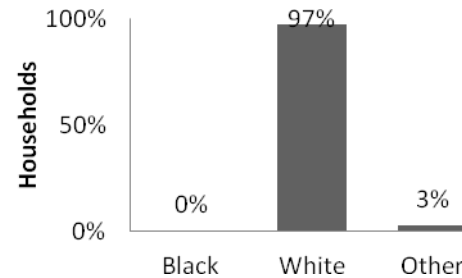
Race	Households	Percent
Black	420	3%
White	12,904	91%
Other	830	6%

RENTER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



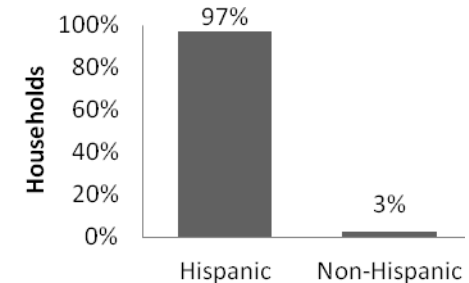
Ethnicity	Households	Percent
Hispanic	13,107	92%
Non-Hispanic	1,067	8%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY RACE



Race	Households	Percent
Black	-	0%
White	35	97%
Other	1	3%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF EXPENDED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	35	97%
Non-Hispanic	1	3%

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	25,918,389	209	979,601	24	252,220	12	0	0	0	0	0	0	0	0
Renter Programs	0	0	40,235	6	0	0	5,124,228	494	8,401,901	1,590	7,000,000	100	0	1
Total	\$25,918,389	209	\$1,019,836	30	\$252,220	12	\$5,124,228	494	\$8,401,901	1590	\$7,000,000	100	\$0	1

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)	\$675,445	9	\$327,337	14	\$78,914	4	\$3,758,225	351	\$8,401,901	1,590	\$0	0	\$0	1
Very Low Income (31-60 AMFI)	\$10,967,875	96	\$611,325	14	\$119,306	6	\$1,366,003	143	\$0	0	\$7,000,000	100	\$0	0
Low Income (61-80 AMFI)	\$7,117,902	55	\$81,174	2	\$54,000	2	\$0	0	\$0	0	\$0	0	\$0	0
Moderate Income (>80 AMFI)	7157167.1	49	\$0	0	\$0	0	\$0	0	0	0	\$0	0	\$0	0
Total	\$25,918,389	209	\$1,019,836	30	\$252,220	12	\$5,124,228	494	\$8,401,901	1590	\$7,000,000	\$100	\$0	1

TDHCA allocated \$47,716,574 in Region 13 during FY 2015. 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.

HOUSING SPONSOR REPORT ANALYSIS

TDHCA requires that housing developments of 20 units or more which receive financial assistance from TDHCA submit an annual housing sponsor report. This report includes the contact information for each property, the total number of units, the number of accessible units, the rents for units by type, the racial composition information for the property, the number of units occupied by individuals receiving supported housing assistance, the number of units occupied delineated by income group and a statement as to whether a fair housing agency or federal court found fair housing violations at the property. This information depicts the property data as of December 31 of each year.

Because of the extensive nature of the information, TDHCA has elected to provide this report under a separate publication: the TDHCA Housing Sponsor Report (“HSR”). The HSR includes an analysis of the collected information, as well as the information submitted by each property. In addition, in fulfillment of §2306.072(c)(8), the HSR contains a list of average rents sorted by Texas county based on housing sponsor report responses from TDHCA-funded properties.

For more information and a copy of this report, please contact the TDHCA Housing Resource Center at (512) 936-7803 or visit <http://www.tdhca.state.tx.us/housing-center/pubs.htm>.

GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS

Texas Government Code §2306.111(d) requires that TDHCA use a Regional Allocation Formula (“RAF”) to allocate its 9% 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.

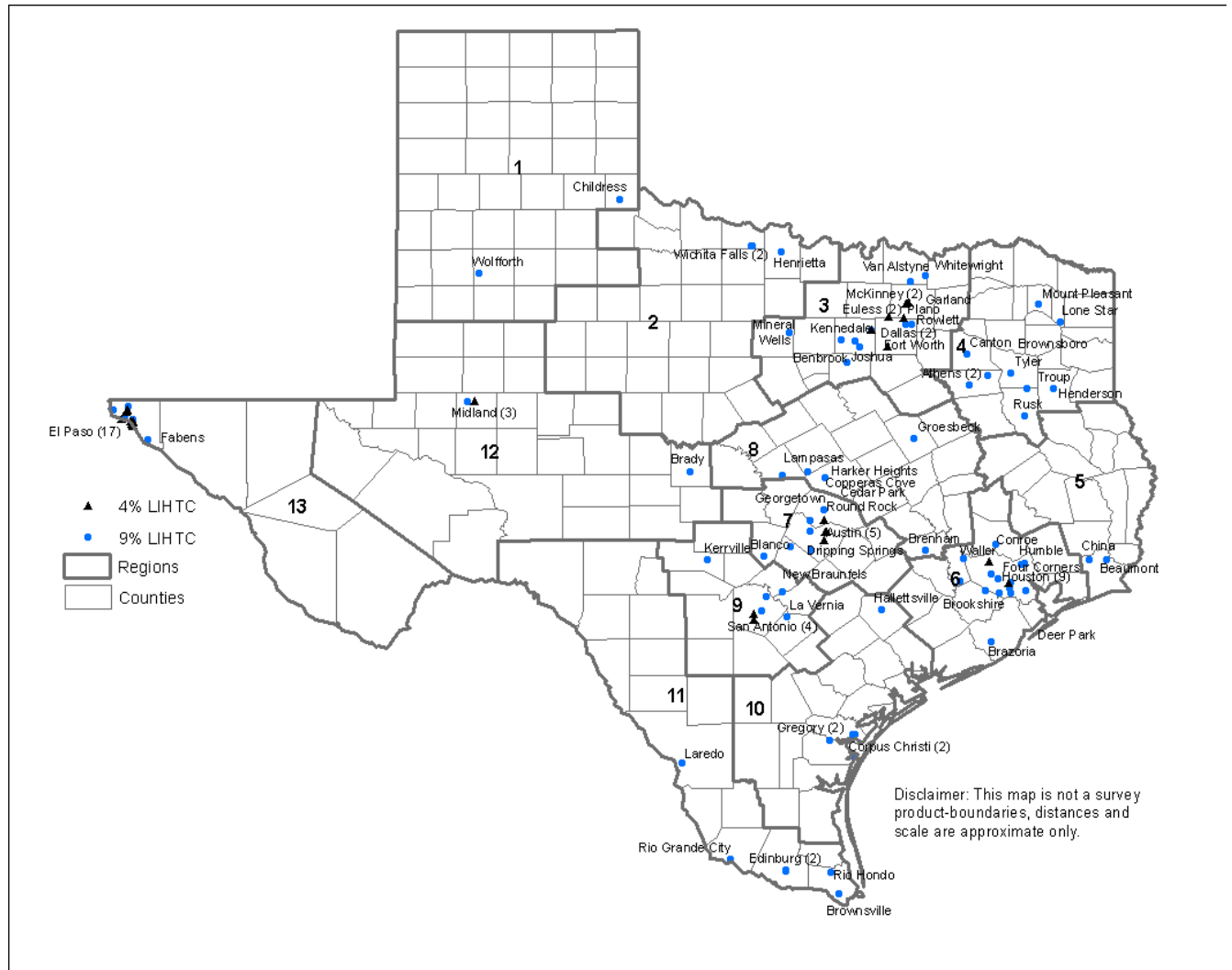
The Department allocated \$91,819,625 in HTCs through the Competitive HTC application process during the 2015 FY. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program’s webpage at <http://www.tdhca.state.tx.us/multifamily/>. The map on the following page displays the geographic distribution of the FY 2015 9% and 4% awards. TDHCA received \$369,741 in tax credits from the federal pool of unused funds. There were no remaining credits for the 2014 HTC cycle year at the end of the calendar year. As of August 31, 2015, there was \$611,297 unused credits remaining for the 2015 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 2015 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	\$2,051,575	2.2%	\$0	0.0%	\$2,051,575	2.9%	3.75%	-0.81%
2	\$1,545,622	1.7%	\$0	0.0%	\$1,545,622	2.2%	2.02%	0.19%
3	\$16,469,714	17.9%	\$4,462,130	20.3%	\$12,007,584	17.2%	23.15%	-5.95%
4	\$5,437,082	5.9%	\$0	0.0%	\$5,437,082	7.8%	4.84%	2.95%
5	\$2,130,338	2.3%	\$0	0.0%	\$2,130,338	3.1%	3.23%	-0.18%
6	\$15,784,089	17.2%	\$915,236	4.2%	\$14,868,853	21.3%	19.96%	1.34%
7	\$8,738,956	9.5%	\$4,260,064	19.3%	\$4,478,892	6.4%	7.89%	-1.47%
8	\$4,504,561	4.9%	\$0	0.0%	\$4,504,561	6.5%	3.71%	2.74%
9	\$6,420,286	7.0%	\$1,751,166	8.0%	\$4,669,120	6.7%	8.88%	-2.19%
10	\$3,880,465	4.2%	\$0	0.0%	\$3,880,465	5.6%	3.36%	2.20%
11	\$7,568,741	8.2%	\$0	0.0%	\$7,568,741	10.8%	11.92%	-1.08%
12	\$3,762,067	4.1%	\$2,228,577	10.1%	\$1,533,490	2.2%	2.28%	-0.08%
13	\$13,526,129	14.7%	\$8,401,901	38.2%	\$5,124,228	7.3%	5.01%	2.33%
Total	\$91,819,625	100.0%	\$22,019,074	100.0%	\$69,800,551	100.0%	100%	

9% and 4% HTC Distribution by Place, Awarded in FY 2015



Note: Numbers after the name of awarded place indicate the number of HTC awards in that place.

SECTION 4: ACTION PLAN

In response to the needs identified in the Housing Analysis, this Plan outlines Texas Department of Housing and Community Affairs' ("TDHCA" or "the Department") course of action designed to meet those underserved needs. This section discusses the following:

- **TDHCA Programs**
 - 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 need of a low-income household
- **Goals and Objectives**
 - Program performance targets based upon measures developed with the State's Legislative Budget Board and the Governor's Office of Budget, Planning and Policy
- **Regional Allocation Plans**
 - 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

2016 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 available for administrators in State Fiscal Year (“SFY”) 2016, organized by their Division, follows:

Community Affairs Division

- Community Services Block Grant (“CSBG”) Program
- Comprehensive Energy Assistance Program (“CEAP”)
- Emergency Solutions Grants Program (“ESG”)
- Homeless Housing and Services Program (“HHSP”)
- Section 8 Housing Choice Voucher Program (“Section 8”)
- Weatherization Assistance Program (“WAP”)

HOME Investment Partnerships Program (“HOME”) Single Family Program Division

- Contract for Deed Conversion Program
- Single Family Development
- Tenant-Based Rental Assistance (“TBRA”)
- Homebuyer Assistance (“HBA”)
- Homeowner Rehabilitation Assistance (“HRA”)

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 Conversion Program Assistance Grants
- Texas Bootstrap Loan Program
- Neighborhood Stabilization Program

Manufactured Housing Division

Multifamily Finance Division

- Housing Tax Credit (“HTC”) Program
- Multifamily Bond Program
- Multifamily Direct Loan Rental Housing Development

Section 811 Program Division

Texas Homeownership Division

- My First Texas Home Program
- Mortgage Credit Certificate (“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”), Emergency Solutions Grants Program (“ESG”), Homeless Housing and Services Program (“HHSP”), Section 8 Housing Choice Voucher Program (“Section 8”), and Weatherization Assistance Program (“WAP”).



ESG funds help programs such as the Salvation Army Young Adult Resource Center in Houston, which serves the most vulnerable transitional age youth with housing, employment, education, and wellbeing, supporting opportunities for leadership and self-empowerment.

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 percent of the current federal income poverty guidelines issued 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 percent weight and the ratio of inverse population density is given 2 percent weight.

Up to five percent of the State's CSBG allocation may be used for discretionary activities. In recent years, the Department has developed a new focus for this every two years. Current activities include (1) providing assistance to CSBG eligible entities needing to make operational improvements; (2) supporting assessment, training and technical assistance needs of the CSBG-eligible entities; and (3) supporting peer-to-peer training and 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 five percent of the CSBG allocation may be used for administrative purposes by the state.

CSBG funding for FY 2016 is estimated at \$32,267,297. The exact 2016 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 percent of the federal poverty guidelines

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

CEAP is funded by the USHHS' Low Income Home Energy Assistance Program ("LIHEAP"). The purpose of CEAP is to provide energy assistance to income-eligible households. TDHCA administers the program through a network of 40 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 percent of federal poverty guidelines, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption. Effective January 1, 2016, the income threshold will rise to at or below 150 percent 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 percent); elderly poverty household factor (40 percent); inverse poverty household density factor (5 percent); median income variance factor (5 percent); and weather factor (10 percent).

CEAP funding for FY 2016 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 125 percent of federal poverty guidelines through December 31, 2015. Households with income at or below 150 percent of federal poverty guidelines beginning January 1, 2016.

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 homeless population, based on the Point-in-Time count submitted to HUD by the CoCs, and the region's proportionate share of people living in poverty, based on the American Community Survey ("ACS") poverty data published by the Census Bureau. For the purposes of distributing funds, the percentage of statewide homeless population is weighted at 75% while the percentage of statewide population in poverty is weighted at 25%. For the 2015 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 37 applications and funded 26 entities for a total of \$8,563,103, which is the allocation to TDHCA minus funds held for administration. .

ESG anticipated funding for state FY 2016 is either the same amount or less than FY 2015, which was \$8,891,395.

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, Community Affairs Division, at (512) 475-3975.

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

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Local governments and nonprofit entities

TARGETED BENEFICIARIES: Homeless persons or those at risk of homelessness; persons at-risk of homelessness who receive homelessness prevention assistance must have incomes less than 30 percent Area Median Family Income (“AMFI”)

HOMELESS HOUSING AND SERVICES PROGRAM

HHSP was established by the 81st Texas Legislature and codified in statute by the 82nd Legislature. HHSP funds are for the purpose of assisting major urban areas identified in statute in providing housing and services to homeless individuals and families, as well as provide local programs to prevent and eliminate homelessness.

The 84th Legislature appropriated \$10 million in General Revenue funds for the 2016-2017 biennium. Five million will be 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 homeless persons. The second \$5 million will be available to the designated urban areas after the beginning of PY 2017 and after the area has expended all PY 2016 funds.

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: Homeless persons or those at risk of homelessness, 30 percent HUD's Extremely Low Income.

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 the elderly and persons with disabilities. The Section 8 Program administers approximately 850 housing choice vouchers. The Department administers vouchers in 20 counties.

The TDHCA Section 8 Program generally serves households in small cities and rural communities that are not served by similar local or regional housing voucher programs. Eligible households have a gross income that does not exceed 50 percent of HUD's median income guidelines. HUD requires 75 percent of all new households admitted to the program be at or below 30 percent of AMFI. Eligibility is based on several factors, including the household's income, size and composition, citizenship status, assets and medical and childcare expenses. Additionally, a portion of TDHCA's Section 8 vouchers are utilized 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 2015 is unknown at this time and will depend on federal funding levels.

CONTACT: Individuals needing assistance may find a local Section 8 provider online at <http://www.tdhca.state.tx.us/texans.htm> by selecting "Rent Help" or by calling the Housing Resource Center at 800-525-0657. The Community Affairs Division can be reached at (512) 475-3884 or 1-800-237-6500.

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

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Rental subsidy

RECIPIENTS: Households at or below 50 percent AMFI

WEATHERIZATION ASSISTANCE PROGRAM

WAP is funded by the U.S. Department of Energy ("DOE") and USHHS' LIHEAP 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 23 WAP subrecipients. The subrecipients consist of CAAs, nonprofit entities and units of local government. The targeted beneficiaries of WAP in Texas are households with an income at or below 125 percent of federal poverty for the LIHEAP WAP (increasing to 150 percent effective January 1, 2016) and 200 percent of federal poverty for DOE WAP, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

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

Projected WAP funding for FY 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 125 percent of federal poverty guidelines for the LIHEAP WAP (increasing to 150 percent January 1, 2016) and 200 percent of federal poverty for DOE WAP.

HOME SINGLE FAMILY DIVISION

The HOME Division may offer 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 Conversion activities.

The HOME Investment Partnerships Program (HOME) is authorized under the Cranston-Gonzalez National Affordable Housing Act (42 USC Section 12701 et. seq.) and receives funding from HUD.



HOME funds set-aside for Persons with Disabilities can be used for the TBRA, HBA, and HRA activities and may be utilized throughout the state, including within Participating Jurisdictions.

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 to enhance programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all

recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

According to §2306.111, Texas Government Code, in administering federal housing funds provided to the state under the Cranston-Gonzalez National Affordable Housing Act (Act), the Department shall expend 95 percent of these funds for the benefit of non-participating jurisdictions that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Texas Government Code §2306.111(c) and subject to the submission of qualified applications, 5 percent of the annual HOME Program allocation shall be allocated for applications serving persons with disabilities living in any part of the state. Additionally, federal regulations require a minimum of 15 percent of the annual HOME allocation be reserved for CHDOs. CHDO set-aside projects are owned, developed, or sponsored by the CHDO and result in the development of 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 CONVERSION PROGRAM

The Contract for Deed Conversion Program provides funds to households with contracts for deed for the acquisition and rehabilitation or reconstruction of property occupied by a household, as well as the refinancing of a mortgage loan secured by a deed of trust. CFDC loans through the Department are often more favorable than the household's previous CFDC loan term. These funds are awarded as specified in published Notices of Funding Availability ("NOFAs").

SINGLE FAMILY DEVELOPMENT

Single Family Development is a CHDO set-aside activity. CHDO activities include acquisition and new construction or acquisition of affordable single family housing which must be sold to households at or below 80 percent AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project. These funds are made available as specified in published NOFAs.

TENANT-BASED RENTAL ASSISTANCE

Tenant-Based Rental Assistance ("TBRA") provides rental subsidy, security and utility deposit assistance. This program allows the assisted tenant to move and to live in any dwelling unit with a right to continued assistance, in accordance with written tenant selection policies, for a period not to exceed 24 months. If available, additional funds may be set-aside to provide assistance beyond 24 months for individuals that meet certain program requirements. A HOME assisted tenant must also participate in a self-sufficiency program. This program can also be used to address housing issues arising from disasters, 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 NOFAs.

HOMEBUYER ASSISTANCE PROGRAM

The Homebuyer Assistance ("HBA") Program provides down payment and closing cost assistance to eligible homebuyers for the acquisition of affordable single-family housing. Funds may also be made available to perform accessibility modifications. This program can also be used to address housing issues arising from disasters, 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 NOFAs.

HOMEOWNER REHABILITATION ASSISTANCE PROGRAM

The Homeowner Rehabilitation Assistance (“HRA”) Program offers rehabilitation, reconstruction, or new construction, and assistance to homeowners for the repair or reconstruction of their existing home, which must be the principal residence of the homeowner. Funds may also be made available to refinance existing mortgage debt to increase affordability if the refinance takes place in conjunction with substantial rehabilitation. This program can also be used to address housing issues arising from disasters, whether natural or man-made, as well as for assistance provided under the PWD set-aside. These funds are awarded as specified in published NOFAs.

SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2016

The HOME Program anticipates receiving an estimated \$21,500,000 in federal HOME allocated funds and \$8,000,000 in multifamily and single-family program income for a total of \$29,500,000 funding available for distribution for both single family and multifamily activities. Approximately \$7,500,000 of the annual allocation 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 NOFAs and will vary from 60% AMFI to 80% AMFI, depending on the program

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 Conversion Program Assistance Grants. For the same biennium, OCI offers the Colonia Self-Help Center (“SHC”) Program and the Texas Bootstrap Loan Program.



The OCI's Texas Bootstrap Loan Program provides loans to improve existing residential housing through sweat-equity.

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 (84th Regular Legislative Session), 10 percent of the annual allocation is transferred to the Texas Veteran's Commission for the purpose of administering a Veterans Housing Assistance Program.

Amy Young Barrier Removal Program

The Amy Young Barrier Removal Program provides one-time grants of up to \$20,000 to persons with disabilities at or below 80 percent AMFI for accessibility modifications and 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 Conversion Program Assistance Grants

The Contract for Deed Conversion Program Assistance Grants provides capacity building grants to nonprofit organizations providing training and technical assistance to colonia residents at or below 60% AMFI that have a contract for deed. This program provides funds to households with contracts for deed for the acquisition and rehabilitation of property occupied by a household, as well as the refinancing of a mortgage loan secured by a deed of trust. CFDC loans through the Department are often more favorable than the household's previous CFDC loan term..

CONTACT: Glynis Laing, at (512) 936-7800 or 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 NOFA and will vary from 30% AMFI to 80% AMFI, depending on the program activity.

OFFICE OF COLONIA INITIATIVES PROGRAMS

Colonia Self-Help Center Program

Colonia SHCs were established in Cameron/Willacy, El Paso, Hidalgo, Starr and Webb counties per Texas Government Code §2306.582. The Department also established Colonia SHCs in Maverick and Val Verde counties due to their large population of colonia residents and their designation as economically distressed counties. The operation of the Colonia SHCs is funded through a 2.5% set-aside from the Community Development Block Grant ("CDBG") Program, a federal entitlement program administered by the Texas Department of Agriculture. The Colonia SHC Program also allows the Department to establish a Colonia SHC in any other county if the Department deems it necessary and appropriate and that county is designated as an economically distressed area. Operation of the Colonia SHCs is managed by local nonprofit organizations, CAAs or local housing authorities that have demonstrated capacity to operate a Colonia SHC.

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families in a variety of ways including housing, community development activities, infrastructure improvements, outreach and education.

Estimated funding for the PY 2015 the Colonia SHC Program is \$1,537,364. The funding for PY 2016 is currently unavailable.

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

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

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

FUNDING SOURCE: HUD's CDBG Program

TYPE OF ASSISTANCE: Grants and forgivable loans

RECIPIENTS: Units of local government, nonprofit organizations, public housing authorities and CAAs

TARGETED BENEFICIARIES: Households at or below 80% AMFI within targeted colonias

Texas Bootstrap Loan Program

The Texas Bootstrap Loan Program provides loans to eligible applicants that participate in self-help housing programs overseen by state-certified nonprofit owner-builder housing providers ("NOHPs"). Known as the Owner-Builder Loan Program in Texas Government Code §2306.751, the Texas Bootstrap Loan Program promotes and enhances homeownership for very low-income Texans by providing funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing through sweat-equity. This program is funded through the HTF. At least two-thirds of Texas Bootstrap loans each fiscal year must be made to borrowers whose property is in a census tract that has a median household income that is not greater than 75 percent of the median state household income.

Texas Bootstrap Loan Program funding for FY 2016 is \$3,000,000.

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

CONTACT: Individuals and program administrators can call OCI at 1-800-462-4251 or go online at <http://www.tdhca.state.tx.us/oci>.

ONLINE DOCUMENTS: <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 percent 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 current economic issues. 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.

The Department’s *NSP 1 Action Plan Substantial Amendment* requires each subgrantee to set aside at least 35% of their non-administrative allocation to benefit households with incomes less than or equal to 50% Area Median Family Income (“AMFI”). The balance of the award will be used by the subgrantee to purchase abandoned or foreclosed properties to rehabilitate and sell to households earning 120% AMFI or below.

The purpose and eligible uses of funds under NSP3 mirror those of NSP1, with an additional requirement to focus on rental housing.

CONTACT: Administrators can contact Joniel Crim, Program Administrator, NSP, at (512) 475-3865 or Joniel.crim@tdhca.state.tx.us.

ONLINE DOCUMENTS: Additional information may be accessed at the TDHCA website at <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*. The NSP3 allocation of funds is provided under the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) through substantial amendment to the *2010 State of Texas Consolidated Plan One-Year Action Plan*.

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 licenses manufactured housing developers, maintains ownership records, and inspects manufactured properties throughout the state.

The Manufactured Housing Division records ownership of over 60,000 homes per year and inspects over 13,000 home installations per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. Additionally, on behalf of the Department, the Manufactured Housing Division inspects and licenses Migrant Labor Housing Facilities. The Manufactured Housing Division handles over 71,000 incoming calls and over 2,000 walk-in customers per year in its customer service center and investigates approximately 400 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

MULTIFAMILY FINANCE DIVISION

The Multifamily Finance Division administers the Housing Tax Credit (“HTC”) Program, the Multifamily Bond Program and, the Multifamily Direct Loan Rental Housing Development Program.

HOUSING TAX CREDIT PROGRAM

The HTC Program receives authority from the U.S. Treasury Department to provide tax credits to nonprofits organizations or for-profit developers. The tax credits are sold to investors, 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 percent of the AMFI. The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (Code), as amended, 26 USC Section 42. There are two different housing tax credit programs: the 9% Competitive HTC Program and the 4% Non-competitive HTC Program. Under the Competitive HTC Program, the Code authorizes tax credits in the amount of \$2.35 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 procedures and requirements relating to an allocation of housing tax credits. Pursuant to Section 2306.6724(c) of the Texas Government Code, the Governor shall approve, reject, or modify and approve the Board-approved QAP not later than December 1 of each year.

The distribution of the housing tax credits under the state ceiling are allocated on a regional basis according to the Regional Allocation Formula (“RAF”) pursuant to Texas Government Code §§2306.111(d)(3) and 2306.1115. The HTC RAF can be found in the TDHCA Allocation Plan section of this *Action Plan*. These credits are awarded regionally through a competitive application process where each application is scored based on certain selection criteria reflected in the QAP. Moreover, there are eligibility and threshold requirements that must be met pursuant to the QAP and Uniform Multifamily Rules. Once reviews 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 2016 is approximately \$62,001,003.

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 Texas Government Code, approximately 22 percent of the annual private activity volume cap is set aside for multifamily developments and available to various issuers to finance multifamily developments. Of this amount, 20 percent, or approximately \$118 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 \$118 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 Texas Government Code. The priority designation is elected by the Owner and establishes the income level the development will serve.

- **Priority 1:**
 - Set aside 50 percent of units rent capped at 30 percent of 50 percent AMFI and the remaining 50 percent of units rents capped at 30 percent of 60 percent of AMFI; or
 - Set aside 15 percent of units rent capped at 30 percent of 30 percent of AMFI and the remaining 85 percent of units rent capped at 30 percent of 60 percent of AMFI; or
 - Set aside 100 percent of units rent capped at 30 percent of 60 percent of AMFI for developments located in a census tract with median income that is higher than the median income of the county, Metropolitan Statistical Area (MSA) or Primary Metropolitan Statistical Area (PMSA) in which the census tract is located.
- **Priority 2:**
 - Set aside 80 percent of units rent capped at 30 percent of 60 percent of AMFI
 - Up to 20 percent of the units can be market rate
- **Priority 3:**
 - Any qualified residential rental development

The TDHCA accepts applications throughout the year. Developments that receive 50 percent or more of their funding from the proceeds of tax-exempt bonds under the PAB program are also eligible to apply for 4% Non-competitive HTCs.

In line with the Department's energy efficiency efforts, the Multifamily Bond Program requires applicants to adhere to the statewide energy code and provide Energy Star Rated appliance. Moreover, the scoring criteria in the Multifamily Housing Revenue Bond Rules offers points for the use of energy-efficient alternative construction materials including R-15 wall and R-30 ceiling insulation, 14 SEER (seasonal energy efficiency ratio) or greater cooling units and green building initiatives.

MULTIFAMILY DIRECT LOAN RENTAL HOUSING DEVELOPMENT

The Multifamily Finance Division awards HOME Multifamily and Tax Credit Assistance Program Repayment Funds ("TCAP RF") to eligible applicants for the development of affordable rental housing. Owners are required to make the units available to extremely low-, very low- and low-income families and must meet long-term rent restrictions as defined by HUD. These funds are awarded as specified in the published NOFAs by TDHCA and are available to CHDOs.

The Tax Credit Assistance Program ("TCAP") was a program created through ARRA, successfully completed and with full reports in the 2013 SLIHP. Repayment Income from TCAP Loans, now called TCAP RF, accrued in the amount of approximately \$10 million were presented for approval in November 2015 by the Board for programming. The Department has made those funds available through a NOFA for Applicants in the form of interest bearing debt to create a source of incoming repayments that will further the Department's mission to create more affordable housing. The NOFA will include set-a-sides for developments layering with TDHCA Tax Exempt Bonds, and special financing tools for Supportive Housing and developments that will provide a priority for units serving very low income tenants without vouchers to obtain affordable housing.

Reporting on Repayment Income from TCAP and the new TCAP RF that uses repayment income from TCAP will take place in the 2017 SLIHP.

CONTACT: For a list of HTC, PAB, and HOME properties funded through TDHCA, contact TDHCA by phone at 1-800-525-0657 or online at <http://www.tdhca.state.tx.us/multifamily/housing-tax-credits-4pct/index.htm>. For a list of apartment vacancies in your area, contact TDHCA by phone at 1-800-525-0657 or online at <http://tdhca.state.tx.us/texans.htm>. For more information on the Competitive HTC Program contact Marni Holloway at (512) 475-1676. 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 and HOME and TCAP RF 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 Project Rental Assistance (“PRA”) program provides project-based rental assistance for extremely low-income persons with disabilities linked with voluntary long-term services. The program is made possible through a partnership between TDHCA, the Texas Health and Human Services Commission (“HHSC”) and eligible multifamily properties.



The Section 811 PRA program provides project-based rental assistance for extremely low-income persons with disabilities linked with voluntary long-term services.

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 service provider.

Target Populations:

- **People with disabilities living in institutions.** This population includes those that wish to transition to the community from nursing facilities and Intermediate Care Facilities and have an Intellectual Disability or Related Conditions and who may not have access to affordable housing in their community.
- **People with serious mental illness.** These individuals are engaged in services but face challenges due to housing instability. Stable, integrated, affordable housing would enable these individuals to have the opportunity to fully engage in rehabilitation and treatment, greatly improving their prospects for realizing their full potential in the community.
- **Youth and young adults with disabilities exiting foster care.** Youth exiting foster care often become homeless, particularly without the stability of long-term housing and comprehensive support services.

Only properties located in the following Metropolitan Statistical Areas (“MSAs”) are eligible to participate in the program:

- Austin-Round Rock
- 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 \$12,000,000 for HUD PY 2013. TDHCA anticipates implementing the program during SFY2016. The program will help extremely low-income individuals with disabilities and their families by providing between 300 and 400 new integrated supportive housing units in seven areas of the state with HUD FY2012 funds and an additional estimated 296 new integrated supportive housing units with HUD FY2013 funds.

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.

MY FIRST TEXAS HOME PROGRAM

Previously, the Department had funded new home ownership activity under the First Time Homebuyer Program through the sale of tax-exempt mortgage revenue bonds. As a result of 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 percent of AMFI limitations, based on IRS adjusted income limits, or 140 percent of AMFI limitations if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30 percent of program funds are made available to assist Texans earning 80 percent or less of program income limits. The Department is intending in 2016 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 percent or more of the families have an income of 80 percent or less of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively. 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 2016: \$300,000,000.

New rules for the TMP were published and approved by the Department to reflect the alternative funding source used to fund the program and to remove specific references to the Internal Revenue Tax Code that no longer are applicable.

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

ONLINE DOCUMENTS: The TMP Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/homeownership>.

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

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

ADMINISTRATORS: Participating mortgage lenders.

RECIPIENTS: Households up to 115 percent AMFI who meet program guidelines or 140 percent AMFI who meet program guidelines in a targeted area and are able to qualify for a mortgage loan

MORTGAGE CREDIT CERTIFICATE PROGRAM

TDHCA has the ability to issue MCCs through its bond authority. The program is offered through a network of approved lenders. An MCC provides a tax credit up to \$2,000 annually that reduces the borrower's federal income tax liability. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account. MCC tax credits in excess of a borrower's current year tax liability may, however, be carried forward for use during the subsequent three years.

The MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115 percent of AMFI limitations, based on IRS adjusted income limits, or 140 percent of AMFI limitations if in a targeted area. In order to participate in the MCC Program, homebuyers must meet certain eligibility requirements and obtain a mortgage loan through a participating lender. The mortgage loan used in conjunction with the MCC Program may be underwritten utilizing FHA, VA, RHS or Conventional guidelines at prevailing market rates.

The MCC Program may now be combined with the My First Texas Home Program 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 2016: \$250,000,000

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

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

FUNDING SOURCE: Conversion of single family private activity bond authority.

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

ADMINISTRATORS: Participating mortgage lenders.

RECIPIENTS: Households up to 115 percent AMFI who meet program guidelines or 140 percent AMFI who meet program guidelines in a targeted area and are able to qualify for a mortgage loan.

TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

The 75th Texas Legislature passed HB 2577, which in part charged TDHCA with the development and implementation of a statewide homebuyer education program to provide information and counseling to prospective homebuyers. In 1999, TDHCA created the Texas Statewide Homebuyer Education Program to fulfill this mandate. The program 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 transfer the day to day administration of the program to TSAHC effective September 1, 2012. 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 2016: \$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 direct 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 elderly, persons with disabilities, households with young children) and determines which benefit level is most appropriate for the eligible applicant. If the CEAP applicant is eligible, the CEAP subrecipient makes the energy payment to an energy company through a vendor agreement with energy providers. Additionally, some households qualify for repair 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.

B. HOMELESSNESS PREVENTION

EMERGENCY SOLUTIONS GRANT PROGRAM

The ESG Program's focus is to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG funds can be utilized for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless; the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for the homeless; and, homelessness prevention and rapid re-housing assistance such as rental and utility assistance.

HOMELESS HOUSING AND SERVICES PROGRAM

HHSP was created for the purpose of assisting large urban areas to provide local programs to prevent and end homelessness. The assistance includes services to homeless individuals and families, including the construction of shelter facilities, direct services related to housing placement, homelessness prevention, housing retention and rental assistance.

(2) RENTAL ASSISTANCE AND MULTIFAMILY DEVELOPMENT

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

A. RENTAL ASSISTANCE

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

The Section 8 Program provides rental subsidies for decent, safe and sanitary housing to eligible households. TDHCA pays approved rent amounts directly to property owners. Qualified households may select the best available housing through direct negotiations with landlords to ensure accommodations that meet their needs. A specialized program within the Section 8 Program is the Project Access vouchers, used to assist persons with disabilities 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, the 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.

B. MULTIFAMILY DEVELOPMENT

HOUSING TAX CREDIT PROGRAM, MULTIFAMILY BOND PROGRAM, MULTIFAMILY DIRECT LOANRENTAL HOUSING DEVELOPMENT PROGRAM

The HTC, Multifamily Bond and Multifamily Direct Loan Rental Housing Development programs serve extremely low-, very low-, low- and moderate-income households and must meet long-term rent restrictions. These programs are designed to provide a source of financing for the development of affordable housing, maximize the number of affordable units added to the state's housing supply, ensure that the state's affordable housing supply is well maintained and operated, serve as a credit to the communities in which affordable housing is constructed and operated and prevent losses in the state's supply of affordable housing. Owners that receive funding for the construction, acquisition or rehabilitation of multifamily properties are required to offer a variety of tenant supportive services designed to meet the needs of the residents of the development.

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

After a low-income household has become self-sufficient, the household may be ready for homeownership. Homeownership may help a low-income household to build equity, raise the household out of the low-income financial category and promote self-sufficiency. An asset-development approach to addressing poverty emphasizes the use of public assistance to facilitate long-term investments rather than incremental increases in income. TDHCA works to ensure that potential homeowners understand the responsibilities of homeownership by offering homeownership education 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 colonia residents in support of their preparations to become homebuyers or to maintain homes. Colonia SHCs provide technical assistance in credit and debt counseling, housing finance, contract for deed conversions, and capital access for mortgages. The Colonia SHCs also offer training in grant writing, housing rehabilitation, new construction, surveying and platting, and construction skills training. Lastly, the Colonia SHCs operate tool libraries to support self-help construction by colonia residents.

TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

To ensure uniform quality of the homebuyer education provided throughout the state, TSAHC will contract with training professionals to teach local nonprofit organizations including Texas Agriculture Extension Agents, units of local government, faith-based organizations, CHDOs, community development corporations, community-based organizations and other organizations with a proven interest in community building the principles and applications of comprehensive pre- and post-purchase homebuyer education. The training professionals and TSAHC will also certify the participants as homebuyer education providers.

B. HOMEBUYER ASSISTANCE

CONTRACT FOR DEED CONVERSION PROGRAM

HOME's Contract for Deed Conversion Program provides funds to convert an eligible contract for deed into a traditional mortgage. This is achieved by offering assistance to eligible colonia residents for the acquisition or the acquisition and rehabilitation, new construction or reconstruction of properties. Assistance must be used for families that reside in a colonia and earn up to 60 percent AMFI.

CONTRACT FOR DEED CONVERSION PROGRAM ASSISTANCE GRANTS

The HTF's Contract for Deed Conversion Program Assistance Grants supports nonprofits and units of local government by providing funds to households with contracts for deed for the acquisition and rehabilitation of property occupied by a household, as well as the refinancing of a mortgage loan secured by a deed of trust. All conversions must benefit colonia residents earning up to 60 percent AMFI who reside in a colonia within 150 miles of the Texas-Mexico border.

MY FIRST TEXAS HOME PROGRAM – NON-TARGETED FUNDS

The Texas Homeownership Division's My First Texas Home Program non-targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders. The program is available on a first-come, first-served basis to individuals or families up to 115 percent AMFI who meet income and home purchase requirements and have not owned a home as their primary residence in the past three (3) years.

MY FIRST TEXAS HOME PROGRAM – TARGETED FUNDS

The Texas Homeownership Division's My First Texas Home Program targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders in areas of chronic economic distress. The program is available on a first-come, first-served basis to individuals or families up to 140 percent AMFI who meet income and home purchase requirements. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.

HOME - HOMEBUYER ASSISTANCE PROGRAM

HOME's Homebuyer Assistance includes down payment and closing cost assistance and is provided to homebuyers for the acquisition for affordable single-family housing. Homebuyer Assistance with Rehabilitation offers down payment and closing cost assistance and also includes construction costs associated with architectural barrier removal for homebuyers with disabilities. All HOME assisted homebuyers must attend a homebuyer counseling class.

MORTGAGE CREDIT CERTIFICATE PROGRAM – NON-TARGETED FUNDS

The Texas Homeownership Division's MCC provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit currently equals 40 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements. This program is available to qualifying households that make up to 115 percent AMFI.

MORTGAGE CREDIT CERTIFICATE PROGRAM – TARGETED FUNDS

The Texas Homeownership Division's MCC provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit currently equals 40 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements. This program is available to qualifying households that make up to 140 percent AMFI who will live in a home purchased in areas of chronic economic distress.

NEIGHBORHOOD STABILIZATION PROGRAM - HOMEBUYER ASSISTANCE PROGRAM

Purchase money first lien mortgages and subordinate homebuyer assistance are available separately or in combination for properties used as the eligible homebuyer's principal residence through the Neighborhood Stabilization Program. Funds are only available for participants who currently have NSP properties. Purchase money first lien mortgages may be provided as a repayable 0% interest loan in addition to homebuyer assistance, if the household is at or below 50% of the AMFI. Homebuyer assistance financing under the Neighborhood Stabilization Program will be provided as a deferred, forgivable, 0% interest loan, to 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 percent AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project.

TEXAS BOOTSTRAP LOAN PROGRAM

The OCI's Texas Bootstrap Loan Program provides funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing. For more detailed information, see *Section 7: Colonia Action Plan*.

(4) REHABILITATION AND WEATHERIZATION

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

A. REHABILITATION and BARRIER REMOVAL

AMY YOUNG BARRIER REMOVAL PROGRAM

The HTF's Amy Young Barrier Removal Program provides one-time grants of up to \$20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications to their housing units and 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, and in some cases, 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 Texas Government 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 Texas Government 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 as participating HUD HOME 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 percent AMFI.

TDHCA GOALS AND OBJECTIVES

The Strategic Plan goals reflect program performance based upon measures developed with the State's Legislative Budget Board ("LBB") and the Governor's Office of Budget, Planning and Policy ("GOBPP"). The goals are also based upon Riders attached to the Department's appropriations bill. The Department believes that the goals and objectives for the various TDHCA programs should be consistent with its mandated performance requirements.

The State's Strategic Planning and Performance Budgeting System is a goal-driven, results-oriented system. The system has three major components including strategic planning, performance budgeting and performance monitoring. As an essential part of the system, performance measures are part of TDHCA's strategic plan, are used by decision makers in allocating resources, are intended to focus the Department's efforts on achieving goals and objectives and are used as monitoring tools providing information on accountability. Performance measures are reported quarterly to the LBB.

The State's Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The targets reflected in this document are based on the Department's current goals and targets as approved by the LBB for FY 2016-2017.

Because all applicants for funding are encouraged to apply for and leverage funds from multiple agency programs, HUD funds are frequently leveraged along with funds from other federal and State sources. TDHCA HOME Program funds may be used in conjunction with other TDHCA programs, however, each program area reports its performance separately.

AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 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 2015 goals, the 2015 actual performance and the goal for 2016. Targets for 2016 and 2017 were updated through the FY2016-2017 Legislative Appropriations Request unless otherwise noted.

Goals one through five are established through interactions between TDHCA, the LBB and the Legislature. They are referenced in the General Appropriations Act enacted during the most recent legislative session.

GOAL 1: TDHCA WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW-, LOW- AND MODERATE-INCOME PERSONS AND FAMILIES.

Strategy 1.1

Provide federal mortgage loans and Mortgage Credit Certificates (MCCs), through the Single-Family Mortgage Revenue Bond Program

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Number of households assisted through the My First Texas Home Program	2,117	2,687	126.92%	2,414

Explanation of Variance:

Due to continued low interest rates and the long term benefits the MCC offers a borrower, product demand continues to increase resulting in a higher number of households served. Strategy 1.2

Provide federal housing loans and grants through the HOME Investment Partnership (HOME) Program for affordable housing

Strategy #1	2015 Target	2015 Actual	% of Goal	2016 Target
Number of households assisted with Single Family HOME Funds	433	506	116.86%	1,125

Explanation of Variance:

Staff completed the approval process for the remaining households that received deobligated and program income HOME funds during the 2nd QTR of FY 2015. Although staff expected the number served to drop significantly during the 4th quarter, the close-out process resulted in additional funding being made available in the reservation system which allowed assistance to additional households.

Strategy #2	2015 Target	2015 Actual	% of Goal	2016 Target
Number of households assisted with Multifamily HOME Funds	260	384	146.69%	200

Explanation of Variance: There were 15 properties awarded funds this Quarter under the 2015-1 NOFA. In addition to the HOME funds, the NOFA also included approximately \$6M in TCAP funds which is why the Quarter Actual exceeds the target. The awards included a combination of those layered with the Competitive HTC applications and several that were HOME only.

Strategy 1.3

Provide funding through the Housing Trust Fund for affordable single family housing

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Number of single-family households assisted through the Housing Trust Fund Program	200	242	121.00%	175

Explanation of Variance:

The number of households served is above the "YTD Expected" because activities funded with FY 2014 Bootstrap funds have finally completed construction and have been funded (this report counts closed, funded activities). In addition, the Division was able to reprogram excess funds in the form of unanticipated loan repayments and deobligated dollars from previous years in order to assist additional households.

Strategy 1.4

Provide federal rental assistance through Section 8 certificates and vouchers

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Number of households assisted through Statewide Housing Assistance Payments Program	1,120	1,015	90.63%	1,120

Explanation of Variance:

The amount of federal funds received in 2015 was not sufficient to achieve the 2015 target for 1,120 vouchers by year end. However, the vouchers newly issued in this quarter were able to be issued because of attrition; other PHAs absorbing some of our voucher holders, and families relinquishing their vouchers.

Strategy 1.5

Provide federal tax credits to develop rental housing for very low income and low income households

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Number of multifamily households assisted through the Housing Tax Credit Program	6,400	11,247	175.73%	8,090

Explanation of Variance:

There were 7 non-Competitive HTC awards made this Quarter in addition to the 63 Competitive HTC awards. The increase in the state housing credit ceiling along with some larger than expected non-Competitive HTC applications allowed the actual performance this quarter to exceed the target. Moreover, the YTD performance is reflective of non-Competitive awards in prior Quarters that were the result of federal incentives (the Rental Assistance Demonstration program) to maintain existing housing stock.

Strategy 1.6

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	1,150	100	8.70%	580

Explanation of Variance:

The conditions in the bond markets, primarily relating to interest rates on tax-exempt bonds, continue to make it difficult for developers to submit a financially feasible application for 4% credits and private activity bonds. These conditions seem to exist regardless of whether there is a new construction or rehabilitation development proposed.

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	2015 Target	2015 Actual	% of Goal	2016 Target
Number of information and technical assistance requests completed	7,000	7,911	113.01%	6,000

Explanation of Variance:

The Department received more requests for assistance than targeted, resulting in more assistance requests completed. Strategy 2.2

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Number of technical assistance contacts and visits conducted by the field offices	1,200	1,376	114.67%	1,380

Explanation of Variance:

The number of technical assistance contacts and visits exceeded "YTD Expected" due to promotion of the Contract for Deed Conversion Program and demand by center staff and county administrators for guidance from TDHCA staff.

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	2015 Target	2015 Actual	% of Goal	2016 Target
Number of persons assisted through homeless and poverty related funds	674,828	637,188	94.42%	426,236

Explanation of Variance: Improving economic conditions resulted in fewer requests for assistance.

Strategy Measure #2	2015 Target	2015 Actual	% of Goal	2016 Target
Number of persons assisted that achieve incomes above poverty level.	1,100	1,228	111.64%	1,100

Explanation of Variance:

Agencies achieved higher success in Transitioning Out of Poverty due to continued economic improvement.

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	2015 Target	2015 Actual	% of Goal	2016 Target
Number of Households Receiving Energy Assistance	146,545	150,449	102.66%	146,545

Explanation of Variance: None needed.

Strategy Measure#2	2015 Target	2015 Actual	% of Goal	2016 Target
Number of dwelling units weatherized through Weatherization Assistance Program	2,822	4,916	174.20%	2,822

Explanation of Variance: Agencies achieved higher success in Transitioning Out of Poverty due to continued economic improvement.

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	2015 Target	2015 Actual	% of Goal	2016 Target
Total number of onsite reviews conducted.	862	1,208	140.14%	584

Explanation of Variance: The target was underestimated; it is difficult to predict this target because onsite reviews and UPCS inspections both accounted for in the measure) are not always conducted in the same quarter.

Strategy 4.2

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Total number of contract monitoring reviews conducted.	183	138	75.41%	150

Explanation of Variance:

The Compliance Contract Monitoring (CMCT) risk population of contracts is initiated by expenditure and/or obligated funds activity. HOME is the largest funding source monitored by CMCT and generally the largest risk population. The reduction in contracts monitored is a direct result of reduced HOME expenditure and obligations for the fiscal year 2015.

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	2015 Target	2015 Actual	% of Goal	2016 Target
Number of manufactured housing statements of ownership and location issued	70,000	49,613	70.88%	65,000

Explanation of Variance:

This measure is less than the targeted amount due to the number of applications received incomplete, which is currently about 34.7%; these will be resubmitted for issuance. Strategy 5.2

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Number of installation reports received	9,000	13,211	146.8%	12,000

Explanation of Variance: The measure is over the targeted projection, which is desirable. There were 13,211 successfully completed inspections out of a total of 14,117 attempted inspections. There were only 906 attempted inspections that were not inspected due to lack of accessibility. The Department is exceeding the program's statutory requirement to inspect at least 75% of installation inspections received. The year-to-date inspection rate (calculated by the number of installation inspections conducted divided by the number of installation records received) is 89.47% (percentage includes inspection reports that were received in previous reporting periods and conducting re-inspections to confirm deviations have been corrected). The percentage of successfully completed inspections (actual inspections divided by total attempts) is 93.58%. The August total includes inspection results (123) from September 2014 through May 2015 that were not previously reported because the inspection results had not been entered in the database prior to the reporting deadline.

Strategy 5.3

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2015 Target	2015 Actual	% of Goal	2016 Target
Number of complaints resolved	500	391	78.20%	450

Explanation of Variance: The Department has received fewer complaints than targeted, resulting in fewer complaints needing resolution.

Strategy Measure #2	2015 Target	2015 Actual	% of Goal	2016 Target
Average time for complaint resolution	180	71.7	39.83%	180

Explanation of Variance: The average time for resolution of complaints is lower than the targeted projection, which is desirable.

Strategy Measure #3	2015 Target	2015 Actual	% of Goal	2016 Target
Number of jurisdictional complaints received	450	402	89.33%	400

Explanation of Variance: This measure is lower than the targeted projection due to the receipt of fewer complaints than projected.

RIDERS 5 & 6 ARE 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)	2015 Target	2015 Actual	% of Goal	2016 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	\$59,423,728	198.08%	\$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), 82nd 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)	2015 Target	2015 Actual	% of Goal	2016 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%	54.31%	271.55%	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), 82nd Legislature, Regular Session.

The following TDHCA-designated goal addresses the housing needs of person with special needs.

HOME PROGRAM STATUTE REQUIREMENT: TDHCA WILL WORK TO ADDRESS THE HOUSING NEEDS AND INCREASE THE AVAILABILITY OF AFFORDABLE AND ACCESSIBLE HOUSING FOR PERSONS WITH SPECIAL NEEDS.

Dedicate 5 percent of the HOME annual allocation for benefits of persons with disabilities who live in any area of this state.

Strategy Measure	2015 Target	2015 Actual	% of Goal	2016 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,224,171	\$2,490,671.82	203.5%	\$1,078,781*

Explanation of Variance:

These include funds from the Persons with Disabilities Set-Aside and HOME general funds that were used to assist households with person with disabilities and special needs. It is important to note that funds from the Persons with Disabilities set-aside may be used anywhere in the state, and HOME general funds may only be utilized in non-participating jurisdictions, which are communities that do not receive HOME funds directly from HUD. The HOME Program's goal was exceeded by Administrators accessing HOME Persons with Disabilities funds as well as HOME general funds to serve households with a person with disabilities and special needs. Additionally, the Department dedicated deobligated funds to this activity in excess of the required set-aside amount

**The 2016 target will be adjusted to reflect the 5% of the actual allocation of 2016 funds from HUD.*

TDHCA ALLOCATION PLANS

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

2016 REGIONAL ALLOCATION FORMULA

Texas Government Code §§2306.111(d) and 2306.1115 require that TDHCA use a Regional Allocation Formula (“RAF”) to allocate its HOME, HTC, and HTF funding when programs are funded above a certain amount. This RAF objectively measures the affordable housing need and 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. Texas Government Code §2306.111(d) requires that the TDHCA RAF consider rural and urban areas in its distribution of program funding. Because of this, allocations for the HOME, HTC, and HTF programs are allocated by rural and urban areas within each region.

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

The RAF used the following data from the Census Bureau to calculate this regional need and availability distribution:

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

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, the 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, state law (Texas Government Code §2306.111) dictates that the Department shall expend 95 percent of its HOME funds for the benefit of non-Participating Jurisdictions that do not qualify to receive funds directly from HUD. Therefore, housing need and availability in the cities and counties that are Participating Jurisdictions are not included in the State's RAF. The 2015 RAF distributes funding for all HOME-funded activities with some exceptions for federal and state mandated set-asides including CHDO Operating Expenses, Housing Programs for Persons with Disabilities and the Contract for Deed Conversion Program. The following tables demonstrate the combined regional funding distribution for all of the HOME activities distributed under the RAF, such as the CHDO developments, rental housing development and various single family activities.

HOME Single Family Program 2016 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$ 567,742	5.7%	\$ 453,626	\$ 114,116
2	Abilene	\$ 501,318	5.0%	\$ 401,318	\$ 100,000
3	Dallas/Fort Worth	\$ 1,652,927	16.5%	\$ 269,163	\$ 1,383,764
4	Tyler	\$ 985,356	9.8%	\$ 696,743	\$ 288,613
5	Beaumont	\$ 597,510	6.0%	\$ 434,894	\$ 162,616
6	Houston	\$ 561,867	5.6%	\$ 219,406	\$ 342,461
7	Austin/Round Rock	\$ 922,629	9.2%	\$ 141,879	\$ 780,749
8	Waco	\$ 606,459	6.1%	\$ 337,717	\$ 268,742
9	San Antonio	\$ 510,253	5.1%	\$ 244,053	\$ 266,200
10	Corpus Christi	\$ 549,270	5.5%	\$ 329,440	\$ 219,831
11	Brownsville/Harlingen	\$ 730,064	7.3%	\$ 452,400	\$ 277,664
12	San Angelo	\$ 604,181	6.0%	\$ 408,424	\$ 195,757
13	El Paso	\$ 1,217,041	12.2%	\$ 986,880	\$ 230,161
	Total	\$ 10,006,619	100.0%	\$ 5,375,944	\$ 4,630,675

HOME Multifamily Program 2016 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$ 512,757	5.4%	\$ 391,906	\$ 120,852
2	Abilene	\$ 345,275	3.6%	\$ 300,875	\$ 44,400
3	Dallas/Fort Worth	\$ 1,846,802	19.4%	\$ 332,420	\$ 1,514,381
4	Tyler	\$ 1,232,173	13.0%	\$ 860,651	\$ 371,522
5	Beaumont	\$ 677,307	7.1%	\$ 510,481	\$ 166,826
6	Houston	\$ 588,628	6.2%	\$ 209,855	\$ 378,773
7	Austin/Round Rock	\$ 1,059,668	11.2%	\$ 103,092	\$ 956,576
8	Waco	\$ 438,933	4.6%	\$ 302,689	\$ 136,244
9	San Antonio	\$ 569,684	6.0%	\$ 268,031	\$ 301,652

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
10	Corpus Christi	\$ 542,005	5.7%	\$ 317,394	\$ 224,611
11	Brownsville/Harlingen	\$ 860,965	9.1%	\$ 527,854	\$ 333,111
12	San Angelo	\$ 433,886	4.6%	\$ 226,454	\$ 207,433
13	El Paso	\$ 391,917	4.1%	\$ 35,502	\$ 356,415
	Total	\$ 9,500,000	100.0%	\$ 4,387,204	\$ 5,112,796

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

HOUSING TRUST FUND PROGRAM REGIONAL ALLOCATION FORMULA

According to Texas Government Code §2306.111(d-1)(3), the RAF does not apply to activities with less than \$3,000,000 of funding. Neither the Texas Bootstrap Loan Program nor the Contract for Deed Conversion Program Assistance Grants received more than \$3,000,000. Texas Government Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have an opportunity to access funds. No HTF funds will be subject to the RAF for SFY 2016.

HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA

In accordance with Texas Government Code §§2306.111(d) and 2306.1115, TDHCA allocates HTC Program funds to each region using a need-based formula developed by the Department. For HTC, because the program only assists renters, only renter data was used in the RAF.

The HTC RAF provides for a minimum of \$500,000 in each rural and urban state service region, and the HTC allocation methodology ensures that a minimum of 20 percent of the state's tax credit amount is awarded to rural areas. Furthermore, TDHCA and the Office of Rural Affairs established within the Texas Department of Agriculture administer the HTC Program's rural regional allocation. Texas Department of Agriculture assists in developing criteria for rural regional allocation. Texas Department of Agriculture also participates in the evaluation and site inspection of rural developments proposed under the rural allocation.

HTC Program 2016 RAF

Region	Place for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
1	Lubbock	\$ 1,775,936	3.6%	\$ 634,774	\$ 1,141,162
2	Abilene	\$ 1,000,833	2.0%	\$ 500,833	\$ 500,000
3	Dallas/Fort Worth	\$ 11,443,270	22.9%	\$ 534,493	\$ 10,908,776
4	Tyler	\$ 2,331,639	4.7%	\$ 1,353,032	\$ 978,608
5	Beaumont	\$ 1,506,180	3.0%	\$ 823,911	\$ 682,269
6	Houston	\$ 10,052,261	20.1%	\$ 500,000	\$ 9,552,261
7	Austin/Round Rock	\$ 4,195,441	8.4%	\$ 500,000	\$ 3,695,441
8	Waco	\$ 1,709,376	3.4%	\$ 510,846	\$ 1,198,530
9	San Antonio	\$ 4,500,550	9.0%	\$ 500,000	\$ 4,000,550

Region	Place for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Urban Funding Amount
10	Corpus Christi	\$ 1,639,795	3.3%	\$ 511,750	\$ 1,128,046
11	Brownsville/Harlingen	\$ 5,721,573	11.4%	\$ 817,375	\$ 4,904,198
12	San Angelo	\$ 1,291,211	2.6%	\$ 500,000	\$ 791,211
13	El Paso	\$ 2,831,935	5.7%	\$ 500,000	\$ 2,331,935
	Total	\$ 50,000,000	100.0%	\$ 8,187,013	\$ 41,812,987

Further, TDHCA is required by §42(m)(1) of the Internal Revenue Code and Texas Government Code §2306.6702 to develop an annual Qualified Allocation Plan (“QAP”) to establish the procedures and requirements relating to the allocation of Housing Tax Credits. The QAP is revised annually in a process that involves public input, Board approval and ultimately 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. Relationships with other federal and state departments and local governments are vital to ensure that Texas agencies coordinate housing and services to most efficiently and effectively serve all Texans. This collaboration results in recommendations on how to improve the coordination of the department’s services to serve special needs populations. These recommendations are addressed and incorporated as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA’s programs are consistent with planning documents, such as the Consolidated Plan, that are submitted to HUD. In addition to this collaboration, TDHCA’s involvement in the community allows the Department to closely monitor and proactively pursue available federal funding opportunities to ensure that Texas can access additional affordable housing funds.

TDHCA has staff committed to several State advisory workgroups and committees. Many of these committees and workgroups include members from the public and private sectors. These groups include, but are not limited to:

Workgroup/Committees	Lead agency
Community Reinvestment Workgroup	Texas Comptroller
Community Resource Coordination Groups (“CRCG”)	Health and Human Services Commission
Colonia Residents Advisory Committee (“C-RAC”)	TDHCA
Faith and Community-Based Initiative	One Star Foundation
Disability Advisory Workgroup (“DAW”)	TDHCA
Governor’s Commission for Women	Governor’s Office
Housing and Health Services Coordination Council (“HHSCC”)	TDHCA
The Council for Advising and Planning (“CAP”) for the Prevention and Treatment of Mental and Substance Use Disorders	Department of State Health Services
Money Follows the Person Demonstration Project (“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 Foreclosure Prevention Task Force	Texas State Affordable Housing Corporation
Texas State Fair Housing Workgroup	TDHCA
Texas State Independent Living Council (“SILC”)	Department of Assistive and Rehabilitative Services
Texas Coordinating Council for Veteran Services	Texas Veterans Commission
WAP Planning Advisory Committee (“PAC”)	TDHCA

TDHCA is also involved in numerous national organizations that focus on housing or public administration. Some of these organizations include the Council of State Community Development Agencies, National Council of State Housing Agencies, National Center for Housing Management and others. Participation in these national organizations keeps TDHCA abreast of federal regulation updates and allows TDHCA to 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 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 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 colonia residents—who actually reside in the colonias to be assisted by the local Colonia SHC—to serve on the committee. The C-RAC reviews the county proposals and may make recommendations on contracts for the Colonia SHCs before they are considered for award by the Board.

Disability Advisory Workgroup

TDHCA believes that consultation with community advocates, funding recipients and potential applicants for funding is an essential prerequisite to the development of effective policies, programs and rules. In order to augment TDHCA's formal public comment process, a workgroup is utilized, affording staff the opportunity to interact more informally and in greater detail with various stakeholders and to get feedback on designing more successful programs. Providing services and housing to persons with disabilities presents unique challenges and opportunities. TDHCA maintains the Disability Advisory Workgroup to provide ongoing guidance to the Department on how TDHCA's programs can most effectively serve persons with disabilities. These meetings are open attendance and advertised through TDHCA website and email lists.

Housing and Health Services Coordination Council

The HHSCC is established in Texas Government Code §2306.1091. The Council's duties are to:

- Develop and implement policies to coordinate and increase state efforts to offer service-enriched housing;
- Identify barriers preventing or slowing service-enriched housing efforts, including barriers attributable to regulatory requirements, administrative limitations, limitations of funding and limited coordination;
- Develop a system to cross-educate staff in state housing and health services agencies to increase the number of staff with expertise in both areas;
- Identify opportunities for state housing and health service agencies to provide technical assistance and training to local housing and health services entities;
- Develop performance measures to track the progress of barrier elimination, coordination between housing and health services staff and the provision of technical assistance;
- Develop a biennial plan to implement the goals described; and
- Deliver a report of the Council's findings and recommendations to the governor and LBB by August 1st of each even-numbered year.

During the 83rd Regular Legislative session, House Bill 736 expanded the membership of this Council from 16 members to 17 members by adding a representative from the Texas Veterans Commission. Members include: the Executive Director of TDHCA; eight members appointed by the Governor; and eight members appointed by State Agencies. TDHCA provides clerical and advisory support. The Biennial Plans are available to the public on the TDHCA website at <http://www.tdhca.state.tx.us/hhsc>.

The Housing and Services for Persons with Disabilities Clearinghouse is now available on the 2-1-1 Texas.org website. The Clearinghouse was released as a draft for public comment with an online

survey. Based on public comment, the Clearinghouse was finalized and made live on the 2-1-1 Texas.org website in September 2013. To access the site, go to www.211texas.org and enter a zip code. Then click “Aging and Disability” and select “Aging and Disability Services,” then “Housing and Other.” This Clearinghouse augments what information is available to persons with disabilities when contacting 211.

On June 15, 2015, TDHCA, on behalf of the Housing and Health Services Coordination Council, contracted with CSH (not an acronym) to coordinate a Housing and Services Partnership (“HSP”) Academy.

The HSP Academy will provide local communities the tools and education necessary to be able to create safe, affordable, accessible housing for people with disabilities and older Texans. The HSP Academy will provide a 1.5 day intensive workshop for an anticipated 9 local community teams. Each team will include at a minimum 1.) a housing provider/developer, 2.) a service provider, and 3.) a person with a disability. In addition, documents for the HSP Academy will be available through TDHCA’s Housing Resource Center’s Tools for Serving People with Disabilities, and as resources for organizations and developers interested in creating community-based, affordable, integrated housing for persons with disabilities.

Last, CSH will provide pre- and post- technical assistance to the teams who attend the HSP Academy, and conduct a formative and summative evaluation for the project.

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 84th Texas Legislature (2015) Senate Bill (“SB”) 607. The TICH consists of representatives from eleven state agencies that serve persons experiencing or at risk of homelessness. Membership also includes representatives appointed by the office of the governor, the lieutenant governor and the speaker of the house. The 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 the homeless in Texas;
- increasing the flow of information among service providers and appropriate authorities;
- providing technical assistance to TDHCA in assessing the need for housing for people with special needs;
- developing, in coordination with TDHCA and the Health and Human Services Commission, a strategic plan to address the needs of the homeless; and
- maintaining a central resource and information center for the homeless.

The TICH has four committees: Housing and Supportive Services; Homelessness Prevention; Data, Research and Analysis; and State Infrastructure. Each committee worked to update one section of the 2014 Annual Report, 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.

The study as outlined is planned to include a short case on Houston, which announced that it effectively ended veteran homelessness in June 2015, and a survey of 11 Texas cities which accepted the federal mayors' challenge to End Veteran Homelessness by 2015. The TICH's Homeless Veteran Workgroup will be developing the survey to send to the following 11 cities: Austin, Corpus Christi, Crystal City, Dallas, El Paso, Fort Worth, Garland, Houston, Plano, San Antonio, and Waco.

To fulfill the requirement of finding statewide and local entities providing services for veterans and funding sources, the TICH membership will be asked to complete a chart which shows which programs are available, the location of those programs, the definition of veteran used to access the program, and the funding available.

To fulfill the recommendations to state programs and state law, the study will include recommendations for Best Practices from other states and cities, recommendations from cities that are working to effectively ending veteran homelessness, recommendations from roundtables being held to gather input to the study, and recommendations from the TICH Veteran Homelessness Workgroup.

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 homeless youth. 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 homeless and unstably-housed youth starting October 2015 and running through March 2016. *Youth Count Texas!* is being 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 for use during the annual point-in-time ("PIT") count of homeless persons in January 2016 and one for a needs assessment which can be used up until March 2016. An annual PIT count is required by HUD.

Phase II - Survey Implementer. From September 2015 to March 2016, TDHCA is contracting with TNOYS as the lead agency to create training for survey implementation, provide technical for Continuum of Care ("CoCs"), create a data collection methodology and system, and deliver a report of the results of the implementation. TNOYS may subcontract 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, will be analyzed to examine the number and needs of homeless youth and the degree to which current programs are meeting those needs; identify any sources of funding that might be available to provide services to homeless youth; 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 many members attended one of the three roundtables held during Phase I by TNOYS on the survey tool and edited a draft version of the survey for TNOYS. The TICH Homeless Youth Workgroup will also give input during Phase II and III of the study on homeless youth. In addition,

summaries of the progress on the study will be given at the quarterly TICH meetings for the membership as a whole.

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.

Weatherization Assistance Program Planning Advisory Committee

The WAP PAC is comprised of a broad representation of organizations and agencies and provides balance, background and sensitivity with respect to solving the problems of income-eligible persons, including the weatherization and energy conservation problems. At the present time, the PAC consists of 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. One member of the PAC is from the Texas Department of Aging and Disability Services (“DADS”), the state agency charged with providing a comprehensive array of aging and disability services, supports and opportunities that are easily accessed in local communities. Other representatives include tribal representatives, weatherization providers, energy providers and consumer-related groups.

FAIR HOUSING

Through rule provision, outreach and training, and monitoring, TDHCA works to ensure that its housing and assistance programs are furthering fair housing choice and reducing barriers for protected classes and low income residents in Texas as required by HUD. The Texas Workforce Commission’s (“TWC”) Civil Rights Division is tasked with enforcing the State of Texas’s Fair Housing Act, which was passed in 1989 and prohibits discrimination based on race, color, national origin, sex, religion, familial status, and disabilities in homeownership or rental housing opportunities. TDHCA is currently working with TWC to ensure that prospective applicants and residents are aware of TWC’s complaint process and that owners and management agents operating TDHCA monitored properties are aware of their responsibilities under the Federal and State Fair Housing Act. TWC offers free, web-based 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 set priorities and goals. Highlights of its current activities include but are not limited to the following:

The creation of improved fair housing web pages expand on the previously developed page and improve housing discrimination complaint direction. The new website section was released in October 2014 and includes the following resource pages: Fair Housing 101; Renters, Homebuyers, Housing Professionals resource pages; Elected Officials and Local Governments; Fair Housing Policy & Guidance; Training; Toolkits, Sample Forms, and Downloads; How To File a Complaint; TDHCA Fair Housing Corner; External Newsfeeds; Find An Apartment; Join Our Email List; Contact Us. The new

website section pulls together information and creates linkages to sites maintained by HUD, the Department of Justice (“DOJ”), the American Disability Association (“ADA”), the National Fair Housing Alliance (“NFHA”), the National Low Income Housing Coalition, and other resources. Local sites such as the Texas Apartment Association, the University of Texas William Wayne Justice Center, Disability Rights Texas, the YWC, and the Texas State Law Library are also available. The Fair Housing Team tracks website traffic metrics and involves the public by collecting an online survey. The improved site has been shared with the Texas Department of Agriculture (“TDA”), TWC, DSHS, and the General Land Office (“GLO”) to facilitate discussions on ways to streamline complaint direction between agencies and establish consistent fair housing resources pages between agencies. The site is also being promoted with external groups that may find its content highly relevant, such as the HHSC. The new website section is available at: <http://www.tdhca.state.tx.us/fair-housing/index.htm>.

Staff utilizes a Fair Housing Tracking Database that assists the state in consolidating fair housing records and tracking goals under the Analysis of Impediments. The database allows TDHCA to better review current efforts and identify areas for improvement. Database reports are shared with TDHCA’s Board of Directors periodically.

Staff developed a demographic database that consolidates Housing Tax Credit demographic data and compares trends to demographic data collected by the census. TDHCA does not currently provide agency-wide service data and many program areas enter data in different databases. The Department is prioritizing the standardization of its demographic data collection across Divisions and will attempt to consolidate data by creating a system that will pull and store data from the agency’s primary database. Underrepresentation of demographic populations based on HUD’s definition of minority concentration will assist Owners in planning affirmative marketing efforts in coordination with the revised Affirmative Marketing rule.

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 Department proposed new Single Family Umbrella rules which include 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 undesirable site features and undesirable neighborhood characteristics in Subchapter B of its Uniform Multifamily Rules and in the 2016 Rules added an undesirable neighborhood characteristic that would require disclosure and result in further review by staff if the proposed development is located in the attendance zone of an elementary, middle and high school that does not have the Met Standard rating as defined by the Texas Education Agency. Development sites may be found eligible, despite the existence of undesirable neighborhood characteristics through a specific process outlined in the rules whereby sites achieve at least one of the following goals - preserve existing occupied affordable housing units (with federal rent or income restrictions), mitigate the undesirable site characteristic, or the development is necessary to comply with affirmatively furthering fair housing requirements. The multifamily rules seek to provide a better mechanism for review in cases where development sites proposed at application conflict with the Department’s goals to further fair housing choice in its multifamily housing portfolio.

Development of a Tenant Rights and Resources Guide for TDHCA Monitored Rental Properties. The Fair Housing Team worked with the Compliance Division to integrate a tenant’s programmatic rights brochure with TDHCA’s Fair Housing Disclosure Notice and a property’s notice of amenities and services. The guide was finalized in January 2015 and assists the Department in providing fair housing rights information and directly addresses Impediment 3 of the State of Texas’s Phase 2 AI.

The document, in addition to the revised web pages, represents steps to increase public knowledge about fair housing rights and rules unique to TDHCA monitored affordable rental properties.

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. The Fair Housing Team conducted webinar trainings in spring 2014 to complement fair housing elements of new rules.

TDHCA has worked in collaboration with several external groups to raise awareness of affordable housing and impediments that can limit fair housing choice for residents– these efforts include a Service-Enriched Housing Video series developed with the HHSCC which provide information on various forms of housing and emergency rental assistance, supportive housing, and fair housing. The Service-Enriched Housing Videos are available at <http://www.tdhca.state.tx.us/hhsc/service-enriched-housing-videos.htm>.

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. HUD will provide the tool which recipients must identify those steps. Upon its release, staff is prepared 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.”

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. HUD anticipates releasing the State AFH tool in 2016 and if HUD follows that timetable the first AFH tool would be due to HUD from the State of Texas in May 2019. Entities must follow the current AI process until submitting an AFH. Staff is creating informational resources related to the final AFFH rule. These documents will be added to the fair housing webpage for use by subrecipients and government entities administering HUD funds.

Current Litigation: The Department is involved in significant litigation styled *Inclusive Communities Project (ICP) vs. TDHCA et al.*, which is pending (on remand) to the U.S. District Court in Dallas. A history of this case follows:

In this lawsuit, Plaintiff alleges that TDHCA perpetuates housing segregation by disproportionately allocating Low Income Housing Tax Credits (“LIHTC”) for proposed developments in low-income, predominantly minority areas and denying tax credits for proposed developments in higher-income, predominantly Caucasian areas. Plaintiff alleges that with regard to the Department’s allocation of LIHTC in the Dallas metropolitan area, the Department intentionally discriminated based on race, in violation of the Equal Protection Clause of the Fourteenth Amendment and 42 U.S.C. § 1982, or in the alternative, that the Department’s allocation decisions had a disparate racial impact, in violation of §§ 3604(a) and 3605(a) of the Fair Housing Act (“FHA”). The Department denied Plaintiff’s allegations and vigorously defended against the lawsuit.

On March 20, 2012, the Court issued a Memorandum Opinion and Order, finding that the Plaintiff failed to prove that the Department intentionally discriminated in the allocation of LIHTC’s, but did find that, while unintentional, the allocation of LIHTC’s in the Dallas area resulted in a disparate (discriminatory) impact. The Order required TDHCA to submit a proposed “remedial plan” within 60 days of issuance of the Order, which was timely submitted. On August 7, 2012, the Court issued a Judgment together with a Memorandum Opinion and Order specifying the remedial actions to be taken by TDHCA. On September 4, 2012, TDHCA filed a Motion to Alter or Amend Judgment or, in the Alternative, for a New Trial. On November 8, 2012, the Court issued a Memorandum Opinion and Order in which a new trial was not granted and certain additional guidance as to the implementation of the August 7, 2012, Memorandum Opinion and order was provided.

In December 2012, the Department and other named state defendants represented by the Office of the Texas Solicitor General filed a Notice of Appeal with the Fifth Circuit Court of Appeals. Oral argument for the Appeal was set for December 2013. On March 24, 2014, the Fifth Circuit reversed the District Court’s decision on the basis that the trial court had not previously addressed the question of what legal standards apply to a disparate impact housing discrimination claim and that the Supreme Court had previously ruled that underrepresentation on a statistical basis alone would not suffice to make out a *prima facie* case of disparate impact (*Wards Cove Packing Co. v. Atonio*). The Court of Appeals for the Fifth Circuit remanded the case for the District Court to apply the newly-adopted FHA Disparate Impact Standards in 24 CFR 100.50. TDHCA filed a petition for *certiorari* (in this case, a petition for the U.S. Supreme Court to review the decision) on May 13, 2014. As a result, the District Court stayed the proceedings on remand pending the outcome of the petition.

On June 25, 2015, the Supreme Court affirmed the existence of a cause of action for disparate impact discrimination under the Fair Housing Act, but remanded the case for further proceedings consistent with its opinion. In describing the requisite pleadings-stage safeguards, the Supreme Court held that a plaintiff must identify a specific policy of the defendant and adequately plead that such policy is the *cause of* the disparity. To distinguish meritless from meritorious claims, the Court directed lower courts to “avoid interpreting disparate-impact liability to be so expansive as to inject racial considerations” into every FHA decision. Thus, the Court held that a “racial imbalance does not, without more, establish a *prima facie* case of disparate impact,” and that a plaintiff can no longer maintain a disparate-impact claim by pleading a mere “statistical disparity.” Disallowing claims where a plaintiff cannot establish a “robust” causal link to a defendant’s actual policies serves to eliminate suits seeking to hold a defendant liable for alleged racial disparities it “did not create.” The Court held that “[i]t may also be difficult to establish causation because of the multiple factors that go into investment decisions about where to construct or renovate housing units.”

With the case now returned to the Federal District Court in Dallas, Judge Fitzwater has had the parties articulate the evidentiary requirements for a re-determination of the legal and factual merits of the case – beginning with the requirement that Plaintiffs brief and demonstrate the *prima facie* validity of their alleged disparate impact discrimination case. Defendants will then respond, and Plaintiffs will file a reply. This will occur on a timetable that has not yet been announced by the District Court.

SPECIAL NEEDS POPULATIONS

In addition to the policy initiatives described above, TDHCA addresses special needs populations in a variety of ways, as described below. The special needs populations discussed below were designated by HUD, designated by TDHCA or included in Section 2306 of the Texas Government 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 Woman 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 84th 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 all of the Department’s legislative initiatives and programs involving border and colonia issues. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public regarding the services that the Department has to offer. The OCI has established three 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, Laredo and El Paso and are instrumental in facilitating the success of the Colonia SHCs and the Texas Bootstrap Loan Program.

The HOME Program administers the Contract for Deed Conversion Program to assist households with the acquisition of property held in an executor contract for conveyance, also known as a contract for deed. Contract for Deed Conversion provides 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 Conversion Program Assistance Grants to provide capacity building grants to nonprofit organizations and units of local government that assist colonia residents at or below 60% AMFI.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is Colonia residents. In addition, the QAP offers points for developments located in underserved areas, which includes colonias.

ELDERLY POPULATIONS

Elderly populations have a range of unique housing needs. Cost burden (expenditures including housing and utilities that exceed 30 percent of income) is the most common housing problem for households with persons aged 65 and older. 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 percent 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.

Under the HTC and Multifamily Bond programs, the 2016 Uniform Multifamily Rules clarify, based on recent published HUD guidance, how the TDHCA treats certain age-restricted developments. While such developments were previously considered Qualified Elderly Developments, the universe of elderly developments includes both those that meet the requirements of the Housing for Older Persons Act (“HOPA”), referred to as developments with an Elderly Limitation and properties that do not qualify for HOPA treatment, but have some or all of the units that qualify for a Federal government program specific elderly exemption to fair housing, referred to as developments subject to an Elderly Preference.

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 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is homeless populations.

FARMWORKERS

Farm labor helps to support very large industries in the U.S. For example, the fruit and vegetable industry is a 26 billion dollar industry. However, farmworker housing is often substandard or non-existent and the wages of the farmworker are usually low (National Center for Farmworker Health, Inc, 2012). Farmworker housing conditions are further exacerbated by legal, cultural, and geographic circumstances that often keep this population outside of the mainstream and contribute to their economic marginalization (Housing Assistance Council, 2014).

Policy-Driven Action: TDHCA addresses farmworker issues by licensing and inspecting migrant farmworker housing and conducting periodic studies on farmworker needs. In addition, the CSBG and HTC programs serve or prioritize funding for farmworkers.

In HB 1099, the 79th Texas Legislative Session transferred the license and inspection of farmworker housing facilities from the Texas Health and Human Services Commission to TDHCA. Additionally, the bill directed TDHCA to complete a study on quantity, availability, need and quality of farmworker housing facilities in Texas. See <http://www.tdhca.state.tx.us/housing-center/pubs-special.htm> for a copy of the report.

Additionally, TDHCA set aside a portion of its FY2015 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 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is migrant farmworkers.

PERSONS WITH ALCOHOL AND SUBSTANCE 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, n.d.).

Policy-Driven Action: TDHCA addresses the needs of persons with alcohol and substance abuse issues through the HTC and ESG programs.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons with alcohol and substance abuse issues.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2015 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); and persons with substance use disorders.

PERSONS WITH DISABILITIES (Mental, Physical, and Developmental)

According to HUD, mental, physical and developmental disabilities can include “hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and intellectual disability that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself” (U.S. Department of Housing and Urban Development, n.d.)

In addition to its relationships with the DAW and the HHSCC, the Department shows its commitment to reducing impediments to affordable housing for persons with disabilities in a variety of programs, policies, and rules designed to reach persons with disabilities across the state. These items are not limited to but include the following:

Highlights specific to Multifamily Properties:

- Texas Government Code and TDHCA’s Uniform Multifamily Rules in the Texas Administrative Code require all TDHCA Multifamily properties 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.
- Texas Government Code and TDHCA’s Uniform Multifamily Rules in the Texas Administrative Code prohibit all TDHCA Multifamily properties from refusing to rent to households with Section 8 Housing Choice Vouchers and other federal subsidy programs solely on the basis of participation in such programs. The draft copy of the Tenant Rights and Resources Guide mentioned above will also assist in highlighting this TDHCA monitored property provision for tenants, PHAs, Legal Aid, and other housing advocacy groups. Specific draft provisions

placed in the revised Tenant Selection Criteria Rule in Subchapter F, such as a prohibition against applying revised criteria retroactively, are intended to further protect voucher-holders who are in good standing under the lease. These and other changes were drafted developed through suggestions made by local advocacy and legal aid groups who reviewed the rule draft on a TDHCA website forum.

- The 2016 QAP, which was approved by the TDHCA Board on November 12, 2015, and submitted to the Governor for approval, includes incentives through its scoring criteria (for Competitive 9% HTC applicants) for participation in TDHCA's new HUD-funded grant for the 811 PRA Demonstration Program, which is intended to offer additional housing options for persons with disabilities through project based section 8 vouchers that will be utilized in its Housing Tax Credit portfolio.
- In collaboration with the HHSCC, TDHCA participated in and helped to produce a series of short videos designed to describe and promote fair housing and reasonable accommodations information, homeless and emergency services, supportive housing, and several state assistance and housing programs. The series is available on Youtube.com and is featured on TDHCA's website at: <http://www.tdhca.state.tx.us/hhsc/service-enriched-housing-videos.htm>.

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 December 2015, so that those newly interested in the program now have significantly reduced wait times.
- ESG created a more substantive Fair Housing section in its ESG Implementation Workshop in 2014 and 2015. The training has assisted the Department in opening dialogues with several shelter providers about potentially discriminatory provisions and the need to adopt reasonable accommodations and complaint procedures. The expanded ESG Fair Housing training module represents one of many opportunities for the Department to act as a resource in creating and revising program area trainings on reasonable accommodations and fair housing related issues and opening dialogues with community housing and service providers receiving TDHCA funds.

Advocates for the elderly and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. The rehabilitation funds perform minor physical modifications such as extra

handrails, grab bars, wheelchair-accessible bathrooms, kitchens and ramps, thus making existing units livable and providing a cost-effective and consumer-driven alternative to institutionalization. Likewise, the availability of rental vouchers that provide options beyond institutional settings is a high priority. Since many persons with disabilities and older Texans live on fixed incomes, such as Supplemental Security Income, another recognized need is deeply affordable rents.

Policy-Driven Action: The CEAP, WAP, HOME Program, HTC Program, Multifamily Bond Program, NSP, HTF Program, Section 8 Program, and 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 Texas Government Code and subject to the submission of qualified applications, five percent of the annual HOME Program allocation is allocated for serving persons with disabilities living in any part of the state. The 2015 Single Family HOME NOFA allows administrators to provide tenant-based rental assistance, homebuyer assistance and homeowner rehabilitation assistance under the Persons with Disabilities Set-Aside. Furthermore, the HOME Homebuyer Assistance with Rehabilitation activity provides down payment and closing cost assistance and homebuyers with disabilities can request assistance with construction costs associated with architectural barrier.

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 percent of the development’s units be accessible for persons with physical disabilities and at least two percent of the units be accessible for person with hearing and visual impairments. In addition, the Uniform Multifamily Rules call for at least 20% of unit types that would normally be exempt from Fair Housing accessibility requirements to comply.

The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to commit at least 10 units to participate in the Section 811 PRA Program, which serves persons with disabilities or set aside 5 percent of the units for persons with special needs; One of the nine special needs categories for the HTC Program is persons with disabilities.

The HTF’s Amy Young Barrier Removal Program provides one-time grants of up to \$20,000 to people with disabilities at or below 80 percent AMFI for accessibility modifications and 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 2015 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from

an institution (prison, jail, mental health institutions, hospitals and treatment facilities); and persons with substance use disorders.

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 will provide project-based affordable housing 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. Tenants must be 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. The Inter-Agency Agreement outlines the targeted populations for the Section 811 program, methods of outreach and referral and commitments of availability of services from the Health and Human Service Agencies.

Integrated Housing Rule

Advocates for persons with disabilities engaged with the Department 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 77th Texas Legislature, is "housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers." The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, is found at 10 TAC 1.15 and is summarized as follows:

A housing development may not restrict occupancy solely to persons with disabilities or persons with disabilities in combination with other special needs populations.

- Large housing developments (50 units or more) shall provide no more than 18 percent of the units of the development set aside exclusively for people with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 units) shall provide no more than 36 percent of the units of the development set aside exclusively for people with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined above refer only to the units that are to be solely restricted for persons with disabilities. This section does not prohibit a property from having a higher percentage of occupants with disabilities.
- Property owners may not market a housing development entirely, nor limit occupancy to, persons with disabilities.

Exceptions to the above rule include (1) scattered site development and tenant-based rental assistance; (2) transitional housing that is time limited with a clear and convincing plan for permanent integrated housing upon exit from the transitional situation; (3) housing developments

designed exclusively for the elderly; (4) housing developments designed for other special needs populations; and (5) TDHCA Board waivers of this rule to further the purposes or policies of Chapter 2306, Texas Government Code, or for other good cause. 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 WOMAN ACT (“VAWA”) PROTECTIONS

Persons with VAWA protections include victims of domestic violence, dating violence, sexual assault, or stalking. Many victims of domestic violence who are living in poverty are often forced to choose between staying in abusive relationships or becoming homeless. For many victims, concerns over their ability to provide housing for themselves and their children are a significant reason for staying in or returning to an abusive relationship. Access to resources that increase economic stability are essential in rebuilding a life after abuse. Although housing is a constant need for domestic violence survivors, according to the National Network to End Domestic Violence, 56% of the victims who identified a need for housing services did not receive them, (2014). Services which may help victims of domestic violence move to safety include physical protection services, legal protection of his or herself and any children involved, counseling and employment assistance.

Policy-Driven Action: The Texas Health and Human Services Commission Family Violence Program funds for domestic violence victims that offer various services including temporary emergency shelter, hotline services, information and referral, counseling, assistance in obtaining medical care and employment and transportation services. Some shelters have transitional living centers, which allow victims to stay for an extended period and offer additional services.

Additionally, ESG subrecipients may choose to prioritize certain subpopulations to serve with their ESG program. The State ESG program typically funds a number of programs serving victims of domestic violence because many shelters in Texas serve that subpopulation and in the competition for funds, their applications have scored 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 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons protected by the 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 2014, there were 80,073 Texans living with HIV/AIDS (Texas Department of State Health Services, 2015). Because of increased medical costs or the loss of the ability to work, people with HIV/AIDS may be at risk of losing their housing arrangements.

The Texas Department of State Health Services (“DSHS”) addresses the unmet housing and supportive services needs of persons living with HIV and their families in Texas by providing emergency short-term rent, mortgage and utility assistance; tenant-based rental assistance; and supportive services to income-eligible individuals. The DSHS Housing Opportunities for Persons with AIDS (“HOPWA”) formula program, which is a federal program funded by HUD, is integrated with the larger Ryan White Program both in administration and service delivery, which in turn is integrated into the larger, multi-sectoral system for delivering treatment and care to these clients. The goals of the DSHS HOPWA program are to help low-income HIV-positive clients establish or maintain

affordable and stable housing, to reduce the risk of homelessness and to improve access to health care and supportive services. In addition to the DSHS statewide program, the cities of Austin, Dallas, Fort Worth, Houston and San Antonio receive HOPWA funds directly from HUD.

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

PUBLIC HOUSING RESIDENTS

According to HUD, there are 56,118 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 recent study of homeless veterans, 60 percent had a substance use disorder (Tsai, Kaspro and Rosenheck, 2013). In addition, as many as two-thirds of homeless veterans of the Iraq and Afghanistan wars had post-traumatic stress disorder (DeAngelis, 2013). These factors may affect veteran’s ability to acquire stable housing.

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 82nd Texas Legislature transferred funds for this program to the Texas Veteran’s Commission, and the 83rd Texas Legislature continued the transfer for the 2012/2013 and 2014/2015 biennia. The Texas Veterans Commission provides an array of services for veterans, including the Fund for Veterans Assistance and Housing4TexasHeroes Program. This program provides temporary housing to low-income or homeless veterans; housing modification services to veterans with disabilities; and permanent housing in the form of new home construction. 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.

The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5 percent of the units for persons with special needs. One of the nine special needs categories for the HTC Program is veterans and wounded warriors. In addition, the Uniform Multifamily Rules require that development owners affirmatively market to veterans.

YOUTH AGING OUT OF FOSTER CARE

In Texas, youth in the foster care system in Texas age out at 18 years old. In state fiscal year 2013, 1,246 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, 2015).

The 84 (R) Texas Legislative Session's House Bill (HB) 679 requires TDHCA, in conjunction with the TICH, to conduct a study of homeless youth. 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 homeless and unstably-housed youth 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.

Policy-Driven Action: The Department of Family and Protective Services ("FDPS") has several programs that help meet the needs of youth aging out of foster care. The Preparation for Adult Living ("PAL") Program offers a transitional living allowance that helps youth transition from foster care to adulthood and provides payments for limited services, such as rent or room deposits. The PAL aftercare room and board assistance is available for qualified young adults up to age 21 to help prevent or alleviate homelessness by providing rent and/or utility deposits, rent and/or utility payments and other essential services.

DFPS' Extended Foster Care program allows a young adult to stay in foster care up to his/her 21st or 22nd birthday in order to finish high school, attend college or other education institutions, obtain employment, or use the program if the young adult has a qualifying medical condition. The Education and Training Voucher Program allows qualifying youth to participate in post-secondary and vocational or technical programs. A component of Extended Foster Care includes a Supervised Independent Living program which allows young adults to live independently under a minimally supervised living arrangement. Living arrangements may include apartments, non-college and college dorm settings, shared housing and host homes. The Education and Training Voucher Program provides up to \$5,000 per year to qualifying youth and young adults to attend post-secondary and vocational or technical programs in an effort to achieve their educational goals. This program can be used for residential housing and utilities, room and board, books, tuition fees and other services related to success in the educational program.

Finally, DFPS has Youth Transition Centers located in every region in Texas and individually operated and supported by their local communities, partnerships with the Texas Workforce Commission and Department of Family Protective Services. These Centers provide youth and young adults a comprehensive array of services such as transitional living services, case management, employment assistance and housing assistance.

Under the HTC Program, full-time students are eligible to live in a tax credit property if he or she was previously under the care and placement of a foster care agency (assuming they are income eligible).

In February 2013, the Department was notified by HUD that Texas was one of 13 states awarded funds for the Section 811 PRA Program. The purpose of this program is to provide long-term project-based rental assistance for extremely low-income persons with disabilities. Youth exiting foster care with disabilities is one of the target populations for this grant.

SECTION 5: PUBLIC PARTICIPATION

The Texas Department of Housing and Community Affairs (“TDHCA” or “the Department”) strives to include the public in policy, program and resource allocation decisions that concern the Department. This section outlines how the public is involved with the preparation of the Plan and includes information about the public comment process.

- *Participation in TDHCA Programs:* Discusses efforts to ensure that individuals of low income and community-based institutions participate in TDHCA programs
- *Citizen Participation in Program Planning:* Discusses affirmative efforts to ensure the involvement of individuals of low income and community-based institutions in the allocation of funds and the planning process

PARTICIPATION IN TDHCA PROGRAMS

Texas is an economically, regionally and demographically diverse state. The Department recognizes this by establishing criteria to distribute funds based on the priorities established in TDHCA’s governing statute. It is incumbent upon TDHCA to increase the public’s awareness of available funding opportunities so that its funds will reach those in need across the State.

Below are the approaches taken by TDHCA to achieve this end:

- Throughout the year, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences and property opening events across the State to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.
- The Department’s External Affairs Division is responsible for media relations, including press releases, interviews and tracking the frequency in which the Department is mentioned by name or program in news reports and articles; conference exhibit presence and information sharing; program marketing; and speaking engagement coordination. The External Affairs Division 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 Help for Texans online database provides a statewide resource for individuals. The *Help for Texans* online database provides contact information for housing and housing-related programs operated by TDHCA and other housing service providers.
- The TDHCA website, through its provision of timely information to consumers, is one of 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 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.

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 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. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. The Director of Human Resources coordinates translation services, the provision of auxiliary aids, and other accommodations as requested to ensure equal access and opportunity to the public. The Department maintains a voluntary membership email list which it uses to notify all interested parties of public hearing and public comment periods. Additionally, pertinent information is posted as an announcement in the *Texas Register*, on TDHCA's website, Twitter feed and Facebook page. The Department ensures the involvement of individuals of low incomes in the allocation of funds and in the planning process by regular meetings that include community-based institutions and consumers, workgroups and councils listed in the Action Plan. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

PREPARATION OF THE PLAN

Section 2306.0722 of the Texas Government Code mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the Plan. As this is a working document, there is no time at which the Plan is static. Throughout the year, research was performed to analyze housing needs across the State, focus meetings were held to discuss ways to prioritize funds to meet specific needs and public

comment was received at program-level public hearings as well as at every Governing Board Meetings.

The Department met with various organizations concerning the prioritization and allocation of the Department's resources and all forms of public input were taken into account in its preparation. Several program areas conducted workgroups and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

PUBLIC COMMENT PERIOD AND PUBLIC HEARING

The public comment period for the SLIHP was held from Friday, December 18, 2015, through Thursday, January 21, 2016. A public hearing was held on Thursday, January 14, 2016, in Austin.

PUBLIC COMMENTS

The Department received seven comments from one source: Texas Council for Developmental Disabilities ("TCDD").

Comment 1: TCDD commented on the unmet need for individuals with incomes below 30% Area Median Family Income ("AMFI"), stating that failure to provide housing affordable to people with disabilities or elderly who rely on Social Security, Social Security Disability Income or Supplement Security Income forces many individuals into unsafe conditions. Further, TCDD commented that only the Section 811 and Homeless Housing and Services Program ("HHSP") 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: The Department targets individuals and households with income at or below 30% AMFI through a number of programs. In addition to the Section 811 Program and HHSP, TDHCA administers the Community Services Block Grant ("CSBG") Program, with income eligibility at or below 125% of the Federal Poverty level, and the Emergency Solutions Grants ("ESG") Program, with income eligibility at or below 30% AMI. Through CSBG and ESG, TDHCA served more than 362,000 individuals in SFY 2015.

Also, in the 2016 Qualified Allocation Plan ("QAP"), which governs the awarding and allocation of 2016 9% Housing Tax Credit ("HTC") program funds, scoring priority may be awarded to applicants who elect to restrict an additional 10 percent of the proposed low income units for households at or below 30 percent of Area Median Gross Income ("AMGI"). These Units must be in addition to units required under any other provision of the 2016 QAP. While the pre-application period for the 2016 HTC has concluded, the Department is actively seeking stakeholder input on the development of the 2017 QAP. The 2017 QAP Project Plan is available at <http://www.tdhca.state.tx.us/multifamily/docs/17-QAP-ProjectPlan.pdf>.

Finally, through the Department's newly created 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 January 2016, funds under a Deferred Forgivable Loan 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 accepted applications under this NOFA beginning on January 4, 2016. Based on the availability of funds, applications may be accepted until 5:00pm Austin Local Time on May 31, 2016. The NOFA can be found at <http://www.tdhca.state.tx.us/multifamily/nofa-rules.htm>.

Through the administration of all programs, TDHCA will continue to solicit public and stakeholder comment to enhance program delivery to target populations. . No changes have been made to the SLIHP in response to this comment.

Comment 2: TCDD referenced TDHCA's Strategic Plan Goal 1 and recommended that TDHCA should 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, plan for, and allocate resources to a group that TCDD states is currently slipping through the cracks of the housing and human service programs.

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 (Single-Family Mortgage Revenue Bond Program, Multifamily Mortgage Revenue Bond Program, HOME Investment Partnership Program, Housing Trust Fund, Section 8 Housing Choice Voucher Program, and the Housing Tax Credit Program) 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>. Further, the Department has developed a plan for ongoing stakeholder involvement in development of the 2017 QAP, which governs the HTC program. The 2017 QAP Project Plan is available at <http://www.tdhca.state.tx.us/multifamily/docs/17-QAP-ProjectPlan.pdf>. No changes have been made to the SLIHP in response to this comment.

Comment 3: Referring to Goal 3 of TDHCA's Strategic Plan goals, TCDD recommended that people with extremely low-income should be included in the opportunity to improve living conditions, citing that seniors and people with disabilities living on fixed incomes will not be able to keep up their homes and will be choosing between heat and food.

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). No changes have been made to the SLIHP in response to this comment.

Comment 4: TCDD referenced Rider 5 (a) of the General Appropriations Act and recommended that TDHCA increase the \$30,000,000 targeted allocation of resources that provide mainstream community integrated housing for people with extremely low-income.

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% AMFI. TDHCA regularly exceeds this goal, and as reported in this Plan, the actual funding for SFY 2015 was \$59,423,728, meeting the goal by 198.08%. No changes have been made to the 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 Social Security or Supplemental Security Income or incomes no greater than 20% AMFI.

Department Response: Although TDHCA has been named as the State-Designated Entity that will administer NHTF funds in Texas, TDHCA must first develop a NHTF Allocation Plan and solicit input from the public, in accordance with the HUD-approved Citizen Participation Plan, before setting performance goals. At this time, HUD anticipates that grantees will receive their NHTF allocations by summer 2016. No changes have been made to the 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 83rd 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 TDHCA programs to employ people with disabilities 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 2017 Qualified Allocation Plan (“QAP”), which governs the HTC program. The 2017 QAP Project Plan is available at <http://www.tdhca.state.tx.us/multifamily/docs/17-QAP-ProjectPlan.pdf>. No changes have been made to the 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 that couple general revenue with 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 that couple general revenue with 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 2017 QAP, which governs the HTC program. The 2017 QAP Project Plan is available at <http://www.tdhca.state.tx.us/multifamily/docs/17-QAP-ProjectPlan.pdf>. No changes have been made to the SLIHP in response to this comment.

SECTION 6: 2016-2017 COLONIA ACTION PLAN

POLICY GOALS

In 1996, TDHCA established the Office of Colonia Initiatives (“OCI”) to administer and coordinate efforts to enhance living conditions in colonias along the 150 mile Texas-Mexico border region. OCI’s fundamental goal is to improve the living conditions of colonia residents and to educate the public regarding the services offered by the Department.

The OCI was created to do the following:

- Expand housing opportunities to colonia residents living along the Texas-Mexico border.
- Increase knowledge and awareness of programs and services available through the Department and its border field offices.
- Implement initiatives that promote improving the quality of life of colonia residents and border communities.
- Train and increase the capacity of organizations that serve the targeted colonia population.
- Develop cooperative working relationships between other state, federal and local organizations to leverage resources and exchange information.
- Promote comprehensive planning of communities along the Texas-Mexico border to meet current and future community needs.

OVERVIEW

The US-Mexico border region has hundreds of rural subdivisions called colonias, which are characterized by high levels of poverty and substandard living conditions. Several different definitions of colonias are used by various funding sources and agencies due to differing mandates. Generally, these definitions include the concepts that colonias are rural and lacking services such as public water and wastewater systems, paved streets, drainage and safe and sanitary housing. Colonias are mostly unincorporated communities located along the US-Mexico border in the states of California, Arizona, New Mexico and Texas, with the vast majority located in Texas.

Many colonias have been in existence for over 50 years. A few colonia developments began as small communities of farm laborers employed by a single rancher or farmer while others originated as town sites established by land speculators as early as the 1900s. A majority of the colonias, however, emerged in the 1950s as developers discovered a large market of aspiring homebuyers who could not afford to purchase in cities or who did not have access to conventional financing mechanisms.

POPULATION AND POVERTY

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. 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.

Between 2000 and 2005 many Texas border counties experienced rapid population growth. El Paso, Maverick, Webb, Zapata, Starr, Hidalgo and Cameron counties have shown an average increase in population of 12.3 percent, surpassing the state average increase of 9.6 percent. Simultaneously, a 5.4 percent average decrease in population has actually occurred in several counties that are adjacent to the border counties over the same time period. Counties experiencing large decreases include Hudspeth, Reeves, Pecos, Terrell, Edwards, Kinney, Duval, Jim Hogg and Brooks.

The American Community Survey's 2009-2013 data placed the median household income for Texas at \$51,900, while the median household income for the Texas-Mexico border counties range between \$21,865 and \$50,657, 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 \$21,865. 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 2009-2013 American Community Survey, the poverty level in the State of Texas stood at 17.6 percent, while the four counties with the greatest number of colonias (Brooks, Starr, Willacy, and Hudspeth) had poverty rates of 38.3 percent, 39.2 percent, 40.0 percent and 44.1 percent respectively. Of these counties, all had poverty rates that were double the state's rate.

HOUSING

According to a review completed by the Texas Comptroller's Office, most homebuilders would have a difficult time constructing houses for a sale price of less than \$60,000 to \$70,000. Housing in this price range would typically be affordable to workers earning \$12 to \$14 an hour (assuming a housing debt to income ratio of 33 percent with no additional debts). Some builders indicate that it is difficult to build lower-priced homes because many of the construction costs, including the cost of acquisition and site development, are fixed, regardless of the size of the home (Texas Comptroller of Public Accounts, 1998). Land acquisition and development can add \$20,000 or more to the cost of a house.

Owner-builder construction—or homes built with sweat-equity by the homeowners themselves—in colonias face even more obstacles. First, federal rules, such as those that govern the HOME Investment Partnerships ("HOME") Program, prohibit the use of affordable housing funds to acquire land unless the affordable structure is built within 12 months. Second, lenders are typically reluctant to lend funds for owner-builder construction because these borrowers may have little or no collateral. Third, owner-builders may not be sufficiently skilled and may end up building substandard housing without appropriate supervision or guidance.

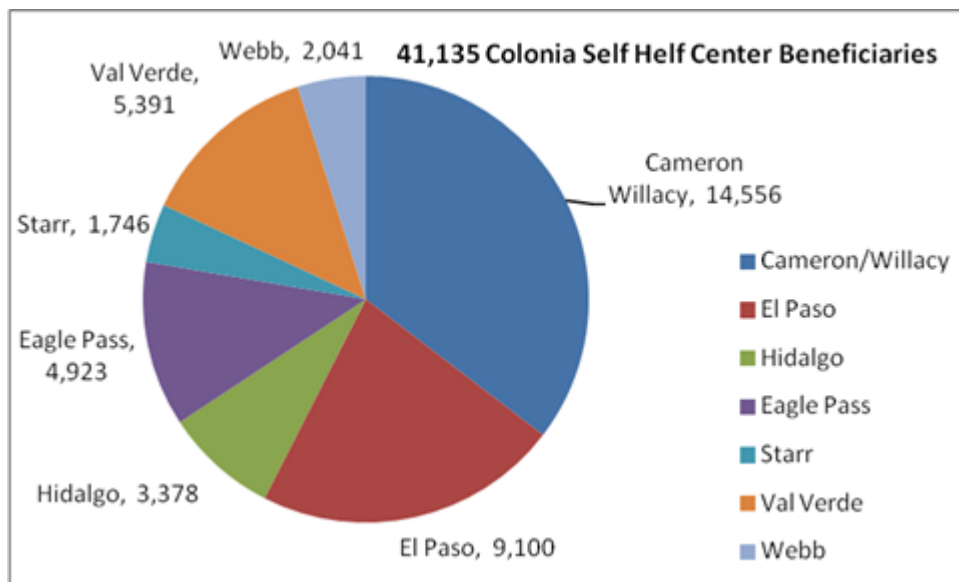
COLONIA BENEFICIARIES

The following table displays the total number of beneficiaries served by the Department’s Colonia Self Help Center (“SHC”) Program for open contracts as of September 2015. 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 2016-2017 biennium.

Colonia Self-Help Centers Open Contracts as of September 2015

County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Cameron/Willacy	14,556	11,994
El Paso	9,100	8,645
Hidalgo	3,378	2,533
Eagle Pass*	4,923	3,938
Starr	1,746	1,746
Val Verde	5,391	5,391
Webb	2,041	1,938
Total	41,135	36,185

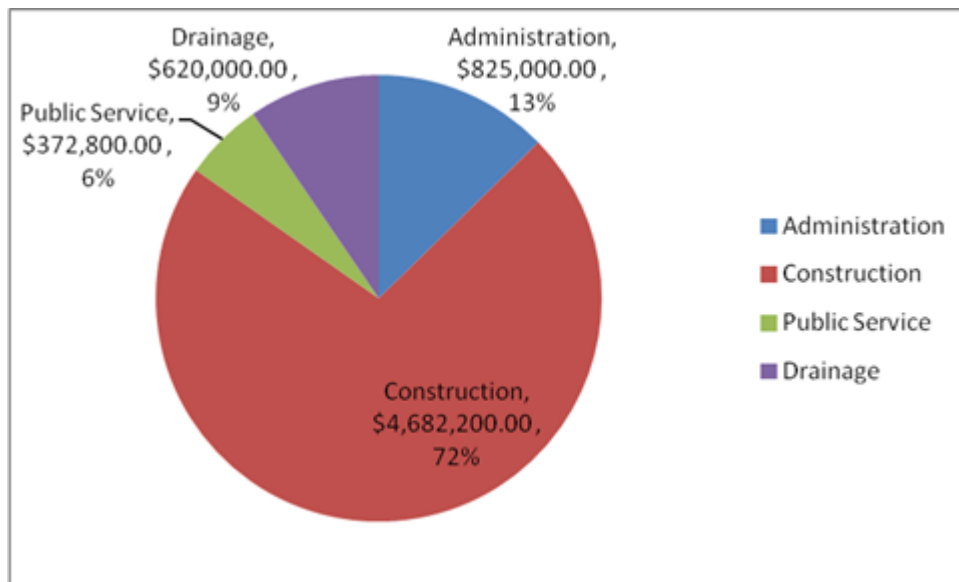
* The SHC previously operated by Maverick County, is now operated county-wide but by the City of Eagle Pass.



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, self-help small repair, reconstruction and new construction. OCI anticipates that the percentages of funding by activity in the table below will be similar during the 2016-2017 biennium.

Colonia Self-Help Center Activities for Open Contracts as of September 2015

Activity	Funding	Percentage
Administration	\$ 825,000.00	13%
Construction	\$ 4,682,200.00	72%
Public Service	\$ 372,800.00	6%
Drainage	\$ 620,000.00	9%
Total	\$ 6,500,000.00	100%



TDHCA, through its OCI, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs will be implemented for 2016 and 2017.

FY 2016 and 2017 Office of Colonia Initiatives Funding

Programs	Available Funding for FY 2016	Estimated Available Funding for FY 2017
Texas Bootstrap Loan Program	\$3,000,000	\$3,000,000
Colonia Self-Help Centers	\$1,537,364	\$1,500,000
TOTAL	\$4,537,364	\$4,500,000

COLONIA SELF-HELP CENTERS

Texas Government Code §§2306.581 - §2306.591 directed TDHCA to establish Colonia SHCs in Cameron/Willacy, Hidalgo, Starr, Webb and El Paso counties. This program also allows the Department to establish a Colonia SHC in a county designated as an economically distressed area, such as in Maverick and Val Verde counties. Each county identifies five colonias to receive concentrated assistance. The operation of the Colonia SHCs may be managed by a local nonprofit organization, local community action agency, or local public housing authority that has demonstrated the capacity to operate a center.

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families. Assistance includes housing, community development, infrastructure improvements, outreach and education housing rehabilitation; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; infrastructure constructions and access; contract for deed conversions; and capital access for mortgages to improve the quality of life for colonia residents. The OCI provides technical assistance to the counties and Colonia SHCs through the three Border Field Offices.

The Colonia SHC Program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 42,387 residents. The Department contracts with the counties, who then subcontract with nonprofit organizations to administer the colonia SHC program or specific activities offered under the program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (“RFP”) in search of capable entities to provide these services.

The Colonia Resident Advisory Committee (“C-RAC”) is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents—who actually reside in the colonias to be assisted by the local Colonia SHC—to serve on the committee. The C-RAC reviews the county proposals and may make recommendations on contracts before they are considered for award by the Board.

The operations of the Colonia SHCs are funded by HUD through the Texas Community Development Block Grant Program (“CDBG”) 2.5 percent set-aside, which is approximately \$1.5 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 three Border Field Offices along the Texas-Mexico border, located in Pharr, Laredo and El Paso, to act as a liaison between nonprofit organizations and units of local government as they administer various OCI programs. The Border Field Offices also provide technical assistance to nonprofits, for-profits, units of local government, community organizations and colonia residents along the 150 mile Texas-Mexico border region. The Border Field Offices are partially funded from

General Revenue, Appropriated Receipts and the CDBG program. OCI will continue to maintain the Border Field Offices.

The Border Field Offices anticipate approximately 1,380 technical assistance outreach efforts to nonprofit organizations and units of local government in 2016 and 2017. 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

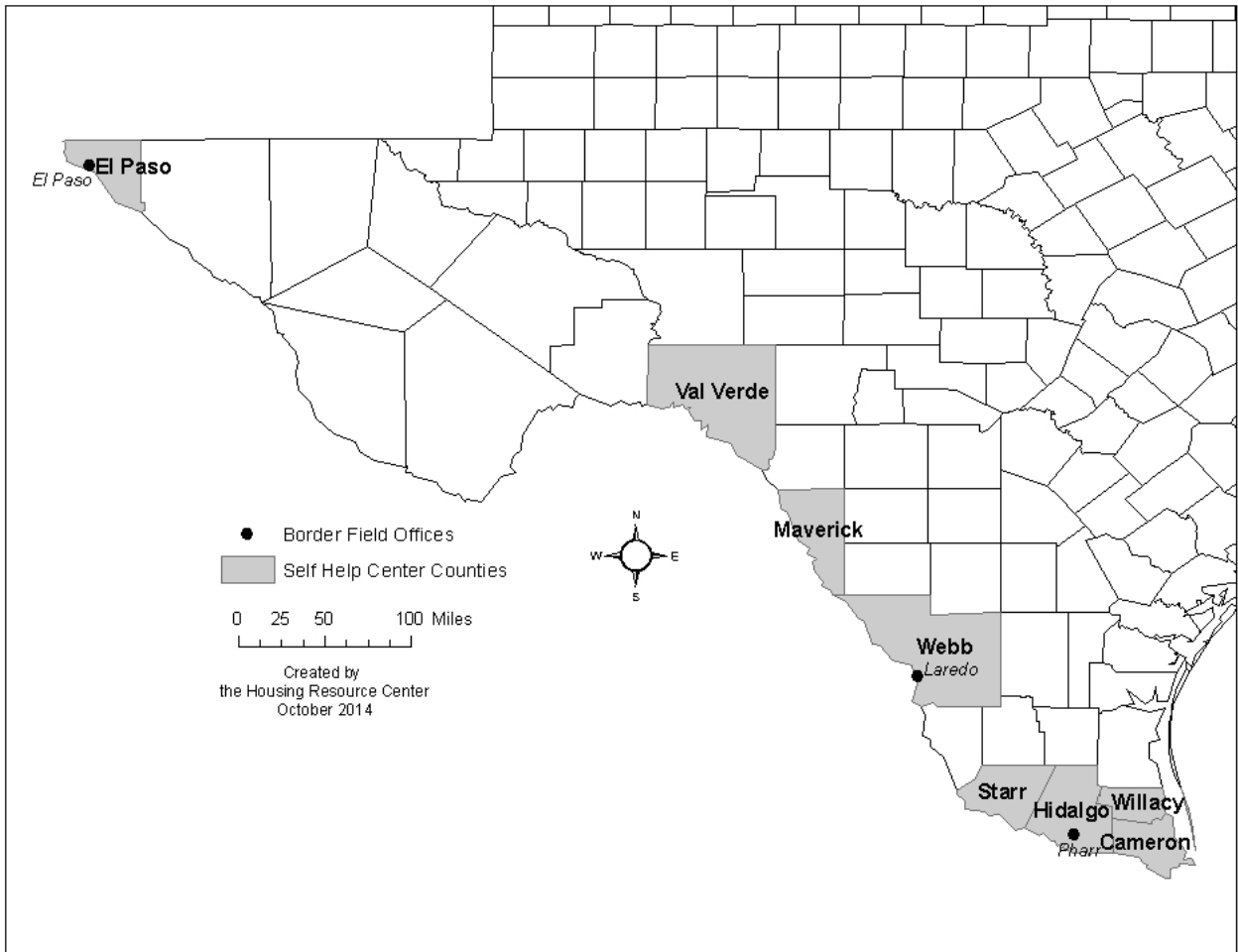
The Texas Bootstrap Loan Program is a statewide program that provides funds to Colonia SHCs or certified non-profit organizations to enable eligible households (also known as “Owner-Builders”) to purchase real estate and construct or renovate a home using sweat equity. Under Section 2306.753(d) of the 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 Texas Government Code directs TDHCA to prioritize assisting Owner-Builders with an annual income of less than \$17,500. The maximum Bootstrap Program loan amount per Owner-Builder is \$45,000. The total amount of loans made with TDHCA and any other funding source may not exceed a combined \$90,000 per household.

In 2008, the OCI implemented a “reservation system” in an effort to disseminate Texas Bootstrap funds across a broader network of “Nonprofit Owner-Builder Housing Provider” NOHPs and increase the Department’s efficiency in assisting households. The reservation system is a ready-to-proceed model that allows program funds to be expended rapidly on a first-come, first-served basis. After being certified to participate in the program and executing a Loan Origination Agreement with the Department, the NOHPs submit individual loan applications to the Department on behalf of their Owner-Builder applicants, 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 2016 and \$3,000,000 for FY 2017. 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
2016 ANNUAL ACTION PLAN**

Approved February 11, 2016

TEXAS STATE AFFORDABLE HOUSING CORPORATION

2016 ANNUAL ACTION PLAN

INTRODUCTION

This plan is prepared in accordance with Texas Government Code, Section 2306.566, which requires the Texas State Affordable Housing Corporation (“Corporation”) to develop a plan to address the state’s housing needs. According to Section 2306.0721(g), the Corporation’s Annual Action Plan must be included in the 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 low, very low and extremely low-income Texans and other underserved populations who cannot access comparable housing options through conventional financial channels. The Corporation’s enabling legislation can be found in Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq.

The Corporation’s office is located in Austin, Texas. A five-member volunteer Board of Directors, appointed by the Governor, oversees the policies and business of the Corporation. The Board of Directors also appoints a 10-member Advisory Council to assist with fundraising activities and review and recommend to the Board the funding of grant applications under the Texas Foundations Fund program. None of the Corporation’s programs and operations are funded through the State’s appropriations budget process.

The Corporation is statutorily authorized to issue mortgage revenue bonds and other private activity bonds to finance the purchase and creation of affordable housing. Over the course of its history, the Corporation has utilized more than \$1.2 billion in single family bonding authority and approximately \$678 million in multifamily bonding authority. Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following home buyer programs:

- Homes for Texas Heroes Home Loan Program
- Home Sweet Texas Home Loan Program
- Mortgage Credit Certificate Program

Using its mission as guidance, the Corporation has developed the following additional programs and 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 we work 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 2016, the Corporation's objective is to continue to implement innovative approaches to fulfill its mission while maintaining the success of its current programs.

PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS

HOMEOWNERSHIP PROGRAMS

Over the last decade research has consistently shown that homeownership has a positive impact on the socioeconomic status of a household and their community. Areas with high rates of homeownership often see lower crime rates, better educational outcomes for children and significant rates of community involvement. 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.¹

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

In 2006 the Corporation created the Home Sweet Texas Home Loan Program by utilizing

¹ Source: National Association of REALTORS® Research Division, “Social Benefits of Homeownership and Stable Housing,” April 2012

mortgage revenue bond cap not used by other bond issuers by an annual deadline set by the Legislature. The Home Sweet Texas Home Loan Program is not profession-specific and is available statewide to those with incomes at or below 80 percent of the area median family income.

The Need for Down Payment Assistance

Research conducted by the Federal Reserve Bank of Saint Louis shows that the percentage of American households who own their homes has decreased from 69% in 2004 to 64.5% in 2014.² According to an August 2015 article from The Simple Dollar, one of the main factors keeping people from purchasing a home is that they do not have enough money for a down payment due to stagnant wages and the resulting reduced savings.³

To help bridge this gap, the Corporation's home loan with down payment assistance programs allow eligible borrowers to apply for a 30-year fixed-rate mortgage loan and receive down payment assistance in the form of a grant that does not require repayment when the home is sold or the mortgage loan is refinanced.

These programs are available statewide on a first-come, first-served basis to home buyers who wish to purchase a newly constructed or existing home. Home buyers must meet income and purchase price limits set by federal guidelines, while demonstrating creditworthiness and meeting standard mortgage underwriting requirements. Home buyers must also occupy the purchased home as their primary residence. The programs are accessible to eligible borrowers by directly contacting a participating mortgage lender.

Mortgage Credit Certificate Program

In 2008 the Corporation established the Mortgage Credit Certificate (MCC) Program as another option for eligible first-time home buyers. The MCC Program is made possible under IRS rules 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. Under the MCC Program, the qualified home buyer can take a portion 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. To date, the Corporation has served over 11,600 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

² Source: Federal Reserve Bank of Saint Louis: "Homeownership Rate for the United States," accessed on 11/16/2015.

³ Source: The Simple Dollar Contributor: "Buying a House? How to Save for a Down Payment," The Simple Dollar, August 4, 2015

of the Corporation's homeownership programs must complete a home buyer education course prior to closing on the purchase of their home. On October 1, 2015 the Corporation began requiring that home buyers take a course offered by a provider listed on our Texas Financial Toolbox web site.⁴ 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.

Several studies show that homeowners who take a pre-purchase home buyer education course have significantly lower rates of mortgage payment delinquencies and make better financial decisions over time. Specifically, a study conducted by Neil Mayer and Associates in collaboration with Experian found that clients receiving home buyer education prior to purchasing a home are one-third less likely to become 90 or more days delinquent over the two years after receiving their loan as compared to borrowers who do not receive that pre-purchase education or counseling.⁵ A subsequent study conducted by the Federal Reserve Bank of Philadelphia notes that pre-purchase counseling can also help potential home buyers improve their creditworthiness to help them qualify for a mortgage.⁶

2016 IMPLEMENTATION PLAN

The Corporation will continue to stay abreast of any changes or developments in the mortgage industry. In late 2014 the Corporation started providing several different options to home buyers, offering varying rates, down payment assistance levels, and loan types. The Corporation continued this practice in 2015 and will continue it in 2016. These new options allow home buyers, in discussions with their lenders and REALTORS®, to choose the best option for them.

Above and beyond the statutory requirements of the programs, the Corporation will work to broaden the reach of the programs through the recruitment of additional lenders and effectively marketing to REALTORS®, especially in areas of the state with low utilization of the programs. The Corporation also plans to amplify its marketing to potential home buyers since according to a NeighborWorks America survey cited in a Housing Wire article as many as 70 percent of home buyers don't know down payment assistance is available.⁷

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) 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

⁴ Texas Financial Toolbox, <http://www.texasfinancialtoolbox.com/home-buyer-education>

⁵ 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.

⁶ Source: Marvin M. Smith, Daniel Hochberg, and William H. Greene "The Effectiveness of Pre-Purchase Homeownership Counseling and Financial Management Skills," Federal Reserve Bank of Philadelphia, 2014.

⁷ Source: Trey Garrison, "Fully 70% of homebuyers don't know about down payment assistance," Housing Wire, December 4, 2014

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). 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 tool that was not previously available in Texas, and the Corporation believes it is providing information to Texas consumers.

Texas Statewide Homebuyer Education Program

For several years the Corporation has promoted and supported successful homeownership by supporting the Texas Statewide Homebuyer Education Program (TSHEP), which provides continuing education to housing counselors who provide home buyer education to consumers, most of them low-income. TSHEP has historically been administered by the Texas Department of Housing and Community Affairs (TDHCA); however, effective September 1, 2012, the Corporation entered into an agreement with TDHCA to administer TSHEP. In 2015, TDHCA selected TSAHC to once again administer TSHEP in 2016 after an Invitation to Bid selection process.

In 2015 housing counselors across the state had the opportunity to attend three separate trainings that furthered their skills and certified many of the participants as home buyer education providers. The Corporation contracted with NeighborWorks America, the selected education provider, to teach housing counselors the principles and applications of comprehensive pre- and post-purchase home buyer education, lending basics, financial capability, and foreclosure counseling.

To date, more than 900 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 administration of TSHEP, the Corporation has trained 343 counselors representing 144 organizations in 55 cities across Texas.

2016 IMPLEMENTATION PLAN

In 2016 the Corporation, with support from private and public funders, will conduct two weeklong training sessions as part of TSHEP. The Corporation plans to offer courses covering the following topics: home buyer education methods, homeownership counseling certification, and credit counseling.

TEXAS HOUSING IMPACT FUND

The Corporation's 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 114 single family homes and 1,901 rental units for low and moderate-income households.

The Corporation currently offers three types of loans:

- Permanent financing for multifamily rental properties
- Construction lines of credit for new single-family homes
- Revolving lines of credit for acquisition/rehabilitation of single-family homes

Single Family Construction/Rehabilitation

Homeownership is the primary means by which lower-income households create stability and build wealth for the future. According to research conducted by the Center for Responsible Lending and the Federal Reserve Board, as of 2013⁸ the median net worth of American homeowners was \$195,400, compared to the median net worth of renters, which was only \$5,400.

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 2015 the median home price was more than \$200,000 in most Texas cities, including Austin (with a median home price of \$253,600), Dallas (\$226,100) and Houston (\$202,100).⁹ The Texas Housing Impact Fund helps families and individuals achieve their dreams of homeownership by financing the construction or rehabilitation of single family homes that are affordable to well-qualified low and moderate-income home buyers.

In 2015 affordable housing developers used financing from the Texas Housing Impact Fund to rehabilitate or construct 14 homes for low and moderate-income home buyers.

⁸ Source: "Homeownership and Wealth Creation," New York Times, November 29, 2014, http://www.nytimes.com/2014/11/30/opinion/sunday/homeownership-and-wealth-creation.html?_r=4

⁹ Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 20, 2015.

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.

Loan Production	2015	Total¹⁰
Loans Made	1	22
# of Single Family Homes	14	114
# of Rental Units	0	1901
Amount of Loan Funds Approved	\$500,000	\$11,746,287

2016 IMPLEMENTATION PLAN

The construction of new homes has grown significantly in the past year, but most commonly in higher priced markets that are not affordable to Texans with lower incomes. According to an October 2014 article in the *Dallas Morning News*, rising home prices are making it more difficult for Texas households to afford a home. Citing research conducted by the Texas A&M Real Estate Center, the article indicates that Texas has seen double-digit home price increases over the past two years; however, income levels have remained relatively flat.¹¹

To address this challenge, the Corporation plans to continue to provide flexible lines of credit to smaller developers. These loan products, leveraged with the Corporation's access to lower cost land through its Affordable Communities of Texas (ACT) land bank, will enable these developers to continue to construct and rehabilitate single family homes that are affordable for working families.

Additionally, the Corporation plans to continue to provide loans to small and rural markets for multifamily developments, helping local developers meet the housing needs of their communities.

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 newly re-branded Texas Housing Impact Fund to attract developers and investors

¹⁰ The total amount includes all loans since the program's inception in 2003.

¹¹ Source: Steve Brown: "Higher home prices and rising interest rates could hassle Texas homebuyers," *Dallas Morning News*, 2014.

across the state.

AFFORDABLE COMMUNITIES OF TEXAS PROGRAM

The Corporation created the Affordable Communities of Texas (ACT) Program, a land bank and land trust program, in 2008 to stabilize communities experiencing high rates of foreclosure. The Corporation works in partnership with nonprofit and government agencies across the state to acquire and redevelop foreclosed homes, vacant land and tax foreclosed properties, and then sell or rent the homes to low-income families.

The ACT Program, partnering with 27 nonprofit housing developers across Texas, has acquired a total of 551 properties and has redeveloped 194¹² of these properties to date. The ACT Program has a current portfolio of 334 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 extenuating circumstances), the property is sold and the funds reinvested in the ACT Program.
- ACT Land Trust – Properties acquired are intended to be held in perpetuity by the Corporation. Homes built or redeveloped on land trust sites may be rented or sold to qualified low-income households.
- Veterans Housing Initiative – This initiative is a partnership with Bank of America. The Corporation accepts higher value homes donated by Bank of America that are redeveloped and sold at a minimum 25% discount to qualified U.S. military veterans in Texas. Veterans who are disabled and have low incomes may also qualify to receive a home as a donation.
- Texas NSP – this category includes only those homes and properties that were acquired using Texas’s federal Neighborhood Stabilization Program (NSP) funding.

Program/Initiative	Acquisitions 2015	Sales 2015	Current Portfolio	Current Asset Value
ACT Land Banking	24	9	84	\$1,196,405
ACT Land Trust	0	0	1	\$650,000
Veterans Initiative	0	14	5	\$362,510
Texas NSP	0	10	244	\$4,526,956
Totals	24	33	334	\$6,735,871

¹² Includes properties still held in TSAHC’s portfolio but are for-sale, rented, under contract to a homebuyer or have been transferred to local partners or sold to private entities for redevelopment.

2016 IMPLEMENTATION PLAN

The ACT Program will continue to play an integral role in the Corporation's overall affordable housing strategy. Although the availability of foreclosed homes donated by financial institutions has decreased as home values have rebounded, the number of vacant and abandoned homes continues to be a concern in both urban and rural areas. The Corporation will 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 has also committed additional funding for property acquisitions and redevelopment that will enable us to redevelop properties more quickly in markets where we don't work with a local partner developer.

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 2015 those housing needs were:

- At-Risk Preservation and Rehabilitation
- Rural and Smaller Urban Markets
- Senior and Service Enriched Housing Developments
- Disaster Relief Housing

In 2015, the Corporation issued \$30,548,000 in multifamily PABs to construct or rehabilitate 356 affordable rental units in Midland and Palestine.

2016 IMPLEMENTATION PLAN

The Corporation anticipates continued interest and growth in our PAB program due to improved market conditions and increased demand for affordable multifamily housing. Research¹³ conducted by the National Low Income Housing Coalition found that, in Texas, households working 40 hours per week need to earn \$16.62/hour (more than twice the minimum wage) to afford a modest two bedroom apartment (which costs about \$864/month). In order to afford

¹³ Source: "Out of Reach 2015" National Low Income Housing Coalition, May 2015, <http://nlihc.org/oor>

market rental prices, Texas households earning less than \$16.62/hour are often forced to work more than 40 hours per week or cut back on other necessities to make their monthly rent payments. Additionally, rental occupancy rates average 94.2% statewide, further emphasizing the continued demand for multifamily housing.¹⁴

In 2016, the Corporation plans to continue to address the ongoing demand for affordable multifamily housing by financing the construction and rehabilitation of additional rental units through the PAB program that are affordable to low and very low-income Texans.

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 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 its 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 2015 the Corporation performed asset oversight reviews for 26 properties, totaling 3,688 units, and the Corporation performed compliance reviews for 25 properties, totaling 3,476 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.

Source: Texas A&M Real Estate Center http://www.recenter.tamu.edu/mdata/Austin_Apartmentdata.pdf, 2015.

2016 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 2016 the Corporation anticipates adding a minimum of one property (72 units) to the portfolio of bond-financed properties monitored by the Corporation's staff. The Corporation also anticipates a compliance review of the Rollins Martin apartment complex (15 units), a property the Corporation acquired in 2015.

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 2015. According to Zillow, the median home price in Austin is now \$285,000¹⁵ and the median monthly rent is now \$1,657.¹⁶ 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 as part of the program are all in areas with higher than average median incomes, with access to good schools, transportation and other services nearby. The program has received an extraordinary number of applications 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 14 single family homes and one duplex to qualifying, low-income families in the Austin MSA.

¹⁵ Source: <http://www.zillow.com/austin-tx/home-values/>, September 2015

¹⁶ Source: Emily Hefter, "Rents Are Up, and Not Where you Might Expect," <http://www.zillow.com/blog/rents-up-not-where-you-expect-170427/>, Market Trends, February 19, 2015

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. A 2015 study¹⁷ conducted by HousingWorks Austin found that 45% of the renters located in the Austin city council district containing the Rollins Martin apartments are cost-burdened, which is defined as spending more than 30% of their income on housing. Furthermore, the district's poverty rate is 27.6%, with more than 21,000 individuals living below the poverty line.

The Rollins Martin apartment complex was originally financed as part of the federal low-income housing tax credit (LIHTC) program. It consists of 15 three-bedroom apartment units, all of which are affordable for families earning at or below 60% of the area median family income. The property's affordability requirements as part of the LIHTC program were about to expire, and by acquiring the property, the Corporation was able to ensure that these rental units will continue to be affordable for their low-income tenants.

2016 IMPLEMENTATION PLAN

Although the Corporation does not plan to acquire any additional homes for the Single Family Rental program in 2016, 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.

In 2016 the Corporation plans substantial rehabilitations at the Rollins Martin apartment complex. The Corporation has installed new appliances, tankless water heaters and HVAC for each unit and new roofing and a fence for the complex. The Corporation is in the process of expanding the doors for the laundry area in each unit. Remaining renovations include repainting the interiors and providing new flooring, countertops and cabinets for each unit.

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 and rural government entities across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. Selected partners receive grants of up to \$50,000 to support their housing services.

¹⁷ Source: <http://housingworksaustin.org/wp-content/uploads/2015/09/2015-City-Council-District-Analyses.pdf>, September 2015.

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 very low-income Texans.

The Corporation funds its Texas Foundations Fund awards by blending private donations with earned revenue from its other housing programs. The Corporation's Board of Directors determines the amount available for each funding round based on revenue and private funding received.

Prior to each funding round, the Corporation publishes the Texas Foundations Fund Guidelines for public comment, giving stakeholders the opportunity to provide feedback prior to submitting a funding proposal. Partners are then selected through a competitive application process. Applications for funding are first considered by the Corporation's Advisory Council, whose members are appointed by the Corporation's Board of Directors, with final approval of selected partners determined by the Board of Directors. Since 2008 the Corporation has awarded more than \$2.3 million in grants.

In 2015 the Corporation awarded a total of \$360,500 to 16 high performing nonprofit organizations, which will enable them to provide critical repairs and supportive housing services to 1,478 very low-income Texans. The Corporation awarded funds to at least one qualified applicant in each of eight designated regions across the state.

2016 IMPLEMENTATION PLAN

The Corporation anticipates making changes to the Texas Foundations Fund for the 2016 award cycle that would expand the number of organizations receiving funds from the Corporation could give awards to. With support from the Advisory Council and collaboration from partner organizations, the Corporation will continue to explore ways to increase the amount of funding available for the Texas Foundations Fund.

The Corporation's Advisory Council continues to play a vital role in identifying and cultivating

prospective donors to support the Texas Foundations Fund. The Advisory Council is comprised of 10 community leaders who possess fundraising experience, who demonstrate commitment to affordable housing programs, and who represent geographic diversity within Texas.

**SECTION 7: TEXAS STATE AFFORDABLE HOUSING CORPORATION
ANNUAL ACTION PLAN**

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 30th day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the house of representatives, and member of any legislative oversight committee.
- (c) The report must include:
 - (1) a complete operating and financial statement of the department;
 - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
 - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
 - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
 - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
 - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
 - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
 - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
 - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
 - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
 - (A) the street address and municipality or county in which the property is located;
 - (B) the telephone number of the property management or leasing agent
 - (C) the total number of units, reported by bedroom size;
 - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
 - (E) the rent for each type of rental unit, reported by bedroom size;
 - (F) the race or ethnic makeup of each project;
 - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;

- (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;
 - (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
 - (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

SEC. 2306.0721. LOW INCOME HOUSING PLAN

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30th day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
 - (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
 - (A) individuals and families of moderate, low, very low, and extremely low income;
 - (B) individuals with special needs;
 - (C) homeless individuals;
 - (D) veterans;
 - (E) farmworkers;
 - (F) youth who are aging out of foster care; and
 - (G) elderly individuals;
 - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
 - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;
 - (4) a description of state programs that govern the use of all available housing resources;
 - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;
 - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;

- (7) strategies to provide housing for individuals and families with special needs in each uniform state service region;
- (8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;
- (9) an estimate and analysis of the housing supply in each uniform state service region
- (10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;
- (11) strategies for meeting rural housing needs;
- (12) a biennial action plan for colonias that:
 - (A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals;
 - (B) includes information on the demand for contract-for-deed 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 adjust for family size;
 - ii. more than 30 to 60 percent of area median income adjusted for family size;
 - iii. more than 60 to 80 percent of area median income adjusted for family size;
 - iv. more than 80 to 115 percent of area median income adjusted for family size;or
 - v. more than 115 percent of area median income adjusted for family size;
- (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and
- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS

The Department shall consider the annual low income housing report to be a rule and in developing the report shall follow rulemaking procedures required by Chapter 2001.

SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT

- (a) The Department shall require the owner of each housing development that receives financial assistance from the Department and that contains 20 or more living units to submit an annual fair housing sponsor report. The report must include the relevant information necessary for the analysis required by Section 2306.072(c)(6). In compiling the information for the report, the owner of each housing development shall use data current as of January 1 of the reporting year.
- (b) The Department shall adopt rules regarding the procedure for filing the report.
- (c) The Department shall maintain the reports in electronic and hard-copy formats readily available to the public at no cost.
- (d) A housing sponsor who fails to file a report in a timely manner is subject to the following sanctions, as determined by the Department:
 - (1) denial of a request for additional funding; or
 - (2) an administrative penalty in an amount not to exceed \$1,000, assessed in the manner provided for an administrative penalty under Section 2306.6023.

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APPENDIX C: ACRONYMS

ACRONYM	NAME
ADA	Americans with Disabilities Act
AI	Analysis of Impediments to Fair Housing Choice
AMFI	Area Median Family Income
ARRA	American Recovery and Reinvestment Act
ASTM	American Society for Testing and Materials
BRB	Bond Review Board
CAA	Community Action Agencies
CDBG	Community Development Block Grants
CEAP	Comprehensive Energy Assistance Program
CHDO	Community Housing Development Organization
CMTS	Compliance Monitoring and Tracking System
CoC	Continuum of Care
CSBG	Community Service Block Grants
DADS	Texas Department of Aging and Disability Services
DARS	Texas Department of Assistive and Rehabilitative Services
DAW	Disability Advisory Workgroup
DFPS	Texas Department of Family Protective Services
DOE	United States Department of Energy
DSHS	Texas Department of State Health Services'
ESG	Emergency Solutions Grant Program
ESGP	Emergency Shelter Grant Program
FFY	Federal Fiscal Year (10/1-9/30)
FHA	Fair Housing Act
GLO	General Land Office
HERA	Housing and Economic Recovery Act
HHSP	Homeless Housing and Services Program
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HRC	Housing Resource Center
HSP	Housing and Services Partnerships
HTC	Housing Tax Credit Program
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
HVC	Housing Choice Voucher
LEP	Limited English Proficiency
LIHEAP	Low Income Home Energy Assistance Program

ACRONYM	NAME
LIHTC	Low Income Housing Tax Credit
MCC	Mortgage Credit Certificate
MSA	Metropolitan Statistical Areas
NFMC	National Foreclosure Mitigation Counseling
NOFA	Notice of Funding Availability
NOHP	Nonprofit Owner-Builder Housing Provider
NSP	Neighborhood Stabilization Program
OCI	Office of Colonia Initiatives
OMB	U.S. Office of Management and Budget
PAB	Private Activity Bond
PAL	Preparation for Adult Living
PJ	Participating Jurisdiction
PRA	Project Rental Assistance
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
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
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



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