

# 2018

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





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The Section 811 Project Rental Assistance ("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 Texas Health and Human Services Commission ("HHSC") and eligible multifamily properties.

PRA 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.

Learn more at: <http://www.tdhca.state.tx.us/section-811-pra/index.htm>

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## **SECTION 1: INTRODUCTION**

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

This section is organized as follows:

- Institutional Structure
- Agency Mission and Charge
- Administrative Structure
- 2018 State of Texas Low Income Housing Plan and Annual Report (the “Plan”) Overview

## **INSTITUTIONAL STRUCTURE**

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

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program ("LIHEAP") and the Emergency Nutrition and Temporary Emergency Relief Program ("ENTERP"). LIHEAP remains at the Department, but ENTERP was discontinued in 2006. Effective September 1, 1995, in accordance with House Bill 785 from the 74<sup>th</sup> Texas Legislature, regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7 from the 77<sup>th</sup> Texas Legislature, effective September 1, 2002, the CDBG and Local Government Services programs were transferred to the newly-created Office of Rural Community Affairs, now the Office of Rural Affairs within the Texas Department Agriculture ("TDA") as a result of the 82<sup>nd</sup> Legislative Regular Session. However, TDHCA, through an interagency agreement with TDA, administers 2.5% of the CDBG funds used for colonia Self-Help Centers ("SHCs") along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322 from the 77<sup>th</sup> Texas Legislature, the Manufactured Housing Division became an independent entity administratively attached to TDHCA. Regarding CDBG Disaster Recovery, effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred to the Texas General Land Office ("GLO") from the Department.

## **AGENCY MISSION AND CHARGE**

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

TDHCA accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined in reference to either Area Median Family Income ("AMFI"), Area Median Income ("AMI"), or the federal poverty level. A major function of TDHCA is to act as a conduit for federal resources and grant funds for housing and community services, including serving as a public housing authority. Because several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a housing finance agency. With a few limited exceptions, TDHCA does not assist individuals or households directly. As a rule, TDHCA does not engage directly in the development of affordable housing. Rather it awards funds and other assistance to others to administer in accordance with applicable state and federal laws, rules, and regulations and with contractual terms.

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

(a) The legislature finds that:

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

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

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

Funding sources to meet the legislative goals include the U.S. Department of Housing and Urban Development (“HUD”), U.S. Department of the Treasury, U.S. Department of Health and Human Services (“USHHS”), U.S. Department of Energy (“DOE”) and State of Texas general revenue funds. In addition, TDHCA administers two federal low income housing tax credit programs; a competitive 9% credit program and a 4% program paired with private activity bonds. TDHCA utilizes private sector financing mechanisms and converts a portion of its tax exempt bond cap to mortgage credit certificates to provide financing for homeownership. With these resources, TDHCA strives to promote sound housing policies; promote leveraging of state and local resources; and ensure the stability and continuity of services through a fair, nondiscriminatory and open process. TDHCA ensures that those programs that it administers that are subject to the requirement to affirmatively further fair housing are in compliance with applicable regulations. 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 oversight, which are intended to work either in cooperation with or as complements to the funding and services provided by other organizations.

## **ADMINISTRATIVE STRUCTURE**

Department programs are grouped into the following divisions:

- **The Community Affairs Division** administers the Community Services Block Grant Program (“CSBG”), the Comprehensive Energy Assistance Program (“CEAP”), the Housing Choice Voucher Program (“Section 8”), and the Weatherization Assistance Program (“WAP”).
- **The HOME and Homeless Programs Division** administers the Contract for Deed Program (“CFD”), Single Family Development Program (“SFD”), Tenant-Based Rental Assistance Program (“TBRA”), Homebuyer Assistance Program (“HBA”), and the Homeowner Rehabilitation Assistance Program (“HRA”) funded through HUD’s HOME Program. Homelessness programs administered by this division are the Emergency Solutions Grants Program (“ESG”), the Homeless Housing and Services Program (“HHSP”), and the Ending Homelessness Fund.
- **The Multifamily Finance Division** administers the Housing Tax Credit Program (“HTC”), the Multifamily Bond Program (“MF Bond”), and the Multifamily Direct Loan Program (“MF Direct Loan”).
- **The Section 811 Project Rental Assistance Program (“Section 811 PRA”).**
- **The Single Family Operations and Services Division (“SFOS”)** administers the Texas Housing Trust Fund (“HTF”), the Office of Colonia Initiatives (“OCI”) Programs, and the Neighborhood Stabilization Program. HTF offers the Amy Young Barrier Removal Program (“AYBR”). OCI offers the Colonia Self-Help Center Program (“SHC”) and the Texas Bootstrap Loan

Program. In addition to administering these single-family programs, SFOS also performs administrative functions for other areas such as single-family and multifamily loan servicing, and single-family loan closing and 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 division through the 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 Texas Homeownership Division offers the My First Texas Home Program, Texas Mortgage Credit Certificate Program (“TX MCC”), and the Texas Statewide Homebuyer Education Program (“TSHEP”).
- The Manufactured Housing Division is administratively attached to TDHCA, although it operates independently with its own executive director and governing board.

It should be noted that, with the exception of Section 8 and Section 811 PRA, TDHCA administers its programs and services through a network of local governments, organization administrators, property owners, or developers across Texas and does not provide assistance directly to individuals. Detailed descriptions of these programs including eligibility information are available in the Action Plan section of this document (Section 4).

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

- The Asset Management Division oversees the ongoing economic viability of multifamily properties funded by the Department and works with owners and the Department’s Legal Division and Executive Management to resolve regulatory and financial issues on those properties through the approval and completion of amendments, workout scenarios, and/or foreclosure and resale solutions which sustain affordability.
- The Compliance Division monitors to ensure compliance with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews. Key compliance monitoring requirements for housing activities include ensuring that units are leased to income qualified households, that rents are properly restricted and that developments funded through the Department are accessible to persons with disabilities and in compliance with property condition standards.
- The Division of Policy and Public Affairs disseminates Department information to the public and serves as the Department’s liaison with industry stakeholders, advocacy groups, and the executive and legislative branches of state and federal government.
- The Fair Housing, Data Management, and Reporting Division is responsible for the development and oversight of cross-cutting agency projects and initiatives and the compilation of Department reports, performance measures and metric tools. Projects pertain to quantifying, assessing and reporting Department performance and/or the coordination of resources to enhance the efficiency and cost-effectiveness of Department efforts. The group heads the Department’s efforts to address fair housing issues in the state, working collaboratively across TDHCA divisions to review rules, collect data, and guide the implementation of agency policies and initiatives to decrease impediments to



access and further fair housing choice as directed in the State of Texas's Phase 2 Analysis of Impediments ("AI"). Fair Housing initiatives include creating internal and external collaborations, collating service data, developing and refining agency fair housing goals, and developing materials and trainings for use by residents, affordable housing and services providers, community groups, and units of local government. Staff is preparing to comply with HUD's final Affirmatively Furthering Fair Housing rule (released in August 2015) and the new Assessment of Fair Housing process.

- The Housing Resource Center is required 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.

## **2018 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT OVERVIEW**

The 2018 State of Texas Low Income Housing Plan and Annual Report ("SLIHP", the "Plan") is prepared annually in accordance with Tex. Gov't Code §§2306.072-2306.0724, which require that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs, and a resource allocation plan to meet Texas' housing needs. The SLIHP is adopted by reference annually in 10 Texas Administrative Code ("TAC") §1.23. The Plan offers policy makers, affordable housing providers and local communities a comprehensive reference on statewide housing need, housing resources and performance-based funding allocations. The format is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the Plan is a working document and its annual changes reflect changes in programs or funding amounts, policy changes, statutory guidance and input received throughout the year.

The Plan is organized into seven sections and appendices:

- **Section 1: Introduction** - An overview of TDHCA and the Plan;
- **Section 2: Housing Analysis** - An analysis of statewide and regional demographic information, housing characteristics, and housing needs;
- **Section 3: Annual Housing Report** - A comprehensive statement of activities for state fiscal year 2017, 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 2018-2019 which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of residents of colonias;
- **Section 7: Texas State Affordable Housing Corporation ("TSAHC") Plan** - This section outlines TSAHC's plans and programs for 2018 and is included in accordance with Tex. Gov't Code §2306.0721(g);
- **Appendix A: TDHCA's enabling statute and Tex. Gov't Code Chapter 2306;**
- **Appendix B: Housing Analysis Regional Tables;**
- **Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs;**
- **Appendix D: TDHCA Goals and Objectives;**
- **Appendix E: Bibliography; and**
- **Appendix F: Acronyms.**

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

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

## **SECTION 2: HOUSING ANALYSIS**

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

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

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

This section is organized as follows:

- Data Sources and Limitations
- State of Texas
  - Demographic Characteristics
  - TDHCA Service Regions and Regional Demographics
- Special Needs Populations
- Poverty and Income
- Affordable Housing Need
- Housing Availability and Affordability
- Local Assessment of Need

## 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 at the local level based on the direct experience of local households and those who work to assist low and moderate income households. Alternative methods such as detailed on-location assessments by professionals skilled at reviewing such matters might be used, but the Department lacks the resources to obtain such data through third parties or to compile it directly. Therefore, the issues detailed in this section 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 and appropriate, rural data is considered separately from urban data.

Reliable data available on the condition of the housing stock, the persons experiencing homelessness, and the housing needs of special needs populations have limitations.

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

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

A “rural area” is defined for the relevant period in Tex. Gov’t Code §2306.004(28-a) as “an area that is located:

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

In the 84<sup>th</sup> Texas Legislature this section was amended to enable certain urban places to request designation as rural as described in 10 TAC §10.204(5), Required Documentation for Application Submission.

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

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

The definition of rural in Tex. Gov't Code §2306.004(28a) requires the examination into the location of Metropolitan Statistical Areas ("MSAs"). The U.S. Office of Management and Budget ("OMB") determines which counties are within each MSA. During the OMB's 2013 update of MSA, it became apparent that some MSA counties have no urban places as defined in Tex. Gov't Code §2306.004(36) (*i.e.*, the MSA county had no places over 25,000, nor any places touching a boundary of a place with a population of 25,000 or greater). 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 rural or urban counties of a given region are collectively referred to as "subregions."

The needs assessment data is augmented with local information, when available. Please note that subregional data is included in Appendix B: Housing Analysis Regional Tables.

## **STATE OF TEXAS**

The state-level housing analysis includes information on demographics, special-needs populations and affordable-housing need indicators. The Department's plans reflect this statewide information as well as the consideration of affordable housing assistance from various sources.

### **DEMOGRAPHIC CHARACTERISTICS**

By using the Census Bureau's ACS 5-Year Estimates from 2011-2015, it is possible to analyze population trends compared to the nation as a whole and its implication for housing need.

- Texas has approximately 26,538,614 people, which is about 8.4% of the US population.
- Texas mirrors the US closely in terms of percentages of races in the population. Texas has 74.9% of its population as White Alone, while the US has 73.6%, a difference of only 1.3%. The difference in percentage population between Texas and the US ranges from 0.9% to 0.09% 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. Texas' population is 6.0% Some Other Race Alone compared to the US' 4.7%.
- Ethnically, Texas diverges from national trends. The percentage of Hispanics is 21.3% higher in Texas as compared to the US population. Texas has 38.4% of its population who identify as Hispanic, while the US has 17.1%.
- Texas has a greater percentage of children under 18 than the US as a whole. Texas has 26.6% of its population as persons under 18 years old, compared to 23.3% for the nation. The median age of the Texas population is 34.1 years, while the median age of the national population is 37.6 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 2011-2015 ACS Estimates, the number of people in poverty varied dramatically by race and ethnicity. In Texas, White (non-Hispanic) had a poverty rate of 9.0%; Blacks or African Americans had a poverty rate of 22.5%; the Hispanic population had a poverty rate of 24.8%; and Asians had a poverty rate of 11.4%. Lower incomes often lead to greater housing challenges.

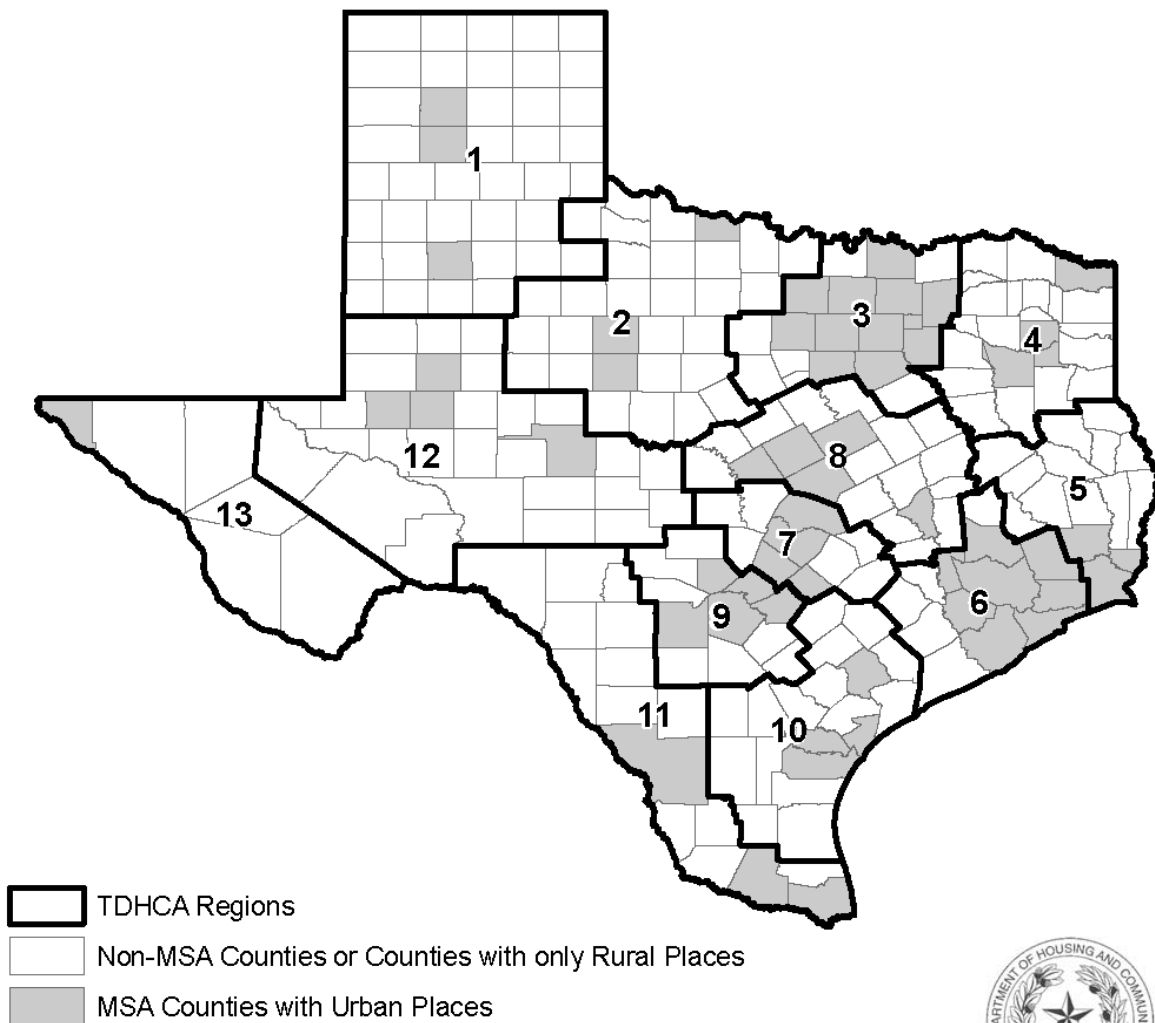
**Urban and Rural Population, Texas**

| State | Rural     | Urban      | Total      |
|-------|-----------|------------|------------|
| Total | 3,497,852 | 23,043,762 | 26,538,614 |

Source: MSA defined by OMB, 2013. Population from 2011-2015 American Community Survey, Table DP05.

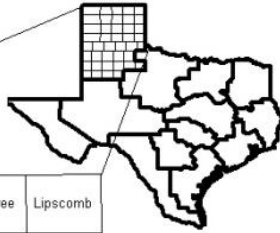
**TDHCA SERVICE REGIONS & REGIONAL DEMOGRAPHICS**

**Map of TDHCA State Service Regions**



Sources: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Table B01003.  
 U.S. Census Bureau, Jul. 2015, CBSAs, metropolitan divisions, and CSAs.  
 TIGER data 2015.

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



|            |         |            |           |               |           |
|------------|---------|------------|-----------|---------------|-----------|
| Dallam     | Sherman | Hansford   | Ochiltree | Lipscomb      |           |
| Hartley    | Moore   | Hutchinson | Roberts   | Hemphill      |           |
| Oldham     | Potter  | Carson     | Gray      | Wheeler       |           |
| Deaf Smith | Randall | Armstrong  | Donley    | Collingsworth |           |
| Parmer     | Castro  | Swisher    | Briscoe   | Hall          | Childress |
| Bailey     | Lamb    | Hale       | Floyd     | Motley        |           |
| Cochran    | Hockley | Lubbock    | Crosby    | Dickens       | King      |
| Yoakum     | Terry   | Lynn       | Garza     |               |           |

### Region 1

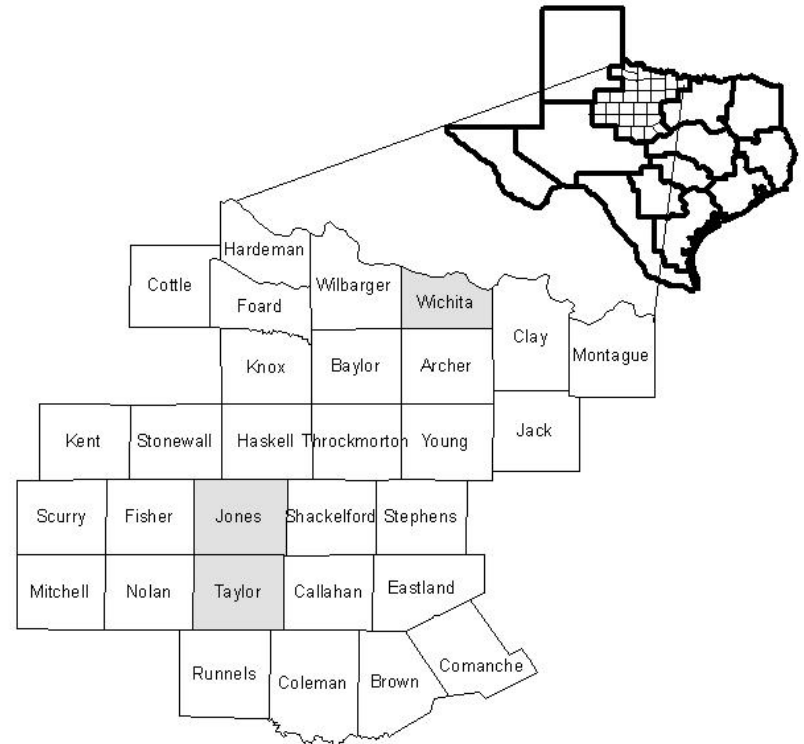
This 41-county region in the northwest corner of Texas encompasses over 39,500 square miles of the Panhandle. Region 1 has approximately 3.2% of Texas' population. Approximately 62.9% of the Region 1 residents live in the urban areas, including Amarillo and Lubbock. In the map of Region 1, the shaded counties have urban places as defined by Tex. Gov't Code §2306.004(36).

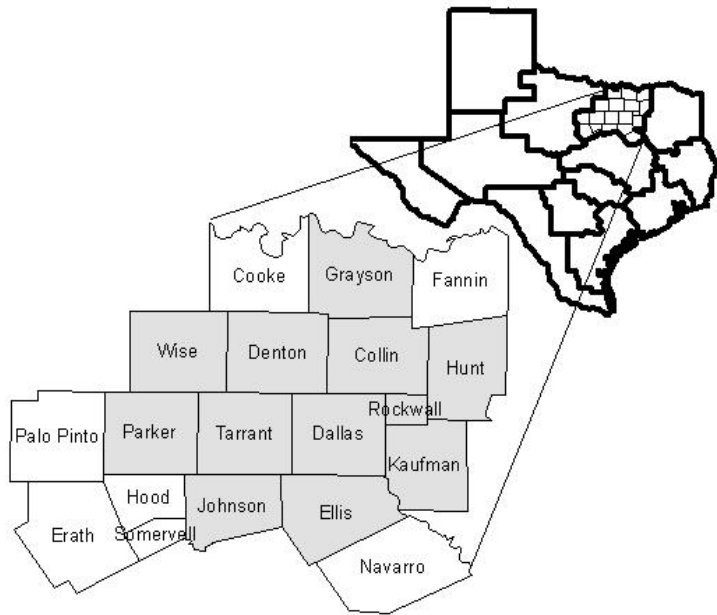
- Highest percentage population identifying as American Indian or Alaskan Native among all regions, 0.7%
- Second highest percentage population identifying as Two or More Races among all regions, 3.1%
- Region 1 has housing unit ownership rates very close to the State of Texas—63.6% of all households own their housing unit in Region 1 compared to 62.2% for the State.

### Region 2

Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene. Region 2 has 2.1% of the State's population. Approximately 52.1% of Region 2 residents live in urban areas. In the map of Region 2, the shaded counties have urban places.

- Highest percentage population identifying as White Non-Hispanic among all regions, 69.3%.
- 23.1% of Region 2's population is under 18 years old, the lowest percentage among all regions.
- The majority of owner households in Region 2 (53.7%) reside in rural counties, one of only two regions with this split.
- Region 2 has higher rates of homeownership than the State of Texas—67.8% compared to 62.2%.





### Region 3

Region 3, which encompasses the metropolitan areas of Dallas, Fort Worth, Arlington, Sherman and Denison, has 26.9% of the State's population, or 7,144,787 individuals. It is the most populous region in Texas. Approximately 96.5% of Region 3 residents reside in urban areas. In the map of Region 3, the shaded counties have urban places.

- Region 3 is one of only two regions with an Asian population representing more than 5% of the regional population. 5.7% of Region 3 identifies as Asian, second only to Region 6.
- Region 3 has the most people identifying as Native Hawaiian and Other Pacific Islander of all regions, 7,578 individuals (35.0% of the state total), and the most people identifying as White Not Hispanic, 3,567,358 individuals (30.7% of the state total).
- Region 3 has a lower percentage of owner households than the State of Texas. 60.5% of households are owners in Region 3 compared to the State's 62.2%.

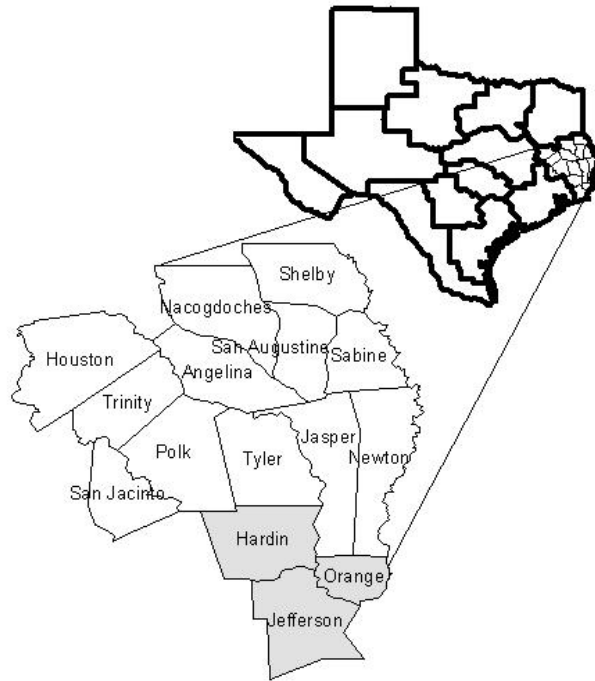
### Region 4

Region 4, located in the northeast corner of the state, surrounds the urban areas of Texarkana, Longview-Marshall and Tyler. It has 4.2% of the State's population. Region 4 is the only region that is mainly rural; 57.8% of the population (individuals) lives in rural areas. In the map of Region 4, the shaded counties have urban places.

- Region 4 has the third lowest percentage of persons under the age of 18 (24.0%).
- Region 4 is one of only two regions with a Hispanic population less than 20% of the total regional population. 14.3% of Region 4's population identifies as Hispanic, second lowest only to Region 5.
- 67.6% of Region 4's population identifies as White Not Hispanic, the second highest percentage among all regions.
- Region 4 has the highest rate of homeownership among all regions. 70.0% of all households in Region 4 are homeowners, compared to 62.2% for all of Texas. The majority of owner households (60.4%) reside in rural counties.







### Region 5

Region 5 encompasses a 15-county area in east Texas including the urban areas of Beaumont and Port Arthur. This region has 2.9% of the State’s population. Approximately 50.7% of Region 5 residents live in urban areas. In the map of Region 5, the shaded counties have urban places.

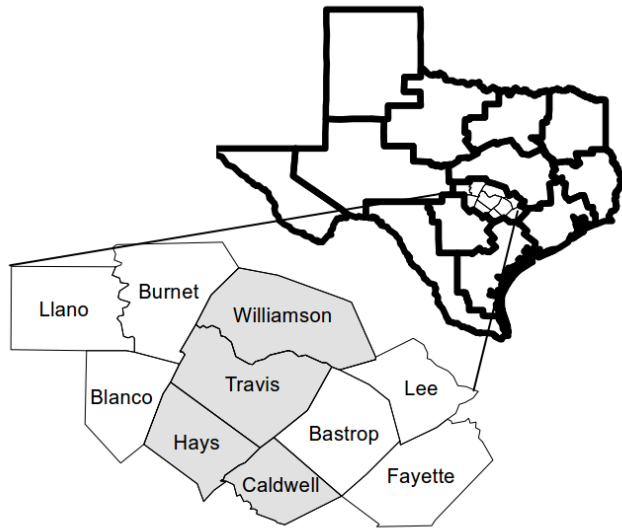
- 20.0% of Region 5’s population identifies as Black or African American, the highest percentage among all regions.
- 14.2% of Region 5’s population identifies as Hispanic or Latino, the lowest percentage among all regions. Region 5 also has the lowest percentage of residents identifying as Some Other Race, 2.1%.
- Region 5 has the second lowest percentage of persons under the age of 18 (23.7%).
- Region 5 has the second highest rate of homeownership among all regions. 69.9% of all households are owners.

### Region 6

Region 6 includes the urban area of Houston, Brazoria and Galveston. This region has 24.5% of the State’s population, second only to Region 3. Region 6 is mainly urban with 97.0% of the population located in urban areas, the second highest percentage among all regions behind Region 13. In the map of Region 6, the shaded counties have urban places.

- 17.1% of Region 6’s population identifies as Black or African American, the second highest percentage among all regions.
- 7.0% of Region 6’s population identifies as Asian, the highest percentage among all regions.
- Region 6’s rate of homeownership is only slightly lower than the State’s percentage—60.7% of households in Region 6 are owners, compared to Texas’ 62.2%





### Region 7

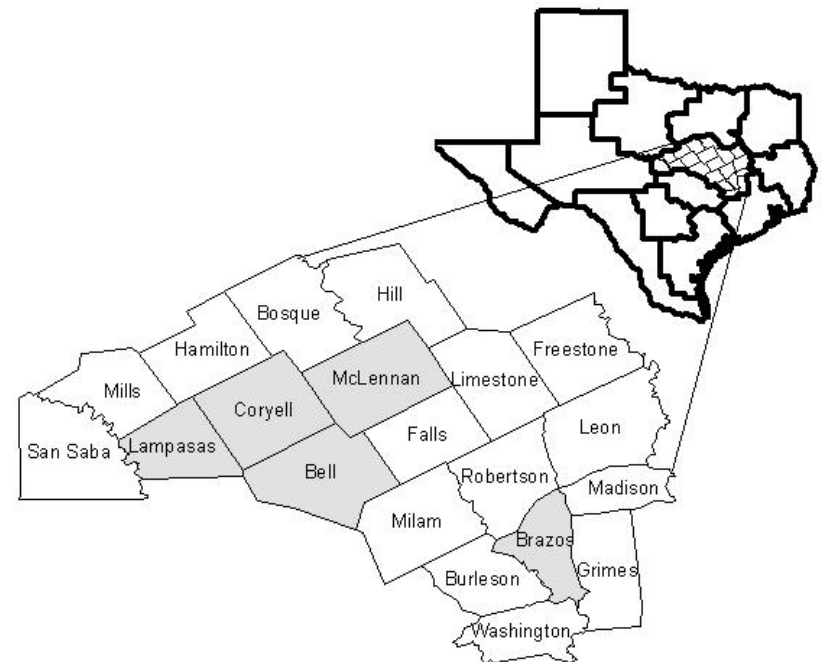
The urban area of Austin is at the center of Region 7. This region has 7.6% of the State’s population. Approximately 90.4% of Region 7 residents live in urban areas. In the map of Region 7, the shaded counties have urban places.

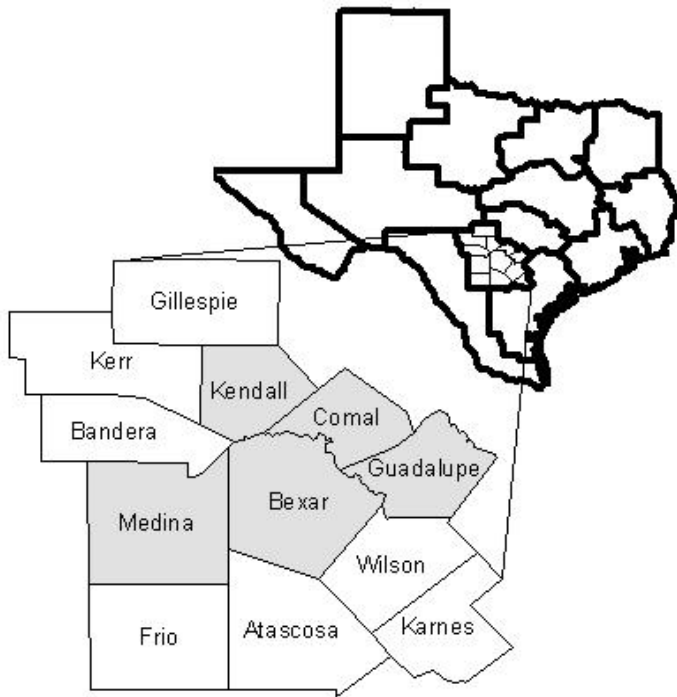
- Only 62.6% of Region 7 households are family households (defined as two people or more related by birth, marriage, or adoption and residing together) the smallest percentage among all regions.
- Region 7 has the lowest homeownership rates among all Regions. 59.0% of all households in Region 7 are owners, compared to 62.2% for the State of Texas.

### 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 4.3% of the State’s population. Approximately 75.5% of Region 8 residents live in urban areas. In the map of Region 8, the shaded counties have urban places.

- 0.3% of Region 8’s population identifies as Native Hawaiian and Other Pacific Islander, the highest percentage among all regions.
- 3.3% of Region 8’s population identifies as Two or More Races, the highest percentage among all regions.
- 59.2% of all households in Region 8 own their housing unit, the second lowest percentage among all regions behind Region 7.





**Region 9**

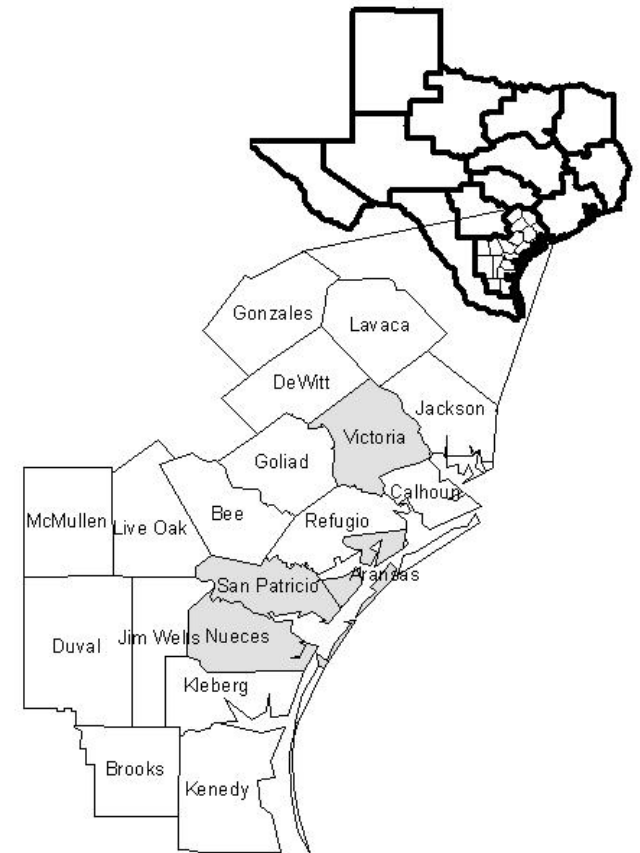
San Antonio is the main metropolitan area in Region 9. This region has 9.0% of the State’s population, the third largest share among all regions. Approximately 90.7% of Region 9 residents live in urban areas, the fourth highest urban rate among all regions. In the map of Region 9, the shaded counties have urban places.

- 7.7% of Region 9’s population identifies as Some Other Race, the second highest percentage among all regions. This could be a result of the Hispanic population including their ethnicity with their race.
- 62.8% of persons in Region 9 own their housing unit. This is very close to the State of Texas’ homeownership rate, 62.2%.

**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 2.9% of the State’s population. A majority of the population of Region 10 (68.1%) live in urban areas. In the map of Region 10, the shaded counties have urban places.

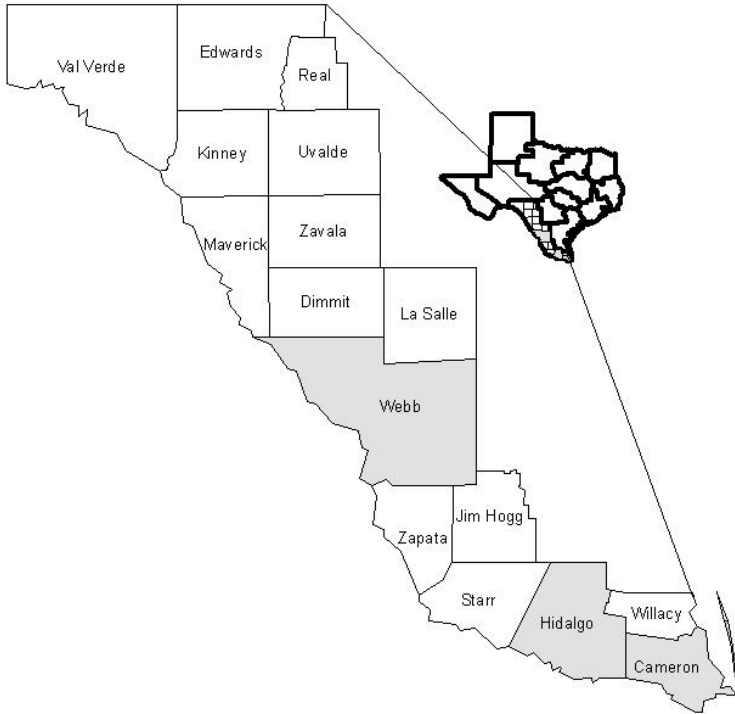
- 85.8% of Region 10’s population identifies as White, the second highest percentage among all regions. However, 37.2% of Region 10’s population identifies as White but Not Hispanic or Latino. The majority of Region 10’s White residents identify as Hispanic or Latino.
- 63.3% of households in Region 10 own their housing unit, only slightly higher than the State homeownership rate of 62.2%.



### Region 11

Region 11 is a 16-county area along the border of Mexico. The main urban areas in the region are Brownsville-Harlingen, McAllen-Edinburg, Del Rio, and Laredo. This region has 6.7% of the State's population. 84.5% of Region 11's population live in urban areas. In the map of Region 11, the shaded counties have urban places.

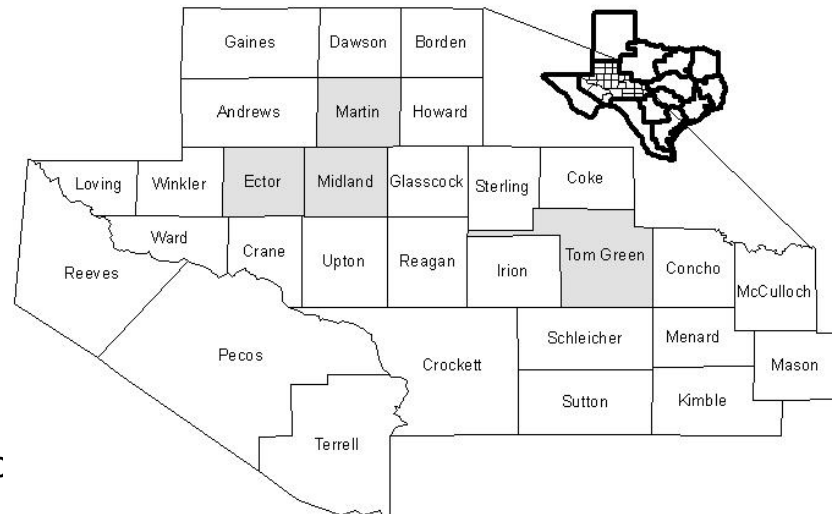
- 92.3% of Region 11's population identifies as White, the highest percentage among all regions—however, only 8.0% of Region 11 identifies as White Not Hispanic (the lowest percentage among all regions). 90.6% of Region 11's population identifies as Hispanic or Latino, the highest percentage among all regions.
- Region 11 has the lowest percentage population of many racial groups. 0.6% of Region 11's population identifies as Black or African American, 0.3% of Region 11's population identifies as American Indian and Alaska Native, 0.8% of Region 11's population identifies as Asian, and 0.01% of Region 11's population identifies as Native Hawaiian and Other Pacific Islander. All of these percentages are the lowest among all regions for the respective race.
- 32.9% of Region 11's population is under 18 years old, the highest percentage among all regions.
- Out of all Region 11's households, 80.4% are family households and 42.1% are households with their own children under 18 years old; the highest percentage of both out of all regions.
- 67.7% of Region 11's housing units are owner-occupied, higher than the State's rate of 62.2%.

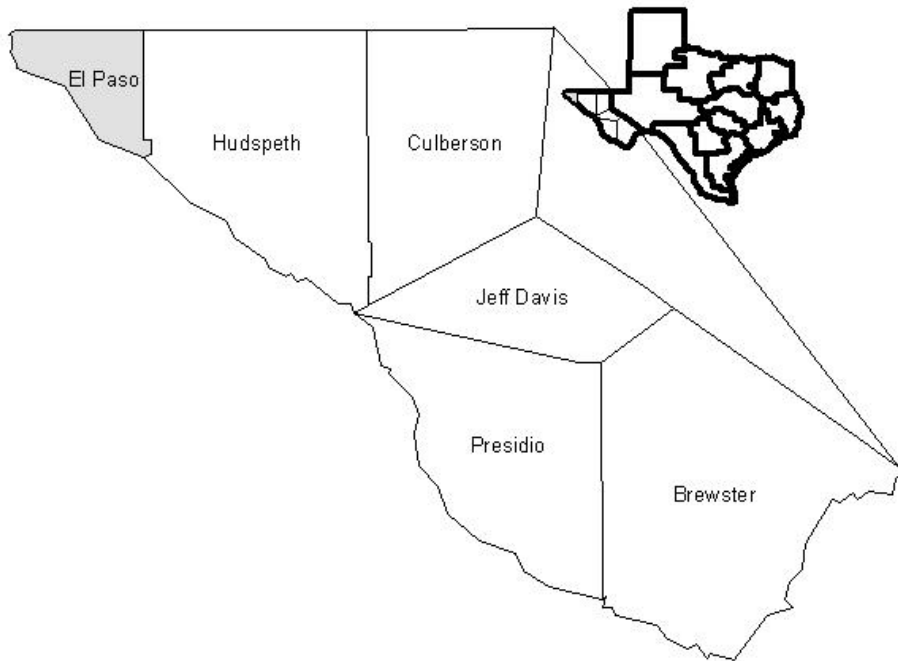


### Region 12

Region 12 in west Texas surrounds the urban areas of Odessa-Midland and San Angelo. This region has 2.3% of the State's population. Approximately 69.0% of Region 12 residents live in urban areas. In the map of Region 12, the shaded counties have urban places.

- Region 12 has a homeownership rate of 67.5%, higher than the State's rate of 62.2%





### 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 3.2% of the State's population. Approximately 97.1% of Region 13 residents live in the urban area of El Paso, the highest rate among all regions. The urban nature of Region 13 is due more to an extremely low rural population in addition to a relatively high urban population. In the map of Region 13, the shaded county has urban places.

- 3.5% of Region 13's population identifies as Black or African American, the second lowest percentage after Region 11.
  - 80.8% of Region 13 identifies as Hispanic or Latino, the second highest percentage after Region 11. 13.9% of Region 13 identify as White Not Hispanic or Latino, the second lowest percentage after Region 11.
  - 9.4% of Region 13's population identifies as Some Other Race, the highest percentage among all regions. This could be a result of the Hispanic population including their ethnicity with their race.
- 
- 28.6% of Region 13's population is under 18 years old, the second highest percentage after Region 11.
  - Out of all Region 13's households, 74.6% are family households and 36.5% are households with their own children under 18 years old; the second highest percentage of both out of all regions.
  - 61.7% of Region 13 households own their housing unit, only slightly lower than the State homeownership rate of 62.2%.

## SPECIAL NEEDS POPULATIONS

Tex. Gov't Code §2306.0721 requires the Department to include in the Plan the housing needs of individuals with special needs as well as the size of those populations in each uniform service region where information is available. The Department identifies special needs populations as:

- elderly persons,
- farmworkers,
- persons experiencing homelessness,
- persons living with HIV/AIDS and their families,
- persons with disabilities (mental, physical, and developmental),
- persons with substance use disorders,
- persons with Violence Against Women Act (“VAWA”) protections,
- residents of colonias,
- residents of public housing,
- veterans and wounded warriors, and
- youth aging out of foster care.

Some data for persons with special needs is only available at the state level. For example, numbers of persons with substance use issues are not available at the county level, so analysis could only be done at the state level.

Tex. Gov't Code §2306.0721(c)(1) requires that this Plan also include an estimate and analysis of the size and housing needs of individuals and families of moderate, low, very low, and extremely low income. This information is not included in the Special Needs Populations section because it is included in the Poverty and Income section. In addition, the regional numbers of public housing units in which residents of public housing live is not included in the Special Needs Populations section because it is included in the Housing Availability and Affordability section.

### *Elderly Persons*

HUD defines an “Elderly Person Household” as a household composed of one or more persons at least one of whom is 62 years of age or more at the time of initial occupancy and defines “frail elderly” as a person who is 62 years of age or more and unable to perform at least three “activities of daily living, comprising of eating, bathing, grooming, dressing or home management activities” (HUD, n.d.a).

According to a long-term study of aging persons in their last 24 months of life, the prevalence of disability increased from 28% two years before death to 56% in the last month of life. Those who died at the oldest ages were much more likely to have a disability 2 years before death (ages 50-69 years, 14%; 70-79 years, 21%; 80-89 years, 32%; 90 years or more, 50%). Disability was more common in women 2 years before death (32%) than men (21%), even after adjustment for older age at death. (Smith et al., 2013). The growing rate of disabilities leads to the need for barrier removal, such as ramps for wheelchairs to enable elderly households to remain in their homes. 39.8% of all elderly very low income renters have worst case housing needs. 22.3% of households experiencing worst case housing needs in 2015 were Elderly Person Households without children, a 3.3% increase since 2013 (HUD, August 2017).

Although HUD’s definition for ‘Elderly Person Household’ involves persons at least 62 years of age, definitions may vary across data sources and assistance programs available to elderly persons. Certain TDHCA programs align their definition of elderly with the Housing for Older Persons Act, which includes persons at least 55 years old. Due to census data availability, the following analysis will be conducted looking at persons 65 years of age or older.

According to the table below, approximately 79.8% of Texans aged 65 and older live in urban areas. Texans aged 65 and older who live in rural areas may face difficulty accessing health and other services because they live at greater distances from health facilities, community centers, and other amenities. Additionally, the programs that serve them may not benefit from a concentration of an aging population and the efficiencies that can be realized from serving older adults in a centralized location (Viveiros, 2014).

Older Texans face housing challenges that will become more prevalent as the elderly population grows. The incidences of disability increase with age. According to 2011-2015 ACS Estimates, 9.9% of Texans 18 to 64 years old have a disability, while 39.5% of Texans 65 and older have a disability. In addition, older households tend to live in older homes: 35.3% of households aged 65 years and older lived in housing stock built before 1970 compared to 22.5% among persons younger than 65 years old. These factors may increase the need for housing modifications for accessibility and home repair.

Elderly populations have a range of unique housing needs. A 2014 Harvard University Joint Center for Housing Studies report on housing needs of the nations aging population found that cost burden (expenditures including housing and utilities that exceed 30% of income) is the most common housing problem for households with persons aged 65 and older. Households experiencing cost burden are often forced to cut back sharply on other necessities. On average, severely cost burdened and low-income households spend more than 40% less on food than households living in housing they can afford, making clear the link between hunger and high housing costs among older adults.

**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 | 588,847               | 2,379,385             | 2,968,232             | 26,538,614       | 11.2%                                   |

Source: 2011-2015 American Community Survey, Table DP05.

**Regional Analysis**

16.6% of Region 4’s and 16.3% of Region 2’s residents are at least 65 years old, the highest proportion of all regions. In both cases, the number of elderly residents is larger in the Region’s rural counties than the urban counties. The only other Region where this is the case is Region 5, which has the third largest percentage of elderly residents at 15.5%.

The rural counties of Region 4 have the largest share of the States’ rural counties’ elderly population at 19.7%. 57.8% of Region 4’s residents live in rural counties, but 62.2% of Region 4’s population over the age of 65 live in rural counties. As noted previously, rural elderly residents may face increased difficulty accessing services as a result of decreased development density and travel challenges.

Regions 3 and 6 together account for 45.6% of the states’ elderly residents, or 1,281,337 individuals. The urban counties of Regions 3 and 6 alone, a total of 20 counties encompassing the majority of the Houston-The Woodlands-Sugar Land and Dallas-Fort Worth-Arlington MSAs, account

for 43.2% of the states' elderly population. However, the urban counties of Region 3 and Region 6 account for 49.8% of the population of the State of Texas. This means that proportionally the elderly population of these subregions is relatively low. 9.6% of Region 6's residents are at least 65 years old, the lowest proportion of all regions.

**Farmworkers**

As one of the top five states in agricultural production, 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, n.d.). According to the Texas Workforce Commission, demand for agriculture workers grew by a slight 1.0% (adding 574 jobs) between the first quarters of federal fiscal year 2011 and federal fiscal year 2016. During the same time period, demand for workers in retail trade workers by 14%, educational services by 22.4%, and accommodation and food services by 23.4%. In Texas and across the nation, this industry has been using fewer and fewer workers in recent decades as farming methods have become more efficient. Farms now tend to be fewer in number, larger and more expensive to operate, but also much more productive (Texas Workforce Commission, 2016). 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).

Agricultural workers support the 985 billion dollar agricultural industry in the U.S. and increase the overall economic output of regions in which they work. However, farmworker housing is often substandard or non-existent, and the wages of the farmworker are usually low. Agricultural workers represent some of the most economically disadvantaged people in the U.S., with 30% of agricultural worker families surveyed in the 2013-2014 National Agricultural Workers Survey reporting total family income levels below the national poverty guidelines. Many agricultural workers, particularly migrant workers, report living in crowded living spaces or being in living situations not meant for human habitation (outdoors, cars, trucks, vans, etc.) (National Center for Farmworker Health, Inc, 2017). Farmworker housing conditions are further exacerbated by legal, cultural, and geographic circumstances that often keep this population outside of the mainstream and contribute to their economic marginalization (Housing Assistance Council, 2013).

**Migrant Seasonal Farmworker Population Estimates, Texas**

| State | Total   |
|-------|---------|
| Total | 289,600 |

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

**Persons Experiencing Homelessness**

Homelessness is defined in a variety of ways. While the definitions of homelessness are 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.

HUD's definition of "homeless" is persons sleeping in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation. According to the most recent HUD Annual Homeless Assessment Report to Congress, 67% of Americans experiencing homelessness were homeless as individuals and 33% were homeless as persons in families. Nationally, homelessness increased for the first time in seven years by just under 1% between 2016 and 2017. This increase is attributable to an increase in the number of unsheltered individuals in the 50 largest U.S. cities. However, the number of people



experiencing homelessness in families with children declined by 5% between 2016 and 2017. This 5% figure represents 10,055 people and 3,294 family households. (HUD, December 2017). These comparisons of homelessness by household type nationally demonstrate HUD’s progress to meet its goal to end family homelessness by 2020.

Texas is one of five states that together accounted for half of the nation’s population experiencing homelessness in 2017 with 4% of the national total in Texas (or 23,548 people). Between 2016 and 2017, Texas saw the fifth largest percentage increase (1.8%) of all states. However, between 2007 and 2017, Texas saw the largest percentage decrease (40.8%) in the number of people experiencing homelessness compared to other states. Texas had the second largest percentage decrease in persons experiencing homelessness as individuals (a decrease of 36.5%) and the largest percentage decrease in families with children experiencing homelessness (a decrease of 49.3%) over the same time period (HUD, December 2017). Based on Continuum of Care Point in Time counts generated by the Texas Homeless Network, in 2017 approximately 23,548 persons considered homeless were physically counted (HUD, November 2017).

Based on a calculation using the U.S. Department of Education’s count of children experiencing homelessness in U.S. public schools and on 2013 U.S. Census data, the National Center on Family Homelessness (2014) reported that 2,483,539 children (or 1 in every 30 children) experienced homelessness in the U.S. in 2013; the same report found that, in Texas, 190,018 children experienced homelessness in 2013. It is important to note that the U.S. Department of Education’s count of children experiencing homelessness in U.S. public schools takes place throughout the school year and captures a larger sample of children who may experience homelessness. In contrast, the Continuum of Care Point in Time Counts referenced in the table below count the population experiencing homelessness each January on a given night. The 2017 Annual Homeless Assessment Report to Congress reported 40,799 unaccompanied homeless youth under the age of 25, around 7% of the total homeless population and 11% of persons experiencing homelessness as individuals (HUD, December 2017). A 2013 study of runaway and homeless youth found that 41.1% of respondents identified as Black or African American compared to 33.3% identifying as White only. The same study found that 30% of surveyed street youth identified as lesbian, gay or bisexual while 6.8% identified as transgender, roughly three times the percentage of transgender youth nationally (USHHS FYSB, 2014).

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

**Homeless Populations, Texas**

| Homeless Subpopulations        | Sheltered | Unsheltered | Total |
|--------------------------------|-----------|-------------|-------|
| Chronically Homeless           | 1,481     | 2,230       | 3,711 |
| Severely Mentally Ill          | 2,562     | 2,571       | 5,133 |
| Chronic Substance Use Issues   | 1,969     | 2,404       | 4,373 |
| Veterans                       | 1,379     | 821         | 2,200 |
| Persons with HIV/AIDS          | 166       | 176         | 342   |
| Survivors of Domestic Violence | 2,593     | 1,175       | 3,768 |

Source: HUD, November 2017.

**Persons Living with HIV/AIDS and Their Families**

Human Immunodeficiency Virus (“HIV”) is the virus that causes Acquired Immunodeficiency Syndrome (“AIDS”). HIV infects cells and attacks the immune system, which weakens the body and

makes it especially susceptible to other infections and diseases. 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.

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 82,745 Texans living with a diagnosed HIV infection at the end of 2015 and 86,669 Texans living with a diagnosed HIV infection at the end of 2016 (Texas Department of State Health Services, 2017).

**Persons with HIV/AIDS, Texas**

| State | Persons with HIV/AIDS - 2016, Rural | Persons with HIV/AIDS - 2016, Urban | Total Persons with HIV/AIDS*, 2016 | 2011-2015 Total Population | Percent of Persons with HIV/AIDS to Statewide Population |
|-------|-------------------------------------|-------------------------------------|------------------------------------|----------------------------|--|
| Total | 3,922                               | 78,550                              | 86,669                             | 26,538,614                 | 0.33%  |

Source: Texas Department of State Health Services, 2017.

\*The 4,197 people counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area.

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

**Regional Analysis**

The 2016 HIV Surveillance Report (released in July 2017) indicates that almost two thirds (64.0%) of all persons in Texas with HIV diagnoses live in the urban counties of Region 3 and Region 6 containing the Dallas and Houston areas. Almost half (48.5%) live in Harris and Dallas Counties alone. 0.38% of people in Region 3 and 0.44% of people in Region 6 have HIV/AIDS compared to Texas' 0.33%. Only Regions 3 and 6 surpass the state percentage of population with HIV/AIDS. The remaining regions' percentages of persons living with HIV/AIDS range from 0.10% in Region 2 to 0.30% in Region 7. Region 6 has the largest population of persons living with AIDS/HIV among all regions at 28,909 individuals, which is 33.4% of all persons living with HIV/AIDS in the State of Texas.

The vast majority (95.2%) of persons with HIV diagnoses in Texas live in urban counties, where services including healthcare are more readily available. Nearly a quarter (22.0%) of all persons with HIV diagnoses in rural Texas counties live in Region 4. 15.9% of all persons with HIV diagnoses in rural Texas counties live in Region 5. 0.16% of all residents of rural Region 5 counties are living with HIV/AIDS, the second highest rate among all rural subregions. These individuals living in rural East Texas counties could experience increased barriers to accessing care and services.

***Persons with Disabilities (Mental, Physical, and Developmental)***

According to HUD, mental, physical and developmental disabilities can include "hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and intellectual disability that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself" (HUD, n.d.)

A significant number of persons with disabilities face extreme housing needs. The 2011-2015 ACS data shows that 17.5% 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 worst case housing needs affected 39.4% of unassisted very low-income renter households containing nonelderly persons with disabilities in 2015, slightly less than the 43.2% prevalence among very low-income renters overall. 24.2% of very low-income renter households containing persons with disabilities are severely rent burdened and pay more than 50% of their income towards housing, a steep 25.2% drop since 2013 (HUD, August 2017).

According to the table below, of those Texans with disabilities, approximately 81.8% 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 Non-Institutionalized Population | Percent of Non-Institutionalized Population with Disability |
|-------|---------|-----------|--|---|
| Total | 550,357 | 2,477,894 | 3,028,251                              | 11.6%   |

Source: 2011-2015 American Community Survey, Table S1810.

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

| Age               | Population with a Disability | Total Civilian Non-Institutionalized Population | Persons with a Disability as a Percentage of Total Population |
|-------------------|------------------------------|---|---|
| Under 5 years     | 17,179                       | 1,951,118                                       | 0.9%  |
| 5 to 17 years     | 274,465                      | 5,097,268                                       | 5.4%  |
| 18 to 64 years    | 1,596,252                    | 16,130,045                                      | 9.9%  |
| 65 years and over | 1,140,355                    | 2,884,000                                       | 39.5%   |
| Total             | 3,028,251                    | 26,062,431                                      | 11.6%   |

Source: 2011-2015 American Community Survey, Table S1810.

**Regional Analysis**

Almost 20% of all persons with disability residing in rural counties are in Region 4, but Region 4 only contains 18.6% of all rural Texans. Region 4 has 5.7% of all persons with disabilities in the State of Texas, but only 4.2% of the state total population. 17.1% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 16.4%. Regions 2, 4, and 5 are the only regions that have a greater number of persons with disabilities in their rural counties than in their urban counties. Region 4 is the only region that has a greater total rural population than urban.

The urban counties of Regions 3 and 6 combined account for 41.7% of all persons with disabilities in the State. However, the Regions 3 and 6 account for 49.8% of all people in the State of Texas, so this is a relatively low rate. In fact, Regions 6 and 7 have the lowest percentage population of persons with disability at 9.7%, followed closely by Region 3 at 9.8%. Regions 3, 6, and 7 contain the cities of Dallas-Fort Worth, Houston, and Austin respectively. Despite representing the greater number of persons with disability in Texas, these cities proportionally contain less of the State's persons with disabilities.

**Persons with Substance Use Disorders**

Alcohol and substance use issues can be linked to housing problems, including homelessness. Several studies have found that approximately 41-84% of homeless adults have a substance use disorder (Tsai, Kaspro, and Rosenheck, 2013). Further, many individuals with substance use issues

face multiple barriers to accessing housing while suffering from addiction. Being without a stable place during substance abuse recovery only increases the likelihood that these treatments will fail (United States Interagency Council on Homelessness, 2015).

Alcohol or substance use disorders can lead to homelessness or can be a result of homelessness. The National Institute on Drug Abuse found that in 2013, 11.2% of clients admitted to DSHS-funded substance abuse treatment programs in Texas were homeless (Maxwell, 2014). Among clients admitted to DSHS-funded treatment for heroin in 2014, 18% were homeless. Among clients admitted for cocaine, amphetamine, or methamphetamine, 13% were homeless (Maxwell, 2015). Statewide, of the 23,548 people who were homeless on a single night in January, 2017, 21.8% had a severe mental illness, and 18.6% had a chronic substance use problem (HUD, November 2017). It is estimated that nearly half of all individuals experiencing homelessness and 70% of veterans experiencing homelessness suffer from substance use disorders, and a majority of those with substance use disorders also suffer from moderate to severe mental illness (United States Interagency Council on Homelessness, 2015). There are types of housing, such as Housing First or Permanent Supportive Housing, that are tailored for hard-to-serve populations such as persons with substance use issues. Without secure housing, persons with alcohol or substance use disorders can cycle through more costly options such as emergency room care, the criminal justice system and other service providers (HUD, 2011). Supportive housing programs needed for persons with alcohol and/or other substance use issues range from short-term, in-patient services to long-term, drug-free residential housing environments for recovering addicts. Better recovery results may be obtained by placing individuals in stable living environments.

#### *Persons with Violence Against Women Act (“VAWA”) Protections*

Persons with VAWA protections include survivors of domestic violence, dating violence, sexual assault, or stalking. Many survivors of domestic violence who are living in poverty are often forced to choose between staying in abusive relationships or becoming homeless. For many survivors, concerns over their ability to provide housing for themselves and their children are a significant reason for staying in or returning to an abusive relationship. Access to resources that increase economic stability are essential in rebuilding a life after abuse. Housing is a constant need for survivors of domestic violence. The National Network to End Domestic Violence reports 11,991 national requests for service on September 14, 2016, that could not be provided due to lack of resources. 66% of those requests (7,914) were for housing, up from 63% of unmet requests on September 16, 2015 (National Network to End Domestic Violence, 2017). Services which may help survivors of domestic violence move to safety include physical protection services, legal protection for his or herself and any children involved, counseling, and employment assistance.

The Texas Council on Family Violence reports that many programs in Texas stretch to provide services to a vast geographic area to reach as many survivors of family violence as possible. In a 2013 survey of service availability, only 68% of Texas counties had some form of physical access point for services, and only 28% of counties have a family violence shelter. 29% of counties without physical access points offer access via meeting a survivor at an agreed location or at the county line, but a survivor must call for services first. Eight counties (3.1%) do not have access to any services of any kind (Texas Council on Family Violence, 2013). The National Network to End Domestic Violence found that on September 14, 2016 alone, 999 requests for services in Texas were unmet because programs did not have the resources to provide these services. 57% (569) of those requests were for housing. Although the total number of unmet requests decreased from 2015 to 2016, the percentage of those requests that were for housing services increased. The primary reason for not being able to provide services was staff reductions. (National Network to End Domestic Violence, 2017).

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2016 was 196,564. This represented a 0.9% increase when compared to 2015. These incidents involved 214,815 victims (up 1.7% from 2015) and 208,764 offenders (up 1.8% from 2015). The table below shows total victims of domestic violence in Texas. It must be noted that there is not a one-for-one relationship between incidents and victims of domestic violence. One incident can involve multiple victims, and one victim can experience multiple incidents. However, the numbers below will not reflect the severity of the problem. According to 2010-2014 data from the National Crime Victimization Survey, when the victim and offender had an intimate relationship or were related, 70% of aggravated (with a weapon) and 55% of simple (without a weapon) assaults were reported. Regardless of relationship between survivor and offender, rape and sexual assault were the least likely type of crime to be reported to police at just 36% of incidents reported (Bureau of Justice Statistics, 2014).

**Domestic Violence Victims, Texas**

| Area  | Total Victims, 2016 | Total Population, 2015 | % of Victims to Population |
|-------|---------------------|------------------------|----------------------------|
| Rural | 19,964              | 3,494,852              | 0.57%                      |
| Urban | 194,851             | 23,043,762             | 0.85%                      |
| Texas | 214,815             | 26,538,614             | 0.81%                      |

Source: Texas Department of Public Safety, 2017; 2011-2015 ACS.

### Regional Analysis

1.06% of the population of Region 1 are victims of family violence, the highest rate among all regions. 4.2% of Texas victims of family violence are in Region 1, but Region 1 only has 3.2% of total state population.

Region 6 has the largest number of victims of family violence, 62,041 (28.9% of the State total). The urban counties of Region 6 alone account for 28.2% of all victims of family violence in the state of Texas, but those same counties only represent 24.5% of the total state population. 0.95% of Region 6's population are victims of family violence, slightly higher than the State percentage.

0.62% of the population of Regions 7 and 13 are victims of family violence, the lowest percentage among all regions. The urban counties of Region 7 have the lowest rate among all urban subregions at 0.61% and the rural counties of Region 13 have the lowest rate among all rural subregions at a standout low of 0.25%.

### Residents of Colonias

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

According to Tex. Gov't Code §2306.581, "Colonia" means a geographic area located in a county some part of which is within 150 miles of the international border of this state, consists of 11 or more dwellings that are located in close proximity to each other in an area that may be described as a community or neighborhood, and:

- has a majority population composed of individuals and families with low income and very low income, based on the federal OMB poverty index and meets the qualifications of an economically distressed area under Section 17.921, Water Code; or

- has the physical and economic characteristics of a colonia, as determined by the department.

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

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

**Colonia Resident Population Estimates, Texas**

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

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

**Residents of Public Housing**

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

**Public Housing Authority Units, Texas**

| State | Rural  | Urban  | Total Units |
|-------|--------|--------|-------------|
| Total | 13,882 | 40,384 | 54,266      |

Source: HUD, March 2017.



## 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 (Texas Veterans Commission, 2014).

Veterans face a host of challenges when transitioning back to civilian life. Nationwide, about 1.5 million veterans live in poverty, and the veteran poverty rate is rising (US Department of Veteran Affairs, May 2015). In Texas, 7.9% of the Texas population over age 18 consists of veterans, and 9.3% of the adult population experiencing homelessness counted on a single night in January 2017 consisted of veterans. This is an increase from 2016, when 7.6% of the adult population experiencing homelessness counted on a single night in January consisted of veterans (HUD, November 2017). On a single night in 2017, there were 40,056 veterans experiencing homelessness in the United States, and nearly all (98%) were homeless in households without children (as individuals). Between 2016 and 2017, homelessness among veterans increased by 1.5% (or 585) nationwide. Texas had the third largest percentage increase in homeless veterans from 2016 to 2017, 24.4% (or 432) (HUD, December 2017).

Veteran housing issues can be compounded by service-connected disabilities, such as traumatic brain injury, substance use and mental disorders (National Housing Conference and Center for Housing Policy, 2013). In a 2013 study of veterans experiencing homelessness, 60% had a substance use disorder (Tsai et al., 2013). In addition, as many as two-thirds of veterans experiencing homelessness of the Iraq and Afghanistan wars had post-traumatic stress disorder (DeAngelis, 2013). These factors may affect veteran's ability to acquire and remain in stable housing and support the need for availability of services.

### Veterans, Texas

| State | Rural Veterans | Urban Veterans | Total Veterans | 2011-2015 Population over 18 years | Percent Veterans of Population Over 18 Years |
|-------|----------------|----------------|----------------|------------------------------------|--|
| Total | 247,202        | 1,539,655      | 1,539,655      | 19,384,188                         | 7.9%   |

Source: 2011-2015 American Community Survey, Table S2101.

## Regional Analysis

12.6% of Region 8's civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 12.0%. Region 8 contains Fort Hood in Killeen and Region 9 contains Joint Base San Antonio. Region 9 has the third largest veteran population of all regions at 321,661.

12.2% of the civilian population over 18 years old of the rural counties of Region 9 are veterans, the highest percentage among all rural subregions followed closely by Region 7 at 12.1%. Region 7 has the greatest difference in the percentage population of veterans between rural and urban subregions with a 4.8% difference (although more veterans live in the urban counties of Region 7 overall).

Region 3 has the largest veteran population of all regions, 697,646 or 24.9% of all Texas veterans. Region 6 has 624,360, or 19.1% of all Texas veterans. Considering that Regions 3 and 6 account for 26.9% and 24.5% of the State's total population respectively, this is a relatively low proportion.

Region 11 has the smallest share of the State’s veteran population at 4.5% while Region 12 has the lowest percentage population of veterans at 2.9%.

### Youth Aging Out of Foster Care

In Texas, youth in the foster care system in Texas age out at 18 years old (although under a variety of programs may be able to stay in the system to receive ongoing assistance until the age of 24). In state fiscal year 2016, 1,250 youth were emancipated from foster care with some youth receiving assistance and services to help them transition to adulthood and some youth ceasing continued contact with the child welfare system once they leave foster care. A recent study of youth who had been in foster care found that when asked where they went when they aged out, 26% went to family home, 15% to foster family home, 5% to a relative’s home, 15% to the home of a friend or boyfriend/girlfriend, 4% to a shelter, 5% to transitional living or my own place, 11% to a shelter and 8% went to the streets (Narendorf et al., 2015). A study of homeless youth by the U.S. Department of Health and Human Services’ (“USHHS”) Family and Youth Services Bureau found that 50.6% of respondents had reported staying in foster care or a group home (USHHS FYSB, 2014).

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

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

#### Youth Aging Out of Foster Care, Texas SFY 2016

| State | Rural | Urban | Total |
|-------|-------|-------|-------|
| Total | 226   | 1,024 | 1,250 |

Source: Texas Department of Family and Protective Services, 2017

### Regional Analysis

Because the number of youth aging out of foster care is small compared the population of the State, the percentage of each region’s population that are youth aging out of foster care vary by only thousandths of a percentage. 0.008% of the population of Regions 1, 4, and 9 are youth aging out of foster care, the highest percentage. Regions 5 and 13 have the lowest percentage—only 0.003% of each region’s population are youth aging out of foster care.

Region 3 contains 21.4% of all youth aging out of foster care in Texas, the largest share of all regions. The urban counties of Regions 3 and 6 account for 38.2% of all youth aging out of foster care in the State of Texas. Region 13 has the smallest portion of youth aging out of foster care in the State of Texas at 1.8%. Region 13 accounts for 3.2% of the State’s total population of youth aging out of foster care.



Despite only 18.6% of all Texas residents of rural counties being in Region 4, 24.8% of all youth aging out of foster care living in rural counties reside in Region 4. Region 5 has the largest difference between the urban/rural split of the total regional population and the regional population of youth aging out of foster care. While 50.7% of the Region's total population lives in its urban counties, only 30.4% of the regional youth aging out of foster care reside in urban counties.

## POVERTY AND INCOME

The total number of individuals below 125% of poverty is one of the need indicators for some of the Department's programs instead of 100% of poverty consistent with federal program design. The 2017 poverty income guideline for a family of 4 is \$24,600. In 2017, a family of 4 at 125% poverty would make approximately \$30,750 per year.

According to the 2011-2015 American Community Survey, 5,880,611 individuals in Texas live below 125% of the poverty line. 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   | 821,124          | 5,059,487         | 5,880,661         |
| % Individuals below 125% of poverty | 23.5%            | 22.0%             | 22.2%             |
| <b>Total Population</b>             | <b>3,494,852</b> | <b>23,043,762</b> | <b>26,538,614</b> |

Source: 2011-2015 American Community Survey, Table S1701.

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

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

### Households by Income Group, Texas

| Area         | Statewide households at 0 to 30% AMFI | Statewide households at >30 to 50% AMFI | Statewide Households at >50 to 80% AMFI | Statewide Households at >80 to 100% AMFI | Statewide Households at >100% + AMFI |
|--------------|---------------------------------------|---|---|--|--------------------------------------|
| Urban        | 1,014,295                             | 933,880                                 | 1,298,700                               | 740,730                                  | 3,802,440                            |
| Rural        | 157,753                               | 162,705                                 | 215,351                                 | 119,963                                  | 567,754                              |
| <b>Total</b> | <b>1,172,048</b>                      | <b>1,096,585</b>                        | <b>1,514,051</b>                        | <b>860,693</b>                           | <b>4,370,194</b>                     |

Source: 2010-2014 CHAS, Table 8.

A total of 42.0% of all Texas households are at or below the low-income range (0 to 80% of AMFI). Meeting the needs of this large portion of the State's households is TDHCA's primary focus.

### **Regional Analysis**

Region 11 has the largest proportion of the state's households in the 0-30% AMFI income group at 19.2% followed by Region 13 at 14.2%. Regions 11 and 13 contain the majority of Texas' border counties. The majority of Region 11's households (52.5%) are low income (0-80% AMFI). 54.5% of Region 11's rural residents are low-income, compared to 52.0% of its urban residents. 50.5% of Region 13's rural residents are low-income households compared to 46.2% of its urban residents.

Regions 1 and 9 are the only regions that have a higher rate of low-income households in their urban as opposed to rural counties. Region 5 has the greatest difference between urban and rural households in the low income range as a percentage of subregional population (40.7% in the urban counties and 45.4% in the rural counties).

Region 12 has the smallest proportion of households in the 0-30% AMFI income group at 10.4%. Region 12 has the lowest percent of urban low income households at 37.7%, but Region 9 has the lowest percentage of rural low income households at 39.7%

Region 3 has the largest number of low-income households of any region (1,014,475, 26.8% of the States' total), followed by Region 6 (905,970, 24.0% of the states' total). The urban counties of Regions 3 and 6 alone account for 48.9% of the states' total low income households.

## 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 (measured by Housing Cost Burden), the physical condition of a housing unit and whether or not the unit is overcrowded. The following table reveals the number and percentage of households with at least one housing need by income category and household type.

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

| Income Categories | Renter At least one problem | Renter Total Households | Renter % with at least one problem | Owner At least one problem | Owner Total Households | Owner % with at least one problem | Total Households |
|-------------------|-----------------------------|-------------------------|------------------------------------|----------------------------|------------------------|-----------------------------------|------------------|
| 0 to 30% AMFI     | 604,171                     | 760,657                 | 79.43%                             | 302,862                    | 411,391                | 73.62%                            | 1,172,048        |
| >30 to 50% AMFI   | 486,314                     | 588,392                 | 82.65%                             | 290,557                    | 508,193                | 57.17%                            | 1,096,585        |
| >50 to 80% AMFI   | 365,334                     | 701,338                 | 52.09%                             | 347,930                    | 812,713                | 42.81%                            | 1,514,051        |
| >80 to 100% AMFI  | 81,562                      | 336,366                 | 24.25%                             | 152,184                    | 524,327                | 29.02%                            | 860,693          |
| >100% + AMFI      | 83,272                      | 974,265                 | 8.55%                              | 307,965                    | 3,395,929              | 9.07%                             | 4,370,194        |
| <b>Total</b>      | <b>1,620,703</b>            | <b>3,361,040</b>        | <b>48.22%</b>                      | <b>1,401,474</b>           | <b>5,652,505</b>       | <b>24.79%</b>                     | <b>9,013,571</b> |

Source: 2010-2014 CHAS, Table 1 and Table 8.

Of renter households, those at 31-50% AMFI are the most likely to have at least one housing problem. Of owner households, those at >50-80% 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 physically inadequate occupied housing units, 32.7% are occupied by extremely low-income renter households and 24.8% are occupied by extremely low-income owner households. 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 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     | 20,519  | 760,657                 | 2.7%   | 10,784                                       | 411,391                | 2.6%   |
| >30 to 50% AMFI   | 13,367  | 588,392                 | 2.3%   | 7,974  | 508,193                | 1.6%   |
| >50 to 80% AMFI   | 12,589  | 701,338                 | 1.8%   | 6,823  | 812,713                | 0.8%   |
| >80 to 100% AMFI  | 4,822   | 336,366                 | 1.4%   | 3,364  | 524,327                | 0.6%   |
| >100% + AMFI      | 11,529  | 974,265                 | 1.2%   | 14,557                                       | 3,395,929              | 0.4%   |
| <b>Total</b>      | <b>62,826</b>                                 | <b>3,361,018</b>        | <b>1.9%</b>  | <b>43,502</b>                                | <b>5,652,553</b>       | <b>0.8%</b>  |

Source: 2010-2014 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.

**Housing Cost Burden**

A cost burden is identified when a household pays more than 30% of its gross income for housing costs. When so much is spent on housing, other basic household needs may suffer. As the following table shows, renter households in the lowest two income categories, totaling 917,723 households, compose the largest number of households in any income categories that are burdened by paying more than 30% of income toward housing. This is much greater than in the highest income category, above 100% AMFI, where 36,818 households experience the problem. While the number of housing cost burdened renters at or below 50% AMFI increased by 33,516 households, the number of housing cost burdened renters above 100% AMFI decreased by 32. The trend is even more dramatic among homeowners. The percent of homeowners at or below 30% AMFI that are cost burdened remained the same from the previous year, however, every other homeowner income category saw a decrease in the percent or cost burdened owners.

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

| Income Categories | Renters with Cost Burden | Total Renter Households | % of Renter Households with Cost Burden | Owners with Cost Burden | Total Owner Households | % of Owners with cost burden |
|-------------------|--------------------------|-------------------------|---|-------------------------|------------------------|------------------------------|
| 0 to 30% AMFI     | 507,684                  | 760,657                 | 66.7%                                   | 269,358                 | 411,391                | 65.5%                        |
| >30 to 50% AMFI   | 410,039                  | 588,392                 | 69.7%                                   | 251,822                 | 508,193                | 49.6%                        |
| >50 to 80% AMFI   | 297,106                  | 701,338                 | 42.4%                                   | 294,166                 | 812,713                | 36.2%                        |
| >80 to 100% AMFI  | 55,698                   | 336,366                 | 16.6%                                   | 125,415                 | 524,327                | 23.9%                        |
| >100% + AMFI      | 36,818                   | 974,265                 | 3.8%                                    | 232,065                 | 3,395,929              | 6.8%                         |
| <b>Total</b>      | <b>1,307,345</b>         | <b>3,361,018</b>        | <b>38.9%</b>                            | <b>1,172,826</b>        | <b>5,652,553</b>       | <b>20.7%</b>                 |

Source: 2010-2014 CHAS, Table 3.

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.

### 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 Households | % of Renters with Overcrowding | Over-crowded Owners | Total Owner House-holds | % of Owners with Overcrowding |
|-------------------|----------------------|-------------------------|--------------------------------|---------------------|-------------------------|-------------------------------|
| 0 to 30% AMFI     | 75,968               | 760,657                 | 10.0%                          | 22,721              | 411,391                 | 5.5%                          |
| >30 to 50% AMFI   | 62,959               | 588,392                 | 10.7%                          | 30,829              | 508,193                 | 6.1%                          |
| >50 to 80% AMFI   | 55,634               | 701,338                 | 7.9%                           | 46,953              | 812,713                 | 5.8%                          |
| >80 to 100% AMFI  | 20,982               | 336,366                 | 6.2%                           | 23,397              | 524,327                 | 4.5%                          |
| >100% + AMFI      | 34,961               | 974,265                 | 3.6%                           | 61,308              | 3,395,929               | 1.8%                          |
| Total             | 246,491              | 3,361,018               | 7.5%                           | 184,100             | 5,652,553               | 3.3%                          |

Source: 2010-2014 CHAS, Table 3.

### Regional Analysis

Region 11 in general has the highest rates of physical inadequacy and overcrowding of all the regions. Region 11 has the highest rates of physically inadequate units among owner households in the 0-30% AMFI, 30-50% AMFI, and 50-80% AMFI ranges and renter households in the 0-30% AMFI range. Region 11 has the highest rates of overcrowding among both renter and owner households across all income groups. Region 11 also has high rates of individuals with income below 125% poverty and contains all border counties, as discussed previously.

Region 10 has the highest rates of physical inadequacy among owner households in the 80-100% AMFI range. Regions 5 and 12 have the highest rates of physically inadequate units among owner households in the >100% AMFI range. Region 12 has the highest rates of physical inadequacy among renter households in the 30-50% AMFI, 50-80% AMFI, and >100% AMFI ranges. Region 4 has the highest rate of physical inadequacy among renter households in the 80-100% AMFI range.

Region 7 has the highest rate of housing cost burden among owner households in the 30-50% AMFI, 50-80% AMFI, 80-100% AMFI, and >100% AMFI ranges as well as the second highest rate among owner households in the 0-30% AMFI range (closely behind Region 3). In addition, Region 7 has the highest rate of housing cost burden among renter households in the 0-30% AMFI, 30-50% AMFI, and 50-80% AMFI ranges. Region 7 contains the Austin-Round Rock MSA. Region 13 has the highest rate of housing cost burden among renter households in the 80-100% AMFI and >100% AMFI ranges.

Regions 3 and 6 have very similar rates of housing cost burden across all income groups, closely following Region 7.

## HOUSING AVAILABILITY AND AFFORDABILITY

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

### Housing Supply

Approximately 68.0% of occupied units in Texas were single-family homes. Approximately 24.5% of housing units were within multifamily structures: 1.9% were in developments of 2 units; 3.2% were in developments with 3 or 4 units; 11.2% were in developments with 5 to 19 units; and 8.1% were in developments of over 20 units. The remaining 7.6% of units were manufactured homes and other units such as boats or RVs.

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

| Housing Characteristics | Rural Units      | Urban Units      | Total Units       | Percent of Total |
|-------------------------|------------------|------------------|-------------------|------------------|
| 1, detached             | 1,132,518        | 5,873,837        | 7,006,355         | 68.0%            |
| 2 apartments            | 31,840           | 166,781          | 198,621           | 1.9%             |
| 3 or 4 apartments       | 35,750           | 297,477          | 333,227           | 3.2%             |
| 5 to 19 apartments      | 43,084           | 1,107,352        | 1,150,436         | 11.2%            |
| 20+ apartments          | 23,152           | 815,954          | 839,106           | 8.1%             |
| Mobile home             | 283,998          | 477,118          | 761,116           | 7.4%             |
| Other type of housing   | 4,978            | 11,768           | 16,746            | 0.2%             |
| <b>Total</b>            | <b>8,750,287</b> | <b>1,555,320</b> | <b>10,305,607</b> | <b>100.0%</b>    |

Source: 2011-2015 American Community Survey, Table DP04.

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

The table below shows occupied and vacant housing. Rural areas experienced lower levels of occupancy than urban areas. The statewide occupancy rate was 88.8%.

**Housing Occupancy, Texas**

| State        | Occupied Housing Units | Vacant Housing Units | Percent of Occupied Units |
|--------------|------------------------|----------------------|---------------------------|
| Rural        | 1,222,569              | 332,751              | 78.6%                     |
| Urban        | 7,926,627              | 823,660              | 90.6%                     |
| <b>Total</b> | <b>9,149,196</b>       | <b>1,156,411</b>     | <b>88.8%</b>              |

Source: 2011-2015 American Community Survey, Table DP04.

### Regional Analysis

The percent of occupied units slightly increased from the 2010-2014 ACS, though the percent of occupied units in rural counties decreased. The number of vacant units in rural counties has increased while the number of vacant units in urban counties has decreased.

Region 2 has the lowest occupancy rate of all regions at 79.7%. Region 2 has the lowest occupancy rate among urban subregions but the second lowest occupancy rate among rural subregions. Region 13's rural counties have the lowest occupancy rate of any subregion, 69.7%.

Region 3 has the highest occupancy rate of all regions at 91.7% of units occupied. Region 7's urban counties have the highest occupancy rate of any subregion (92.5%) followed closely by the urban counties of Region 3 (92.1%). This aligns with the housing cost burden statistics previously discussed; lower vacancy rates may lead to greater difficulty finding affordable units. Regions 3 and 7 had high rates of housing cost burden.

### Statewide Assisted Housing Inventory

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

Because this is a count of subsidized units, the unit total only includes those units that have income restrictions and does not include market-rate units that may incidentally have affordable rents available in some developments. TDHCA units represent the active multifamily units as taken from TDHCA's internal Central Database. HUD Multifamily Assisted Units, Housing Choice Vouchers, and Public Housing Authority data was obtained from HUD Open Data available through the HUD's eGIS geospatial data site. USDA subsidized unit data for active projects by month was taken from USDA's Rural Development Datasets webpage.

#### Subsidized Multifamily Units, Texas 2016

| Multifamily Units              | State   | Percent of State Inventory |
|--------------------------------|---------|----------------------------|
| TDHCA Units                    | 239,479 | 45.1%                      |
| HUD Units                      | 60,707  | 11.4%                      |
| Public Housing Authority Units | 54,266  | 10.2%                      |
| Housing Choice Vouchers        | 163,457 | 30.8%                      |
| USDA Units                     | 13,479  | 2.5%                       |
| Total                          | 531,388 | 100.00%                    |

Source: HUD, March 2017; HUD, September 2017; U.S. Department of Agriculture, 2017.

### Regional Analysis

The urban counties of Regions 3 and 6 account for 44.6% of all assisted multifamily units in the State of Texas (236,935 units).

10.1% of all housing units in the urban counties of Region 5 are subsidized multifamily units, the highest percentage among all subregions. The ratio of subsidized multifamily units to total housing units drops by half in the rural counties of Region 5 to 4.9%. The rural counties of Region 11 have the highest percentage of units subsidized among all rural subregions at 6.4%. The high rates of physically inadequate units and overcrowding in Region 11 suggest there is a greater need for affordable housing there.



8.3% of all housing units in Region 13 are subsidized multifamily units, the highest percentage of any whole region.

### Foreclosures

Foreclosures can be a measure of availability and affordability of local housing stocks. The following data is from RealtyTrac and represents the number of notices announcing public auction of properties, which is one of the final steps in the foreclosure process. The highest number of notices of public auction was in Quarter 1 of State Fiscal Year 2017, September 2016-November 2016.

#### Foreclosures, Texas SFY 2017

| State | Quarter 1 | Quarter 2 | Quarter 3 | Quarter 4 | Total  |
|-------|-----------|-----------|-----------|-----------|--------|
| Rural | 770       | 690       | 646       | 626       | 2,732  |
| Urban | 7,253     | 6,184     | 6,409     | 6,265     | 26,111 |
| Total | 8,023     | 6,874     | 7,055     | 6,891     | 28,843 |

Source: RealtyTrac, 2017.

### Regional Analysis

The urban counties of Regions 3 and 6 alone account for almost half (49.95%) of Texas homeowners who received notices of public auction. Regions 3, 6, and 9 account for 62.6% of all foreclosures in the state. Each of the remaining of the regions range from 1.4% (Region 2) to 6.8% (Region 11) of all Texas foreclosures.

The rural counties of region 10 account for 23.1% of all rural foreclosures, despite only having 7.0% of all rural Texan households.

### 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. Units reported in the following tables have complete kitchen and plumbing facilities. Because higher income households often reside in units that could be affordable to the lowest income households, there are fewer units available at a cost that is affordable to lower income households. For example, 845,448 renter households in Texas with income greater than 80% AMFI occupy units that would be affordable to households at 0-80% AMFI (see tables below). Households in this category can afford units in any of the defined affordability categories. Therefore, households that are not low-income often limit the supply of affordable housing units available to low-income households.

The following tables describe the housing market interaction of various income groups and housing costs. The tables illustrate the housing market mismatch between housing units and income groups. For example, very low-income renter households (0-30% of AMFI) account for only about 21.9% of all owner households occupying housing units affordable to them. Additionally, 9.4% of low-income renter households (0-80% AMFI) are residing in homes that are only affordable to renters making >80% AMFI, 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   | 161,806                                   | 64,441                                 | 49,928                                | 19,855                                  | 51,270                              | 347,284     |
| Units Affordable at >30-50% AMFI | 219,936                                   | 173,577                                | 150,234                               | 51,113                                  | 84,817                              | 679,652     |
| Units Affordable at >50-80% AMFI | 300,209                                   | 290,413                                | 405,646                               | 200,469                                 | 464,569                             | 1,661,371   |
| Units Affordable at >80% AMFI    | 58,193                                    | 46,526                                 | 82,950                                | 60,155                                  | 361,995                             | 609,908     |
| Total Households                 | 740,144                                   | 574,957                                | 688,758                               | 331,592                                 | 962,651                             | 3,298,215   |

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

| Units                            | % of Renter Households making 30% AMFI or less | % of Renter Households making <30%-50% AMFI | % of Renter Households making <50-80% AMFI | % of Renter Households making <80%-100% AMFI | % of Renter Households making <100% AMFI |
|----------------------------------|--|---|--|--|--|
| Units Affordable 0-at 30% AMFI   | 21.9%  | 11.2%                                       | 7.2%                                       | 6.0%   | 5.3%                                     |
| Units Affordable at >30-50% AMFI | 29.7%  | 30.2%                                       | 21.8%                                      | 15.4%  | 8.8%                                     |
| Units Affordable at >50-80% AMFI | 40.6%  | 50.5%                                       | 58.9%                                      | 60.5%  | 48.3%                                    |
| Units Affordable at >80% AMFI    | 7.9%   | 8.1%  | 12.0%                                      | 18.1%  | 37.6%                                    |
| Total Households                 | 100.0%   | 100.0%                                      | 100.0%                                     | 100.0%                                       | 100.0%                                   |

Source: 2010-2014 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    | 278,172                                  | 351,647                               | 506,625                              | 291,935                                | 988,410                            | 2,416,878   |
| Home Value >50-80% AMFI  | 67,596                                   | 92,522                                | 191,071                              | 147,342                                | 1,080,949                          | 1,579,537   |
| Home Value >80-100% AMFI | 20,212                                   | 22,939                                | 44,950                               | 35,790                                 | 434,224                            | 558,067     |
| Home Value >100% AMFI    | 34,540                                   | 33,116                                | 63,217                               | 45,923                                 | 877,742                            | 1,054,563   |
| Total Households         | 400,520                                  | 500,224                               | 805,863                              | 520,990                                | 3,381,325                          | 5,609,017   |

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

| Units                   | % of Owner Households making 30% AMFI or less | % of Owner Households making <30%-50% AMFI | % of Owner Households making <50-80% AMFI | % of Owner Households making <80%-100% AMFI | % of Owner Households making <100% AMFI |
|-------------------------|---|--|---|---|---|
| Home Value 0-30% AMFI   | 69.5%   | 70.3%                                      | 62.9%                                     | 56.0%                                       | 29.2%                                   |
| Home Value >30-50% AMFI | 16.9%   | 18.5%                                      | 23.7%                                     | 28.3%                                       | 32.0%                                   |
| Home Value >50-80% AMFI | 5.0%  | 4.6%                                       | 5.6%                                      | 6.9%  | 12.8%                                   |
| Home Value >80% AMFI    | 8.6%  | 6.6%                                       | 7.8%                                      | 8.8%  | 26.0%                                   |
| Total Households        | 100.0%  | 100.0%                                     | 100.0%                                    | 100.0%                                      | 100.0%                                  |

Source: 2010-2014 CHAS, Table 15A and Table 15B.

## LOCAL ASSESSMENT OF NEED

TDHCA acknowledges that the greatest understanding of housing needs is found at the local level. TDHCA continuously strives to improve the methods 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 (toll free 800-525-0657 or 512-475-3800);
- emails sent to TDHCA's general mailbox ([info@tdhca.state.tx.us](mailto:info@tdhca.state.tx.us));
- letters mailed to the agency's mailing address (PO Box 13941, Austin, TX 78711); and,
- web requests for assistance through the Department's Help for Texans website at <http://www.tdhca.state.tx.us/texans.htm>.

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

Below are explanations of types of requests received:

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

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

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

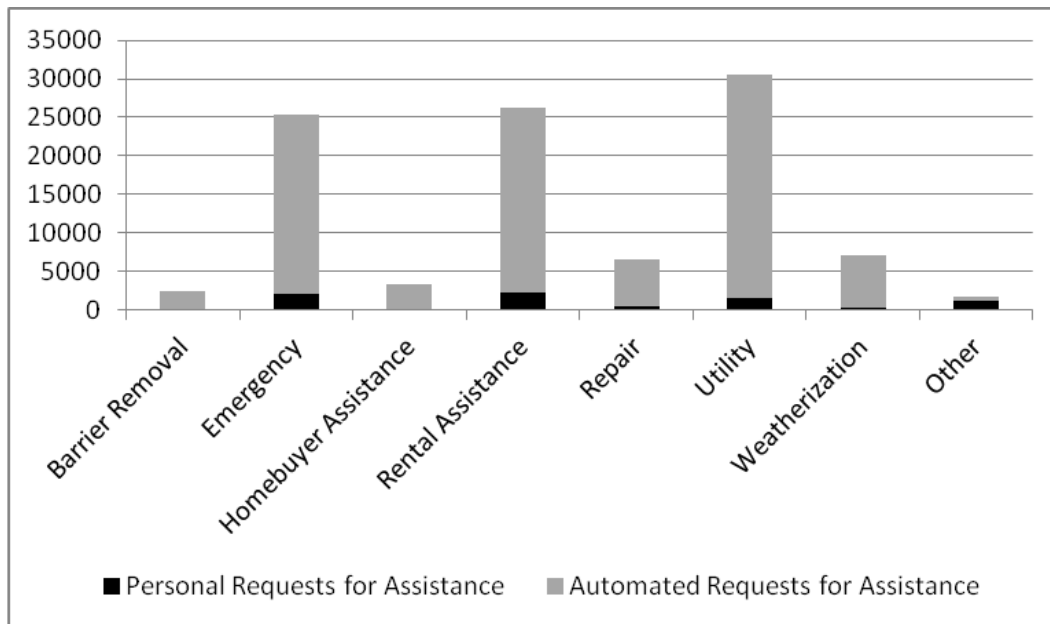
**Public Assistance Requests, SFY 2017**

| Type of Requests       | Personal Requests for Assistance | Automated Requests for Assistance | Total  |
|------------------------|----------------------------------|-----------------------------------|--------|
| Barrier Removal        | 201                              | 2,279                             | 2,471  |
| Emergency              | 2,252                            | 23,253                            | 25,322 |
| Foreclosure Prevention | 176                              | n/a                               | 154    |
| Homebuyer Assistance   | 208                              | 3,199                             | 3,339  |
| Homebuyer Education    | n/a                              | 544                               | 545    |
| Legal                  | 450                              | n/a                               | 423    |
| Other                  | 1,135                            | n/a                               | 672    |
| Rental Assistance      | 2,475                            | 23,887                            | 26,182 |
| Repair                 | 476                              | 6,185                             | 6,614  |
| Utility                | 1,729                            | 29,056                            | 30,636 |
| Weatherization         | 340                              | 6,829                             | 7,136  |

Source: TDHCA Public Assistance Inventory, 2017.

Notes: n/a indicates that this category is not recorded in the database. Often TDHCA provides Emergency Assistance referrals and Utility Assistance referrals to the same requester. During SFY 2017, TDHCA received 9,990 unduplicated Personal and 95,233 Automated Requests for Assistance for a total of 102,714 unduplicated requests. 2.6% (2,718) of all unduplicated requests lacked geographic data and are not included in the regional breakdowns.

**Public Assistance Requests, SFY 2017**



Source: TDHCA Public Assistance Inventory, 2017.

Requests under 1,500 were not included in the graph. In the above graph, however that data are included in the preceding table. 'Other' includes Foreclosure Prevention, Homebuyer Education, Legal, and Other assistance requests.

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

**Regional Analysis**

The ratio of individual requests to population is 0.39% for the State of Texas. Region 8 has the highest ratio of requests to regional population (0.50%). Region 13 has the lowest ratio of request to regional population (0.13%). Region 13 also has 1.1% of the state's total requests for assistance, the fewest of all regions.

Urban Regions 3 and 6 account for 55.0% of all individual requests for assistance.

During declared disasters, TDHCA sees an increase in the number of requests for disaster relief assistance. Since Hurricane Harvey made landfall on August 25, 2017, the Department has experienced a considerable increase in disaster related requests in Regions 5 and 6. Due to Hurricane Harvey making landfall towards the very end of FY 2017, this pattern will be even more pronounced when analyzing FY 2018 data.



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

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

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

- The Operating and Financial Statements for the Texas Department of Housing and Community Affairs ("TDHCA" or "Department") for State Fiscal Year 2016 as required by Tex. Gov't Code §2306.072(c)(1). Statement of Activities: Describes TDHCA activities during the preceding year that served to address housing and community service needs as required by Tex. Gov't Code §2306.072(c)(2)(A-C).
- Statement of Activities by Region: Describes TDHCA activities by region as required by Tex. Gov't Code §2306.072(c)(5).
- Housing Sponsor Report: Describes housing opportunities offered by TDHCA's multifamily development inventory as required by Tex. Gov't Code §2306.072(c)(6)(A-J), §2306.072(c)(8), and §2306.0724(a).
- Analysis of the Distribution of Tax Credits: Provides an analysis of the sources, uses and geographic distribution of housing tax credits as required by Tex. Gov't Code §2306.072(c)(7).

This section is organized as follows:

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

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

## **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. Housing programs are split into owner and renter activities.

Included in the renter category are households participating in TDHCA's HOME Tenant-Based Rental Assistance ("TBRA") Program, Section 8 Housing Choice Voucher Program, and Section 811 PRA, 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, Multifamily Direct Loan Program ("MF Direct Loan"), and Multifamily Bond ("MF Bond") Program. MF Direct Loan combines HOME, Tax Credit Assistance Program Repayment Funds ("TCAP RF"), Neighborhood Stabilization Program Round 1 Program Income ("NSP1 PI"), and National Housing Trust Fund ("NHTF") funds to support the development of affordable rental housing. HOME funds utilized for renter new construction and rehabilitation activities funneled through MF Direct Loan are reported under MF Direct Loan throughout this chapter. Renter activities through these programs include:

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

TDHCA homeowner assistance comes through several divisions: The Texas Homeownership Division, the HOME and Homeless Division, and the Single Family Operations and Services Division ("SFOS"), which includes the Office of Colonia initiatives ("OCI") and State Housing Trust Fund ("HTF"). The Texas Homeownership Division offers the My First Texas Home and Mortgage Credit Certificate Programs. The HOME Division offers the Homeowner Rehabilitation Program, Homebuyer Assistance Program, Contract for Deed Program, and Single Family Development Program. SFOS offers the Texas Bootstrap Program through OCI and the Contract for Deed Conversion Assistance Grants Program and Amy Young Barrier Removal Program through HTF. Owner activities through these programs include:

- Single-family development includes funding for Community Housing Development Organizations ("CHDOs"), nonprofit organizations, and other housing organizations to support the development of single-family housing.
- Single-family financing and homebuyer assistance 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 Affairs programs include the Comprehensive Energy Assistance Program (“CEAP”), Community Services Block Grant Program (“CSBG”), and Weatherization Assistance Program (“WAP”). Activities through these programs include:

- Energy related assistance.
- Supportive services.

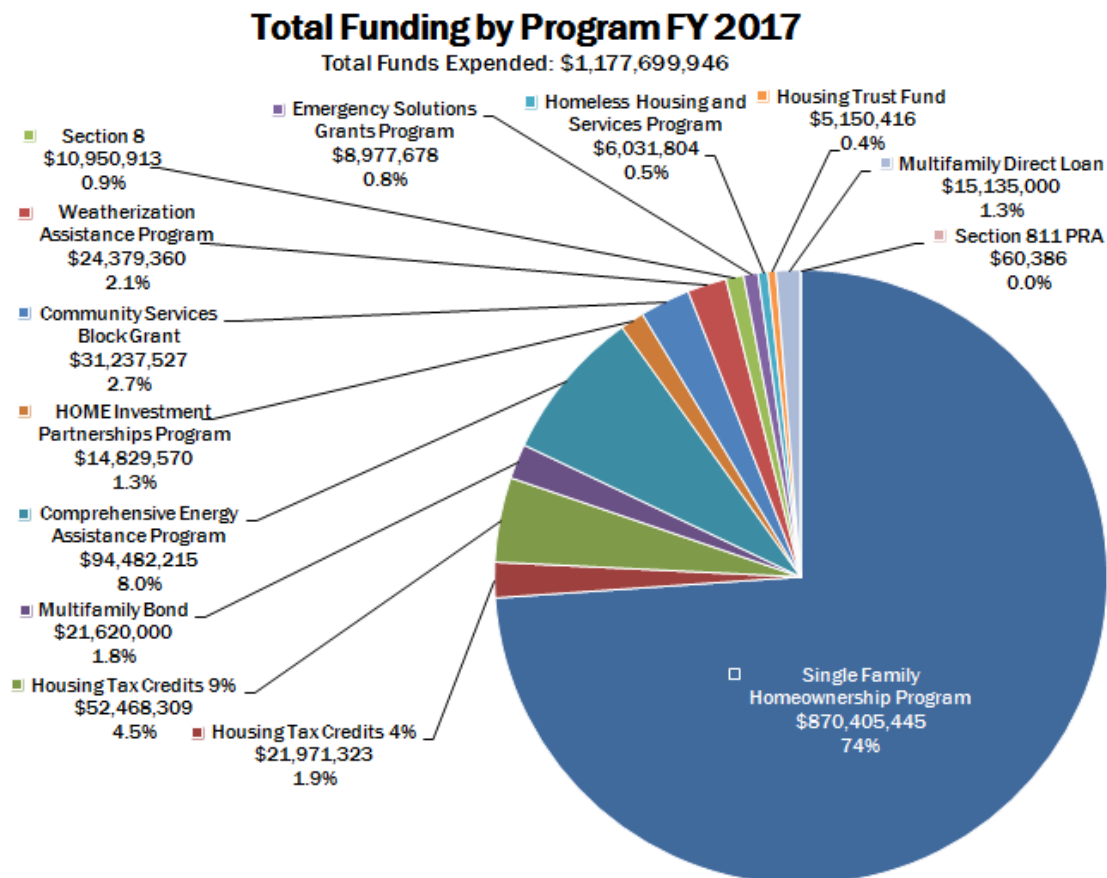
Homelessness programs include the Emergency Solutions Grants Program (“ESG”) and Homeless Housing and Services Program (“HHSP”). Activities associated with these programs are grouped together under “homeless services.”

**FUNDING AND HOUSEHOLDS AND INDIVIDUALS SERVED BY ACTIVITY AND PROGRAM**

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

In FY 2017, TDHCA expended or issued \$1,176,846,016 in total funds and tax credit assistance. The vast majority of funding and assistance derives from federal or federally-authorized resources or market-based loan mechanisms. Just over one percent (State Housing Trust Fund and the Homeless Housing and Services Program) came from state sources.

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



**TOTAL FUNDING BY PROGRAM, FY 2017**

| <b>Program</b>                          | <b>Funds</b>           | <b>Percent</b> |
|---|------------------------|----------------|
| Single Family Homeownership Program     | \$870,405,445          | 73.91%         |
| Housing Tax Credits 4%                  | \$21,971,323           | 1.87%          |
| Housing Tax Credits 9%                  | \$52,468,309           | 4.46%          |
| Multifamily Bond                        | \$21,620,000           | 1.84%          |
| Comprehensive Energy Assistance Program | \$94,482,215           | 8.02%          |
| HOME Investment Partnerships Program    | \$14,829,570           | 1.26%          |
| Community Services Block Grant          | \$31,237,527           | 2.65%          |
| Weatherization Assistance Program       | \$24,379,360           | 2.07%          |
| Section 8                               | \$10,950,913           | 0.93%          |
| Emergency Solutions Grants Program      | \$8,977,678            | 0.76%          |
| Homeless Housing and Services Program   | \$6,031,804            | 0.51%          |
| Housing Trust Fund                      | \$5,150,416            | 0.44%          |
| Multifamily Direct Loan                 | \$15,135,000           | 1.29%          |
| Section 811 PRA                         | \$60,386               | 0.01%          |
| <b>Total</b>                            | <b>\$1,177,699,946</b> | <b>100.00%</b> |

**FUNDING AND HOUSEHOLDS/INDIVIDUALS SERVED BY ACTIVITY, FY 2017, ALL ACTIVITIES**

| <b>Activity</b>                 | <b>Expended Funds</b>  | <b>% of Total Funds</b> | <b>Number of Households/Individuals Served</b> | <b>% of Total Households/Individuals Served</b> |
|---------------------------------|------------------------|-------------------------|--|---|
| Rental Assistance               | \$13,668,121           | 1.16%                   | 1,678  | 0.25%   |
| Renter New Construction         | \$87,469,151           | 7.43%                   | 6,325  | 0.92%   |
| Renter Rehab Construction       | \$23,725,481           | 2.01%                   | 3,569  | 0.52%   |
| Owner Financing & Down Payment  | \$871,261,887          | 73.98%                  | 5,882  | 0.86%   |
| Owner Rehabilitation Assistance | \$13,191,036           | 1.12%                   | 244  | 0.04%   |
| Single Family Development       | \$3,275,686            | 0.28%                   | 70   | 0.01%   |
| Energy Related Assistance       | \$118,861,575          | 10.09%                  | 137,814  | 20.12%  |
| Supportive Services             | \$31,237,527           | 2.65%                   | 492,727  | 71.95%  |
| Homeless Services               | \$15,009,483           | 1.27%                   | 36,555   | 5.34%   |
| <b>Total</b>                    | <b>\$1,177,699,946</b> | <b>100.00%</b>          | <b>684,864</b>                                 | <b>100.00%</b>                                  |

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

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

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

Figures for housing programs are based on performance measure definitions and reports submitted to the Legislative Budget Board ("LBB"). SLIHP figures may not match LBB submissions.

## FUNDING AND HOUSEHOLDS SERVED BY HOUSING ACTIVITY AND PROGRAM, FY 2017

### Households Served by Activity and Housing Program, FY 2017

| Activity                        | SF Home-ownership | HOME       | HTF        | 9% HTC       | 4% HTC       | MF Bond   | MF Direct Loan | Section 8  | Section 811 PRA | Total         |
|---------------------------------|-------------------|------------|------------|--------------|--------------|-----------|----------------|------------|-----------------|---------------|
| Rental Assistance               | 0                 | 666        | 0          | 0            | 0            | 0         | 0              | 998        | 14              | 1,678         |
| Rental New Construction         | 0                 | 0          | 0          | 4,093        | 2,204        | .*        | 28             | 0          | 0               | 6,325         |
| Rental Rehabilitation           | 0                 | 0          | 0          | 491          | 3,029        | .*        | 49             | 0          | 0               | 3,569         |
| Owner Financing & Down Payment  | 5,870             | 11         | 1          | 0            | 0            | 0         | 0              | 0          | 0               | 5,882         |
| Owner Rehabilitation Assistance | 0                 | 120        | 124        | 0            | 0            | 0         | 0              | 0          | 0               | 244           |
| Single Family Development       | 0                 | 4          | 66         | 0            | 0            | 0         | 0              | 0          | 0               | 70            |
| <b>Total</b>                    | <b>5,870</b>      | <b>801</b> | <b>191</b> | <b>4,584</b> | <b>5,233</b> | <b>.*</b> | <b>77</b>      | <b>998</b> | <b>14</b>       | <b>17,768</b> |

\* If a property was funded by multiple programs, the number of households served will only appear in the 9% or 4% tax credit household columns in order to prevent double counting. Under MF Bond, “-” is reported as opposed to zero because households were served, but they are reported under HTC.

### Funding by Activity and Housing Program, FY 2017

| Activity                        | SF Home-ownership    | HOME                | HTF                | 9% HTC              | 4% HTC              | MF Bond             | MF Direct Loan      | Section 8           | Section 811 PRA | Total                  |
|---------------------------------|----------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------|------------------------|
| Rental Assistance               | \$0                  | \$2,656,822         | \$0                | \$0                 | \$0                 | \$0                 | \$0                 | \$10,950,913        | \$60,386        | \$13,668,121           |
| Rental New Construction         | \$0                  | \$0                 | \$0                | \$49,023,524        | \$9,610,627         | \$16,000,000        | \$12,835,000        | \$0                 | \$0             | \$87,469,151           |
| Rental Rehabilitation           | \$0                  | \$0                 | \$0                | \$3,444,785         | \$12,360,696        | \$5,620,000         | \$2,300,000         | \$0                 | \$0             | \$23,725,481           |
| Owner Financing & Down Payment  | \$870,405,445        | \$852,942           | \$3,500            | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0             | \$871,261,887          |
| Owner Rehabilitation Assistance | \$0                  | \$10,879,084        | \$2,311,952        | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0             | \$13,191,036           |
| Single Family Development       | \$0                  | \$440,722           | \$2,834,964        | \$0                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0             | \$3,275,686            |
| <b>Total</b>                    | <b>\$870,405,445</b> | <b>\$14,829,570</b> | <b>\$5,150,416</b> | <b>\$52,468,309</b> | <b>\$21,971,323</b> | <b>\$21,620,000</b> | <b>\$15,135,000</b> | <b>\$10,950,913</b> | <b>\$60,386</b> | <b>\$1,012,591,362</b> |

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

ESG, CSBG, and HHSP report based on individuals served as opposed to households. Households and individuals have been added together for totals, though one household can contain multiple individuals. The number of individuals served through CSBG reflects the number of persons served directly through CSBG funding.

Figures for community affairs programs and homelessness programs are based on performance measure definitions and reports submitted to the Legislative Budget Board (“LBB”). SLIHP figures may not match LBB submissions.

### **Funding and Households (“HH”) /Individuals (“IND”) Served by Community Affairs Programs and Homelessness Programs, FY 2017**

#### **Households and Individuals Served by Activity and Community Affairs Programs and Homelessness Programs, FY 2017**

| <b>Activity</b>           | <b>ESG (IND)</b> | <b>CSBG (IND)</b> | <b>CEAP (HH)</b> | <b>WAP (HH)</b> | <b>HHSP (IND)</b> | <b>Total</b>   |
|---------------------------|------------------|-------------------|------------------|-----------------|-------------------|----------------|
| Energy Related Assistance | 0                | 0                 | 134,465          | 3,349           | 0                 | 137,814        |
| Supportive Services       | 0                | 492,727           | 0                | 0               | 0                 | 492,727        |
| Homeless Services         | 28,706           | 0                 | 0                | 0               | 7,849             | 36,555         |
| <b>Total</b>              | <b>28,706</b>    | <b>492,727</b>    | <b>134,465</b>   | <b>3,349</b>    | <b>7,849</b>      | <b>667,096</b> |

#### **Funding by Activity and Community Affairs Programs and Homelessness Programs, FY 2017**

| <b>Activity</b>           | <b>ESG</b>         | <b>CSBG</b>         | <b>CEAP</b>         | <b>WAP</b>          | <b>HHSP</b>        | <b>Total</b>         |
|---------------------------|--------------------|---------------------|---------------------|---------------------|--------------------|----------------------|
| Energy Related Assistance | \$0                | \$0                 | \$94,482,215        | \$24,379,360        | \$0                | \$118,861,575        |
| Supportive Services       | \$0                | \$31,237,527        | \$0                 | \$0                 | \$0                | \$31,237,527         |
| Homeless Services         | \$8,977,678        | \$0                 | \$0                 | \$0                 | \$6,031,804        | \$15,009,483         |
| <b>Total</b>              | <b>\$8,977,678</b> | <b>\$31,237,527</b> | <b>\$94,482,215</b> | <b>\$24,379,360</b> | <b>\$6,031,804</b> | <b>\$165,108,584</b> |

## FUNDING AND HOUSEHOLDS AND INDIVIDUALS SERVED BY INCOME GROUP

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

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

The vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% of the AMFI. However, tracking of assistance from CEAP, CSBG, and WAP are based on poverty guidelines, which do not translate easily to an AMFI equivalent. For conservative reporting purposes, assistance in these programs is reported in the VLI category. As a result, the VLI category has a significantly larger amount of total expended funds and households/individuals served than other income categories.

In the following tables, households and individuals have been added together for totals, though one household can contain multiple individuals.

### FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2017

#### All Activities

| Income Category                 | Expended Funds  | % of Total Expended Funds | Number of Households/<br>Individuals Served | % of Total Households/<br>Individuals Served |
|---------------------------------|-----------------|---------------------------|---|--|
| ELI ( $\leq$ 30% AMFI)          | \$26,226,725    | 2%                        | 1,472                                       | 0.21%  |
| VLI ( $>$ 30%, $\leq$ 60% AMFI) | \$510,594,215   | 43%                       | 679,358                                     | 99.20%                                       |
| LI ( $>$ 60%, $\leq$ 80% AMFI)  | \$344,149,384   | 29%                       | 2,276                                       | 0.33%  |
| MI ( $>$ 80% AMFI)              | \$296,729,621   | 25%                       | 1,758                                       | 0.26%  |
| Total                           | \$1,177,699,946 | 100%                      | 684,864                                     | 100.00%                                      |

## Households Served by Income Category and Housing Program, FY 2017

| Income Category                   | SF Home-ownership | HOME | HTF | 9% HTC | 4% HTC | MF Bond | MF Direct Loan | Section 8 | Section 811 PRA | Total  |
|-----------------------------------|-------------------|------|-----|--------|--------|---------|----------------|-----------|-----------------|--------|
| ELI ( $\leq 30\%$ AMFI)           | 87                | 493  | 49  | 515    | 11     | 0       | 7              | 296       | 14              | 1,472  |
| VLI ( $>30\%$ , $\leq 60\%$ AMFI) | 1,830             | 286  | 120 | 4,069  | 5,222  | -       | 70             | 665       | 0               | 12,262 |
| LI ( $>60\%$ , $\leq 80\%$ AMFI)  | 2,195             | 22   | 22  | 0      | 0      | 0       | 0              | 37        | 0               | 2,276  |
| MI ( $>80\%$ AMFI)                | 1,758             | 0    | 0   | 0      | 0      | 0       | 0              | 0         | 0               | 1,758  |
| Total                             | 5,870             | 801  | 191 | 4,584  | 5,233  | -       | 77             | 998       | 14              | 17,768 |

\* If a property was funded by multiple programs, the number of households served will only appear in the 9% or 4% tax credit household columns in order to prevent double counting. Under MF Bond, "-" is reported as opposed to zero because households were served, but they are reported under HTC.

## Funding by Income Category and Housing Program, FY 2017

| Income Category                   | SF Home-ownership | HOME         | HTF         | 9% HTC       | 4% HTC       | MF Bond      | MF Direct Loan | Section 8    | Section 811 PRA | Total           |
|-----------------------------------|-------------------|--------------|-------------|--------------|--------------|--------------|----------------|--------------|-----------------|-----------------|
| ELI ( $\leq 30\%$ AMFI)           | \$7,897,581       | \$5,143,101  | \$1,051,816 | \$5,871,284  | \$42,991     | \$0          | \$2,257,235    | \$3,902,331  | \$60,386        | \$26,226,725    |
| VLI ( $>30\%$ , $\leq 60\%$ AMFI) | \$226,783,724     | \$8,500,270  | \$3,648,708 | \$46,597,025 | \$21,928,332 | \$21,620,000 | \$9,677,765    | \$6,729,807  | \$0             | \$345,485,631   |
| LI ( $>60\%$ , $\leq 80\%$ AMFI)  | \$338,994,518     | \$1,186,199  | \$449,893   | \$0          | \$0          | \$0          | \$3,200,000    | \$318,775    | \$0             | \$344,149,384   |
| MI ( $>80\%$ AMFI)                | \$296,729,621     | \$0          | \$0         | \$0          | \$0          | \$0          | \$0            | \$0          | \$0             | \$296,729,621   |
| Total                             | \$870,405,445     | \$14,829,570 | \$5,150,416 | \$52,468,309 | \$21,971,323 | \$21,620,000 | \$15,135,000   | \$10,950,913 | \$60,386        | \$1,012,591,362 |

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

**Households and Individuals Served by Income Group and Community Affairs Programs and Homelessness Programs, FY 2017**

| <b>Income Category</b>           | <b>ESG (IND)</b> | <b>CSBG (IND)</b> | <b>CEAP (HH)</b> | <b>WAP (HH)</b> | <b>HHSP (IND)</b> | <b>Total</b>   |
|----------------------------------|------------------|-------------------|------------------|-----------------|-------------------|----------------|
| ELI and VLI ( $\leq 60\%$ AMFI)  | 28,706           | 492,727           | 134,465          | 3,349           | 7,849             | 667,096        |
| LI ( $>60\%$ , $\leq 80\%$ AMFI) | 0                | 0                 | 0                | 0               | 0                 | 0              |
| MI ( $>80\%$ AMFI)               | 0                | 0                 | 0                | 0               | 0                 | 0              |
| <b>Total</b>                     | <b>28,706</b>    | <b>492,727</b>    | <b>134,465</b>   | <b>3,349</b>    | <b>7,849</b>      | <b>667,096</b> |

**Funding by Income Group and Community Affairs Programs and Homelessness Programs, FY 2017**

| <b>Income Category</b>           | <b>ESG</b>         | <b>CSBG</b>         | <b>CEAP</b>         | <b>WAP</b>          | <b>HHSP</b>        | <b>Total</b>         |
|----------------------------------|--------------------|---------------------|---------------------|---------------------|--------------------|----------------------|
| ELI and VLI ( $\leq 60\%$ AMFI)  | \$8,977,678        | \$31,237,527        | \$94,482,215        | \$24,379,360        | \$6,031,804        | \$165,108,584        |
| LI ( $>60\%$ , $\leq 80\%$ AMFI) | \$0                | \$0                 | \$0                 | \$0                 | \$0                | \$0                  |
| MI ( $>80\%$ AMFI)               | \$0                | \$0                 | \$0                 | \$0                 | \$0                | \$0                  |
| <b>Total</b>                     | <b>\$8,977,678</b> | <b>\$31,237,527</b> | <b>\$94,482,215</b> | <b>\$24,379,360</b> | <b>\$6,031,804</b> | <b>\$165,108,584</b> |



## RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS AND INDIVIDUALS RECEIVING ASSISTANCE

As required by Tex. Gov't Code §2306.072(c)(5), TDHCA reports on the racial and ethnic composition of individuals and families receiving assistance. These demographic categories are delineated according to the standards set by the U.S. Census Bureau. 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 presented separately. Persons of Hispanic origin may fall under any of the racial classifications. Households and individuals assisted through each TDHCA program or activity have been delineated according to these categories. Regional analyses of this racial data for housing programs are included in the Statement of Activities by Region section that follows. Racial and ethnic data for community affairs and homelessness programs is not available at a regional level. Note that the State population racial composition data are measured by individuals, while many program racial composition data are measured by households. Racial and ethnic data is not available for all individuals and households served.

### Racial Composition of the State of Texas

| Race  | Individuals | Percent |
|-------|-------------|---------|
| Black | 3,152,917   | 11.9%   |
| White | 19,874,610  | 74.9%   |
| Other | 3,511,087   | 13.2%   |
| Total | 26,538,614  | 100.0%  |

### Ethnic Composition of the State of Texas

| Ethnicity    | Individuals | Percent |
|--------------|-------------|---------|
| Hispanic     | 10,196,367  | 38.4%   |
| Non-Hispanic | 16,342,247  | 61.6%   |
| Total        | 26,538,614  | 100.0%  |

Source: 2011-2015 American Community Survey 5-Year Estimates, Table DP05.

## HOUSING PROGRAMS

Racial and ethnic data on housing programs is presented in this section using two general categories: Renter Programs and Homeowner Programs.

### Renter Programs

The following tables depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs.

Multifamily properties have received funding or assistance through one or more TDHCA programs. Racial and ethnic 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 2017 report is a snapshot of property characteristics on December 31, 2016. The race and ethnicity of households in the entire portfolio of the 9% HTC, 4% HTC, MF Direct Loan, and the MF Bond program are reported as opposed to just those served in FY 2017. As a result, the number of households reported by race and ethnicity differ from those reported by activity and program or by income group. 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. 16,851 TDHCA-assisted renter households identified as "unknown" race and 16,772 households identified as "unknown" ethnicity for FY 2017.

### Racial Composition of TDHCA-Assisted Renter Households

| Race    | HHs     | Percent |
|---------|---------|---------|
| Black   | 74,458  | 34%     |
| White   | 110,688 | 51%     |
| Other   | 14,591  | 7%      |
| Unknown | 16,851  | 8%      |
| Total   | 216,588 | 100%    |

### Ethnic Composition of TDHCA-Assisted Renter Households

| Ethnicity    | HHs     | Percent |
|--------------|---------|---------|
| Hispanic     | 71,805  | 33%     |
| Non-Hispanic | 128,011 | 59%     |
| Unknown      | 16,772  | 8%      |
| Total        | 216,588 | 100%    |

### Homeowner Programs

The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. Due to the data reporting techniques of the Texas Homeownership Division, race and ethnicity are combined into one category and reported separately under "Single Family Homeownership." The Homeownership Division reported 72 households that identified as "unknown" under race and ethnicity.

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

| Race  | HHs | Percent |
|-------|-----|---------|
| Black | 89  | 27%     |
| White | 172 | 53%     |
| Other | 65  | 20%     |
| Total | 326 | 100%    |

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

| Ethnicity    | HHs | Percent |
|--------------|-----|---------|
| Hispanic     | 150 | 46%     |
| Non-Hispanic | 176 | 54%     |
| Total        | 326 | 100%    |

### Racial & Ethnic Composition of Single Family Homeownership Households

| Ethnicity | Race    | HHs   | Percent |
|-----------|---------|-------|---------|
| Hispanic  | -       | 3,196 | 54%     |
| -         | Black   | 820   | 14%     |
| -         | White   | 1,534 | 26%     |
| -         | Other   | 83    | 1%      |
| -         | Asian   | 165   | 3%      |
| Unknown   | Unknown | 72    | 1%      |
|           | Total   | 5,870 | 100%    |

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

### COMMUNITY AFFAIRS PROGRAMS

While Community Affairs programs allocate funding to subrecipient entities covering all 254 counties in Texas, their service areas differ from the TDHCA state service regions, covering only part of a region or spanning across two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional data are not available. Racial and ethnic composition of all households in the state served by Community Affairs programs in FY 2017 is reported in this section. Detailed information on subrecipients by allocation

and county, including maps of subrecipient service areas, is available in Appendix C of this document.

Due to the data reporting techniques of the Weatherization Assistance Program (“WAP”) and Comprehensive Energy Assistance Program (“CEAP”) , race and ethnicity are combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

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

#### Racial and Ethnic Composition of WAP Assisted Households Statewide, 2017

| Ethnicity | Race  | HHs   | Percent |
|-----------|-------|-------|---------|
| Hispanic  | -     | 1,271 | 38%     |
| -         | Black | 917   | 27%     |
| -         | White | 1,009 | 30%     |
| -         | Other | 152   | 5%      |
|           | Total | 3,349 | 100%    |

#### Racial and Ethnic Composition of CEAP-Assisted Households Statewide, FY 2017

| Ethnicity | Race  | HHs     | Percent |
|-----------|-------|---------|---------|
| Hispanic  | -     | 49,271  | 37%     |
| -         | Black | 50,723  | 38%     |
| -         | White | 29,685  | 22%     |
| -         | Other | 4,786   | 4%      |
|           | Total | 134,465 | 100%    |

CSBG reported 232,878 individuals that identified as “unknown” under race and ethnicity.

#### Racial and Ethnic Composition of Individuals Receiving CSBG Assistance Statewide FY 2017

##### Racial Composition

| Race    | Individuals | Percent |
|---------|-------------|---------|
| Black   | 67,254      | 14%     |
| White   | 181,857     | 37%     |
| Other   | 10,738      | 2%      |
| Unknown | 232,878     | 47%     |
| Total   | 492,727     | 100%    |

##### Ethnic Composition

| Ethnicity    | Individuals | Percent |
|--------------|-------------|---------|
| Hispanic     | 144,740     | 29%     |
| Non-Hispanic | 115,109     | 23%     |
| Unknown      | 232,878     | 47%     |
| Total        | 492,727     | 100%    |

### HOMELESSNESS PROGRAMS

TDHCA’s Homelessness programs allocate funding to subrecipient entities with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional data are not available. Racial and ethnic composition of all households in the state served by Homelessness programs in FY 2017 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

The Emergency Solutions Grant (“ESG”) and Homeless Housing and Services Program (“HHSP”) report race and ethnicity as two separate categories. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

ESG reported negative 1,224 individuals that identified as “unknown” ethnicity for FY 2017. Negative amounts such as this reflect adjustments from figures previously submitted from subrecipient organizations in monthly and annual performance reports to TDHCA.

**Racial Composition of Individuals Receiving  
ESG Assistance Statewide, FY 2017**

| Race  | Individuals | Percent |
|-------|-------------|---------|
| Black | 10,101      | 35%     |
| White | 16,788      | 58%     |
| Other | 1,817       | 6%      |
| Total | 28,706      | 100%    |

**Ethnic Composition of Individuals Receiving  
ESG Assistance Statewide, FY 2017**

| Ethnicity    | Individuals | Percent |
|--------------|-------------|---------|
| Hispanic     | 10,066      | 35%     |
| Non-Hispanic | 19,864      | 69%     |
| Unknown      | -1,224*     | -4%*    |
| Total        | 28,706      | 100%    |

\*Negative amounts reflect adjustments from figures previously submitted.

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 with populations larger than 285,500 persons, per the latest U.S. Census data, currently the eight largest cities in Texas. Cities may either use these funds themselves or may elect to subgrant some or all of the funds to one or more organizations serving their community whose mission includes serving homeless individuals and families with appropriate services targeted towards eliminating or preventing the condition of homelessness. HHSP reported 19 individuals that identified as “unknown” ethnicity for FY 2017.

**Racial Composition of Individuals Receiving  
HHSP Assistance, Statewide, FY 2017**

| Race  | Individuals | Percent |
|-------|-------------|---------|
| Black | 3,238       | 41%     |
| White | 4,236       | 54%     |
| Other | 375         | 5%      |
| Total | 7,849       | 100%    |

**Ethnic Composition of Individuals Receiving  
HHSP Assistance, Statewide, FY 2017**

| Ethnicity    | Individuals | Percent |
|--------------|-------------|---------|
| Hispanic     | 2,814       | 36%     |
| Non-Hispanic | 5,016       | 64%     |
| Unknown      | 19          | 0.2%    |
| Total        | 7,849       | 100%    |

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

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

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

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

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

## **PERFORMANCE IN ADDRESSING HOUSING NEEDS**

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. The U.S. Department of Housing and Urban Development ("HUD") provides a snapshot of that need, as shown in the Section 2 Housing Analysis. HUD indicates that there are approximately 1,455,819 low-income ( $\leq 80\%$  AMFI) renter households with housing problems and 941,349 low-income owner households with housing problems, such as a cost burden, lack of kitchen or plumbing, and overcrowding. These 2,397,168 households equate to approximately 26.6% of all households in Texas.

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

TDHCA housing assistance programs are targeted to assist low-income renter and owner households with housing problems. In FY 2017 TDHCA housing programs served 17,768, or 0.7% of Texas low-income households with housing problems. This small percentage indicates the magnitude of housing need in Texas. Looking at the entire TDHCA portfolio, which includes households that started receiving housing assistance prior to FY 2017 and continued to receive housing assistance through FY 2017 and beyond, 222,779 households were served Department activities in FY 2017 and the entire TDHCA multifamily portfolio combined, or 9.3% of Texas low-income households with housing problems.

Community Affairs programs address a variety of needs through activities categorized as either energy assistance or supportive services. Total assistance provided through TDHCA Community Affairs Programs served 137,814 households and 492,727 individuals in FY 2017. Community Affairs programs primarily serve individuals at or below 125% of the poverty level. According to the 2011-2015 ACS, there are 5,880,611 individuals in Texas at or below 125% of the poverty level. HUD indicates that there are 907,033 very low income ( $\leq 30\%$  AMFI) households with housing problems in

Texas. In FY 2017 Community Affairs programs served 8.4% of eligible individuals for poverty related assistance and 15.2% of very low income households eligible for energy assistance.

Homelessness programs serve individuals at risk of or currently experiencing homelessness. A data set representing this population is not readily available. According to the 2011-2015 ACS, there are 4,472,451 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness programs allocation formulas. Homelessness programs served 36,555 individuals or 0.8% of individuals below the poverty level. However, not all persons below poverty are eligible for homelessness assistance.

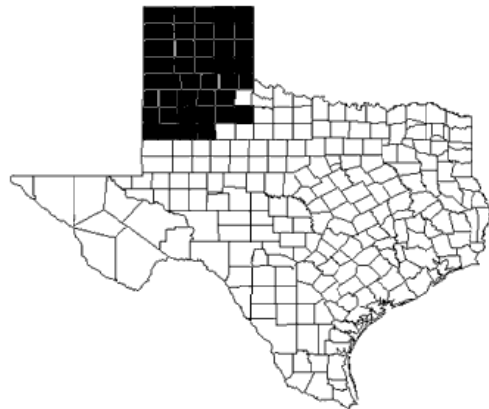
## **STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION**

This section describes TDHCA's FY 2017 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, Bootstrap, through administered by OCI, is funded and reported under HTF. HOME funding for new construction and rehabilitation of renter housing is funneled through and reported under MF Direct Loan.

As required by Texas Government Code §2306.072(c)(5), TDHCA reports on the racial composition of individuals and households receiving assistance. Because TDHCA does not accept applications directly from applicants for a majority of its programs, 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 2017. Single Family Homeownership, HOME, HTF, Section 811 PRA, and Section 8 program awards are the same as the actual households served in FY 2017. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2017 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2017 with previous years' awards. Therefore, the racial and ethnic tables will not correlate with the activity type or income group tables for each region.

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

**REGION 1**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |      | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|------|---------------------------|-----|
|              |              | HH              | %   | HH                          | %    | HH                        | %   |
| by Race      | Black        | 915             | 17% | 0                           | 0%   | 1                         | 6%  |
|              | White        | 3,183           | 59% | 12                          | 100% | 8                         | 44% |
|              | Other        | 356             | 7%  | 0                           | 0%   | 0                         | 0%  |
|              | Unknown      | 925             | 17% | 0                           | 0%   | -                         | -   |
| by Ethnicity | Hispanic     | 1,640           | 30% | 12                          | 100% | 9                         | 50% |
|              | Non-Hispanic | 2,898           | 54% | 0                           | 0%   | 0                         | 0%  |
|              | Unknown      | 841             | 16% | 0                           | 0%   | 0                         | 0%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership   |           | HOME               |           | HTF        |          | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan   |          | Section 8  |          | Section 811 |          |
|-----------------|--------------------|-----------|--------------------|-----------|------------|----------|--------------------|------------|------------|----------|------------|----------|------------------|----------|------------|----------|-------------|----------|
|                 | Funds              | HH        | Funds              | HH        | Funds      | HH       | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds            | HH       | Funds      | HH       | Funds       | HH       |
| Owner Programs  | \$2,052,628        | 18        | \$1,144,253        | 12        | \$0        | 0        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| Renter Programs | \$0                | 0         | \$0                | 0         | \$0        | 0        | \$2,369,865        | 214        | \$0        | 0        | \$0        | 0        | \$700,000        | -        | \$0        | 0        | \$0         | 0        |
| <b>Total</b>    | <b>\$2,052,628</b> | <b>18</b> | <b>\$1,144,253</b> | <b>12</b> | <b>\$0</b> | <b>0</b> | <b>\$2,369,865</b> | <b>214</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$700,000</b> | <b>-</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

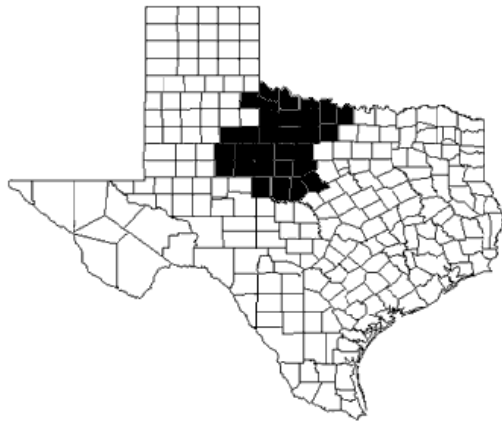
**Funding/HH Served by Income Category**

|              | SF Homeownership   |           | HOME               |           | HTF        |          | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan   |          | Section 8  |          | Section 811 |          |
|--------------|--------------------|-----------|--------------------|-----------|------------|----------|--------------------|------------|------------|----------|------------|----------|------------------|----------|------------|----------|-------------|----------|
|              | Funds              | HH        | Funds              | HH        | Funds      | HH       | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds            | HH       | Funds      | HH       | Funds       | HH       |
| <30% AMFI    | \$144,219          | 1         | \$381,523          | 4         | \$0        | 0        | \$224,029          | 20         | \$0        | 0        | \$0        | 0        | \$116,667        | -        | \$0        | 0        | \$0         | 0        |
| 31-60% AMFI  | \$703,254          | 8         | \$762,730          | 8         | \$0        | 0        | \$2,145,836        | 194        | \$0        | 0        | \$0        | 0        | \$583,333        | -        | \$0        | 0        | \$0         | 0        |
| 61-80% AMFI  | \$399,571          | 3         | \$0                | 0         | \$0        | 0        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| >80% AMFI    | \$805,584          | 6         | \$0                | 0         | \$0        | 0        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| <b>Total</b> | <b>\$2,052,628</b> | <b>18</b> | <b>\$1,144,253</b> | <b>12</b> | <b>\$0</b> | <b>0</b> | <b>\$2,369,865</b> | <b>214</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$700,000</b> | <b>-</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

TDHCA's housing programs allocated \$5,566,747 in Region 1 during FY 2017 and served 244 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.



**REGION 2**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 521             | 15% | 0                           | 0%  | 1                         | 7%  |
|              | White        | 2,609           | 73% | 7                           | 88% | 6                         | 40% |
|              | Other        | 158             | 4%  | 1                           | 13% | 1                         | 7%  |
|              | Unknown      | 268             | 8%  | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 580             | 16% | 5                           | 63% | 7                         | 47% |
|              | Non-Hispanic | 2,664           | 75% | 3                           | 38% | 0                         | 0%  |
|              | Unknown      | 312             | 9%  | 0                           | 0%  | 0                         | 0%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership   |           | HOME             |           | HTF             |          | HTC 9%             |           | HTC 4%     |          | MF Bond    |          | MF Direct Loan     |          | Section 8       |          | Section 811 |          |
|-----------------|--------------------|-----------|------------------|-----------|-----------------|----------|--------------------|-----------|------------|----------|------------|----------|--------------------|----------|-----------------|----------|-------------|----------|
|                 | Funds              | HH        | Funds            | HH        | Funds           | HH       | Funds              | HH        | Funds      | HH       | Funds      | HH       | Funds              | HH       | Funds           | HH       | Funds       | HH       |
| Owner Programs  | \$1,367,850        | 15        | \$667,231        | 7         | \$19,718        | 1        | \$0                | 0         | \$0        | 0        | \$0        | 0        | \$0                | 0        | \$0             | 0        | \$0         | 0        |
| Renter Programs | \$0                | 0         | \$295,815        | 72        | \$0             | 0        | \$1,055,000        | 96        | \$0        | 0        | \$0        | 0        | \$1,000,000        | -        | \$65,154        | 6        | \$0         | 0        |
| <b>Total</b>    | <b>\$1,367,850</b> | <b>15</b> | <b>\$963,046</b> | <b>79</b> | <b>\$19,718</b> | <b>1</b> | <b>\$1,055,000</b> | <b>96</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$1,000,000</b> | <b>-</b> | <b>\$65,154</b> | <b>6</b> | <b>\$0</b>  | <b>0</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership   |           | HOME             |           | HTF             |          | HTC 9%             |           | HTC 4%     |          | MF Bond    |          | MF Direct Loan     |          | Section 8       |          | Section 811 |          |
|--------------|--------------------|-----------|------------------|-----------|-----------------|----------|--------------------|-----------|------------|----------|------------|----------|--------------------|----------|-----------------|----------|-------------|----------|
|              | Funds              | HH        | Funds            | HH        | Funds           | HH       | Funds              | HH        | Funds      | HH       | Funds      | HH       | Funds              | HH       | Funds           | HH       | Funds       | HH       |
| <30% AMFI    | \$0                | 0         | \$429,281        | 52        | \$0             | 0        | \$154,641          | 14        | \$0        | 0        | \$0        | 0        | \$0                | 0        | \$24,540        | 1        | \$0         | 0        |
| 31-60% AMFI  | \$569,555          | 8         | \$434,735        | 25        | \$0             | 0        | \$900,359          | 82        | \$0        | 0        | \$0        | 0        | \$1,000,000        | -        | \$40,614        | 5        | \$0         | 0        |
| 61-80% AMFI  | \$344,420          | 2         | \$99,031         | 2         | \$19,718        | 1        | \$0                | 0         | \$0        | 0        | \$0        | 0        | \$0                | 0        | \$0             | 0        | \$0         | 0        |
| >80% AMFI    | \$453,875          | 5         | \$0              | 0         | \$0             | 0        | \$0                | 0         | \$0        | 0        | \$0        | 0        | \$0                | 0        | \$0             | 0        | \$0         | 0        |
| <b>Total</b> | <b>\$1,367,850</b> | <b>15</b> | <b>\$963,046</b> | <b>79</b> | <b>\$19,718</b> | <b>1</b> | <b>\$1,055,000</b> | <b>96</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$1,000,000</b> | <b>-</b> | <b>\$65,154</b> | <b>6</b> | <b>\$0</b>  | <b>0</b> |

TDHCA's housing programs allocated \$3,470,767 in Region 2 during FY 2017 and served 197 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.

**REGION 3**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 27,096          | 45% | 7                           | 21% | 225                       | 20% |
|              | White        | 23,583          | 39% | 10                          | 29% | 366                       | 33% |
|              | Other        | 4,997           | 8%  | 17                          | 50% | 53                        | 5%  |
|              | Unknown      | 4,171           | 7%  | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 11,720          | 20% | 6                           | 18% | 454                       | 41% |
|              | Non-Hispanic | 43,739          | 73% | 28                          | 82% | 0                         | 0%  |
|              | Unknown      | 4,388           | 7%  | 0                           | 0%  | 15                        | 1%  |

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

**Funding/HHs Served by Activity Type**

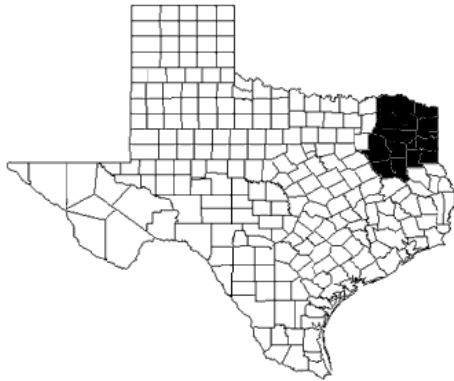
|                 | SF Homeownership     |              | HOME             |           | HTF                |           | HTC 9%             |            | HTC 4%             |              | MF Bond    |          | MF Direct Loan     |           | Section 8          |            | Section 811     |          |
|-----------------|----------------------|--------------|------------------|-----------|--------------------|-----------|--------------------|------------|--------------------|--------------|------------|----------|--------------------|-----------|--------------------|------------|-----------------|----------|
|                 | Funds                | HH           | Funds            | HH        | Funds              | HH        | Funds              | HH         | Funds              | HH           | Funds      | HH       | Funds              | HH        | Funds              | HH         | Funds           | HH       |
| Owner Programs  | \$171,428,550        | 1,113        | \$486,145        | 6         | \$1,152,123        | 28        | \$0                | 0          | \$0                | 0            | \$0        | 0        | \$0                | 0         | \$0                | 0          | \$0             | 0        |
| Renter Programs | \$0                  | 0            | \$199,002        | 44        | \$0                | 0         | \$9,938,080        | 853        | \$4,643,073        | 1,511        | \$0        | 0        | \$5,000,000        | 28        | \$2,454,026        | 233        | \$26,907        | 3        |
| <b>Total</b>    | <b>\$171,428,550</b> | <b>1,113</b> | <b>\$685,147</b> | <b>50</b> | <b>\$1,152,123</b> | <b>28</b> | <b>\$9,938,080</b> | <b>853</b> | <b>\$4,643,073</b> | <b>1,511</b> | <b>\$0</b> | <b>0</b> | <b>\$5,000,000</b> | <b>28</b> | <b>\$2,454,026</b> | <b>233</b> | <b>\$26,907</b> | <b>3</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership     |              | HOME             |           | HTF                |           | HTC 9%             |            | HTC 4%             |              | MF Bond    |          | MF Direct Loan     |           | Section 8          |            | Section 811     |          |
|--------------|----------------------|--------------|------------------|-----------|--------------------|-----------|--------------------|------------|--------------------|--------------|------------|----------|--------------------|-----------|--------------------|------------|-----------------|----------|
|              | Funds                | HH           | Funds            | HH        | Funds              | HH        | Funds              | HH         | Funds              | HH           | Funds      | HH       | Funds              | HH        | Funds              | HH         | Funds           | HH       |
| <30% AMFI    | \$1,483,252          | 21           | \$224,746        | 27        | \$137,838          | 4         | \$1,050,606        | 92         | \$0                | 0            | \$0        | 0        | \$1,125,000        | 7         | \$789,921          | 66         | \$26,907        | 3        |
| 31-60% AMFI  | \$38,877,396         | 339          | \$342,571        | 20        | \$978,286          | 22        | \$8,887,474        | 761        | \$4,643,073        | 1,511        | \$0        | 0        | \$3,875,000        | 21        | \$1,538,426        | 156        | \$0             | 0        |
| 61-80% AMFI  | \$66,408,856         | 396          | \$117,830        | 3         | \$36,000           | 2         | \$0                | 0          | \$0                | 0            | \$0        | 0        | \$0                | 0         | \$125,679          | 11         | \$0             | 0        |
| >80% AMFI    | \$64,659,046         | 357          | \$0              | 0         | \$0                | 0         | \$0                | 0          | \$0                | 0            | \$0        | 0        | \$0                | 0         | \$0                | 0          | \$0             | 0        |
| <b>Total</b> | <b>\$171,428,550</b> | <b>1,113</b> | <b>\$685,147</b> | <b>50</b> | <b>\$1,152,123</b> | <b>28</b> | <b>\$9,938,080</b> | <b>853</b> | <b>\$4,643,073</b> | <b>1,511</b> | <b>\$0</b> | <b>0</b> | <b>\$5,000,000</b> | <b>28</b> | <b>\$2,454,026</b> | <b>233</b> | <b>\$26,907</b> | <b>3</b> |

TDHCA's housing programs allocated \$190,301,000 in Region 3 during FY 2017 and served 3,788 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The low-income households group (61%-80% AMFI) received the majority of funding, although the very low-income households group (31%-60% AMFI) had the greatest number of households served.

**REGION 4**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 3,297           | 46% | 30                          | 61% | 2                         | 5%  |
|              | White        | 3,336           | 46% | 19                          | 39% | 34                        | 85% |
|              | Other        | 166             | 2%  | 0                           | 0%  | 1                         | 3%  |
|              | Unknown      | 381             | 5%  | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 334             | 5%  | 3                           | 6%  | 3                         | 8%  |
|              | Non-Hispanic | 6,469           | 90% | 46                          | 94% | 0                         | 0%  |
|              | Unknown      | 377             | 5%  | 0                           | 0%  | 0                         | 0%  |

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

**Funding/HHs Served by Activity Type**

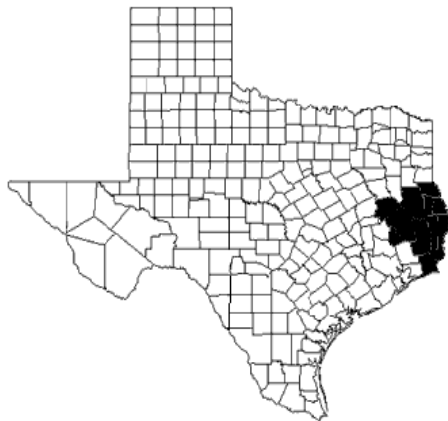
|                 | SF Homeownership   |           | HOME               |            | HTF              |           | HTC 9%             |            | HTC 4%           |           | MF Bond    |          | MF Direct Loan   |          | Section 8  |          | Section 811 |          |
|-----------------|--------------------|-----------|--------------------|------------|------------------|-----------|--------------------|------------|------------------|-----------|------------|----------|------------------|----------|------------|----------|-------------|----------|
|                 | Funds              | HH        | Funds              | HH         | Funds            | HH        | Funds              | HH         | Funds            | HH        | Funds      | HH       | Funds            | HH       | Funds      | HH       | Funds       | HH       |
| Owner Programs  | \$4,831,915        | 40        | \$2,861,176        | 32         | \$341,792        | 17        | \$0                | 0          | \$0              | 0         | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| Renter Programs | \$0                | 0         | \$288,625          | 98         | \$0              | 0         | \$3,169,236        | 378        | \$292,329        | 92        | \$0        | 0        | \$445,000        | -        | \$0        | 0        | \$0         | 0        |
| <b>Total</b>    | <b>\$4,831,915</b> | <b>40</b> | <b>\$3,149,801</b> | <b>130</b> | <b>\$341,792</b> | <b>17</b> | <b>\$3,169,236</b> | <b>378</b> | <b>\$292,329</b> | <b>92</b> | <b>\$0</b> | <b>0</b> | <b>\$445,000</b> | <b>-</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership   |           | HOME               |            | HTF              |           | HTC 9%             |            | HTC 4%           |           | MF Bond    |          | MF Direct Loan   |          | Section 8  |          | Section 811 |          |
|--------------|--------------------|-----------|--------------------|------------|------------------|-----------|--------------------|------------|------------------|-----------|------------|----------|------------------|----------|------------|----------|-------------|----------|
|              | Funds              | HH        | Funds              | HH         | Funds            | HH        | Funds              | HH         | Funds            | HH        | Funds      | HH       | Funds            | HH       | Funds      | HH       | Funds       | HH       |
| <30% AMFI    | \$121,162          | 2         | \$997,782          | 67         | \$116,217        | 6         | \$345,293          | 42         | \$0              | 0         | \$0        | 0        | \$333,750        | -        | \$0        | 0        | \$0         | 0        |
| 31-60% AMFI  | \$1,198,336        | 11        | \$1,698,224        | 56         | \$205,576        | 10        | \$2,823,943        | 336        | \$292,329        | 92        | \$0        | 0        | \$111,250        | -        | \$0        | 0        | \$0         | 0        |
| 61-80% AMFI  | \$1,490,375        | 12        | \$453,795          | 7          | \$20,000         | 1         | \$0                | 0          | \$0              | 0         | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| >80% AMFI    | \$2,022,043        | 15        | \$0                | 0          | \$0              | 0         | \$0                | 0          | \$0              | 0         | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| <b>Total</b> | <b>\$4,831,915</b> | <b>40</b> | <b>\$3,149,801</b> | <b>130</b> | <b>\$341,792</b> | <b>17</b> | <b>\$3,169,236</b> | <b>378</b> | <b>\$292,329</b> | <b>92</b> | <b>\$0</b> | <b>0</b> | <b>\$445,000</b> | <b>-</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

TDHCA's housing programs allocated \$11,785,074 in Region 4 during FY 2017 and served 657 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.

**REGION 5**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |      | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|------|---------------------------|-----|
|              |              | HH              | %   | HH                          | %    | HH                        | %   |
| by Race      | Black        | 4,569           | 60% | 0                           | 0%   | 14                        | 54% |
|              | White        | 2,369           | 31% | 1                           | 50%  | 9                         | 35% |
|              | Other        | 224             | 3%  | 1                           | 50%  | 0                         | 0%  |
|              | Unknown      | 510             | 7%  | 0                           | 0%   | -                         | -   |
| by Ethnicity | Hispanic     | 325             | 4%  | 0                           | 0%   | 3                         | 12% |
|              | Non-Hispanic | 6,790           | 89% | 2                           | 100% | 0                         | 0%  |
|              | Unknown      | 557             | 7%  | 0                           | 0%   | 0                         | 0%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership   |           | HOME             |            | HTF             |          | HTC 9%             |            | HTC 4%             |            | MF Bond    |          | MF Direct Loan |          | Section 8  |          | Section 811 |          |
|-----------------|--------------------|-----------|------------------|------------|-----------------|----------|--------------------|------------|--------------------|------------|------------|----------|----------------|----------|------------|----------|-------------|----------|
|                 | Funds              | HH        | Funds            | HH         | Funds           | HH       | Funds              | HH         | Funds              | HH         | Funds      | HH       | Funds          | HH       | Funds      | HH       | Funds       | HH       |
| Owner Programs  | \$3,224,169        | 26        | \$0              | 0          | \$90,000        | 2        | \$0                | 0          | \$0                | 0          | \$0        | 0        | \$0            | 0        | \$0        | 0        | \$0         | 0        |
| Renter Programs | \$0                | 0         | \$418,072        | 100        | \$0             | 0        | \$1,744,000        | 148        | \$1,277,205        | 314        | \$0        | 0        | \$0            | 0        | \$0        | 0        | \$0         | 0        |
| <b>Total</b>    | <b>\$3,224,169</b> | <b>26</b> | <b>\$418,072</b> | <b>100</b> | <b>\$90,000</b> | <b>2</b> | <b>\$1,744,000</b> | <b>148</b> | <b>\$1,277,205</b> | <b>314</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>     | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership   |           | HOME             |            | HTF             |          | HTC 9%             |            | HTC 4%             |            | MF Bond    |          | MF Direct Loan |          | Section 8  |          | Section 811 |          |
|--------------|--------------------|-----------|------------------|------------|-----------------|----------|--------------------|------------|--------------------|------------|------------|----------|----------------|----------|------------|----------|-------------|----------|
|              | Funds              | HH        | Funds            | HH         | Funds           | HH       | Funds              | HH         | Funds              | HH         | Funds      | HH       | Funds          | HH       | Funds      | HH       | Funds       | HH       |
| <30% AMFI    | \$0                | 0         | \$374,767        | 83         | \$0             | 0        | \$165,531          | 14         | \$42,991           | 11         | \$0        | 0        | \$0            | 0        | \$0        | 0        | \$0         | 0        |
| 31-60% AMFI  | \$856,007          | 8         | \$43,305         | 17         | \$90,000        | 2        | \$1,578,469        | 134        | \$1,234,214        | 303        | \$0        | 0        | \$0            | 0        | \$0        | 0        | \$0         | 0        |
| 61-80% AMFI  | \$1,199,807        | 9         | \$0              | 0          | \$0             | 0        | \$0                | 0          | \$0                | 0          | \$0        | 0        | \$0            | 0        | \$0        | 0        | \$0         | 0        |
| >80% AMFI    | \$1,168,354        | 9         | \$0              | 0          | \$0             | 0        | \$0                | 0          | \$0                | 0          | \$0        | 0        | \$0            | 0        | \$0        | 0        | \$0         | 0        |
| <b>Total</b> | <b>\$3,224,169</b> | <b>26</b> | <b>\$418,072</b> | <b>100</b> | <b>\$90,000</b> | <b>2</b> | <b>\$1,744,000</b> | <b>148</b> | <b>\$1,277,205</b> | <b>314</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>     | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

TDHCA's housing programs allocated \$6,753,446 in Region 5 during FY 2017 and served 590 households. Renter programs received more funding and served more households than homeowner programs. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.

**REGION 6**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 27,370          | 48% | 20                          | 65% | 389                       | 22% |
|              | White        | 21,753          | 38% | 8                           | 26% | 374                       | 21% |
|              | Other        | 4,465           | 8%  | 3                           | 10% | 96                        | 5%  |
|              | Unknown      | 3,532           | 6%  | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 13,969          | 24% | 3                           | 10% | 868                       | 49% |
|              | Non-Hispanic | 39,768          | 70% | 28                          | 90% | 0                         | 0%  |
|              | Unknown      | 3,383           | 6%  | 0                           | 0%  | 28                        | 2%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership     |              | HOME               |           | HTF              |           | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan |          | Section 8          |            | Section 811    |          |
|-----------------|----------------------|--------------|--------------------|-----------|------------------|-----------|--------------------|------------|------------|----------|------------|----------|----------------|----------|--------------------|------------|----------------|----------|
|                 | Funds                | HH           | Funds              | HH        | Funds            | HH        | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds          | HH       | Funds              | HH         | Funds          | HH       |
| Owner Programs  | \$270,072,134        | 1,755        | \$1,439,856        | 17        | \$243,949        | 14        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$0                | 0          | \$0            | 0        |
| Renter Programs | \$0                  | 0            | \$34,025           | 17        | \$0              | 0         | \$5,788,712        | 477        | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$5,824,028        | 531        | \$8,964        | 2        |
| <b>Total</b>    | <b>\$270,072,134</b> | <b>1,755</b> | <b>\$1,473,881</b> | <b>34</b> | <b>\$243,949</b> | <b>14</b> | <b>\$5,788,712</b> | <b>477</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>     | <b>0</b> | <b>\$5,824,028</b> | <b>531</b> | <b>\$8,964</b> | <b>2</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership     |              | HOME               |           | HTF              |           | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan |          | Section 8          |            | Section 811    |          |
|--------------|----------------------|--------------|--------------------|-----------|------------------|-----------|--------------------|------------|------------|----------|------------|----------|----------------|----------|--------------------|------------|----------------|----------|
|              | Funds                | HH           | Funds              | HH        | Funds            | HH        | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds          | HH       | Funds              | HH         | Funds          | HH       |
| <30% AMFI    | \$1,675,704          | 15           | \$246,419          | 10        | \$54,527         | 3         | \$583,355          | 48         | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$2,067,962        | 153        | \$8,964        | 2        |
| 31-60% AMFI  | \$63,875,517         | 484          | \$1,023,234        | 22        | \$154,024        | 9         | \$5,205,357        | 429        | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$3,605,735        | 358        | \$0            | 0        |
| 61-80% AMFI  | \$111,195,599        | 725          | \$204,228          | 2         | \$35,397         | 2         | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$150,331          | 20         | \$0            | 0        |
| >80% AMFI    | \$93,325,315         | 531          | \$0                | 0         | \$0              | 0         | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$0                | 0          | \$0            | 0        |
| <b>Total</b> | <b>\$270,072,134</b> | <b>1,755</b> | <b>\$1,473,881</b> | <b>34</b> | <b>\$243,949</b> | <b>14</b> | <b>\$5,788,712</b> | <b>477</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>     | <b>0</b> | <b>\$5,824,028</b> | <b>531</b> | <b>\$8,964</b> | <b>2</b> |

TDHCA's housing programs allocated \$283,402,704 in Region 6 during FY 2017 and served 2,811 households. Homeowner programs received more funding and served more households than renter programs. The low-income households group (61%-80% AMFI) received the majority of funding, although the very low-income households group (31%-60% AMFI) had the greatest number of households served.

**REGION 7**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 3,819           | 18% | 12                          | 23% | 125                       | 11% |
|              | White        | 12,384          | 58% | 31                          | 58% | 457                       | 39% |
|              | Other        | 1,802           | 8%  | 10                          | 19% | 72                        | 6%  |
|              | Unknown      | 3,489           | 16% | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 7,663           | 36% | 22                          | 42% | 490                       | 42% |
|              | Non-Hispanic | 10,477          | 49% | 31                          | 58% | 0                         | 0%  |
|              | Unknown      | 3,354           | 16% | 0                           | 0%  | 22                        | 2%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership     |              | HOME             |           | HTF                |           | HTC 9%             |            | HTC 4%             |              | MF Bond             |          | MF Direct Loan     |          | Section 8        |           | Section 811     |          |
|-----------------|----------------------|--------------|------------------|-----------|--------------------|-----------|--------------------|------------|--------------------|--------------|---------------------|----------|--------------------|----------|------------------|-----------|-----------------|----------|
|                 | Funds                | HH           | Funds            | HH        | Funds              | HH        | Funds              | HH         | Funds              | HH           | Funds               | HH       | Funds              | HH       | Funds            | HH        | Funds           | HH       |
| Owner Programs  | \$178,344,137        | 1,166        | \$95,352         | 1         | \$1,161,978        | 52        | \$0                | 0          | \$0                | 0            | \$0                 | 0        | \$0                | 0        | \$0              | 0         | \$0             | 0        |
| Renter Programs | \$0                  | 0            | \$113,451        | 25        | \$0                | 0         | \$6,850,183        | 665        | \$5,146,541        | 1,167        | \$16,000,000        | -        | \$4,590,000        | -        | \$622,900        | 62        | \$17,339        | 4        |
| <b>Total</b>    | <b>\$178,344,137</b> | <b>1,166</b> | <b>\$208,803</b> | <b>26</b> | <b>\$1,161,978</b> | <b>52</b> | <b>\$6,850,183</b> | <b>665</b> | <b>\$5,146,541</b> | <b>1,167</b> | <b>\$16,000,000</b> | <b>-</b> | <b>\$4,590,000</b> | <b>-</b> | <b>\$622,900</b> | <b>62</b> | <b>\$17,339</b> | <b>4</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership     |              | HOME             |           | HTF                |           | HTC 9%             |            | HTC 4%             |              | MF Bond             |          | MF Direct Loan     |          | Section 8        |           | Section 811     |          |
|--------------|----------------------|--------------|------------------|-----------|--------------------|-----------|--------------------|------------|--------------------|--------------|---------------------|----------|--------------------|----------|------------------|-----------|-----------------|----------|
|              | Funds                | HH           | Funds            | HH        | Funds              | HH        | Funds              | HH         | Funds              | HH           | Funds               | HH       | Funds              | HH       | Funds            | HH        | Funds           | HH       |
| <30% AMFI    | \$681,069            | 4            | \$76,024         | 18        | \$375,220          | 19        | \$919,017          | 90         | \$0                | 0            | \$0                 | 0        | \$321,818          | -        | \$155,096        | 18        | \$17,339        | 4        |
| 31-60% AMFI  | \$38,752,509         | 301          | \$132,779        | 8         | \$628,249          | 25        | \$5,931,166        | 575        | \$5,146,541        | 1,167        | \$16,000,000        | -        | \$1,068,182        | -        | \$433,871        | 40        | \$0             | 0        |
| 61-80% AMFI  | \$74,148,758         | 473          | \$0              | 0         | \$158,509          | 8         | \$0                | 0          | \$0                | 0            | \$0                 | 0        | \$3,200,000        | -        | \$33,933         | 4         | \$0             | 0        |
| >80% AMFI    | \$64,761,800         | 388          | \$0              | 0         | \$0                | 0         | \$0                | 0          | \$0                | 0            | \$0                 | 0        | \$0                | 0        | \$0              | 0         | \$0             | 0        |
| <b>Total</b> | <b>\$178,344,137</b> | <b>1,166</b> | <b>\$208,803</b> | <b>26</b> | <b>\$1,161,978</b> | <b>52</b> | <b>\$6,850,183</b> | <b>665</b> | <b>\$5,146,541</b> | <b>1,167</b> | <b>\$16,000,000</b> | <b>-</b> | <b>\$4,590,000</b> | <b>-</b> | <b>\$622,900</b> | <b>62</b> | <b>\$17,339</b> | <b>4</b> |

TDHCA's housing programs allocated \$208,334,542 in Region 7 during FY 2017 and served 3,138 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The low-income households group (61%-80% AMFI) received the majority of funding, although the very low-income households group (31%-60% AMFI) had the greatest number of households served.

**REGION 8**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 2,602           | 42% | 6                           | 35% | 19                        | 17% |
|              | White        | 3,028           | 48% | 2                           | 12% | 59                        | 51% |
|              | Other        | 312             | 5%  | 9                           | 53% | 0                         | 0%  |
|              | Unknown      | 306             | 5%  | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 865             | 14% | 7                           | 41% | 36                        | 31% |
|              | Non-Hispanic | 5,117           | 82% | 10                          | 59% | 0                         | 0%  |
|              | Unknown      | 266             | 4%  | 0                           | 0%  | 1                         | 1%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership    |            | HOME             |           | HTF              |           | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan |          | Section 8        |           | Section 811 |          |
|-----------------|---------------------|------------|------------------|-----------|------------------|-----------|--------------------|------------|------------|----------|------------|----------|----------------|----------|------------------|-----------|-------------|----------|
|                 | Funds               | HH         | Funds            | HH        | Funds            | HH        | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds          | HH       | Funds            | HH        | Funds       | HH       |
| Owner Programs  | \$13,983,813        | 115        | \$306,324        | 5         | \$514,910        | 12        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$0              | 0         | \$0         | 0        |
| Renter Programs | \$0                 | 0          | \$65,161         | 31        | \$0              | 0         | \$3,292,274        | 265        | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$221,727        | 28        | \$0         | 0        |
| <b>Total</b>    | <b>\$13,983,813</b> | <b>115</b> | <b>\$371,485</b> | <b>36</b> | <b>\$514,910</b> | <b>12</b> | <b>\$3,292,274</b> | <b>265</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>     | <b>0</b> | <b>\$221,727</b> | <b>28</b> | <b>\$0</b>  | <b>0</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership    |            | HOME             |           | HTF              |           | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan |          | Section 8        |           | Section 811 |          |
|--------------|---------------------|------------|------------------|-----------|------------------|-----------|--------------------|------------|------------|----------|------------|----------|----------------|----------|------------------|-----------|-------------|----------|
|              | Funds               | HH         | Funds            | HH        | Funds            | HH        | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds          | HH       | Funds            | HH        | Funds       | HH       |
| <30% AMFI    | \$455,401           | 5          | \$136,338        | 19        | \$0              | 0         | \$476,038          | 37         | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$101,703        | 10        | \$0         | 0        |
| 31-60% AMFI  | \$3,566,165         | 35         | \$126,833        | 13        | \$495,000        | 11        | \$2,816,236        | 228        | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$120,024        | 18        | \$0         | 0        |
| 61-80% AMFI  | \$6,214,661         | 44         | \$108,314        | 4         | \$19,910         | 1         | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$0              | 0         | \$0         | 0        |
| >80% AMFI    | \$3,747,585         | 31         | \$0              | 0         | \$0              | 0         | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0            | 0        | \$0              | 0         | \$0         | 0        |
| <b>Total</b> | <b>\$13,983,813</b> | <b>115</b> | <b>\$371,485</b> | <b>36</b> | <b>\$514,910</b> | <b>12</b> | <b>\$3,292,274</b> | <b>265</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>     | <b>0</b> | <b>\$221,727</b> | <b>28</b> | <b>\$0</b>  | <b>0</b> |

TDHCA's housing programs allocated \$18,384,208 in Region 8 during FY 2017 and served 456 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.

**REGION 9**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 2,957           | 15% | 4                           | 20% | 35                        | 6%  |
|              | White        | 13,480          | 68% | 9                           | 45% | 158                       | 27% |
|              | Other        | 1,410           | 7%  | 7                           | 35% | 19                        | 3%  |
|              | Unknown      | 1,877           | 10% | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 11,488          | 58% | 15                          | 75% | 378                       | 63% |
|              | Non-Hispanic | 6,355           | 32% | 5                           | 25% | 0                         | 0%  |
|              | Unknown      | 1,881           | 23% | 0                           | 0%  | 6                         | 1%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership    |            | HOME               |            | HTF              |           | HTC 9%             |            | HTC 4%           |            | MF Bond    |          | MF Direct Loan |          | Section 8          |            | Section 811 |          |
|-----------------|---------------------|------------|--------------------|------------|------------------|-----------|--------------------|------------|------------------|------------|------------|----------|----------------|----------|--------------------|------------|-------------|----------|
|                 | Funds               | HH         | Funds              | HH         | Funds            | HH        | Funds              | HH         | Funds            | HH         | Funds      | HH       | Funds          | HH       | Funds              | HH         | Funds       | HH       |
| Owner Programs  | \$93,185,402        | 596        | \$666,063          | 7          | \$256,724        | 13        | \$0                | 0          | \$0              | 0          | \$0        | 0        | \$0            | 0        | \$0                | 0          | \$0         | 0        |
| Renter Programs | \$0                 | 0          | \$609,492          | 122        | \$0              | 0         | \$5,278,077        | 368        | \$808,526        | 252        | \$0        | 0        | \$0            | 0        | \$1,730,896        | 134        | \$0         | 0        |
| <b>Total</b>    | <b>\$93,185,402</b> | <b>596</b> | <b>\$1,275,555</b> | <b>129</b> | <b>\$256,724</b> | <b>13</b> | <b>\$5,278,077</b> | <b>368</b> | <b>\$808,526</b> | <b>252</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>     | <b>0</b> | <b>\$1,730,896</b> | <b>134</b> | <b>\$0</b>  | <b>0</b> |

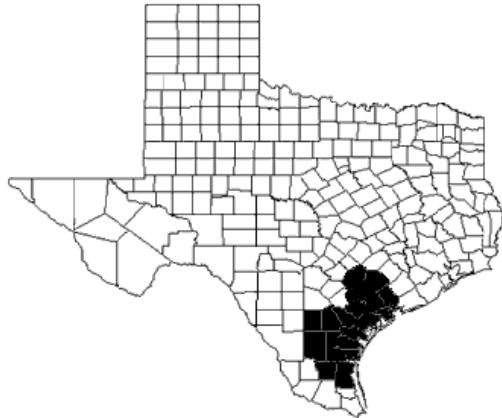
**Funding/HH Served by Income Category**

|              | SF Homeownership    |            | HOME               |            | HTF              |           | HTC 9%             |            | HTC 4%           |            | MF Bond    |          | MF Direct Loan |          | Section 8          |            | Section 811 |          |
|--------------|---------------------|------------|--------------------|------------|------------------|-----------|--------------------|------------|------------------|------------|------------|----------|----------------|----------|--------------------|------------|-------------|----------|
|              | Funds               | HH         | Funds              | HH         | Funds            | HH        | Funds              | HH         | Funds            | HH         | Funds      | HH       | Funds          | HH       | Funds              | HH         | Funds       | HH       |
| <30% AMFI    | \$0                 | 0          | \$683,424          | 90         | \$98,705         | 5         | \$617,979          | 43         | \$0              | 0          | \$0        | 0        | \$0            | 0        | \$763,109          | 48         | \$0         | 0        |
| 31-60% AMFI  | \$23,547,100        | 170        | \$589,201          | 38         | \$138,357        | 7         | \$4,660,098        | 325        | \$808,526        | 252        | \$0        | 0        | \$0            | 0        | \$958,955          | 84         | \$0         | 0        |
| 61-80% AMFI  | \$33,282,776        | 210        | \$2,930            | 1          | \$19,662         | 1         | \$0                | 0          | \$0              | 0          | \$0        | 0        | \$0            | 0        | \$8,832            | 2          | \$0         | 0        |
| >80% AMFI    | \$36,355,526        | 216        | \$0                | 0          | \$0              | 0         | \$0                | 0          | \$0              | 0          | \$0        | 0        | \$0            | 0        | \$0                | 0          | \$0         | 0        |
| <b>Total</b> | <b>\$93,185,402</b> | <b>596</b> | <b>\$1,275,555</b> | <b>129</b> | <b>\$256,724</b> | <b>13</b> | <b>\$5,278,077</b> | <b>368</b> | <b>\$808,526</b> | <b>252</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>     | <b>0</b> | <b>\$1,730,896</b> | <b>134</b> | <b>\$0</b>  | <b>0</b> |

TDHCA's housing programs allocated \$102,535,180 in Region 9 during FY 2017 and served 1,492 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The moderate-income households group (>80% AMFI) received the majority of funding, although the very low-income households group (31%-60% AMFI) had the greatest number of households served.



**REGION 10**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 580             | 10% | 9                           | 32% | 2                         | 3%  |
|              | White        | 4,926           | 81% | 19                          | 68% | 19                        | 32% |
|              | Other        | 178             | 3%  | 0                           | 0%  | 2                         | 3%  |
|              | Unknown      | 418             | 7%  | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 4,019           | 66% | 17                          | 61% | 36                        | 61% |
|              | Non-Hispanic | 1,655           | 27% | 11                          | 39% | 0                         | 0%  |
|              | Unknown      | 428             | 7%  | 0                           | 0%  | 0                         | 0%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership   |           | HOME               |            | HTF              |          | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan     |           | Section 8       |          | Section 811    |          |
|-----------------|--------------------|-----------|--------------------|------------|------------------|----------|--------------------|------------|------------|----------|------------|----------|--------------------|-----------|-----------------|----------|----------------|----------|
|                 | Funds              | HH        | Funds              | HH         | Funds            | HH       | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds              | HH        | Funds           | HH       | Funds          | HH       |
| Owner Programs  | \$6,565,226        | 59        | \$2,140,636        | 23         | \$143,932        | 5        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0                | 0         | \$0             | 0        | \$0            | 0        |
| Renter Programs | \$0                | 0         | \$385,207          | 86         | \$0              | 0        | \$2,527,200        | 194        | \$0        | 0        | \$0        | 0        | \$2,300,000        | 49        | \$32,182        | 4        | \$4,503        | 4        |
| <b>Total</b>    | <b>\$6,565,226</b> | <b>59</b> | <b>\$2,525,843</b> | <b>109</b> | <b>\$143,932</b> | <b>5</b> | <b>\$2,527,200</b> | <b>194</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$2,300,000</b> | <b>49</b> | <b>\$32,182</b> | <b>4</b> | <b>\$4,503</b> | <b>4</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership   |           | HOME               |            | HTF              |          | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan     |           | Section 8       |          | Section 811    |          |
|--------------|--------------------|-----------|--------------------|------------|------------------|----------|--------------------|------------|------------|----------|------------|----------|--------------------|-----------|-----------------|----------|----------------|----------|
|              | Funds              | HH        | Funds              | HH         | Funds            | HH       | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds              | HH        | Funds           | HH       | Funds          | HH       |
| <30% AMFI    | \$47,130           | 1         | \$932,372          | 67         | \$0              | 0        | \$260,584          | 20         | \$0        | 0        | \$0        | 0        | \$0                | 0         | \$0             | 0        | \$4,503        | 4        |
| 31-60% AMFI  | \$2,058,417        | 25        | \$1,494,617        | 41         | \$105,793        | 3        | \$2,266,616        | 174        | \$0        | 0        | \$0        | 0        | \$2,300,000        | 49        | \$32,182        | 4        | \$0            | 0        |
| 61-80% AMFI  | \$2,796,344        | 19        | \$98,854           | 1          | \$38,139         | 2        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0                | 0         | \$0             | 0        | \$0            | 0        |
| >80% AMFI    | \$1,663,336        | 14        | \$0                | 0          | \$0              | 0        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0                | 0         | \$0             | 0        | \$0            | 0        |
| <b>Total</b> | <b>\$6,565,226</b> | <b>59</b> | <b>\$2,525,843</b> | <b>109</b> | <b>\$143,932</b> | <b>5</b> | <b>\$2,527,200</b> | <b>194</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$2,300,000</b> | <b>49</b> | <b>\$32,182</b> | <b>4</b> | <b>\$4,503</b> | <b>4</b> |

TDHCA's housing programs allocated \$11,794,383 in Region 10 during FY 2017 and served 371 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.

**REGION 11**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 57              | 0%  | 0                           | 0%  | 1                         | 0%  |
|              | White        | 11,349          | 96% | 21                          | 64% | 10                        | 5%  |
|              | Other        | 101             | 1%  | 12                          | 36% | 2                         | 1%  |
|              | Unknown      | 337             | 3%  | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 11,159          | 94% | 31                          | 94% | 190                       | 94% |
|              | Non-Hispanic | 370             | 3%  | 2                           | 6%  | 0                         | 0%  |
|              | Unknown      | 315             | 3%  | 0                           | 0%  | 0                         | 0%  |

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

**Funding/HHs Served by Activity Type**

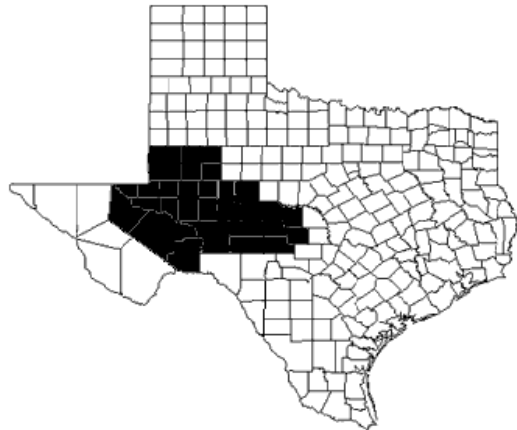
|                 | SF Homeownership    |            | HOME             |           | HTF              |           | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan   |          | Section 8  |          | Section 811 |          |
|-----------------|---------------------|------------|------------------|-----------|------------------|-----------|--------------------|------------|------------|----------|------------|----------|------------------|----------|------------|----------|-------------|----------|
|                 | Funds               | HH         | Funds            | HH        | Funds            | HH        | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds            | HH       | Funds      | HH       | Funds       | HH       |
| Owner Programs  | \$27,171,253        | 203        | \$700,525        | 8         | \$682,878        | 25        | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| Renter Programs | \$0                 | 0          | \$37,973         | 11        | \$0              | 0         | \$5,938,997        | 527        | \$0        | 0        | \$0        | 0        | \$500,000        | -        | \$0        | 0        | \$0         | 0        |
| <b>Total</b>    | <b>\$27,171,253</b> | <b>203</b> | <b>\$738,498</b> | <b>19</b> | <b>\$682,878</b> | <b>25</b> | <b>\$5,938,997</b> | <b>527</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$500,000</b> | <b>-</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership    |            | HOME             |           | HTF              |           | HTC 9%             |            | HTC 4%     |          | MF Bond    |          | MF Direct Loan   |          | Section 8  |          | Section 811 |          |
|--------------|---------------------|------------|------------------|-----------|------------------|-----------|--------------------|------------|------------|----------|------------|----------|------------------|----------|------------|----------|-------------|----------|
|              | Funds               | HH         | Funds            | HH        | Funds            | HH        | Funds              | HH         | Funds      | HH       | Funds      | HH       | Funds            | HH       | Funds      | HH       | Funds       | HH       |
| <30% AMFI    | \$510,579           | 6          | \$193,989        | 11        | \$119,465        | 7         | \$617,904          | 55         | \$0        | 0        | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| 31-60% AMFI  | \$8,539,031         | 76         | \$447,971        | 7         | \$500,522        | 16        | \$5,321,093        | 472        | \$0        | 0        | \$0        | 0        | \$500,000        | -        | \$0        | 0        | \$0         | 0        |
| 61-80% AMFI  | \$9,971,732         | 73         | \$96,538         | 1         | \$62,892         | 2         | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| >80% AMFI    | \$8,149,912         | 48         | \$0              | 0         | \$0              | 0         | \$0                | 0          | \$0        | 0        | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| <b>Total</b> | <b>\$27,171,253</b> | <b>203</b> | <b>\$738,498</b> | <b>19</b> | <b>\$682,878</b> | <b>25</b> | <b>\$5,938,997</b> | <b>527</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$500,000</b> | <b>-</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

TDHCA's housing programs allocated \$34,531,627 in Region 11 during FY 2017 and served 774 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.

**REGION 12**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |     | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|-----|---------------------------|-----|
|              |              | HH              | %   | HH                          | %   | HH                        | %   |
| by Race      | Black        | 458             | 13% | 1                           | 7%  | 0                         | 0%  |
|              | White        | 2,456           | 71% | 8                           | 57% | 6                         | 33% |
|              | Other        | 127             | 4%  | 5                           | 36% | 0                         | 0%  |
|              | Unknown      | 394             | 11% | 0                           | 0%  | -                         | -   |
| by Ethnicity | Hispanic     | 1,776           | 52% | 5                           | 36% | 12                        | 67% |
|              | Non-Hispanic | 1,249           | 36% | 9                           | 64% | 0                         | 0%  |
|              | Unknown      | 410             | 12% | 0                           | 0%  | 0                         | 0%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership   |           | HOME             |           | HTF              |           | HTC 9%             |            | HTC 4%             |            | MF Bond    |          | MF Direct Loan   |          | Section 8  |          | Section 811 |          |
|-----------------|--------------------|-----------|------------------|-----------|------------------|-----------|--------------------|------------|--------------------|------------|------------|----------|------------------|----------|------------|----------|-------------|----------|
|                 | Funds              | HH        | Funds            | HH        | Funds            | HH        | Funds              | HH         | Funds              | HH         | Funds      | HH       | Funds            | HH       | Funds      | HH       | Funds       | HH       |
| Owner Programs  | \$2,216,387        | 18        | \$205,040        | 3         | \$341,778        | 11        | \$0                | 0          | \$0                | 0          | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| Renter Programs | \$0                | 0         | \$188,610        | 52        | \$0              | 0         | \$1,534,508        | 129        | \$1,023,254        | 207        | \$0        | 0        | \$600,000        | -        | \$0        | 0        | \$0         | 0        |
| <b>Total</b>    | <b>\$2,216,387</b> | <b>18</b> | <b>\$393,650</b> | <b>55</b> | <b>\$341,778</b> | <b>11</b> | <b>\$1,534,508</b> | <b>129</b> | <b>\$1,023,254</b> | <b>207</b> | <b>\$0</b> | <b>0</b> | <b>\$600,000</b> | <b>-</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership   |           | HOME             |           | HTF              |           | HTC 9%             |            | HTC 4%             |            | MF Bond    |          | MF Direct Loan   |          | Section 8  |          | Section 811 |          |
|--------------|--------------------|-----------|------------------|-----------|------------------|-----------|--------------------|------------|--------------------|------------|------------|----------|------------------|----------|------------|----------|-------------|----------|
|              | Funds              | HH        | Funds            | HH        | Funds            | HH        | Funds              | HH         | Funds              | HH         | Funds      | HH       | Funds            | HH       | Funds      | HH       | Funds       | HH       |
| <30% AMFI    | \$0                | 0         | \$153,201        | 37        | \$109,844        | 3         | \$168,212          | 14         | \$0                | 0          | \$0        | 0        | \$360,000        | -        | \$0        | 0        | \$0         | 0        |
| 31-60% AMFI  | \$698,075          | 7         | \$235,770        | 17        | \$212,244        | 7         | \$1,366,296        | 115        | \$1,023,254        | 207        | \$0        | 0        | \$240,000        | -        | \$0        | 0        | \$0         | 0        |
| 61-80% AMFI  | \$809,312          | 5         | \$4,679          | 1         | \$19,690         | 1         | \$0                | 0          | \$0                | 0          | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| >80% AMFI    | \$709,000          | 6         | \$0              | 0         | \$0              | 0         | \$0                | 0          | \$0                | 0          | \$0        | 0        | \$0              | 0        | \$0        | 0        | \$0         | 0        |
| <b>Total</b> | <b>\$2,216,387</b> | <b>18</b> | <b>\$393,650</b> | <b>55</b> | <b>\$341,778</b> | <b>11</b> | <b>\$1,534,508</b> | <b>129</b> | <b>\$1,023,254</b> | <b>207</b> | <b>\$0</b> | <b>0</b> | <b>\$600,000</b> | <b>-</b> | <b>\$0</b> | <b>0</b> | <b>\$0</b>  | <b>0</b> |

TDHCA's housing programs allocated \$5,509,578 in Region 12 during FY 2017 and served 420 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.

**REGION 13**



**Funding/HH Served by Race and Ethnicity**

|              |              | Renter Programs |     | HOME and HTF Owner Programs |      | SF Homeownership Program* |     |
|--------------|--------------|-----------------|-----|-----------------------------|------|---------------------------|-----|
|              |              | HH              | %   | HH                          | %    | HH                        | %   |
| by Race      | Black        | 217             | 3%  | 0                           | 0%   | 6                         | 1%  |
|              | White        | 6,232           | 89% | 25                          | 100% | 28                        | 4%  |
|              | Other        | 295             | 4%  | 0                           | 0%   | 2                         | 0%  |
|              | Unknown      | 243             | 3%  | 0                           | 0%   | -                         | -   |
| by Ethnicity | Hispanic     | 6,267           | 90% | 24                          | 96%  | 710                       | 95% |
|              | Non-Hispanic | 460             | 7%  | 1                           | 4%   | 0                         | 0%  |
|              | Unknown      | 260             | 4%  | 0                           | 0%   | 0                         | 0%  |

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

**Funding/HHs Served by Activity Type**

|                 | SF Homeownership    |            | HOME               |           | HTF              |           | HTC 9%             |            | HTC 4%             |              | MF Bond            |          | MF Direct Loan |          | Section 8  |          | Section 811    |          |
|-----------------|---------------------|------------|--------------------|-----------|------------------|-----------|--------------------|------------|--------------------|--------------|--------------------|----------|----------------|----------|------------|----------|----------------|----------|
|                 | Funds               | HH         | Funds              | HH        | Funds            | HH        | Funds              | HH         | Funds              | HH           | Funds              | HH       | Funds          | HH       | Funds      | HH       | Funds          | HH       |
| Owner Programs  | \$95,961,980        | 746        | \$1,460,147        | 14        | \$200,634        | 11        | \$0                | 0          | \$0                | 0            | \$0                | 0        | \$0            | 0        | \$0        | 0        | \$0            | 0        |
| Renter Programs | \$0                 | 0          | \$21,389           | 8         | \$0              | 0         | \$2,982,177        | 270        | \$8,780,395        | 1,690        | \$5,620,000        | -        | \$0            | 0        | \$0        | 0        | \$2,673        | 1        |
| <b>Total</b>    | <b>\$95,961,980</b> | <b>746</b> | <b>\$1,481,536</b> | <b>22</b> | <b>\$200,634</b> | <b>11</b> | <b>\$2,982,177</b> | <b>270</b> | <b>\$8,780,395</b> | <b>1,690</b> | <b>\$5,620,000</b> | <b>-</b> | <b>\$0</b>     | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$2,673</b> | <b>1</b> |

**Funding/HH Served by Income Category**

|              | SF Homeownership    |            | HOME               |           | HTF              |           | HTC 9%             |            | HTC 4%             |              | MF Bond            |          | MF Direct Loan |          | Section 8  |          | Section 811    |          |
|--------------|---------------------|------------|--------------------|-----------|------------------|-----------|--------------------|------------|--------------------|--------------|--------------------|----------|----------------|----------|------------|----------|----------------|----------|
|              | Funds               | HH         | Funds              | HH        | Funds            | HH        | Funds              | HH         | Funds              | HH           | Funds              | HH       | Funds          | HH       | Funds      | HH       | Funds          | HH       |
| <30% AMFI    | \$2,779,065         | 32         | \$313,235          | 8         | \$40,000         | 2         | \$288,096          | 26         | \$0                | 0            | \$0                | 0        | \$0            | 0        | \$0        | 0        | \$2,673        | 1        |
| 31-60% AMFI  | \$43,542,364        | 358        | \$1,168,301        | 14        | \$140,658        | 8         | \$2,694,081        | 244        | \$8,780,395        | 1,690        | \$5,620,000        | -        | \$0            | 0        | \$0        | 0        | \$0            | 0        |
| 61-80% AMFI  | \$30,732,306        | 224        | \$0                | 0         | \$19,976         | 1         | \$0                | 0          | \$0                | 0            | \$0                | 0        | \$0            | 0        | \$0        | 0        | \$0            | 0        |
| >80% AMFI    | \$18,908,244        | 132        | \$0                | 0         | \$0              | 0         | \$0                | 0          | \$0                | 0            | \$0                | 0        | \$0            | 0        | \$0        | 0        | \$0            | 0        |
| <b>Total</b> | <b>\$95,961,980</b> | <b>746</b> | <b>\$1,481,536</b> | <b>22</b> | <b>\$200,634</b> | <b>11</b> | <b>\$2,982,177</b> | <b>270</b> | <b>\$8,780,395</b> | <b>1,690</b> | <b>\$5,620,000</b> | <b>-</b> | <b>\$0</b>     | <b>0</b> | <b>\$0</b> | <b>0</b> | <b>\$2,673</b> | <b>1</b> |

TDHCA's housing programs allocated \$115,026,722 in Region 13 during FY 2017 and served 2,739 households. Homeowner programs received more funding than renter programs, through renter programs served more households. The very low-income households group (31%-60% AMFI) received the majority of funding and had the greatest number of households served.

## **HOUSING SPONSOR REPORT ANALYSIS**

TDHCA requires that housing developments of 20 units or more which receive financial assistance from TDHCA submit an annual housing sponsor report. This report includes the contact information for each property, the total number of units, the number of accessible units, the rents for units by type, the racial composition for the property, the number of units occupied by individuals receiving supported housing assistance, the number of units occupied delineated by income group and a statement as to whether a fair housing agency or federal court found fair housing violations at the property. TDHCA is notified of Fair Housing violations that have been filed with the United States Department of Housing and Urban Development, the Texas Workforce Commission, or the United States Department of Justice, through its Previous Participation reviews, required reporting by monitored properties, and through the Texas Workforce Commission. This information depicts the property data as of December 31 of each year.

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

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

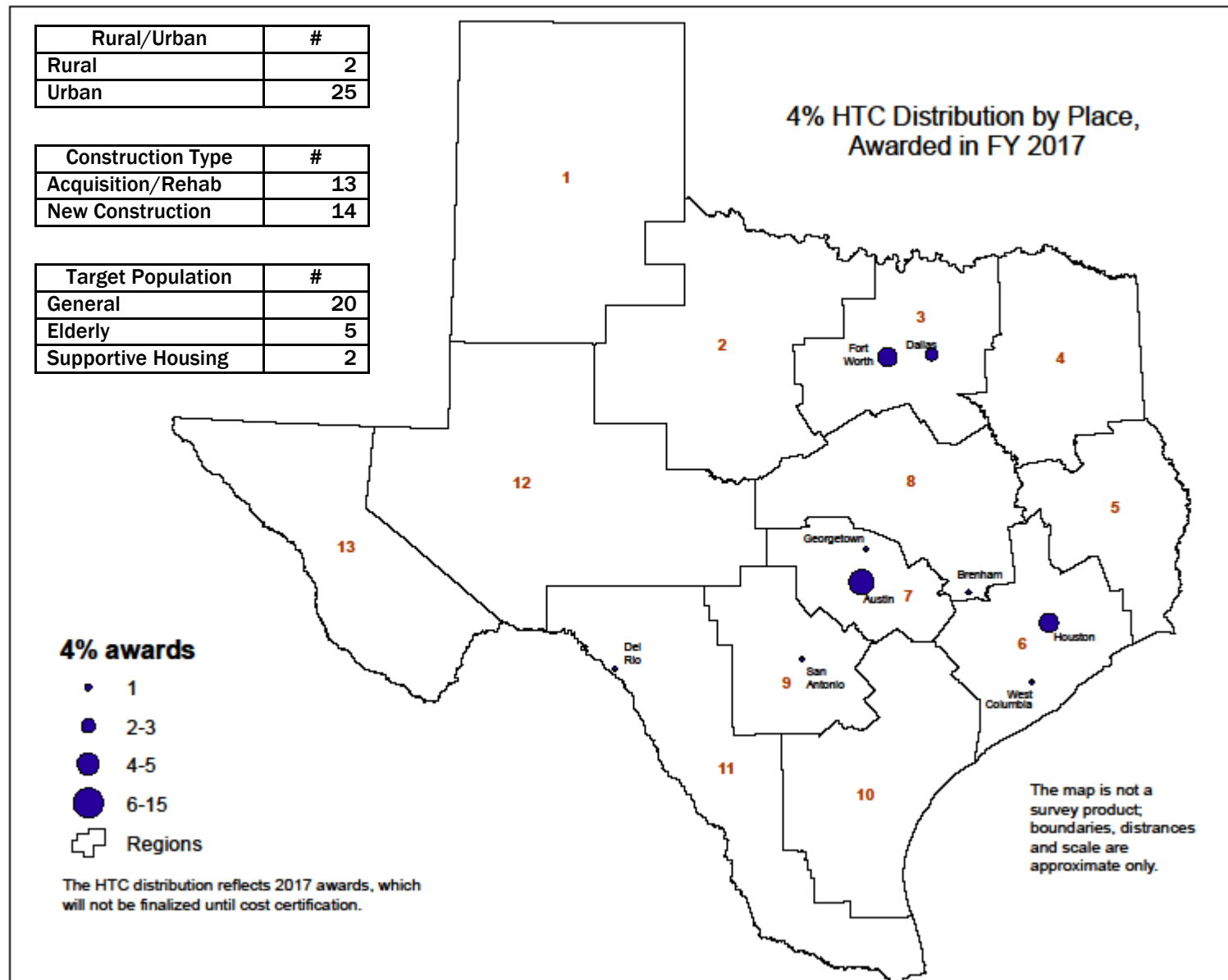
## GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS

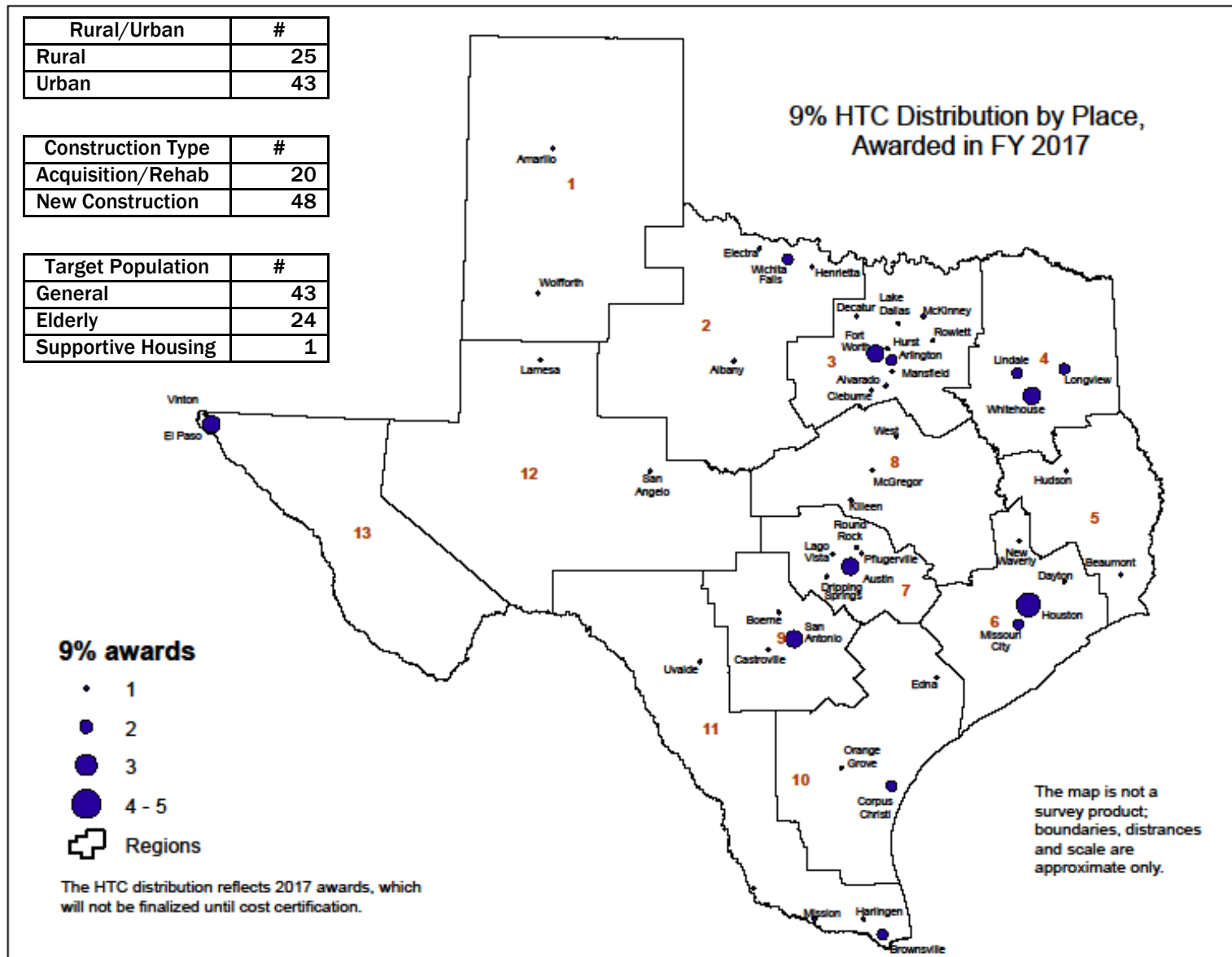
Tex. Gov't Code §2306.111(d) requires that TDHCA use a Regional Allocation Formula ("RAF") to allocate its 9% HTC to the Uniform State Service Regions it uses for planning purposes. Because of the level of funding and the impact of this program in financing the multifamily development of affordable housing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

The Department allocated \$83,083,201 in HTCs during the 2017 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 2017 9% and 4% awards. TDHCA received \$302,842 in tax credits from the federal pool of unused funds in 2017. There were \$337,966 in tax credits from the 2016 HTC cycle year at the end of the calendar year. As of August 31, 2017, there were \$255,751 in unused credits remaining for the 2017 HTC cycle; these credits will continue to be allocated through the end of the calendar year if there are sufficient credits to fund fully the next applicant on the Board-approved waitlist.

The table below shows the funding distribution of 2017 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            | \$1,908,274         | 2.3%          | \$0                 | 0.0%             | \$1,908,274         | 3.1%             | 3.5%                        | -0.4%                           |
| 2            | \$2,332,456         | 2.8%          | \$0                 | 0.0%             | \$2,332,456         | 3.8%             | 2.0%                        | 1.8%                            |
| 3            | \$21,080,871        | 25.4%         | \$6,391,745         | 29.1%            | \$14,689,126        | 24.0%            | 23.6%                       | 0.4%                            |
| 4            | \$4,026,258         | 4.8%          | \$0                 | 0.0%             | \$4,026,258         | 6.6%             | 4.5%                        | 2.1%                            |
| 5            | \$1,940,069         | 2.3%          | \$0                 | 0.0%             | \$1,940,069         | 3.2%             | 2.9%                        | 0.3%                            |
| 6            | \$16,013,878        | 19.3%         | \$4,600,842         | 20.9%            | \$11,413,036        | 18.7%            | 20.4%                       | -1.7%                           |
| 7            | \$14,641,460        | 17.6%         | \$9,007,693         | 41.0%            | \$5,633,767         | 9.2%             | 8.3%                        | 0.9%                            |
| 8            | \$2,318,296         | 2.8%          | \$237,607           | 1.1%             | \$2,080,689         | 3.4%             | 3.3%                        | 0.1%                            |
| 9            | \$5,707,139         | 6.9%          | \$1,008,700         | 4.6%             | \$4,698,439         | 7.7%             | 9.2%                        | -1.5%                           |
| 10           | \$2,139,325         | 2.6%          | \$0                 | 0.0%             | \$2,139,325         | 3.5%             | 3.3%                        | 0.2%                            |
| 11           | \$6,462,683         | 7.8%          | \$735,267           | 3.3%             | \$5,727,416         | 9.4%             | 11.1%                       | -1.7%                           |
| 12           | \$1,573,057         | 1.9%          | \$0                 | 0.0%             | \$1,573,057         | 2.6%             | 2.5%                        | 0.1%                            |
| 13           | \$2,939,435         | 3.5%          | \$0                 | 0.0%             | \$2,939,435         | 4.8%             | 5.4%                        | -0.6%                           |
| <b>Total</b> | <b>\$83,083,201</b> | <b>100.0%</b> | <b>\$21,981,854</b> | <b>100.0%</b>    | <b>\$61,101,347</b> | <b>100.00%</b>   | <b>100.0%</b>               |                                 |







## **SECTION 4: ACTION PLAN**

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

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

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

This section is organized as follows:

- **2018 TDHCA Programs:** Description of TDHCA's programs organized by division including funding source, administrator, purpose, targeted population, allocation, budget and contact information
- **Housing Support Continuum:** Activities undertaken by each TDHCA program that address the varying needs of a low-income household
- **Regional Allocation Plans:** Distribution of TDHCA's resources across the 13 State Service Regions
- **Policy Initiatives:** A brief overview of policy initiatives for TDHCA including Fair Housing and Disaster Relief.
- **Special Needs Populations:** Populations that have unique needs related to housing

## **2018 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.

A list of TDHCA programs and activities available for administrators in State Fiscal Year ("SFY") 2018, organized by their Division, follows:

### **Community Affairs Division**

- Community Services Block Grant ("CSBG") Program
- Comprehensive Energy Assistance Program ("CEAP")
- Housing Choice Voucher Program ("HCVP") (formerly known as "Section 8")
- Weatherization Assistance Program ("WAP")

### **HOME Investment Partnerships Program ("HOME") and Homeless Programs Division**

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

### **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
- Texas Bootstrap Loan Program
- Neighborhood Stabilization Program

### **Manufactured Housing Division**

#### **Multifamily Finance Division**

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

#### **Section 811 Project Rental Assistance**

#### **Texas Homeownership Division**

- My First Texas Home Program
- TEXAS Mortgage Credit Certificate ("TX MCC") Program
- Texas Statewide Homebuyer Education Program

## COMMUNITY AFFAIRS DIVISION

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



*The Weatherization Program promotes weatherization measures to maximize the potential energy savings of a home. A weatherization specialist from Travis County Health and Human Services updated the attic of a low-income home with R-8 silver flex ducts and adds R-38 loose-fill fiberglass insulation to promote energy efficiency.*

### 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 called Community Action Agencies (“CAAs”) to provide program and administrative support funds 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 are an established network of private nonprofit entities or units of local government that have each been designated by the Governor as the CSBG-eligible entity for a specified geographic area. Persons with incomes at or below 125% of the current federal income poverty guidelines issued annually by USHHS are eligible for the program.

Allocations to the CAAs 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.

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

CSBG funding for FY 2018 is not known at this time, and will depend on federal funding levels.

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

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

**FUNDING SOURCE:** USHHS

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** CAAs and other human service delivery organizations

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

#### COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

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

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

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

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

CEAP funding for FY 2018 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 Laura Saintey, Community Affairs Division, at 512-475-3854.

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

**FUNDING SOURCE:** USHHS' LIHEAP grant

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** CAAs, nonprofits and local governments

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

#### HOUSING CHOICE VOUCHER PROGRAM ("HCVP")

TDHCA serves as a public housing authority and receives funding for the Section 8 Housing Choice Voucher Program from HUD for counties included in TDHCA's PHA Plan. The HCV Program provides rental assistance payments on behalf of low-income individuals and families, including older Texans and persons with disabilities. TDHCA pays approved rent amounts directly to property owners. The HCV Program administers approximately 900 housing choice vouchers. The Department administers vouchers in 34 counties that are not served by similar local or regional housing voucher programs.

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

In December 2015, TDHCA was awarded its first Veterans Assistance Supportive Housing ("VASH") project-based contract for 20 units at Freedom's Path in Kerrville. The initiative is a collaboration between TDHCA, the U.S. Department of Veterans Affairs ("VA") and the property owner.

Projected Housing Choice Voucher Program funding for FY 2018 is unknown at this time, and will depend on federal funding levels.

**CONTACT:** Individuals needing assistance with the HCV Program should call the Section 8 Program at 1 (800) 237-6500. Individuals seeking other forms of local rental assistance may find other Housing Choice Voucher providers online at:

<http://www.tdhca.state.tx.us/texans.htm> by selecting “Rent Help” or by calling the Housing Resource Center at 800-525-0657.

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

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Grant, rental subsidy

**RECIPIENTS:** Households at or below 50% AMFI

#### WEATHERIZATION ASSISTANCE PROGRAM (“WAP”)

WAP is funded by the U.S. Department of Energy (“DOE WAP”) and USHHS’ LIHEAP grant (“LIHEAP WAP”). WAP allocates funding to help low-income households control energy costs through the installation of weatherization (energy-efficient) measures and energy conservation education. The Department administers WAP through a network of 22 WAP Subrecipients. The subrecipients consist of CAAs, nonprofit entities and units of local government. Typical weatherization measures include attic and wall insulation, weather-stripping and air sealing measures, heating and cooling unit repair and/or replacement, replacement of inefficient appliances such as refrigerators and minor repairs to allow energy efficient measures to be installed in the household.

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

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

Projected WAP funding for FY 2018 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 Laura Saintey, Community Affairs Division at 512-475-3854.

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

**FUNDING SOURCES:** DOE WAP and USHHS’ LIHEAP

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** CAAs, nonprofits and local governments

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



## HOME AND HOMELESS PROGRAMS DIVISION

The HOME and Homeless Programs Division covers a continuum spanning threat of homelessness to rental assistance to home ownership. Two of the three programs share common federal oversight through HUD's Office of Community Planning and Development while all three support the Department's commitment to provision of housing solutions for low-income Texans. Programs administered include Emergency Solutions Grants Program, Homeless Housing and Services Program, and HOME that provides Homebuyer Assistance, Homeowner Rehabilitation Assistance, Tenant-Based Rental Assistance and other specialty programs, including Single Family Development through Community Housing Development Organization ("CHDO") Set-Aside funds and Contract for Deed activities.



*HOME Program funds support a variety of eligible activities including Homeowner Rehabilitation, Homebuyer Assistance, Contract for Deed, Tenant-Based Rental Assistance, Single Family Development, and Multifamily Development by expanding the supply of decent, safe, affordable housing.*

### HOME PROGRAM

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

The purpose of the HOME Program is to expand the supply of decent, safe, and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, barriers to homeownership, and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations 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, Community Housing Development Organizations (“CHDOs”), nonprofit organizations and other qualified entities to provide assistance to eligible households. Annual HOME funds awarded by HUD not set aside under this plan are made available on a regional basis utilizing the Regional Allocation Formula (“RAF”). The HOME RAF can be found in the TDHCA Allocation Plan section of this Action Plan chapter. TDHCA also periodically releases deobligated and program income funds for programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

According to Tex. Gov’t Code §2306.111, in administering HOME Program funds, the Department shall expend 95% of these funds for the benefit of non-participating small cities and rural areas that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Tex. Gov’t Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME Program allocation shall be allocated for applications serving persons with disabilities living in any part of the state. Typically, federal regulations require a minimum of 15% of the annual HOME allocation be reserved for CHDOs, but this requirement has been waived by HUD for the 2016-2018 allocation. CHDO set-aside projects are owned, developed, or sponsored by the CHDO and result in the development of multifamily rental units or single-family homeownership. In energy efficiency efforts, the HOME Program requires awardees to adhere to the Department’s energy efficiency rules.

#### **CONTRACT FOR DEED**

The Contract for Deed activity provides funds to households for the acquisition or the refinancing of their contract for deed, replacing it with a mortgage loan secured by a deed of trust. Assistance is provided in conjunction with the rehabilitation or reconstruction of the property. The existing and the repaired or reconstructed home must be the principal residence of the homeowner. CFD loans through the Department are often more favorable than the household’s previous loan term. These funds are made available as specified in published rules and Notices of Funding Availability (“NOFAs”).

#### **SINGLE FAMILY DEVELOPMENT**

Single Family Development is a CHDO set-aside activity. CHDO activities include acquisition and new construction or rehabilitation of affordable single family housing which must be sold to households at or below 80% AMFI. CHDOs can also apply for homebuyer assistance if their organization is the developer of the single family housing project. These funds are made available as specified in published rules and NOFAs.

#### **TENANT-BASED RENTAL ASSISTANCE**

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



## HOMEBUYER ASSISTANCE

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

## HOMEOWNER REHABILITATION ASSISTANCE

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

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

## SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2018

The HOME Program anticipates receiving \$10,000,000 in multifamily and single-family program income . Projected HOME funding for FY 2018 is unknown at this time, and will depend on federal funding levels.

**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 qualified entities.

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

## EMERGENCY SOLUTIONS GRANTS PROGRAM

ESG is funded through HUD. TDHCA uses the HUD funding to award 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 can be utilized for the rehabilitation or conversion of buildings for use as emergency shelter for persons experiencing homelessness; the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for persons experiencing homelessness; and, homelessness prevention and rapid re-housing assistance such as rental and utility assistance.

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 a number of factors. The factors may include population experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; people living in poverty; renters with incomes less than 30% AMI that experience cost burden; the amount of ESG funding received by federal and state funding streams in the past year; and other factors as listed in the NOFA.

For the 2017/2018 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 25 applications directly and CoC lead agencies received 30 applications on behalf of TDHCA, requesting approximately \$18.7 million. TDHCA awarded \$8,667,823, which is the annual 2017 allocation, plus a one-time supplemental funding to the Amarillo CoC, less funds held for TDHCA administration. The 2017/2018 ESG application cycle was a competition for both 2017 and 2018 ESG funds. Assuming there are no previous participation concerns, 2018 ESG funds are anticipated to be allocated to 2017 ESG Subrecipients in proportion to their 2017 ESG awards.

## SUMMARY OF ESG PROGRAM FUNDING FOR FISCAL YEAR 2018

Projected ESG funding for FY 2018 is unknown at this time, and will depend on federal funding levels.

**CONTACT:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm> or by calling the Housing Resource Center at 800-525-0657.

Organizations interested in becoming program administrators may call Naomi Cantu, HOME and Homeless Programs Division, at (512) 475-3975.

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

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Local governments and nonprofit entities

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

## HOMELESS HOUSING AND SERVICES PROGRAM

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

### SUMMARY OF HHSP PROGRAM FUNDING FOR FISCAL YEAR 2018

The 85<sup>th</sup> Legislature appropriated approximately \$9.8 million in General Revenue funds for the 2018-2019 biennium for program funds. In PY 2018, approximately \$4.9 million dollars was allocated to urban areas based on having a population over 285,000. Allocation among the subrecipients is based on percentage of persons in poverty, veteran population, persons with disabilities, and the Point-In-Time count of persons experiencing homelessness. The funding for the second year of the biennium will be available to the designated urban areas after the beginning of PY 2019.

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

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

**FUNDING SOURCE:** State General Revenue Funds

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Local governments and nonprofit entities in the State's eight largest cities: Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston and San Antonio.

**TARGETED BENEFICIARIES:** Persons experiencing homelessness and those at risk of homelessness, less than 30% AMFI, or equal or less than 50% AMFI for recertification of assistance.

### ENDING HOMELESSNESS FUND

The Ending Homelessness fund was established by the 85<sup>th</sup> Texas Legislature by creating the opportunity for a voluntary contribution to be made when renewing the registration of a motor vehicle. The Ending Homelessness Fund is a trust fund outside the State Treasury, held by the Comptroller of Public Accounts and administered by TDHCA. Until the funding reaches in excess of \$100,000, an autonomous program is not able to be supported. The initial uses of the Ending Homelessness Fund up to \$100,000 may be used as matching funds for the ESG Program. For the long term uses of the Ending Homelessness Fund, TDHCA will be seeking input from stakeholders, including roundtable discussions, an online forum, and a formal rulemaking process.

## SUMMARY OF ENDING HOMELESSNESS FUND FOR FISCAL YEAR 2018

The contributions to the Fund are entirely voluntary, and there is no historical basis to speculate what the expected annual contribution level from the public for this fund will be; therefore the Department is unable to forecast the annual level of funding. Other existing funds that people can choose to donate to while they are completing their motor vehicle registration have seen annual donations from \$10,000 per year to over \$1,000,000 in cumulative donations. At this time, it is not expected that the funding level will be adequate to support an autonomous program, and a smaller amount of funding may be best utilized as match to leverage other sources of funding that are known quantities.

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

**ONLINE DOCUMENTS:** To be determined.

**FUNDING SOURCE:** Voluntary donations

**RECIPIENTS:** High performing ESG Subrecipients.

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

## 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 2018-2019 biennium, the HTF offers the Amy Young Barrier Removal Program and the Texas Bootstrap Loan Program. The OCI also offers the Colonia Self-Help Center (“SHC”) Program.



*The Amy Young Barrier Removal Program allows accessibility modifications and the elimination of hazardous housing conditions for persons with disabilities.*

## 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. During the Regular Session of the 85<sup>th</sup> Legislature, the Department was appropriated General Revenue for the HTF in the amount of \$10,443,402 for the 2018-2019 biennium. The 2018-2019 Housing Trust Fund Biennial Plan was presented and approved by the Department’s Governing Board at the board meeting of June 29, 2017, and staff submitted the HTF Plan to appropriate legislative offices as required by the Texas Government Code.

## Amy Young Barrier Removal Program

The Amy Young Barrier Removal Program awards grants to units of local government and private nonprofit entities that provide one-time grants of up to \$20,000 to persons with disabilities at or below 80% AMFI for accessibility modifications and to eliminate life-threatening hazards and correct unsafe conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

**CONTACT:** Glynis Laing Vitanza, at (512) 936-7800 or [htf@tdhca.state.tx.us](mailto:htf@tdhca.state.tx.us).

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

**FUNDING SOURCE:** Appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Units of local government, non-profit organizations, for-profit organizations, and public housing authorities.

**TARGETED BENEFICIARIES:** 80% AMFI

## OFFICE OF COLONIA INITIATIVES PROGRAMS

### Colonia Self-Help Center Program

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

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

Estimated funding for the PY 2017 the Colonia SHC Program is \$1,488,785. The funding for PY 2018 is currently unavailable.

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

**CONTACT:** Albert Alvidrez at (915) 834-4925 or [albert.alvidrez@tdhca.state.tx.us](mailto:albert.alvidrez@tdhca.state.tx.us).

**ONLINE DOCUMENTS:** <http://www.tdhca.state.tx.us/oci/centers>.



**FUNDING SOURCE:** HUD's CDBG Program

**TYPE OF ASSISTANCE:** Grants and forgivable loans

**RECIPIENTS:** Units of local government, nonprofit organizations, public housing authorities and CAAs

**TARGETED BENEFICIARIES:** Households at or below 80% AMFI within targeted colonias

### Texas Bootstrap Loan Program

The Texas Bootstrap Loan Program provides loans to eligible applicants that participate in self-help housing programs overseen by state-certified nonprofit owner-builder housing providers ("NOHPs"). Known as the Owner-Builder Loan Program in Tex. Gov't Code §2306.751, the Texas Bootstrap Loan Program promotes and enhances homeownership for very low-income Texans by providing funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing through sweat-equity. This program is funded through the HTF. At least two-thirds of Texas Bootstrap loans each fiscal year must be made to borrowers whose property is in a census tract that has a median household income that is not greater than 75% of the median state household income.

Texas Bootstrap Loan Program funding for FY 2018 is \$3,000,000.

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

**CONTACT:** Raul Gonzales at (512) 475-1473 or [raul.gonzales@tdhca.state.tx.us](mailto:raul.gonzales@tdhca.state.tx.us)

**ONLINE DOCUMENTS:** <http://www.tdhca.state.tx.us/oci/bootstrap.jsp>.

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

**TYPE OF ASSISTANCE:** Amortizing repayable loans at 0% interest.

**RECIPIENTS:** Nonprofit organizations and Colonia SHCs.

**TARGETED BENEFICIARIES:** Households at or below 60% AMFI.

### NEIGHBORHOOD STABILIZATION PROGRAM

The purpose of the Neighborhood Stabilization Program ("NSP") was to redevelop into affordable housing or acquire and hold abandoned and foreclosed properties in areas that were documented to have had the greatest potential for declining property values as a result of excessive foreclosures. NSP was created by the Housing and Economic Recovery Act ("HERA") of 2008, establishing a temporary program meant to address economic issues at that time. Although no new NSP funding is being provided to Texas, NSP continues to operate and has approximately 500 land bank properties that still must be put into final use, which could take several years. Administrators for land bank property disposition are the administrators already involved in the original purchase of the lots. Program income generated from NSP loan repayments will be utilized for homebuyer assistance on land bank properties and multifamily developments. Information on NSP will remain in the annual SLIHP until all NSP activities are completed and the program has closed out.

**CONTACT:** Raul Gonzales at (512) 475-1473 or [raul.gonzales@tdhca.state.tx.us](mailto:raul.gonzales@tdhca.state.tx.us)

**ONLINE DOCUMENTS:** <http://www.tdhca.state.tx.us/nsp/index.htm>

**FUNDING SOURCE:** Authorized by HERA as a supplemental allocation to the Community Development Block Grant Program through an amendment to the existing 2008 State of Texas Consolidated Plan One-Year Action Plan.

**TYPE OF ASSISTANCE:** Repayable loans at 0% interest and forgivable loans.

**RECIPIENTS:** Units of local governments and nonprofit affordable housing providers which already have NSP funds.

**TARGETED BENEFICIARIES:** 25% of the award to benefit households with incomes less than or equal to 50% AMFI and the balance of the award will be used to benefit households earning 51%-120% AMFI.



## MANUFACTURED HOUSING DIVISION

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



*The Manufactured Housing Division regulates the manufactured housing industry in Texas.*

The Manufactured Housing Division records ownership of over 54,000 homes per year and conducts over 18,500 inspections per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. Additionally, on behalf of the Department, the Manufactured Housing Division inspects and licenses Migrant Labor Housing Facilities. The Manufactured Housing Division handles more than 78,000 incoming calls and assists approximately 2,200 walk-in customers per year in its customer service center and investigates approximately 721 consumer complaints a year.

**CONTACT:** Texas Department of Housing and Community Affairs, Manufactured Housing Division

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

## MULTIFAMILY FINANCE DIVISION

The Multifamily Finance Division administers the Housing Tax Credit (“HTC”) Program, the Multifamily Bond Program, and the Multifamily Direct Loan Program.



*TDHCA's Housing Tax Credit Program provided funding for the development of Barron's Branch in Waco.*

## HOUSING TAX CREDIT PROGRAM

The HTC Program receives authority from the U.S. Treasury Department to provide tax credits to nonprofit or for-profit developers. The tax credits are sold to investors, creating equity that decreases the need to incur and service debt; the equity generated through that sale allows the property owners to lease units at reduced rents. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 60% of the AMFI. The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (“Code”), as amended, 26 USC §42. There are two different housing tax credit programs: the 9% Competitive HTC Program and the 4% Non-competitive HTC Program. Under the Competitive HTC Program, the Code authorizes 9% tax credits in the amount of \$2.35 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”) and Uniform Multifamily Rules which establish the scoring process and threshold requirements relating to an allocation of housing tax credits. Pursuant to Tex. Gov't Code

§2306.6724(c), the Governor shall approve, reject, or modify and approve the Board adopted QAP not later than December 1 of each year.

The distribution of the 9% housing tax credits under the state ceiling are allocated first to three statutorily created set-asides and the remainder on a regional basis according to the Regional Allocation Formula (“RAF”) pursuant to Tex. Gov’t Code §§2306.111(d)(3) and 2306.1115. The HTC RAF can be found in the TDHCA Allocation Plan section of this Action Plan. These credits are awarded 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 by the end of July.

The estimated HTC state housing credit ceiling amount for FY 2018 is approximately \$66,870,182. Because these credits are claimed each year for ten consecutive years their value (without adjustment for effective tax rates anticipated depreciation and other passive gains and losses, or net present value) is roughly ten times that amount.

Under the 4% Non-competitive program, HTCs are awarded to developments that use tax-exempt bonds as a key component of their financing. These tax credit awards are made independent of the annual state housing credit ceiling and are not subject to the RAF. The applications are subject to the eligibility, threshold and underwriting requirements pursuant to the QAP 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 10 TAC §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 (or equivalent) appliances. There are also additional threshold and/or selection criteria for the use of energy-efficient alternative construction materials 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 Tex. Gov’t Code Chap. 1372, approximately 22% of the annual tax exempt volume cap is set aside for multifamily developments and available to various issuers to finance multifamily developments. Of this amount, 20%, or approximately \$121 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the sub-ceilings of the PAB program that have not been reserved collapse into one allocation pool. This is

an opportunity for TDHCA to apply for additional allocation which allows TDHCA to issue multifamily bonds in excess of the set-aside of \$121 million.

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

- **Priority 1:**
  - Set aside 50% of units rent capped at 30% of 50% AMFI and the remaining 50% of units rents capped at 30% of 60% of AMFI; or
  - Set aside 15% of units rent capped at 30% of 30% of AMFI and the remaining 85% of units rent capped at 30% of 60% of AMFI; or
  - Set aside 100% of units rent capped at 30% of 60% of AMFI for developments located in a census tract with median income that is higher than the median income of the county, Metropolitan Statistical Area (“MSA”) or Primary Metropolitan Statistical Area (“PMSA”) in which the census tract is located.
- **Priority 2:**
  - Set aside 80% of units rent capped at 30% of 60% of AMFI
  - Up to 20% of the units can be market rate
- **Priority 3:**
  - Any qualified residential rental development

The TDHCA accepts applications throughout the year. Developments that receive 50% or more of their funding from the proceeds of tax-exempt bonds under the PAB program are also eligible to apply for 4% Non-competitive HTCs.

In line with the Department’s energy efficiency efforts, the Multifamily Bond Program requires applicants to adhere to the statewide energy code and provide Energy Star Rated (or equivalent) appliances. Moreover, the scoring criteria in the Multifamily Housing Revenue Bond Rules offers points for the use of energy-efficient alternative construction materials and green building initiatives.

## MULTIFAMILY DIRECT LOAN PROGRAM

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

HOME funds come from annual formula grant allocations from HUD and program income from repayable multifamily loans. HOME funds can serve households earning up to 80% of the area median income. Applicants for HOME funds under the Multifamily Direct Loan program can be for-profit and nonprofit developers. It is anticipated that approximately \$12 million in HOME funds will be available in the annual NOFA for SFY 2018.

The Tax Credit Assistance Program (“TCAP”) was a program created through the American Recovery and Reinvestment Act of 2009 that was successfully completed in 2012 with full reports in the 2013 SLIHP. Repayment Funds (“RF”) are income from TCAP Loans received after the grant was closed out in March 2012, now called TCAP RF. TCAP RF funds have been awarded through NOFAs in SFY 2015 through SFY 2017. It is anticipated that approximately \$12 million in TCAP RF will be available in the Multifamily Direct Loan NOFA for SFY 2018. The Department has made those funds available statewide in the form of interest bearing debt to create a source of ongoing repayments that will further the Department’s mission to create more affordable housing. TCAP-RF are also used as HOME match.

NSP1-PI is income generated by the receipt of loan payments under the original NSP. \$7 million was available during SFY 2017, and the Department anticipates approximately \$5 million to be available in SFY 2018. The NSP1-PI funds are for urban infill or foreclosed developments in target areas of the state, and will generally follow the same long-term requirements as HOME.

NHTF is a newly funded program for states that was created under the Housing and Economic Recovery Act of 2008. NHTF funding comes from a small percentage of the Federal Home Loan Mortgage Corporation’s (Freddie Mac) and the Federal National Mortgage Association’s (Fannie Mae) new business purchases annually, rather than from appropriations. HUD determines NHTF formula allocations amount for each state based on several factors, but primarily the shortage of rental units affordable and available to households with extremely low income. For SFY 2018, TDHCA anticipates making available \$7,972,864 in NHTF statewide through the NOFA for new construction activities. NHTF has very similar long-term requirements to HOME funds, except the households to be served must be at or below the greater of 30% AMI or the federal poverty line.

**CONTACT:** For a list of HTC, PAB, and MFDL properties funded through TDHCA, contact TDHCA by phone at 1-800-525-0657 or online at <http://www.tdhca.state.tx.us/multifamily/housing-tax-credits-4pct/index.htm>. For a list of apartment vacancies in your area, contact TDHCA by phone at 1-800-525-0657 or online at <http://tdhca.state.tx.us/texans.htm>. For more information on the Competitive HTC Program contact Sharon Gamble at (512) 936-7834. For more information on the Multifamily Bond contact Teresa Morales at (512) 475-3344. For more information on the Multifamily Direct Loan programs contact Andrew Sinnott at (512) 475-0538.

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

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

**TYPE OF ASSISTANCE:** HTCs, PABs along with HOME, NSP, TCAP RF, and NHTF loans.

**RECIPIENTS:** For-profit entities, nonprofit organizations and CHDOs.

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



## 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, Texas Health and Human Services (“Texas HHS”), local disability service organizations, and participating 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.

The program is limited to individuals who are part of one of the Target Populations and eligible to receive services through one of the eligible disability service organizations contracted with Texas HHS. 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 Target Populations must be eligible for community-based, long-term care services as provided through Medicaid waivers, Medicaid state plan options, or state funded services and have been referred to TDHCA through their Section 811 Referral Agent.

Target Populations:

- **People with disabilities living in institutions.** This population includes those that wish to transition back to the community from nursing facilities and Intermediate Care Facilities for Individuals with Intellectual Disabilities who are eligible for Medicaid waiver services;

- **People with serious mental illness.** These individuals receive behavioral health services through a Local Mental Health Authority; and
- **Youth and young adults with disabilities exiting foster care.** These individuals are eligible for services through the Department of Family and Protective Services.

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

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

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

**CONTACT:** For individuals, or their local caseworkers who are interested in accessing a unit through the Section 811 PRA Program, contact Bill Cranor at (512) 936-7804. For properties interested in participating in the program contact Spencer Duran at (512) 475-1784. More general program information about the Section 811 PRA Program can be found at: <http://www.tdhca.state.tx.us/section-811-pra/index.htm>.

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

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Project-Based Rental Assistance

**ELIGIBLE PROPERTIES:** 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, state, or local publically-funded program.

**TARGETED BENEFICIARIES:** The program is limited to individuals who are part of one of the Target Populations and eligible for services contracted through one of the Texas HHS agencies participating in the program. Each eligible household must have a qualified member of a Target Population that will be at least 18 years of age and under the age of 62, and is at or below 30% AMFI 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 (“TSHEP”).



*In state fiscal year 2017, TDHCA Homebuyer programs helped 5,870 families become homeowners.*

### MY FIRST TEXAS HOME PROGRAM

My First Texas Home Program 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. The program continues to be offered on a first-come, first-served basis through a network of participating lenders. The program also continues to provide homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115% of AMFI limitations, based on IRS adjusted income limits, or 140% of AMFI limitations if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30% of program funds are made available to assist Texans earning 80% or less of program income limits. The Department intends to issue tax-exempt and taxable mortgage revenue bonds in FY 2018 secured by mortgage-backed securities created with mortgage loans originated through this program.



Income limits for the program will continue to be in line with those set by the Internal Revenue Code (1980) which governed the First Time Homebuyer Program because it used tax exempt bonds as its funding source. These limits are based on income categories determined by HUD. The first-time homebuyer restriction will continue to apply to anyone who has not owned a home within the last three years. Certain exceptions to the first-time homebuyer restriction, income ceiling and maximum purchase price limitation apply in targeted areas and/or to qualified Veterans. Targeted areas are defined as qualified census tracts in which 70% or more of the families have an income of 80% or less of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively. The Qualified Veterans Exemption to the first-time homebuyer requirement applies to a veteran who has been honorably discharged and has not previously received financing as a first-time homebuyer through a single family mortgage revenue bond program.

My First Texas Home Program funding for FY 2018 is dependent on continuation of federal authority, but is projected to be \$800,000,000.

Texas Homebuyer U (“TXHBU”) is a free online tool designed to satisfy the homebuyer education requirement for TDHCA’s first time homebuyer programs. TX HBU offers two courses: One is a comprehensive pre- and post-purchase tutorial which satisfies the education requirement for TDHCA’s first time homebuyer programs; the other is an introductory course to its Texas Mortgage Credit Certificate (“TX MCC”) Program.

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

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

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

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

**ADMINISTRATORS:** Participating mortgage lenders.

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

## TEXAS MORTGAGE CREDIT CERTIFICATE PROGRAM

TDHCA has the ability to issue Mortgage Credit Certificates (“MCCs”) through its bond authority. The program is offered through a network of approved lenders. An MCC provides a tax credit of 40% of annual interest paid on a mortgage loan up to \$2,000 annually that reduces the borrower’s federal income tax liability. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account. MCC tax credits in excess of a borrower’s current year tax liability may, however, be carried forward for use during the subsequent three years.

The TX MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115% of AMFI limitations, based on IRS adjusted income limits, or 140% of AMFI limitations if in a targeted area. In order to participate in the MCC Program, homebuyers must meet certain eligibility requirements and obtain a mortgage loan through a participating lender. The mortgage loan used in conjunction with the MCC Program may be underwritten utilizing Federal Housing Administration (“FHA”), VA, RHS or Conventional guidelines at prevailing market rates.

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

MCC funding for FY 2018 is dependent on continuation of federal authority, but is projected to be \$600,000,000.

**CONTACT:** Call 1-800-792-1119 to request additional program information or visit the website at: [www.myfirsttexashome.com](http://www.myfirsttexashome.com). Mortgage Companies or Banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0277.

**ONLINE DOCUMENTS:** For more information go to [http://www.tdhca.state.tx.us/homeownership/ftfb/mort\\_cred\\_certificate.htm](http://www.tdhca.state.tx.us/homeownership/ftfb/mort_cred_certificate.htm).

**FUNDING SOURCE:** Conversion of single family private activity bond authority.

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

**ADMINISTRATORS:** Participating mortgage lenders.

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

## TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

The 75th Texas Legislature passed HB 2577, which 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 leverages the delivery of comprehensive homebuyer education by providing “train the trainer” courses to homebuyer counselors

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

Projected Texas Statewide Homebuyer Education Program funding for FY 2017: \$50,000

**CONTACT:** Individuals seeking homebuyer classes may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm>. For more information on TSHEP workshops or to become a certified homebuyer counselor, call the TDHCA at 512-475-3993.

**FUNDING SOURCE:** State funds

**TYPE OF ASSISTANCE:** Training and referral services

**RECIPIENTS:** Local nonprofit homebuyer education providers or prospective providers

**TARGETED BENEFICIARIES:** No AMFI limits

## HOUSING SUPPORT CONTINUUM

The Housing Support Continuum consists of a 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, Barrier Removal, 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.

| Category                | Program  | Description  | Eligible Households/Individuals   |
|-------------------------|--|--|---|
| Poverty Prevention      | Community Service Block Grant Program (“CSBG”)   | CSBG activities can be instrumental in helping households in poverty and in preventing homelessness in the lowest-income populations. For those organizations that provide services through CSBG, activities may include: child care; transportation; job training and employment services; education services; housing services; emergency assistance (including rent and utilities); youth development programs; activities to promote self-sufficiency; and other related services. | <=125% Poverty  |
| Poverty Prevention      | Comprehensive Energy Assistance Program (“CEAP”) | For those income-eligible Texans who have housing, subsidizing or reducing the energy costs may help keep that housing affordable and prevent homelessness. Some households qualify for repair or retrofit of existing heating and cooling appliances or purchase of portable heating and cooling appliances in cases of emergency.  | <=150% Poverty  |
| Homelessness Prevention | Emergency Solutions Grants Program (“ESG”)       | The ESG Program’s focus is to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.  | <30% AMFI, persons experiencing homeless or at risk of homelessness                                       |
| Homelessness Prevention | Homeless Housing and Services Program (“HHSP”)   | HHSP was created for the purpose of assisting large urban areas in providing local programs to prevent and end homelessness.   | <=30% AMFI, persons experiencing homeless or at risk of homelessness<br>OR <=50% AMFI for recertification |

**(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.

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

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

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

| Category             | Program   | Description   | Eligible Households/Individuals                             |
|----------------------|---|---|---|
| Homebuyer Education  | Colonia Self-Help Center Program ("SHC")                | The Colonia SHC Program provides outreach, education and technical assistance to residents of colonias in support of their preparations to become homebuyers or to maintain homes. The program can also provide homebuyer assistance.   | <80% AMI  |
| Homebuyer Education  | Texas Statewide Homebuyer Education Program             | To ensure uniform quality of the homebuyer education provided throughout the state, NeighborWorks America will provide training professionals to teach housing counseling to local nonprofit organizations. The training professionals, through NeighborWorks America, will also certify the participants as homebuyer education providers.                                       | No AMI Limits   |
| Homebuyer Assistance | Contract for Deed Program ("CFD")                       | HOME's Contract for Deed Program provides funds to assist with the acquisition or refinance of a lien to convert a contract for deed into a traditional mortgage. Assistance is combined with repair or replacement assistance of the property occupied for the contract for deed holder.   | <60% AMI, must reside in a colonia                          |
| Homebuyer Assistance | My First Texas Home Program ("MFTH") Non-Targeted Funds | The Texas Homeownership Division's My First Texas Home Program non-targeted funds may offer eligible first time homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders.   | <115% AMI   |
| Homebuyer Assistance | My First Texas Home Program ("MFTH") 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 first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas. | <140% AMI, households in areas of chronic economic distress |

|                           |   |   |  |
|---------------------------|---|---|--|
| Homebuyer Assistance      | HOME Homebuyer Assistance Program (“HBA”)                               | HOME’s Homebuyer Assistance includes down payment and closing cost assistance for homebuyers to acquire affordable single-family housing. Homebuyer Assistance with Rehabilitation offers down payment and closing cost assistance and also includes construction costs associated with barrier removal for homebuyers with disabilities.   | <80% AMI   |
| Homebuyer Assistance      | Mortgage Credit Certificate Program (“TX MCC”) Non-Targeted Funds       | The Texas Homeownership Division’s MCC provides a tax credit of up to \$2,000 that effectively reduces the borrower’s federal income tax liability. This tax savings may provide a family with more available income to qualify for a loan and meet mortgage payment requirements.  | <115% AMI  |
| Homebuyer Assistance      | Mortgage Credit Certificate Program (“TX MCC”) Targeted Funds           | The Texas Homeownership Division’s MCC provides a tax credit of up to \$2,000 that effectively reduces the borrower’s federal income tax liability. This tax savings may provide a family with more available income to qualify for a loan and meet mortgage payment requirements. Targeted funds are available to qualifying households who will live in a home purchased in areas of chronic economic distress. | <140% AMI, households in areas of chronic economic distress      |
| Homebuyer Assistance      | Neighborhood Stabilization Program (“NSP”) Homebuyer Assistance Program | Homebuyer assistance is available for land bank properties used as the eligible homebuyer’s principal residence and multifamily developments through the Neighborhood Stabilization Program.  | <120% AMI, must currently own or manage NSP land bank properties |
| Single Family Development | Single Family Development Program (“SFD”)                               | The HOME Programs’ Single Family Development activity provides funding to CHDOs that can apply for loans to develop single-family affordable housing  | <=80% AMI  |
| Single Family Development | Texas Bootstrap Program (“Bootstrap”)                                   | The Texas Bootstrap Loan Program provides funds to purchase or refinance real property for new residential housing, construct new residential housing or improve existing residential housing.  | <=60% AMI  |

#### (4) REHABILITATION, BARRIER REMOVAL, AND WEATHERIZATION

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

| Category                           | Program  | Description  | Eligible Households/Individuals                             |
|------------------------------------|--|--|---|
| Rehabilitation and Barrier Removal | Amy Young Barrier Removal Program (“AYBR”)               | The HTF’s Amy Young Barrier Removal Program provides one-time grants of up to \$20,000 to people with disabilities for accessibility modifications to their housing units and to eliminate life threatening hazards and correct unsafe conditions.   | <=80% AMI, persons with disabilities                        |
| Rehabilitation and Barrier Removal | HOME Homeowner Rehabilitation Assistance Program (“HRA”) | HOME’s Homeowner Rehabilitation Assistance Program provides rehabilitation, reconstruction, or new construction, assistance to homeowners for the repair or reconstruction of their existing home, which must be their principal residence.  | <80% AMI  |
| Weatherization                     | Weatherization Assistance Program (“WAP”)                | WAP provides cost-effective weatherization measures to improve the energy efficiency of income-eligible client households. In order to provide weatherization measures for a dwelling, the household must meet income-eligibility criteria and the measures must meet specific energy-savings goals. WAP also provides energy conservation education to empower clients to continue to reduce their energy burden. | <=150% Poverty for LIHEAP WAP<br><=200% Poverty for DOE WAP |



**(5) DISASTER RELIEF**

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

| Category        | Program                                 | Description   | Eligible Households/Individuals |
|-----------------|---|---|---------------------------------|
| Disaster Relief | Community Services Block Grant (“CSBG”) | The Department reserves a portion of the State’s annual CSBG discretionary funds to provide emergency disaster relief to income-eligible persons who live in communities impacted by a natural or man-made disaster. The CSBG emergency disaster relief funds are distributed to CSBG-eligible entities and other human services delivery organizations and are to be utilized to provide eligible persons with emergency assistance, including but not limited to shelter, food, clothing, pharmaceutical supplies, bedding, cleaning supplies, personal hygiene items, and replacement of essential appliances. | <=125% Poverty                  |
| Disaster Relief | HOME Program Disaster Relief            | The HOME Program utilizes deobligated and available funds for disaster relief through HRA, HBA, and TBRA programs in communities that are not designated by HUD as HOME participating jurisdictions. HOME disaster funds are designed specifically to assist eligible households who are affected by a disaster, with emphasis on assisting those who have no other means of assistance, or as gap financing after any other federal assistance.  | <80% AMI                        |

## **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.

### **2018 REGIONAL ALLOCATION FORMULA**

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

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

The RAF used the following data from the Census Bureau to calculate this regional need and availability distribution:

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

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

## HOME PROGRAM REGIONAL ALLOCATION FORMULA

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

Secondly, Tex. Gov't Code §2306.111 dictates that the Department shall expend 95% of its HOME funds for the benefit of non-Participating Jurisdictions that do not qualify to receive funds directly from HUD. Therefore, housing need and availability in the cities and counties that are Participating Jurisdictions are not included in the State's RAF. The 2018 RAF distributes funding for all HOME-funded activities with some exceptions for federal and state mandated set-asides including CHDO Operating Expenses, Housing Programs for Persons with Disabilities and the Contract for Deed Program. The following tables demonstrate the combined regional funding distribution for all of the HOME activities distributed under the RAF, such as the CHDO developments, rental housing development and various single family activities.

### HOME Single Family Program 2018 RAF

| Region | Large MSA within Region for Geographical Reference | Regional Funding Amount | Regional Funding % | Rural Funding Amount | Urban Funding Amount |
|--------|--|-------------------------|--------------------|----------------------|----------------------|
| 1      | Lubbock  | \$ 565,077              | 5.65%              | \$ 459,492           | \$ 105,585           |
| 2      | Abilene  | \$ 483,573              | 4.83%              | \$ 383,573           | \$ 100,000           |
| 3      | Dallas/Fort Worth                                  | \$ 1,714,601            | 17.13%             | \$ 266,349           | \$ 1,448,252         |
| 4      | Tyler  | \$ 962,084              | 9.61%              | \$ 675,031           | \$ 287,052           |
| 5      | Beaumont   | \$ 602,982              | 6.03%              | \$ 430,197           | \$ 172,786           |
| 6      | Houston  | \$ 540,045              | 5.40%              | \$ 209,442           | \$ 330,603           |
| 7      | Austin/Round Rock                                  | \$ 925,771              | 9.25%              | \$ 204,731           | \$ 721,040           |
| 8      | Waco   | \$ 630,761              | 6.30%              | \$ 327,668           | \$ 303,093           |
| 9      | San Antonio  | \$ 507,801              | 5.07%              | \$ 238,997           | \$ 268,804           |
| 10     | Corpus Christi                                     | \$ 575,120              | 5.75%              | \$ 338,519           | \$ 236,600           |
| 11     | Brownsville/Harlingen                              | \$ 682,272              | 6.82%              | \$ 421,570           | \$ 260,701           |
| 12     | San Angelo   | \$ 587,580              | 5.87%              | \$ 393,132           | \$ 194,448           |
| 13     | El Paso  | \$ 1,229,713            | 12.29%             | \$ 1,005,257         | \$ 224,456           |
|        | Total  | \$ 10,007,378           | 100%               | \$ 5,353,958         | \$ 4,653,420         |

**HOME Multifamily Program 2018 RAF**

| Region | Large MSA within Region for Geographical Reference | Regional Funding Amount | Regional Funding % | Rural Funding Amount | Urban Funding Amount |
|--------|--|-------------------------|--------------------|----------------------|----------------------|
| 1      | Lubbock  | \$ 465,173              | 4.90%              | \$ 365,696           | \$ 99,476            |
| 2      | Abilene  | \$ 299,919              | 3.16%              | \$ 258,859           | \$ 41,061            |
| 3      | Dallas/Fort Worth                                  | \$ 2,002,553            | 21.08%             | \$ 318,300           | \$ 1,684,253         |
| 4      | Tyler  | \$ 1,159,049            | 12.20%             | \$ 812,259           | \$ 346,790           |
| 5      | Beaumont   | \$ 680,129              | 7.16%              | \$ 493,993           | \$ 186,136           |
| 6      | Houston  | \$ 579,969              | 6.10%              | \$ 216,318           | \$ 363,651           |
| 7      | Austin/Round Rock                                  | \$ 1,097,804            | 11.56%             | \$ 191,680           | \$ 906,123           |
| 8      | Waco   | \$ 548,277              | 5.77%              | \$ 298,549           | \$ 249,728           |
| 9      | San Antonio  | \$ 552,437              | 5.82%              | \$ 250,803           | \$ 301,634           |
| 10     | Corpus Christi                                     | \$ 594,929              | 6.26%              | \$ 330,780           | \$ 264,149           |
| 11     | Brownsville/Harlingen                              | \$ 724,494              | 7.63%              | \$ 447,103           | \$ 277,392           |
| 12     | San Angelo   | \$ 429,487              | 4.52%              | \$ 214,638           | \$ 214,849           |
| 13     | El Paso  | \$ 365,780              | 3.85%              | \$ 25,141            | \$ 340,639           |
|        | Total  | \$ 9,500,000            | 100%               | \$ 4,224,119         | \$ 5,275,881         |

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

**HOUSING TRUST FUND PROGRAM REGIONAL ALLOCATION FORMULA**

According to Tex. Gov't Code §2306.111(d-1)(3), the RAF does not apply to activities with less than \$3,000,000 of funding. The Texas Bootstrap Loan Program has not received more than \$3,000,000. Tex. Gov't Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have an opportunity to access funds. No HTF funds will be subject to the RAF for SFY 2018.

**HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA**

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

The HTC RAF provides for a minimum of \$500,000 in each rural and urban state service region, and the HTC allocation methodology ensures that a minimum of 20% of the state's tax credit amount is awarded to rural areas.

## HTC Program 2018 RAF

| Region | Place for Geographical Reference | Regional Funding Amount | Regional Funding % | Rural Funding Amount | Urban Funding Amount |
|--------|----------------------------------|-------------------------|--------------------|----------------------|----------------------|
| 1      | Lubbock                          | \$ 1,621,068            | 3.24%              | \$ 584,549           | \$ 1,036,519         |
| 2      | Abilene                          | \$ 1,000,000            | 2.00%              | \$ 500,000           | \$ 500,000           |
| 3      | Dallas/Fort Worth                | \$ 12,019,138           | 24.04%             | \$ 503,149           | \$ 11,515,990        |
| 4      | Tyler                            | \$ 2,136,260            | 4.27%              | \$ 1,252,265         | \$ 883,995           |
| 5      | Beaumont                         | \$ 1,398,990            | 2.80%              | \$ 773,371           | \$ 625,619           |
| 6      | Houston                          | \$ 10,713,248           | 21.43%             | \$ 500,000           | \$ 10,213,248        |
| 7      | Austin/Round Rock                | \$ 3,980,364            | 7.96%              | \$ 500,000           | \$ 3,480,364         |
| 8      | Waco                             | \$ 1,752,518            | 3.51%              | \$ 500,000           | \$ 1,252,518         |
| 9      | San Antonio                      | \$ 4,601,867            | 9.20%              | \$ 500,000           | \$ 4,101,867         |
| 10     | Corpus Christi                   | \$ 1,639,592            | 3.28%              | \$ 513,998           | \$ 1,125,594         |
| 11     | Brownsville/Harlingen            | \$ 5,369,149            | 10.74%             | \$ 695,701           | \$ 4,673,447         |
| 12     | San Angelo                       | \$ 1,238,916            | 2.48%              | \$ 500,000           | \$ 738,916           |
| 13     | El Paso                          | \$ 2,528,890            | 5.06%              | \$ 500,000           | \$ 2,028,890         |
|        | Total                            | \$ 50,000,000           | 100%               | \$ 7,823,034         | \$ 42,176,966        |

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

## **POLICY INITIATIVES**

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

### **FAIR HOUSING**

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

#### **Education, Outreach and Training**

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

The Department developed a free online homebuyer education module, "Becoming a Homeowner" for the Texas Homeownership division. The online course is available 24/7 in both English and Spanish and provides buyers with a greater understanding of what to expect when purchasing a home, including information on the Mortgage Credit Certificate ("MCC") program, down payment assistance, and lending rates. The convenient, self-paced course offers a pre- and post-purchase tutorial on the ins and outs of buying a home. In summer 2017 an average of 1,000 homebuyers took the course monthly.

Effective April 2017, all TDHCA staff will complete a fair housing training module biennially. New hires will complete the training within the first 90 days of employment. The HUD-approved training is provided online, at no cost through the Texas Workforce Commission, Civil Rights Division. In 2017 agency staff took the fair housing training offered through the Texas Workforce Commission and had the opportunity to attend two fair housing webinars.

In 2017 fair housing staff conducted a number of presentations and trainings to organizations utilizing TDHCA programs. Staff trained the Assertive Community Treatment Team with Austin/Travis County Integral Care; the team provides treatment, rehabilitation and support services to individuals who are diagnosed with a severe mental illness. Staff also trained relocation contractors assisting individuals exiting nursing facilities and transitioning to community-based settings. Trainings are available upon request and help ensure equal access to TDHCA programs.

#### **Program Administration and Monitoring**

TDHCA Staff examined small area fair market rents ("FMRs") and hypothetical small area fair market rents to determine if FMRs in the Department's Housing Choice Voucher Program service area needed to be adjusted to expand tenant housing choices. The establishment of the standard is

important because it essentially determines whether a household will be able to find a unit they can afford with the voucher the Department issues. In areas where market rents are high and there is high demand for rental units, it can be challenging for a voucher holder to find a unit. Increased FMRs aid in areas where voucher holders have difficulty in finding acceptable units or affording units in more desirable areas. Higher FMRs provide additional choices and opportunities to tenants in highly competitive rental markets.

The Department's Language Access Plan was revised to reflect updated language service protocols. The agency procured third-party translation and interpreting services through two vendors available on an as-needed basis. Language addressing current points of contact between the Department and client populations was updated to include Spanish-speaking contacts within the Department. Links to interpreting services were added to the Department's header; those who are unable to speak, read, write, or understand the English language may call the Department to request translation assistance with any document, event or other information from the Department.

#### Rule Provisions

Staff developed a demographic database that consolidates Housing Tax Credit demographic data and compares trends to demographic data collected by the U.S. Census Bureau. This database is used in the Multifamily Affirmative Marketing Tool, as required by rule. Staff is undertaking system changes to the database to report demographic information by household member to better evaluate and streamline demographic reporting. The update will also utilize more recent demographic data. Staff anticipates a rule change in 2018.

Staff revised Single Family Umbrella rules, 10 TAC §20.9, Fair Housing Affirmative Marketing and Reasonable Accommodations. The Department expanded rules for all single family programs to require affirmative marketing, utilize a random selection process when identifying households to assist (for a 30 day application period), and ensure outreach to speakers with Limited English Proficiency. The rules include a requirement for subrecipients to have an affirmative marketing plan to direct specific marketing and outreach to potential tenants and homebuyers who are considered "least likely" to know about or apply for housing based on an evaluation of market area data.

Staff amended the Department's reasonable accommodation rule, 10 TAC §1.204. Under the revised rule responses to Reasonable Accommodation requests must be provided within a reasonable amount of time, not to exceed 14 calendar days. The response must either be to grant the request, deny the request, offer alternatives to the request, or request additional information to clarify the Reasonable Accommodation request. The amendment also clarifies that certain items identified by the U.S. Department of Justice (such as a reserved parking space) with a de minimis cost are a reasonable accommodation that the owner/operator of housing must pay for. The rule change was recognized as a national best practice by the National Academy for State Health Policy and helps to ensure that people with disabilities have access to Department programs, housing, and services.

Homelessness Program rules were revised to strengthen affirmative marketing and tenant selection criteria requirements. Staff proposed rule changes to the Emergency Solutions Grant ("ESG") and Homeless Housing and Services Program ("HHSP") to align with fair housing goals. Revisions include affirmative marketing requirements to market to those least likely to apply for services, and tenant selection criteria to ensure reasonable accommodation and Violence Against Women Act ("VAWA") notifications occur with any adverse action.

## HUD Requirements and Regulations to Affirmatively Furthering Fair Housing

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 and corresponding action items under the AI. The group consolidates records of fair housing activities across the agency and coordinates the setting of priorities and goals and the tracking of results.

Staff utilizes a Fair Housing Tracking Database that assists TDHCA in consolidating fair housing records and tracking goals under the Analysis of Impediments. The database includes projects in various stages of research, planning, and implementation to affirmatively further fair housing. Action Steps may be associated with one or more of six (6) Impediments identified in the 2013 Analysis of Impediments to Fair Housing Choice for the State of Texas, for both HUD and non-HUD funded activities. The database allows TDHCA to better review current efforts and identify areas for improvement. Database reports are regularly shared with TDHCA's Board of Directors.

On August 17, 2015, HUD adopted the Final Affirmatively Furthering Fair Housing Rule (the "AFFH rule") which governs what block grant recipients of certain HUD funds (being those funds overseen by HUD's Division of Community Planning and Development ("CPD") and Public Housing Authorities funded under 42 U.S.C. §1437e must do to affirmatively further fair housing. Upon its final release, staff is preparing to meet the requirements of the 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 State continues to have concerns that the AFH tool as crafted effectively creates a process that promotes race based decision-making by recipients of HUD funds in violation of the Equal Protection Clause of the U.S. Constitution. In addition, TDHCA has provided comment that the proposed State Assessment Tool is an overreach, into sources outside the purview of HUD and beyond HUD's statutory authority.

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. Entities



must follow the current AI process until submitting an AFH. Staff has created and shared informational resources related to the final AFFH rule. The State of Texas assessment of fair housing will be due to HUD in May 2019, pending release of the state tool. As of the writing of this document, HUD has not finalized the State Assessment of Fair Housing tool. The AFFH Rule and interim HUD guidance provide that “until such time as [a] program participant [is] required to submit an AFH, the program participant shall continue to conduct an analysis of impediments...in accordance with requirements in effect prior to August 17, 2015” (24 CFR 5.160(a)(3)). HUD must provide a minimum of nine months after the publication of the final Assessment Tool when setting a new deadline for submission of the AFH. Staff are seeking clarity from HUD on next steps and have prepared work plans to complete either the Analysis of Impediments to Fair Housing Choice (“AI”) or the Assessment of Fair Housing. Outreach will be conducted following the process outlined in the Citizen/Community Participation Plan.

### **Disaster Recovery**

On August 25, 2017, Hurricane Harvey (“Harvey”) made landfall in Texas as a Category 4 hurricane and remained within Texas for several days causing numerous counties to sustain significant and catastrophic damage. 39 counties have been designated by the Federal Emergency Management Agency as eligible for individual assistance. TDHCA is committed to assisting in all ways possible. Typical response to disasters (hurricanes, forest fires, tornadoes, etc.) via the Department progresses through several phases and accesses various programs at different points.

In the immediate response period, programs such as LIHEAP and Community Services Block Grant (“CSBG”) are channeled through the existing program network of providers to deliver immediate assistance including, but not limited to, such things as provision of food, clothes, fuel, temporary housing, and personal items.

In the short to mid-term those same subrecipients are able to continue providing ongoing CSBG eligible assistance. Additionally the Department may, through direct award to existing subrecipients or fast-response Notices of Funding Availability, offer funding opportunities to provide disaster related assistance through HOME (including tenant-based rental assistance), Emergency Solutions Grants, or Homeless Housing Services Program.

In the longer term, should any additional federal or state resources be appropriated for programs assigned to the Department, staff will develop and present future plans for the use of such funds for longer term recovery activities. Even if additional resources are not provided, the staff will assess current available funding for possible use of disaster recovery including the programs listed herein, and the Housing Choice Voucher Program and the 811 Project Rental Assistance Program. Additionally, as the Department has a significant portfolio of single and multifamily loans, for which some of the properties are located in the affected counties, the Department may be able to alleviate households or properties’ immediate housing obligations through payment deferment or other remedies.

At the Board meeting of September 7, 2017, the Board authorized the reprogramming of approximately \$3,705,024 of 2016 and 2017 CSBG funding to be used immediately and specifically for assisting households affected by Harvey. These reprogrammed CSBG funds were provided to CSBG Eligible Entities specifically for delivery of services in those counties having a FEMA disaster declaration for Individual Assistance (“IA”). Uses of the funds may be for immediate expenditure related to direct assistance for the provision of food, clothes, fuel, temporary housing, personal items, or other CSBG eligible activity as needed by households at or below 125% of federal poverty directly impacted by Harvey from the affected counties.

Also at the Board meeting of September 7, 2017, the Board authorized the Executive Director of the Department to take prompt action as needed to provide disaster response and recovery efforts with the condition that the Chairman of TDHCA's Governing Board and the Office of the Governor are kept advised of matters being undertaken. Actions taken under this authority must be brought to the Governing Board for ratification and adoption as the acts and deeds of the Governing Board. Following consultation with the Governing Board and the Office of the Governor, the following items were presented to the Board for ratification and adoption on October 12, 2017:

- Implementation of a disaster response loan policy, approved on September 8, 2017, providing for deferrals and actions of the Department in its role as a servicer of loans held by the Department. These actions are intended to offer relief to borrowers with TDHCA-owned mortgages located with FEMA-declared disaster areas that are eligible for FEMA Individual Assistance. The approved actions include waived late fees for affected mortgages, temporary suspension or forbearance of mortgages, allowing monthly loan payments to only cover the required escrow portion of the payment for up to six months, individually reviewing delinquent mortgages to determine appropriate relief options, reporting loans in areas affected by the disaster as deferred with a special disaster-related comment code to credit bureaus, suspending delinquency notices for mortgages in affected counties for September through November, continuing regular billing statements to assist in better pursuing subsequent contact, and suspending foreclosures and/or evictions that would have been initiated for properties in affected areas for 3 months.
- Award of \$1,000,000 in Low Income Home Energy Assistance Program ("LIHEAP") funds for Baker Ripley to assist eligible low income households of Harris County affected by Harvey with the payment of their utility bills. Assistance with utility bills may come in the form of payment for outstanding utility bills, reconnection fees, future monthly bills, and the potential use of vouchers for overnight hotel stays until power is restored to their home.
- Forbearance of loan payments for three months for Foundation of Hope, Inc. in order to immediately address property repairs required as a result of Hurricane Harvey for Rincon Point, a property in San Patricio County.
- Unrequested HOME funds in the amount of \$9,086,316 were subtracted from the 2017-1 Multifamily Direct Loan NOFA and subsequently added to the current HOME Disaster Reservation Fund for single family activities, also known as Disaster Relief Set-Aside, resulting in approximately \$11 million in HOME funds available for this purpose.
- HOME Program staff contacted HOME administrators who serve areas impacted by Hurricane Harvey and were approaching a contract benchmark to determine if an extension to the contract benchmark was warranted as a result of the disaster.
- Issuance of separate contracts to reallocate \$261,827.46 in uncommitted Emergency Solutions Grant Program ("ESG") funds to three 2016 ESG Subrecipients whose service area includes at least one county with a presidential disaster declaration for the provision of emergency sheltering assistance and necessities of life to eligible households. The three 2016 ESG Subrecipients are Mid-Coast Family Services, the Alliance of Community Assistance Ministries (ACAM), and SEARCH Homeless Services.
- For HOME and ESG the Department has accepted several programmatic waivers from HUD.

## SPECIAL NEEDS POPULATIONS

In addition to the policy initiatives described in the previous section, TDHCA addresses special needs populations in a variety of ways. The special needs populations discussed were designated by HUD as populations to consider in the Consolidated Plan, designated by TDHCA or included in Tex. Gov't Code Chap. 2306, 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 discussed in this section. For data on special needs populations in the State of Texas and additional detail on housing needs of these populations see the Housing Analysis section (Section 2).

Special Needs Populations include:

- Elderly Persons (§2306.0721(c)(1) and HUD)
- Farmworkers (§2306.0721(c)(1))
- Persons Experiencing Homelessness (§2306.0721(c)(1) and HUD)
- Persons Living with HIV/AIDS and Their Families (HUD)
- Persons with Disabilities (mental, physical, developmental) (HUD)
- Persons with Substance Use Disorders (HUD)
- Persons with Violence Against Women Act (“VAWA”) Protections (TDHCA and HUD)
- Residents of Colonias (§2306.0721(c)(12) and HUD)
- Residents of Public Housing (HUD)
- Veterans and Wounded Warriors (§2306.0721(c)(1))
- Youth Aging Out of Foster Care (§2306.0721(c)(1))

## ELDERLY PERSONS

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 “Community Involvement” in the next chapter, Public Participation.

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

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

Homeowner Rehabilitation Assistance, offered through the HOME Program and the Amy Young Barrier Removal Program 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.

## **FARMWORKERS**

TDHCA addresses farmworker issues by licensing and inspecting migrant labor housing facilities and conducting periodic studies on farmworker needs. In addition, the CSBG and HTC programs serve or prioritize funding for farmworkers.

In HB 1099, the 79<sup>th</sup> Texas Legislative Session transferred the licensing 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 FY2017 CSBG state discretionary funds to fund organizations serving migrant seasonal Farmworker and Native American populations. The Department's CSBG State Plan approved by USHHS includes Native Americans and migrant farmworker populations as special populations eligible for services provided by CSBG state discretionary funds.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is farmworkers.

## **PERSONS EXPERIENCING HOMELESSNESS**

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

The Ending Homelessness fund, established by the 85<sup>th</sup> Texas Legislature, may initially be used as matching funds for the ESG Program until funding reaches an adequate level to support an autonomous program. For the long term uses of the Ending Homelessness Fund, TDHCA will be seeking input from stakeholders, including roundtable discussions, an online forum, and a formal rulemaking process.

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 "Community Involvement" in the next chapter, Public Participation.

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

## **PERSONS LIVING WITH HIV/AIDS AND THEIR FAMILIES**

The Texas Department of State Health Services (“DSHS”) addresses the unmet housing and supportive services needs of persons living with HIV and their families in Texas by providing emergency short-term rent, mortgage and utility assistance; tenant-based rental assistance; and supportive services to income-eligible households. The DSHS Housing Opportunities for Persons with AIDS (“HOPWA”) formula program, which is a federal program funded by HUD, is integrated with the larger Ryan White Program both in administration and service delivery, which in turn is integrated into the larger, multi-sectoral system for delivering treatment and care to these clients. Through the HOPWA Program, housing options are made more affordable for low-income households so they can maintain housing, adhere to medical treatment, and work towards a healthier outcome. The Texas HOPWA program addresses long-term goals with the clients to help them establish a financial plan that can assist them in maintaining their housing. The goals of the 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, El Paso, Fort Worth, Houston, and San Antonio receive HOPWA funds directly from HUD.

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

#### **PERSONS WITH DISABILITIES (Mental, Physical, and Developmental)**

In addition to its relationships with the DAW and the HHSCC, the Department shows its commitment to reducing impediments to affordable housing for persons with disabilities in a variety of programs, policies, and rules designed to reach persons with disabilities across the state. These items are not limited to but include the following:

##### **Highlights specific to Multifamily Properties:**

- **Tex. Gov’t Code Chap. 2306 and TDHCA’s Uniform Multifamily Rules require all TDHCA Multifamily properties funded after September 1, 2001, to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA’s Fair Housing Team and Compliance Division have produced a Tenant Rights and Resources Guide for TDHCA Monitored Properties that highlights rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.**
- **Tex. Gov’t Code Chap. 2306 and TDHCA’s Uniform Multifamily Rules prohibit all TDHCA Multifamily properties from refusing to rent to households with Housing Choice Vouchers and other federal/state/local subsidy programs solely on the basis of participation in such programs. The copy of the Tenant Rights and Resources Guide mentioned previously will also assist in highlighting this TDHCA monitored property provision for tenants, PHAs, Legal Aid, and other housing advocacy groups. Specific provisions placed in the revised Tenant Selection Criteria Rule in Subchapter F, such as a prohibition against applying revised criteria retroactively, are intended to further protect voucher-holders who are in good standing under the lease. These and other changes were drafted developed through suggestions made by local advocacy and legal aid groups who reviewed the rule draft on a TDHCA website forum.**
- **The 2018 Qualified Allocation Plan, which was approved by the TDHCA Board on November 9, 2017, includes as a scoring item participation in TDHCA’s HUD-funded grant for the 811**

PRA Demonstration Program, which is intended to offer additional housing options for persons with disabilities through project based Housing Choice vouchers that will be utilized in its Housing Tax Credit portfolio.

Highlights specific to Single Family and Community Affairs Programs:

- Project Access Vouchers currently total 140, which maximizes the amount of assistance provided to low-income households with persons with disabilities. Project Access serves as a voucher source for individuals exiting nursing facilities, Intermediate Care Facilities, psychiatric hospitals, and board and care homes (as defined by HUD). To reduce the time a client is on the Project Access wait list, Project Access staff worked closely with HOME TBRA staff and Administrators to identify a process that 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).
- Advocates for the aging and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. Through the Amy Young Barrier Removal Program, the rehabilitation funds perform minor physical modifications such as 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.

The CEAP, WAP, HOME Program, HTC Program, Multifamily Bond Program, NSP, HTF Program, Housing Choice Voucher 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 and the Disability Advisory Workgroup, both of which collaborate with groups representing people with disabilities, described under “Community Involvement” in the next chapter, Public Participation.

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

As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME Program allocation is allocated for serving persons with disabilities living in any part of the state. The 2017 Single Family HOME NOFA allows administrators to provide tenant-based rental assistance, homebuyer assistance and homeowner rehabilitation assistance under the Persons with Disabilities Set-Aside. Furthermore, the HOME Homebuyer Assistance with Rehabilitation activity provides down payment and closing cost

assistance and homebuyers with disabilities can request assistance with construction costs associated with making the unit more accessible.

The Multifamily Direct Loan Program, HTC Program, and Multifamily Bond Program rental developments that are multifamily new construction must conform to Section 504 standards, which require that at least 5% of the development's units be accessible for persons with physical disabilities and at least 2% of the units be accessible for person with hearing and visual impairments. The draft 2018 Uniform Multifamily Family Rule requires that would otherwise be exempt to comply with Fair Housing accessibility requirements.

The HTF's Amy Young Barrier Removal Program provides one-time grants of up to \$20,000 to people with disabilities at or below 80% AMFI for accessibility modifications and to eliminate life-threatening hazards and correct unsafe conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2017/2018 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); persons with substance use issues; veterans; survivors of domestic violence; youth aging out of foster care; or persons transitioning out of incarceration.

TDHCA is one of 25 states awarded funds by HUD for the Section 811 PRA Program. TDHCA received the maximum grant amount for HUD's 2012 and 2013 rounds. These two grants provide project-based rental assistance for extremely low-income persons with disabilities, in eight MSAs in Texas, including Austin-Round Rock; Brownsville-Harlingen; Corpus Christi, Dallas-Fort Worth-Arlington; El Paso; Houston-The Woodlands-Sugar Land; McAllen-Edinburg-Mission; and San Antonio-New Braunfels. Eligible households must include a member of one of the following Target Populations: 1) Persons Exiting Institutions, not including incarceration; 2) Youth and Young Adults Exiting Foster Care with Disabilities; and 3) Persons with Serious Mental Illness. The service areas of the program and target populations selected were the result of an extensive public input process involving persons with disabilities, developers, advocates and state agencies. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with Texas HHS, which was a requirement of the Section 811 PRA grant application. This Inter-Agency Agreement outlines the targeted populations for the Section 811 program, methods of outreach and referral and commitments of availability of services from Texas HHS contractors.

### Integrated Housing Rule

Advocates for persons with disabilities engaged with the Department to advocate that affordable housing for persons with disabilities should be integrated into the community. Integrated housing, as defined by SB 367 and passed by the 77<sup>th</sup> Texas Legislature, is "housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers." The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, is found at 10 TAC 1.15 and is summarized as follows:

A housing development may not restrict occupancy solely to persons with disabilities or persons with disabilities in combination with other special needs populations.

- Large housing developments (50 units or more) shall provide no more than 18% of the units of the development set aside exclusively for people with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 units) shall provide no more than 36% of the units of the development set aside exclusively for people with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined previously 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 rule include (1) scattered site development and tenant-based rental assistance; (2) transitional housing that is time limited with a clear and convincing plan for permanent integrated housing upon exit from the transitional situation; (3) housing developments designed exclusively for the aging Texans; (4) housing developments designed for other special needs populations; and (5) TDHCA Board waivers of this rule to further the purposes or policies of Chapter 2306, Tex. Gov't Code, or for other good cause. The Section 811 PRA Program has a federally-mandated unit integration requirement of 25%, without regard to the number of units in a development. Developments participating in the Section 811 PRA Program must restrict the lowest applicable percentage of units.

## **PERSONS WITH SUBSTANCE USE DISORDERS**

TDHCA addresses the needs of persons with alcohol and substance abuse issues through the HTC and ESG programs.

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

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2017/2018 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); persons with substance use issues; veterans; survivors of domestic violence; youth aging out of foster care; or persons transitioning out of incarceration.

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

The Texas Health and Human Services Commission Family Violence Program funds for survivors of domestic violence that offer various services including temporary emergency shelter, hotline services, information and referral, counseling, assistance in obtaining medical care and employment and transportation services. Some shelters have transitional living centers, which allow survivors to stay for an extended period and offer additional services.



Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG program, including survivors of domestic violence. The State ESG program typically funds a number of programs serving survivors of domestic violence because many shelters in Texas serve that subpopulation and in the competition for funds, their applications have scored competitively.

The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons protected by the VAWA.

In 2017, the Department updated its rules, website, and training materials to explain to Owners and Subrecipients their requirements under VAWA.

## **RESIDENTS OF COLONIAS**

The OCI, HOME, HTF, and HTC programs provide incentives to serve or prioritize the special needs of colonia residents.

In 1996, TDHCA created the OCI in an effort to place greater emphasis on addressing the needs of persons residing in colonias. The OCI is charged with implementing some of the Department's legislative initiatives and programs involving border and colonia issues. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public regarding the services that the Department has to offer. The OCI has established three Border Field Offices to 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 Program to assist households with the acquisition of property held in an executor contract for conveyance, also known as a contract for deed. Contract for Deed assistance providers can also provide refinancing of loan terms in conjunction with providing funds for the rehabilitation or reconstruction of substandard units. The HTF also administers a Contract for Deed Conversion Assistance Grants Program to provide capacity building grants to nonprofit organizations and units of local government that assist colonia residents at or below 60% AMFI.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is Colonia residents. In addition, the QAP offers points for developments located in underserved areas, which includes colonias.

## **RESIDENTS OF PUBLIC HOUSING**

TDHCA believes that the future success of Public Housing Authorities ("PHAs") will center on ingenuity in program design, maximizing resources, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it does maintain a relationship with these service providers and PHAs can access HOME funding for single family activities including Homebuyer Assistance, Homeowner Rehabilitation Assistance and Tenant-Based Rental Assistance. TDHCA's Housing Choice Voucher Program also works collaboratively with other housing authorities in placing Project Access clients; through those collaborations vouchers are "recycled" and more tenants assisted.

TDHCA works with executives from several large PHAs in the state as well as the Texas Housing Association and the Texas chapter of the National Association of Housing and Redevelopment Officials, which represent the public housing authorities of Texas. TDHCA has worked to promote programs that will repair substandard housing and develop additional affordable housing units. In addition, the HTC Program may also be used for the redevelopment of public housing authority property.

## **VETERANS AND WOUNDED WARRIORS**

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 was 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.

From 2008 to 2011, the HTF's Texas Veterans Rental Assistance Program provided rental and utility subsidies to low-income veterans through the Veterans Rental Assistance Program. In 2011, the 82<sup>nd</sup> Texas Legislature transferred funds for this program to the Texas Veteran's Commission ("TVC"), and the 85<sup>th</sup> Texas Legislature transferred funding directly to the TVC budget. TDHCA is no longer required to transfer funds to the TVC. The Texas Veterans Commission provides an array of services for veterans, including the Fund for Veterans Assistance and Housing4TexasHeroes Program. This program provides temporary housing to low-income or veterans experiencing homelessness; housing modification services to veterans with disabilities; and permanent housing in the form of new home construction. TDHCA, as a public housing authority, also pursued and was awarded, its first VASH project-based vouchers and began administering those vouchers in January 2016.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2017/2018 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); persons with substance use issues; veterans; survivors of domestic violence; youth aging out of foster care; or persons transitioning out of incarceration.

The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is veterans and wounded warriors. In addition, the Uniform Multifamily Rules require that development owners affirmatively market to veterans.

## **YOUTH AGING OUT OF FOSTER CARE**

The 84 (R) Texas Legislative Session's House Bill (HB) 679 required TDHCA, in conjunction with the TICH, to conduct a study of youth experiencing homelessness. The study was submitted to the Texas Legislature on December 1, 2016. *Youth Count Texas!* was an initiative headed by TDHCA for a statewide count and needs assessment of Texas youth experiencing homelessness and unstable housing starting October, 2015 and running through March, 2016. Detail of the study of youth homelessness is provided in the Policy Initiative section of this Action Plan.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2017/2018 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining

and maintaining housing, including: persons with serious mental illness; persons recently released from an institution (prison, jail, mental health institutions, hospitals and treatment facilities); persons with substance use issues; veterans; survivors of domestic violence; youth aging out of foster care, or persons transitioning out of incarceration.

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 21<sup>st</sup> or 22<sup>nd</sup> birthday in order to finish high school, attend college or other education institutions, obtain employment, or use the program if the young adult has a qualifying medical condition. The Education and Training Voucher Program allows qualifying youth to participate in post-secondary and vocational or technical programs. A component of Extended Foster Care includes a Supervised Independent Living program which allows young adults to live independently under a minimally supervised living arrangement. Living arrangements may include apartments, non-college and college dorm settings, shared housing, and host homes. The Education and Training Voucher Program provides up to \$5,000 per year to qualifying youth and young adults to attend post-secondary and vocational or technical programs in an effort to achieve their educational goals. This program can be used for residential housing and utilities, room and board, books, tuition fees and other services related to success in the educational program.

Finally, DFPS has Youth Transition Centers located in every region in Texas and individually operated and supported by their local communities, partnerships with the Texas Workforce Commission and Department of Family Protective Services. These Centers provide youth and young adults a comprehensive array of services such as transitional living services, case management, employment assistance and housing assistance.

Under the HTC Program, full-time, income eligible students are eligible to live in a tax credit property if he or she was previously under the care and placement of a foster care agency.

The Department is one of 25 states awarded funds for the Section 811 PRA Program by HUD. The purpose of this program is to provide long-term project-based rental assistance for extremely low-income persons with disabilities. Youth and young adults exiting foster care with disabilities are one of the target populations for this grant.



## **SECTION 5: PUBLIC PARTICIPATION**

The Texas Department of Housing and Community Affairs (“TDHCA” or the “Department”) strives to obtain public input to inform decisions regarding the development of policy, the design of programs, and the use and allocation of limited resources. This section outlines how the public contributes to the preparation of the Plan and includes information about the public comment process.

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

- An explanation of efforts and activities that ensure the participation and involvement of individuals of low income and their community-based institutions in Department programming and planning as required by Tex. Gov’t Code §2306.072(c)(3-4).
- A summary of public comments received in regards to the State of Texas Low Income Housing Plan and Annual Report as required by Tex. Gov’t Code §2306.0721(c)(13).

This section is organized as follows:

- **Community Involvement:** Discusses interagency collaboration and engagement of stakeholders on specific issues.
- **Participation in TDHCA Programs:** Discusses efforts to ensure that individuals of low income and community-based institutions participate in TDHCA programs.
- **Public Participation in Program Planning:** Discusses affirmative efforts to ensure the involvement of individuals of low income and community-based institutions in the allocation of funds and the planning process.

## COMMUNITY INVOLVEMENT

TDHCA's participation in numerous committees, workgroups, and councils allow the Department to stay apprised of other resources for affordable housing and community affairs related activities. Relationships with other federal and state departments and local governments are vital to ensure that Texas agencies coordinate housing and services to most efficiently and effectively serve all Texans. This collaboration results in recommendations on how to improve the coordination of the Department's services to serve low-income Texans, including special needs populations. These recommendations are addressed and incorporated as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with planning documents, such as the Consolidated Plan, that are submitted to HUD. In addition to this collaboration, TDHCA's involvement in the community allows the Department to closely monitor and proactively pursue available federal funding opportunities to ensure that Texas can access additional affordable housing funds.

TDHCA has staff committed to several State advisory workgroups and committees. Many of these committees and workgroups include members from the public and private sectors. These groups include, but are not limited to:

| <b>Workgroup/Committees</b>   | <b>Lead agency</b>              |
|---|---------------------------------|
| Community Reinvestment Workgroup  | Texas Comptroller               |
| Community Resource Coordination Groups ("CRCG")                           | Texas Health and Human Services |
| Colonia Residents Advisory Committee ("C-RAC")                            | TDHCA                           |
| Faith and Community-Based Initiative                                      | One Star Foundation             |
| Disability Advisory Workgroup ("DAW")                                     | TDHCA                           |
| Housing and Health Services Coordination Council ("HHSCC")                | TDHCA                           |
| Reentry Task Force  | Department of Criminal Justice  |
| Statewide Behavioral Health Coordinating Council ("SBHCC")                | Texas Health and Human Services |
| Texas Interagency Council on the Homeless ("TICH")                        | TDHCA                           |
| Texas State Fair Housing Workgroup  | TDHCA                           |
| Texas State Independent Living Council ("SILC")                           | Texas Health and Human Services |
| Texas Coordinating Council for Veteran Services                           | Texas Veterans Commission       |
| Weatherization Assistance Program Planning Advisory Committee ("WAP PAC") | TDHCA                           |

TDHCA's workgroups and coordination groups for which it is the lead agency are discussed in this section, listed alphabetically.

### Colonia Residents Advisory Committee ("C-RAC")

C-RAC is a committee of colonias residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonias residents and the types of programs and activities which should be undertaken by the Colonia Self Help Centers ("SHCs"). In consultation with C-RAC and the appropriate unit of local government that administers each SHC, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonias residents—who actually reside in the

colonias to be assisted by the local Colonia SHC—to serve on the committee for four years. The C-RAC reviews the county proposals and may make recommendations on contracts for the Colonia SHCs to the Department 30 days before the proposal is considered for an award by the TDHCA Governing Board.

#### Disability Advisory Workgroup

TDHCA believes that consultation with community advocates, funding recipients, and potential applicants for funding is an essential prerequisite to the development of effective policies, programs and rules. Providing services and housing to persons with disabilities presents unique challenges and opportunities. In order to augment TDHCA's formal public comment process, a workgroup is utilized, affording staff the opportunity to interact and receive input more informally and in greater detail with various stakeholders and to get feedback on designing and planning more successful programs for persons with disabilities. TDHCA maintains the Disability Advisory Workgroup to provide ongoing guidance to the Department on how TDHCA's programs can most effectively serve persons with disabilities. These meetings are open attendance and advertised through the TDHCA website, social media, and email lists.

#### Housing and Health Services Coordination Council

The HHSCC is codified in Texas Government Code §2306.1091. The purpose of the Council is to increase state efforts to offer Service-Enriched Housing (“SEH”) through increased coordination of housing and health services. The Council seeks to improve interagency understanding and increase the number of staff in state housing and health services agencies that are conversant in both housing and services.

The HHSCC is composed of 17 members: eight members appointed by the Governor, and nine State agency representative members. The Executive Director of the Texas Department of Housing and Community Affairs serves as the Council Chair and one TDHCA staff supports the Council activities. A list of HHSCC members can be found on TDHCA's website here: <http://www.tdhca.state.tx.us/hhsc/members.htm>

Council members meet quarterly and provide direction to the staff to prepare a Biennial Report of Findings and Recommendations that is submitted to the Legislative Budget Board and the Office of the Governor on August 1 each even numbered year. This Report along with a Biennial Plan is available to the public on the TDHCA website at <http://www.tdhca.state.tx.us/hhsc>. Meetings are open to the public. Notice is given to the public in the *Texas Register*, on TDHCA's Web Site, through an email list, and social media. Anyone may join TDHCA email lists by visiting this site: <http://maillist.tdhca.state.tx.us/list/subscribe.html?lui=f9mu0g2g&mContainer=2&mOwner=G382s2w2r2p>. The Council has also contracted with the Corporation for Supportive Housing to develop and implement a package of training and technical assistance services related to SEH.

#### Texas Interagency Council for the Homeless

The TICH was created in 1989 to coordinate the State's homeless resources and services, and its charge was reinforced by the 84<sup>th</sup> Texas Legislature (2015) Senate Bill (“SB”) 607. The TICH consists of representatives from nine 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 direct funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The TICH's major mandates include:

- evaluating and helping coordinate the delivery of services for persons experiencing homelessness in Texas;
- increasing the flow of information among service providers and appropriate authorities;
- providing technical assistance to TDHCA in assessing the need for housing for people with special needs;
- developing, in coordination with TDHCA and the Health and Human Services Commission, a strategic plan to address the needs of persons experiencing homelessness; and
- maintaining a central resource and information center for persons experiencing homelessness.

The TICH submits an annual progress report to the governing bodies of the agencies represented on the council. The 2016 Annual Report is available on the TICH website at <http://www.tdhca.state.tx.us/tich/index.htm>.

In 2016 TDHCA, in conjunction with the TICH, also released a study of veterans experiencing homelessness, which is available online at <http://www.tdhca.state.tx.us/tich/hvs.htm>, and performed a count and study of homelessness in youth, which is available online at <http://www.tdhca.state.tx.us/housing-center/youthcounttexas.htm>.

#### Texas State Fair Housing Workgroup

The Texas State Fair Housing Workgroup was convened by TDHCA to encourage resource and idea sharing between TDA, TDHCA, TWC, DSHS, and GLO, all of which receive HUD funds for housing-related activities. The group meets regularly and discusses topics such as fair housing training, Limited English Proficiency (“LEP”) provisions, public participation, complaint direction, NOFA and application requirements, monitoring provisions, website improvements, and other relevant topics that assist state agencies in furthering fair housing choice as directed under the Phase 2 Analysis of Impediments and improving agency coordination and resource sharing. For 2018, the Fair Housing Workgroup will focus on complying with HUD’s final Affirmatively Furthering Fair Housing rule and completing an Assessment of Fair Housing, pending release of the final state Assessment of Fair Housing tool.

In 2017, staff revised the State’s Citizen/Community Participation Plan (“CPP”) to comply with the U.S. Department of Housing and Urban Development’s (“HUD’s”) Affirmatively Furthering Fair Housing Rule. The rule requires consultation and community participation in the analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals. The CPP was amended and finalized in November 2017 as a part of the amendment to the 2017 One-Year Action Plan. The citizen/community participation plan must be amended prior to the initiation of the Assessment of Fair Housing (“AFH”) process. The plan aims to reach a broad audience. In the development of HUD required fair housing documents, the State plans to consult with housing agencies administering public housing, Public Housing Authorities (“PHAs”), state-based and regionally based organizations that represent protected class members and organizations that enforce fair housing laws, including agencies that participate in HUD’s Fair Housing Initiatives Program (“FHIP”) and HUD’s Fair Housing Assistance Program (“FHAP”).

#### Weatherization Assistance Program Planning Advisory Committee

The WAP PAC is comprised of representatives of organizations and agencies who provide program expertise and input in the planning of weatherization funds. At the present time, the PAC consists of four members. Any additions to the PAC will be reviewed by the Department’s Governing Board.



Historically, the PAC has met annually after the public hearing for the DOE plan. Other representatives include tribal representatives, weatherization providers, energy providers and consumer-related groups.

## **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, real estate and lending events, 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 Division of Policy and Public Affairs performs two key functions through two intertwined sections: legislative affairs and communications/marketing. The Legislative Affairs section is TDHCA's main link between the Department and the Office of the Governor, members of the Texas Legislature and Texas Congressional delegation, state and federal agencies, and housing and community service organizations throughout the state. It is responsible for assisting the Department's leadership in the development and implementation of policy related to legislative mandates. The Communications/Marketing section is responsible for producing news releases and outreach and educational materials, responding to inquiries from the news media, TDHCA's social media activities and administering TDHCA's speaker's bureau. The TDHCA's Speaker Bureau website can be found at <http://www.tdhca.state.tx.us/housing-center/speaker-bureau.htm>
- The Department has initiated a Public Comment Center on its Internet website. Launched in March 2016, it is designed to enhance public participation by making the public comment process easier and more transparent for those interested in commenting on Department rules and programs. The Public Comment Center can be found at <http://www.tdhca.state.tx.us/public-comment.htm>.
- The TDHCA website, through its provision of timely information to consumers, is one of the Department's most successful marketing tools as well as a key resource for affordable housing and community services programs and fair housing information and resources. The Help for Texans online database provides a statewide resource for individuals and households seeking assistance. The Help for Texans online database provides contact information for housing and housing-related programs funded or operated by TDHCA and other housing service providers. Help for Texans is available at <http://www.tdhca.state.tx.us/texans.htm>.
- TDHCA also operates voluntary membership email lists, where subscribed individuals and entities can receive email updates on TDHCA information, announcements and trainings. TDHCA maintains a Fair Housing email list to encourage public participation from community-based, legal aid, fair housing enforcement, housing advocacy, and other

external groups and individuals who are looking for opportunities to engage on Fair Housing topics but are not members of other stakeholder groups receiving email list announcements.

- TDHCA uses online forums to encourage topical discussions and gather feedback on proposed policies, rules, plans, reports, or other activities. Forums have been used for the Housing Tax Credit Program's Qualified Allocation Plan, the Regional Allocation Formula, a legislatively required Report on Homelessness Among Veterans, and a variety of program-related rules.
- TDHCA is involved with a wide variety of committees and workgroups, listed in the Community Involvement section at the beginning of this chapter, which serve as valuable resources to gather input from people working at the local level. These groups share information on affordable housing needs and available resources and help TDHCA to prioritize these needs.
- TDHCA releases an annual ESG survey seeking direct program input from each Continuum of Care ("CoC") and their member agencies regarding allocation of ESG funds, development of performance standards and outcome evaluations, and development of funding, policies, and procedures for the administration of the Homeless Management Information System ("HMIS"). Comments are collected electronically. Comments received that impact the upcoming allocation of funds are considered in planning the competitive award cycle and in future planning.
- The Department's Compliance Division sends an online survey to program administrators and subrecipients, following a monitoring visit to receive feedback on the monitoring process and provide an established and formal channel of communication between Department staff and program administrators and subrecipients. The Compliance Division provides a quarterly report to the Department's Board of Directors to share the results of the survey with the Board members and the public.
- The Department contracted with the Ray Marshall Center of the University of Texas at Austin to conduct a series of focus groups and a resident survey among residents of the Department's Housing Tax Credit ("HTC") properties. The goal was to gather feedback on what is most important to residents so that the Department can best meet low- to moderate-income residents' needs. The four focus groups gave residents an opportunity to share their experiences. The moderators of these focus groups sought to attract diverse groups that reflect the variety of residents the Department serves—rural, elderly, various income levels, families, persons with disabilities, etc. The survey was available in both online and paper formats, with paper surveys being weighted towards elderly and rural Developments. Like the focus groups, the survey sought residents' varied perspectives on what unit, Development, and neighborhood features best meet their needs. With this knowledge tabulated in datasets that protect residents' anonymity, staff will be able to ask specific research questions about the needs of residents while simultaneously differentiating among their backgrounds. Such a tool will allow for the Department to create rules that better serve the specific needs of residents.

## **PUBLIC PARTICIPATION IN PROGRAM PLANNING**

The Department values and relies on community input to direct resources to meet its goals and objectives. In an effort to provide the public with an opportunity to more effectively give input on the Department's policies, rules, planning documents and programs, the Department holds round tables, public hearings and program workshops throughout the year. Furthermore, TDHCA's Governing Board accepts public comment on programmatic and related policy agenda items at monthly Board Meetings.

The Department ensures that all programs follow the public participation and public hearing requirements as outlined in the Texas Government Code and in federal program requirements. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. The Director of Human Resources coordinates translation services, the provision of auxiliary aids, and other accommodations as requested to ensure equal access and opportunity to the public. The Department maintains a voluntary membership email list which it uses to notify all interested parties of public hearing and public comment periods. Additionally, pertinent information is posted as an announcement in the *Texas Register*, on TDHCA's website, Twitter feed, and Facebook page. The Department ensures the involvement of individuals of low incomes in the allocation of funds and in the planning process by regular meetings that include community-based institutions and consumers, workgroups and councils listed in the Action Plan. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

## **PREPARATION OF THE PLAN**

Tex. Gov't Code §2306.0722 mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the Plan. As this is a working document, there is no time at which the Plan is static. Throughout the year, research was performed to analyze housing needs across the State, focus meetings were held to discuss ways to prioritize funds to meet specific needs and public comment was received at program-level public hearings as well as at every Governing Board Meetings.

The Department met with various organizations concerning the prioritization and allocation of the Department's resources and all forms of public input were taken into account in its preparation. Several program areas conducted workgroups, roundtables, online forums, and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

## **PUBLIC COMMENT PERIOD AND PUBLIC HEARING**

A 43-day public comment period for the SLIHP was held from Monday, December 18, 2017, through Wednesday, January 31, 2018, at 6:00 pm. Austin Local Time. A 30-day public comment period was originally scheduled to conclude January 18, 2018 but was extended due to inclement weather. A public hearing was held on Tuesday, January 30, 2018, at Health and Human Services Commission CO2 Main Building, 909 West 45<sup>th</sup> Street, PHR 164 in Austin.

## **PUBLIC COMMENTS**

The Department received one comment from one source: Alamo Area Council of Governments ("AACOG").

**Comment 1:** AACOG commented that the 2018 State of Texas Low Income Housing Plan and Annual Report should make reference to the definition of “supportive service-enriched communities” which is an agenda item on the January 31, 2018, Housing and Health Services Coordination Council Quarterly Meeting.

**Department Response:** The Housing and Health Services Coordination Council (“HHSCC” or “the Council”) is codified in Tex. Gov’t Code §2306.1091 and is coordinated through TDHCA (<http://www.tdhca.state.tx.us/hhsc/index.htm>). The purpose of the Council is to increase state efforts to offer service-enriched housing through increased coordination of housing and health services. The Council seeks to improve interagency understanding and increase the number of staff in state housing and health services agencies that are conversant in both housing and services. Listed on the January 31, 2018, HHSCC Quarterly meeting agenda was a Discussion of the definition of Service-Enriched Housing (10 TAC, Chapter 1, Subchapter A, §1.11). Any continued definition discussion and rule review by HHSCC will not affect the SLIHP, but will be considered during formal review of that rule found at 10 TAC, Chapter 1, Subchapter A, §1.11.. Notification of open public comment periods is made through the *Texas Register*, which can be found at: <https://www.sos.state.tx.us/texreg/about.shtml>. No changes have been made to the 2018 SLIHP in response to this comment.

## **SECTION 6: 2018-2019 COLONIA ACTION PLAN**

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

A biennial action plan for colonias, which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, and summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of colonia residents as required by Texas Government Code §2306.0721(c)(12)(A-B).

This section is organized as follows:

- Policy Goals
- Overview
- Population and Poverty
- Housing
- Colonia Beneficiaries
- Colonia Self-Help Centers
- Border Field Offices
- Texas Bootstrap Loan Program

## **POLICY GOALS**

In 1996, TDHCA established the Office of Colonia Initiatives (“OCI”) to administer and coordinate efforts to enhance living conditions in colonias along the 150 mile Texas-Mexico border region. OCI’s fundamental goal is to improve the living conditions of colonia residents and to educate the public regarding the services offered by the Department.

The OCI was created to do the following:

- Expand housing opportunities to colonia residents living along the Texas-Mexico border.
- Increase knowledge and awareness of programs and services available through the Department and its border field offices.
- Implement initiatives that promote improving the quality of life of colonia residents and border communities.
- Train and increase the capacity of organizations that serve the targeted colonia population.
- Develop cooperative working relationships between other state, federal and local organizations to leverage resources and exchange information.
- Promote comprehensive planning of communities along the Texas-Mexico border to meet current and future community needs.

## **OVERVIEW**

The US-Mexico border region has hundreds of rural subdivisions called colonias, which are characterized by high levels of poverty and substandard living conditions. Several different definitions of colonias are used by various funding sources and agencies due to differing mandates. Generally, these definitions include the concepts that colonias are rural and lacking services such as public water and wastewater systems, paved streets, drainage and safe and sanitary housing. Colonias are mostly unincorporated communities located along the US-Mexico border in the states of California, Arizona, New Mexico and Texas, with the vast majority located in Texas.

Many colonias have been in existence for 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**

An estimated 500,000 people live in 2,294 colonias in Texas, of which more than 40% live below the poverty line, and an additional 20% live at or just above the poverty line (Federal Reserve Bank of Dallas, April 2015). 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. Based on a 2014 assessment by the Texas Office of the Secretary of State’s Colonia Initiatives Program, six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) have the largest population of colonias and are home to an estimated 369,500 people.

The American Community Survey's 2011-2015 data placed the median household income for Texas at \$53,207, while the median household income for the Texas-Mexico border counties range between \$22,741 and \$53,678, 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 \$22,741. In the counties containing larger border-region cities El Paso, McAllen, Brownsville, and Laredo, the average median values of owner-occupied housing units is \$95,475. El Paso County has the highest median home values at \$113,900.

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 2011-2015 American Community Survey, the poverty level in the State of Texas stood at 17.3%, while the four counties with the greatest number of colonias (Zapata, Willacy, Starr, and Hudspeth) had poverty rates of 37.4%, 39.0%, 36.6%, and 40.3% respectively. Of these counties, all had poverty rates that were more than double the state's rate.

## HOUSING

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

Owner-builder construction—or homes built with sweat-equity by the homeowners themselves—in colonias face even more obstacles. First, federal rules, such as those that govern the HOME Program, prohibit the use of affordable housing funds to acquire land unless the affordable structure is built within 12 months. Second, lenders are typically reluctant to lend funds for owner-builder construction because these borrowers may have little or no collateral. Third, owner-builders may not be sufficiently skilled and may end up building substandard housing without appropriate supervision or guidance.

## COLONIA BENEFICIARIES

The following table displays the total number of beneficiaries served by the Department's Colonia Self Help Center ("SHC") Program for open contracts as of October 2017. This data is reported by participating counties and provides a representation of the acute need for housing-related assistance. Each administrator conducts its own needs assessment, holds a public hearing and establishes the activities to be performed under the Colonia SHC program. Approximately 88% beneficiaries are of low- to moderate-income. OCI anticipates that the number of beneficiaries served in the table below will be similar throughout the 2018-2019 biennium.

### Colonia Self-Help Centers Open Contracts as of October 2017

| County          | Total Population Beneficiaries | Total Low- to Moderate-Income Beneficiaries |
|-----------------|--------------------------------|---|
| Cameron/Willacy | 15,740                         | 11,512                                      |
| El Paso         | 9,100                          | 8,645                                       |
| Hidalgo         | 1,838                          | 1,183                                       |
| Eagle Pass*     | 4,923                          | 3,938                                       |
| Starr           | 1,746                          | 1,746                                       |
| Val Verde       | 5,391                          | 5,391                                       |
| Webb            | 1,886                          | 1,886                                       |
| <b>Total</b>    | <b>40,624</b>                  | <b>34,301</b>                               |

\* The SHC previously operated by Maverick County, is now operated county-wide, but by the City of Eagle Pass.

The activities performed under the Colonia SHC Program include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaigns, technology access, utility connections, rehabilitation, reconstruction and new construction. OCI anticipates that the percentages of funding by activity in the table below will be similar throughout the 2018-2019 biennium.

### Colonia Self-Help Center Activities for Open Contracts as of October 2017

| Activity       | Funding             | Percentage  |
|----------------|---------------------|-------------|
| Administration | \$ 867,000          | 15%         |
| Construction   | \$ 4,041,000        | 67%         |
| Public Service | \$ 472,000          | 8%          |
| Drainage       | \$ 620,000          | 9%          |
| <b>Total</b>   | <b>\$ 6,000,000</b> | <b>100%</b> |

TDHCA, through its OCI, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs are being implemented for FY 2018 and 2019.

### FY 2017 - FY 2018 Office of Colonia Initiatives Funding

| Programs                     | Funding for FY 2017 | Estimated Funding for FY 2018 | Estimated Funding for FY 2019 |
|------------------------------|---------------------|-------------------------------|-------------------------------|
| Texas Bootstrap Loan Program | \$3,000,000         | \$3,000,000                   | \$3,000,000                   |
| Colonia Self-Help Centers    | \$1,488,785         | \$1,500,000*                  | \$1,500,000*                  |
| <b>TOTAL</b>                 | <b>\$4,488,785</b>  | <b>\$4,500,000</b>            | <b>\$4,500,000</b>            |

\*The federal budget for FY 2018 and FY 2019 has not been passed at this time. HUD's budget could potentially be cut, but we do not know how or if that will affect CDBG funding.



## **COLONIA SELF-HELP CENTERS**

Texas Government Code §§2306.581 - §2306.591 directed TDHCA to establish Colonia SHCs in Cameron/Willacy, Hidalgo, Starr, Webb, and El Paso counties. This program also allows the Department to establish a Colonia SHC in a county designated as an economically distressed area, such as in Maverick and Val Verde counties. Each county identifies five colonias to receive concentrated assistance. The operation of the Colonia SHCs may be managed by a local nonprofit organization, local community action agency, local unit of government, or local public housing authority that has demonstrated the capacity to operate a center.

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families. Assistance includes housing, community development, infrastructure improvements, outreach and education housing rehabilitation; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; infrastructure constructions and access; contract for deed conversions; and capital access for mortgages to improve the quality of life for colonia residents. The OCI provides technical assistance to the counties and Colonia SHCs through the three Border Field Offices.

The Colonia SHC Program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 40,624 residents. The Department contracts with the counties, who then subcontract with nonprofit organizations to administer the colonia SHC program or specific activities offered under the program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (“RFP”) in search of capable entities to provide these services.

The Colonia Resident Advisory Committee (“C-RAC”) is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents who reside in the same colonias to be assisted by the local Colonia SHC to serve on the committee. The C-RAC reviews the county proposals and may make recommendations on contracts before they are considered for award by the Board.

The operations of the Colonia SHCs are funded by HUD through the Texas Community Development Block Grant Program (“CDBG”) 2.5% set-aside, which is approximately \$1.5 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Agriculture. Only units of local government are eligible to receive CDBG funds and the Department enters into contracts with each participating unit of general local government to implement the Colonia SHC Program. The Department provides administrative and general oversight to ensure programmatic and contract compliance. Colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

## **BORDER FIELD OFFICES**

OCI operates three Border Field Offices along the Texas-Mexico border, located in Pharr, Laredo, and El Paso, to act as a liaison between nonprofit organizations and units of local government as they administer various OCI programs. The Border Field Offices also provide technical assistance to nonprofits, for-profits, units of local government, community organizations and colonia residents

along the 150 mile Texas-Mexico border region. The Border Field Offices are partially funded from General Revenue, Appropriated Receipts and the CDBG program. OCI will continue to maintain the Border Field Offices.

The Border Field Offices anticipate approximately 1,380 technical assistance outreach efforts to nonprofit organizations and units of local government in 2018 and 2019. This includes providing guidance on program rules, reviewing funding draw submissions, analyzing policies and procedures, conducting workshops and trainings, inspections, reviewing loan applications and assuring general compliance with any of OCIs programs. In addition, the Border Field Offices anticipate making approximately 1,380 technical assistance efforts in the form of information resources to both colonia residents and organizations. This includes referrals to housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the Border Field Offices and the Colonia SHCs will provide 3,380 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

### **TEXAS BOOTSTRAP LOAN PROGRAM**

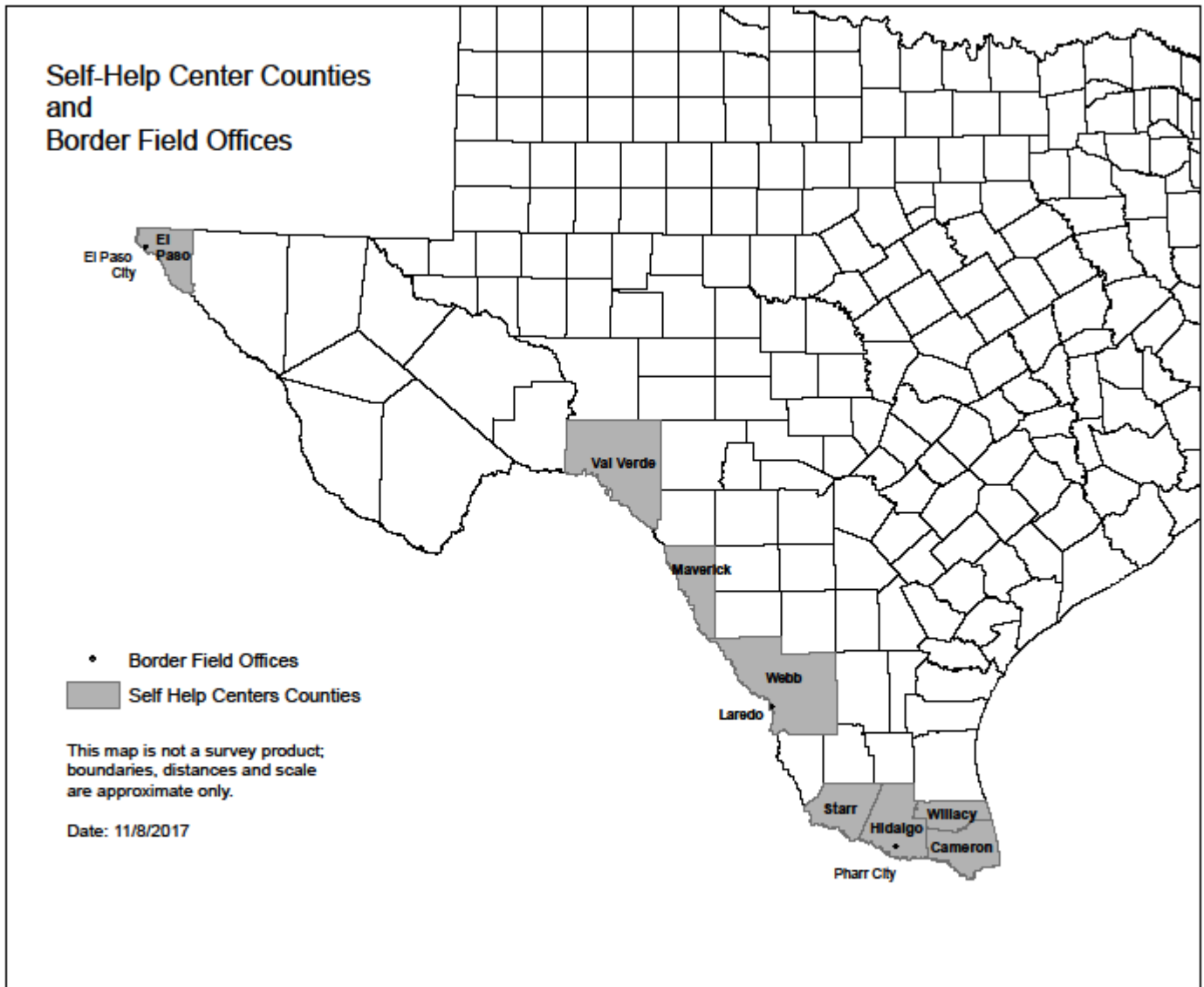
The Texas Bootstrap Loan Program is a statewide program that provides funds to Colonia SHCs or certified non-profit organizations to enable eligible households (also known as “Owner-Builders”) to purchase real estate and construct or renovate a home using sweat equity. Under Tex. Gov’t Code §2306.753(d) 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. Tex. Gov’t Code §2306.753(a) directs TDHCA to prioritize assisting Owner-Builders with an annual income of less than \$17,500. The maximum Bootstrap Program loan amount per Owner-Builder is \$45,000.

In 2008, the OCI implemented a “reservation system” in an effort to disseminate Texas Bootstrap funds across a broader network of Nonprofit Owner-Builder Housing Providers (“NOHPs”) and increase the Department’s efficiency in assisting households. The reservation system is a ready-to-proceed model that allows program funds to be 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 2018 and \$3,000,000 for FY 2019. 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  
2018 ANNUAL ACTION PLAN**

**Approved February 15, 2018  
By Texas State Affordable Housing Corporation  
Board of Directors**

## **TEXAS STATE AFFORDABLE HOUSING CORPORATION**

### **2018 ANNUAL ACTION PLAN**

#### **INTRODUCTION**

This plan is prepared in accordance with Texas Government Code, Section 2306.566, which requires the Texas State Affordable Housing Corporation (“Corporation”) to develop a plan to address the state’s housing needs. Texas Government Code, Section 2306.0721(g) requires the Corporation’s Annual Action Plan to be included in the State Low Income Housing Plan (“SLIHP”) prepared by the Texas Department of Housing and Community Affairs (“TDHCA”).

#### **CORPORATION OVERVIEW**

The Texas State Affordable Housing Corporation, created in 1994 at the direction of the Texas State Legislature, is a self-sustaining nonprofit entity whose mission is to serve the housing needs of moderate to extremely low-income Texans and other underserved populations who cannot access comparable housing options through conventional financial channels. The Corporation’s enabling legislation can be found in Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq.

The Corporation’s office is located in Austin, Texas. A five-member volunteer Board of Directors, appointed by the Governor of Texas, oversees the policies and business of the Corporation. None of the Corporation’s programs or operations are funded through the State’s budget appropriations process.

The Corporation is statutorily authorized to issue mortgage revenue bonds and other tax exempt bonds to finance the purchase and creation of affordable housing. The Corporation also has the authority to use loans from banks, private mortgage companies, nonprofit organizations and other financial institutions to assist low, very low, and extremely low income Texans. Over the course of its history, the Corporation has utilized more than \$2.3 billion in single family bonding authority and approximately \$747 million in multifamily private activity bonds.<sup>1</sup> Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following home buyer programs:

- Homes for Texas Heroes Home Loan Program
- Home Sweet Texas Home Loan Program
- Mortgage Credit Certificate Program

Using its mission and statutory purpose and powers as guidance, the Corporation has developed the following additional programs, services and initiatives to help meet the need for affordable housing in Texas:

- Home Buyer and Financial Education
- Texas Housing Impact Fund
- Affordable Communities of Texas

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<sup>1</sup> 2017 Corporation bond activity includes the issuance of \$928,015,269 in mortgage revenue bonds for the Mortgage Credit Certificate program and the issuance of \$22,560,000 in Multifamily Private Activity Bonds.

- **Asset Oversight and Compliance**
- **Single Family Rental Program**
- **Multifamily Rental Program**
- **Texas Foundations Fund and Other Initiatives**

### **CORPORATION OBJECTIVE**

The programs and services the Corporation administers have evolved and grown over the years as it works to serve the housing needs of Texans who need affordable housing and underserved populations, such as people with disabilities and people living in rural areas of the state where access to services and programs is limited. In 2018, the Corporation's objective is to continue to implement innovative approaches to fulfill its mission while expanding the success of its current programs.

## PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS

### HOMEOWNERSHIP PROGRAMS

Over the last decade research has consistently shown that homeownership has a positive impact on the socioeconomic status of a household and their community. The financial benefits range from yearly tax benefits to the creation of wealth over time earned through monthly mortgage payments.<sup>2</sup>

In addition to financial benefits, there are social benefits to homeownership. Research conducted by the National Association of REALTORS® showed that stable housing created by homeownership led to improved children’s health and happiness, reduced crime rate, increased civic engagement, and better educational outcomes for children of homeowners.<sup>3</sup>

The Corporation currently administers the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs, which provide 30-year fixed-rate mortgage loans, tax credits and down payment assistance to low and moderate-income families and individuals. The down payment assistance is provided 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.

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

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<sup>2</sup> Source: Michael Corbett, “Freshen Up on the 7 Financial Benefits of Homeownership,” trulia.com, April 23, 2015

<sup>3</sup> Source: “4 Social Benefits of Homeownership,” REALTOR®Mag, October 25, 2017



- Juvenile Corrections Officers
- County Jailers
- Veterans
- Public Security Officers

In 2006, the Corporation created the Home Sweet Texas Home Loan Program to serve home buyers not eligible for the Homes for Texas Heroes Home Loan Program. The Home Sweet Texas Home Loan Program is not profession-specific. Both the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs are available statewide to those with incomes at or below 115 percent of the area median family income.

Prior to April 1, 2017, the Home Sweet Texas Home Loan Program was available to households with incomes at or below 80 percent of the area median income. On April 1, 2017, the Corporation expanded income eligibility to 115 percent of the area median income to address the housing needs of moderate income Texans who increasingly need assistance due to surging home prices statewide.<sup>4</sup>

### *Mortgage Credit Certificate Program*

In 2008, the Corporation established the Mortgage Credit Certificate (MCC) Program as another way to assist first-time home buyers. The MCC Program is made possible under IRS rules that allow the conversion of single family mortgage revenue bonds into Mortgage Credit Certificates. The Corporation's MCC Program serves the same populations eligible for the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs; however, the program is only available to first-time homebuyers (defined as those who have not owned a home in three years.)

Under the MCC Program, the home buyer can take a portion of the annual interest paid on the mortgage loan as a special tax credit, 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 obtain a fixed-rate mortgage loan. Home buyers can also combine the MCC Program with the mortgage loan and down payment assistance provided under the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs.

### *2017 Homeownership Programs Expansion*

Since its inception the Corporation has continued to stay abreast of any changes or developments in the mortgage industry. In 2017, the Corporation made three notable changes to respond to industry trends and meet consumers' needs.

The first was expanding the income eligibility for the Home Sweet Texas Home Loan program as noted above. As of October 31, 2017, the U.S. homeownership rate stood at 63.9% which is nearly identical to the third quarter rate of 2016.<sup>5</sup> This is well below the all-time high of 69.2% in 2004. At 61.5% as of June 2017, the Texas homeownership rate is even lower than the U.S. homeownership rate.<sup>6</sup> Rising home prices and an overall low inventory of available starter homes to meet demand are the main contributors to the lagging homeownership rate in both Texas and the United States

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<sup>4</sup> Source: Steve Brown, "Texas home prices have skyrocketed since 2006; how D-FW compares," [www.dallasnews.com](http://www.dallasnews.com), November 13, 2017

<sup>5</sup> Source: <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>, October 31, 2017

<sup>6</sup> Source: <https://fred.stlouisfed.org/series/TXHOWN>, accessed November 9, 2017

as a whole.<sup>7</sup>

But even for those who are ready to buy a home, one of the major barriers is that many prospective buyers simply cannot accumulate sufficient funds for a down payment.<sup>8</sup> This problem has worsened in recent years as increasing rent prices, particularly in metro areas, continue to make saving for a down payment that much more difficult.<sup>9</sup> Expanding the income eligibility requirements for the Home Sweet Texas Home Loan Program allowed the Corporation to serve more Texans who want to buy a house but aren't able to save enough for a down payment often due to higher home costs and increased rents that restrict savings.

The second change was selecting a new Master Servicer to service the Corporation's loans. With the new servicer came enhancements to the Corporation's homeownership programs that allow the Corporation to provide assistance to more Texans.

The Corporation implemented a third change specifically to honor those professionals eligible for the Corporation's Homes for Texas Heroes Home Loan Program. Home buyers receiving a mortgage loan and down payment assistance grant under the Homes for Texas Heroes Program are now eligible to receive an MCC for free (a \$500 savings). This program change encourages more Texas Heroes who are first-time home buyers to take advantage of the MCC Program and the tax benefits the program provides.

In 2017, the Corporation's home buyer programs helped 5,758 families purchase a home. This is more than triple the 1,791 families the Corporation assisted last year. To date, the Corporation has served more than 19,250 households under our home loan, down payment and MCC programs.

### ***Home Buyer Education Requirement***

Studies show that home buyer education empowers families and individuals with the knowledge they need to expand their housing searches, avoid risky home purchases or questionable mortgages, lower their housing costs, improve their credit scores, save more money, and avoid or resolve delinquent mortgage payments.<sup>10</sup>

There is also evidence that homeowners who take a pre-purchase home buyer education course have significantly lower rates of mortgage payment delinquencies. Specifically, a study conducted by Neil Mayer and Associates in collaboration with Experian found that clients receiving home buyer education prior to purchasing a home are one-third less likely to become 90 or more days delinquent over the two years after receiving their loan as compared to borrowers who do not receive that pre-purchase education or counseling.<sup>11</sup>

To help ensure families and individuals are well prepared for the responsibilities of owning a home, every home buyer who utilizes one of the Corporation's homeownership programs must complete an approved home buyer education course prior to closing on their home. The Corporation requires that home buyers take a course offered by a provider listed on our Texas Financial Toolbox [www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com) web site.<sup>12</sup> The providers listed on the Toolbox are generally

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<sup>7</sup> Source: James P. Gaines et al, "Texas Housing Insight," Texas Real Estate Center, November 2, 2017

<sup>8</sup> Source: Chrystal Caruthers, "Free Money: \$12,000 for Down Payment, Why Aren't You Applying?," realtor.com, February 4, 2015

<sup>9</sup> Source: Jeff Andrews, "What rising home prices mean for your down payment," [www.curbed.com](http://www.curbed.com), November 9, 2017

<sup>10</sup> Source: Evidence Matters, "The Evidence on Homeownership Education and Counseling," Spring 2016

<sup>11</sup> Source: Neil S. Mayer and Kenneth Temkin, "Pre-Purchase Counseling Impacts on Mortgage Performance: Empirical Analysis of NeighborWorks America's Experience," Neil Mayer and Associates on behalf of NeighborWorks America, March 2013.

<sup>12</sup> Texas Financial Toolbox, <http://www.texasfinancialtoolbox.com/home-buyer-education>

nonprofit organizations or government entities who are either HUD-approved or certified to provide home buyer education.

### **2018 Implementation Plan**

The Corporation will look to expand the reach of our homeownership programs by continuing to build upon relationships with current lenders and recruiting additional lenders to participate in our homeownership programs. In 2017, the Corporation was very successful in recruiting new lenders primarily because of the changes it made to the homeownership programs. In 2018, the Corporation will build upon this success and continue to recruit more lenders.

The Corporation will also make a stronger push in marketing to REALTORS®. In the past two years, the Corporation has rolled out new marketing initiatives aimed towards these professionals and will continue to explore and implement new strategies in 2018.

Additionally, the Corporation will continue to market programs directly to home buyers. There are hundreds of down payment programs that provide on average \$11,565 per buyer in assistance.<sup>13</sup> However, many home buyers aren't taking advantage of the programs because information about them is not sought out by home buyers or communicated to them.<sup>14</sup>

Many home buyers discover our programs directly from the Corporation's web site. In 2018, the Corporation will refresh its web site to make it even more user-friendly, allowing potential home buyers to easily access and understand information.

### **HOME BUYER EDUCATION AND FINANCIAL EDUCATION**

In 2012, the Corporation created the Texas Financial Toolbox ([www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com)). The Texas Financial Toolbox gives consumers an easy way to find nonprofit organizations or government entities that can help them achieve their financial and homeownership goals through home buyer education, credit counseling or financial education.

Whether consumers want to learn how to better manage their money, find out if they're ready for homeownership, understand the home buying process and the programs that are available to help them buy a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is a great place to start. Information about home buyer programs, home buyer education classes, financial education, and foreclosure prevention is available, all searchable by city. This is a unique tool the Corporation believes is providing essential information to Texas consumers.

In 2017, the Corporation expanded the Toolbox resource by creating a Down Payment Assistance Calculator (<http://www.texasfinancialtoolbox.com/mortgage-calculator>) to help potential home buyers determine their monthly payment using the Corporation's loan and down payment assistance options. This resource also includes a step by step guide to help families and individuals gain a better understanding of the home buying process.

The Down Payment Assistance Calculator replaced an earlier mortgage calculator created in 2010 to provide home buyers with an estimated interest rate based on their credit score.

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<sup>13</sup> Source: Chrystal Caruthers, "Free Money: \$12,000 for Down Payment, Why Aren't You Applying?," realtor.com, February 4, 2015

<sup>14</sup> Source: Laurie Goodman, et. al. "Barriers to Accessing Homeownership: Down Payment, Credit, and Affordability," Urban Institute, November, 2017

### ***Texas Statewide Homebuyer Education Program***

The Texas Statewide Homebuyer Education Program (TSHEP) provides continuing education to housing counselors who provide home buyer education to consumers, most of them low-income. The Texas Department of Community Affairs (TDHCA) is statutorily responsible for implementing TSHEP. However, from 2012-2017, the Corporation, through a formal agreement with TDHCA, administered and implemented TSHEP. The Corporation, in consultation with housing counselors and TDHCA, selected the training courses each year and managed the logistics surrounding the training sessions. In addition, as a nonprofit organization, the Corporation successfully raised significant funds from financial institutions to expand the program.

In 2017, housing counselors across the state had the opportunity to attend two separate trainings that furthered their skills and certified many of the participants as home buyer education providers. The Corporation contracted with NeighborWorks America, the selected education provider, to provide training specifically on pre and post-purchase home buyer education and financial education methods.

To date, 1,066 Texas 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. During our tenure as the administrator of TSHEP, the Corporation trained 509 counselors representing 237 organizations in 90 municipalities across Texas.

### ***2018 Implementation Plan and the Introduction of Housing Connection***

In August 2017 the Corporation decided to expand the scope of our training to include courses on real estate development and affordable housing financing in an effort to increase the capacity of nonprofits to produce affordable housing in Texas. We plan to continue to also offer home buyer and financial education. TSAHC would not be able to expand the scope of trainings under TSHEP, so we opted to no longer administer TSHEP in 2018.

The Corporation's expanded training initiative is known as Housing Connection (formerly called Counselor Connection). The program's goal is to and helps both affordable housing and counseling organizations access trainings, promote themselves, and build capacity.

In 2018, the Corporation will provide one three-day training course for housing and financial counselors. In addition, the Corporation will also provide two one-day training sessions for organizations that currently or would like to develop and/or operate affordable housing. The courses will cover the following topics: credit counseling, real estate finance and creative development financing strategies. The Corporation, with support from private and public funders, will continue to make the training as affordable as possible by subsidizing tuition costs and providing hotel scholarships for participants traveling from out of town.

### **TEXAS HOUSING IMPACT FUND**

The Texas Housing Impact Fund (formerly known as the Direct Lending program) helps provide safe, decent, and affordable housing with an emphasis on serving rural and underserved communities by providing flexible financing options to affordable housing developers.

Leveraging investments from private foundations and banks, the Corporation is able to provide both short-term and long-term affordable housing financing to developers through the Texas

Housing Impact Fund. This funding model has enabled the Corporation to steadily grow the fund over time, with applications for new loans accepted on an ongoing basis, provided there is funding available for the program.

To date, the Texas Housing Impact Fund has financed the construction or rehabilitation of 187 single family homes and 1,901 rental units for low and moderate-income households.

The Corporation currently offers three types of loans:

- Construction lines of credit for new single-family homes
- Revolving lines of credit for acquisition/rehabilitation of single-family homes
- Permanent financing for multifamily rental properties

### *Single Family Construction/Rehabilitation*

Homeownership is the primary means by which lower-income households create stability and build wealth for the future. According to the most recent Federal Reserve's Survey of Consumer Finances, the average net worth of a homeowner is 45 times that of the average net worth of a renter.<sup>15</sup>

However, due to rising housing prices, many Texans cannot afford to purchase a home in their communities. For example, according to the Real Estate Center at Texas A&M University, as of September 2017 the median home price statewide was more than \$223,000, up from \$209,900 in September 2016. Escalating home prices are especially problematic in urban areas like Austin (median home price of \$287,700), Dallas (\$270,000) and Houston (\$231,298).<sup>16</sup>

By financing the construction or rehabilitation of single family homes that are affordable to well-qualified low and moderate-income home buyers, the Texas Housing Impact Fund is helping families and individuals achieve the dream of homeownership and build household wealth.

In 2017, affordable housing developers used financing from the Texas Housing Impact Fund to rehabilitate or construct six homes and 21 condominiums for low- to moderate-income home buyers.<sup>17</sup>

### *Multifamily Construction/Rehabilitation*

The Corporation also recognizes that not all families and individuals are ready to become homeowners. Access to affordable and decent rental housing is what is most important to these households. By funding the construction or rehabilitation of affordable rental units, the Texas Housing Impact Fund helps households access safe and decent rental homes without having to sacrifice other basic needs, such as food, education or medical care.

The Corporation's Texas Housing Impact Fund generally targets smaller multifamily developments in rural areas and underserved communities. The average loan size for multifamily developments is \$580,000, and the average number of units is 72. The Corporation did not award any Texas Housing Impact Fund loans for multifamily developments in 2017.

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<sup>15</sup> Source: "Why Homeownership Matters," Forbes, August 12, 2016.

<sup>16</sup> Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed November 13, 2017.

<sup>17</sup> The six homes are located in Dallas, Houston, and Port Arthur, Texas. The 21 condominiums are part of The Chicon being developed in Austin, Texas by Chestnut Neighborhood Revitalization Corporation.

**Texas Housing Impact Fund Loan Production**

| <b>Loan Production</b>                               | <b>2017<sup>18</sup></b> | <b>2003 - 2016</b> |
|--|--------------------------|--------------------|
| Loans Made   | 4                        | 27                 |
| # of Single Family Homes Built or Under Construction | 31                       | 181                |
| # of Rental Units                                    | 60                       | 1901               |
| Amount of Loan Funds Approved                        | \$2,045,000              | \$15,696,287       |

**2018 Implementation Plan**

The Corporation plans to continue to provide flexible lines of credit to developers in targeted areas. These loan products, leveraged with the Corporation’s access to lower cost land through its Affordable Communities of Texas (ACT) land bank, will enable these developers to continue to construct and rehabilitate single family homes that are affordable for working families.

Additionally, the Corporation plans to continue to explore lending opportunities in small and rural markets for multifamily developments, helping local developers meet the housing needs of their communities. The Corporation will also consider loans for urban areas, particularly in areas that are rapidly changing and risk losing affordable housing.

In 2017, the Corporation released its first ever Texas Housing Impact Fund Investment Report to document the statewide impact of the program. This report will enhance the Corporation’s efforts to market the Texas Housing Impact Fund to developers and potential investors. In 2018, the Corporation will update the report and will continue that practice on an annual basis.

**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 20 nonprofit organizations 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.

To date, the Corporation has acquired 567 properties through the ACT program and has redeveloped 183<sup>19</sup> of these properties. The ACT Program has a current portfolio of 269 lots and homes, and there are three active components of the program distinguished by source of funding and targeted use of properties (a fourth component ended in 2016):

- **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

<sup>18</sup> 2017 loans include new loans in the amount of \$200,000 to Woman Inc.; \$700,000 to Texas Housing Foundation for the Sagebrush Apartments.; and \$695,000 to Accessible Housing Austin for the AHA! at Briarcliff Apartments. In addition, a line of credit for Legacy CDC was renewed in the amount of \$450,000 for acquisition and rehab activities.

<sup>19</sup> This includes properties that may still be under contract for sale and have a sale date but have not finalized a closing.

qualified low-income households.

- Texas NSP – This category includes those homes and properties that were acquired using Texas’s federal Neighborhood Stabilization Program (NSP) funding.
- Veterans Housing Initiative – This initiative was a partnership with Bank of America. The Corporation accepted higher value homes donated by Bank of America that were redeveloped and sold at a minimum 25% discount or donated mortgage-free to qualified U.S. military veterans in Texas. The Corporation sold 67 discounted homes and donated an additional 10 homes to veterans who are disabled and have low incomes. This initiative ended in 2016, but one property remains in the portfolio.

**Affordable Communities of Texas Portfolio**

| <b>Program/Initiative</b> | <b>Acquisitions<br/>2017</b> | <b>Sales<br/>2017</b> | <b>Current<br/>Portfolio</b> | <b>Current Asset<br/>Value</b> |
|---------------------------|------------------------------|-----------------------|------------------------------|--------------------------------|
| ACT Land Banking          | 1                            | 23                    | 57                           | \$716,209                      |
| ACT Land Trust            | 0                            | 0                     | 1                            | \$650,000                      |
| ACT Vet                   | 0                            | 0                     | 1                            | \$33,210                       |
| Texas NSP                 | 0                            | 20                    | 204                          | \$2,867,583                    |
| <b>Totals</b>             | <b>1</b>                     | <b>43</b>             | <b>263</b>                   | <b>\$4,267,002</b>             |

**2018 Implementation Plan**

The ACT Program will continue to play an integral role in the Corporation’s overall affordable housing strategy. The Corporation plans to continue to form partnerships to acquire foreclosed and vacant properties, including working directly with local and regional governments. Additionally, the Corporation intends to continue working with its network of local partner developers to redevelop and sell properties currently in the ACT Program’s portfolio.

In 2018, the Corporation will make a stronger push to find new local partners, particularly in areas of the state where the Corporation has land bank properties but does not have a local partner. Lastly, the Corporation will continue to focus on selling homes in the Texas NSP portfolio as quickly and efficiently as possible.

**MULTIFAMILY PRIVATE ACTIVITY BOND PROGRAM**

The Corporation uses its statutory authority to issue tax-exempt multifamily private activity bonds (PAB) to help affordable housing developers construct or preserve multifamily rental units. As a conduit issuer, the Corporation is allocated 10 percent of Texas’ multifamily PAB cap each year.

The Corporation makes available to developers its multifamily PAB allocation through an annual Request for Proposal application process. To be considered for multifamily PAB financing, multifamily developments must meet specific housing needs identified each year by the Corporation’s Board of Directors. In 2017, those housing needs were:

- At-Risk Preservation and Rehabilitation of Existing Affordable Units
- Housing in Rural and Smaller Urban Markets
- Senior and Service Enriched Housing Developments
- Housing in Areas with Disaster Declarations

In 2017, the Corporation issued or reserved \$22,560,000 in multifamily PABs to construct or



rehabilitate 212 affordable rental units in West Columbia, Texas and Glenn Heights, Texas.<sup>20</sup>

### **2018 Implementation Plan**

The Corporation anticipates continued interest and growth in our PAB program due to the high number of affordable housing units needed to meet the demand. For example, research conducted by the National Low Income Housing Coalition found that, in Texas, there are only 51 units that are affordable for every 100 households that earn 50% or less of the average median income.<sup>21</sup>

The Corporation plans to continue to address this ongoing demand for affordable multifamily housing by financing through the PAB program the construction and rehabilitation of additional rental units that are affordable to low and very low-income Texans.

In 2018, the Corporation will place a stronger emphasis on preserving affordable housing in rural areas. The Corporation, the Federal Reserve Bank of Dallas, and other partners are launching a six-part Rural Housing Preservation Academy in January 2018 that will focus on how to preserve aging rural multifamily developments.

Specifically, the academy will be focused on preserving the 696<sup>22</sup> rural multifamily developments that were financed by the U.S. Department of Agriculture under its Section 514 and 515 loan programs. Many of these developments face uncertain futures because of need for repair, maturing mortgages, or expiring rental assistance agreements.

Private activity bonds may play a role in preserving the Section 515 rural rental developments. Moreover, the Corporation will evaluate what other resources it can provide, in collaboration with the Federal Reserve Bank of Dallas and other partners, to address housing needs in rural areas of the state.

### **ASSET OVERSIGHT AND COMPLIANCE**

Asset oversight and compliance monitoring of multifamily properties financed through multifamily tax-exempt bonds is required by many bond issuers, including the Corporation. The Corporation also requires asset oversight and compliance monitoring of multifamily properties financed through our Texas Housing Impact Fund. The Corporation believes these reviews are one of the best ways to ensure properties are continuing to provide safe and decent affordable housing to their residents.

#### ***Asset Oversight***

As part of the asset oversight review process, staff performs an annual on-site physical inspection of each property, monitors each property's financial and physical health, and provides suggestions for improvement to property owners and managers. Staff completes a report of each property and submits its reports to property owners, managers and other stakeholders. The reports are also available on the Corporation's web site.

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<sup>20</sup> The developments in these municipalities are Brooks Manor Apartments (West Columbia, TX) and Palladium Glenn Heights Apartments (Glenn Heights, TX).

<sup>21</sup> Source: "The Gap: A Shortage of Affordable Homes," The National Low Income Housing Coalition, March 2017, [http://nlihc.org/sites/default/files/Gap-Report\\_2017\\_interactive.pdf](http://nlihc.org/sites/default/files/Gap-Report_2017_interactive.pdf)

<sup>22</sup> Source: <https://catalog.data.gov/dataset/usda-rural-development-multifamily-section-515-rural-rental-housing-and-section-514-farm-l-f2dd4>



## **Compliance**

As part of the compliance review process, staff reviews tenant files on-site annually to ensure that property owners and managers are following the federal affordability requirements relating to the tax-exempt status of the bonds. Completed compliance reports are submitted to property owners, managers, and other stakeholders and are also available on the Corporation's web site. In addition, the Corporation manages an online reporting system that allows property managers to complete their monthly compliance reporting online. Each month, staff monitors whether property owners and managers are providing the required number of affordable units to income-eligible households and that quality resident services are being provided. By monitoring this on a monthly basis, the Corporation helps ensure that property owners and managers are meeting all program requirements.

In 2017, the Corporation performed asset oversight reviews for 30 properties, totaling 4,212 units, and the Corporation performed compliance reviews for 29 properties, totaling 4,424 units. These properties are either bond-financed or financed through the Texas Housing Impact Fund.

### **2018 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 2018, the Corporation anticipates adding two properties to the portfolio of bond-financed properties monitored by the Corporation's staff.

The Corporation will continue to review and update its policies and procedures as industry trends and changes in policy dictate. The Corporation will continue to closely monitor the financial health and physical condition of properties in its portfolio and offer specific strategies for improvement.

## **SINGLE FAMILY RENTAL PROGRAM**

The cost of living in Austin continued to rise in 2017. According to the Real Estate Center at Texas A&M University, the median home price in Austin was \$287,700 as of September 2017.<sup>23</sup> The average monthly rent was \$1,406 as of October 2017.<sup>24</sup> These prices are simply unaffordable for many low-income Austin families.

In May 2013, the Corporation created the Single Family Rental Program to provide eligible low-income families with affordable, below-market rental homes in high opportunity neighborhoods in the Austin Metropolitan Statistical Area (MSA).

Homes available through the program are located in areas with higher than average median incomes, with access to good schools 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.

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<sup>23</sup> Source: See Footnote 15.

<sup>24</sup> Source: <https://www.rentjungle.com/average-rent-in-austin-rent-trends/> (Accessed November 13, 2017)

At the beginning of 2017, the Corporation's single family portfolio of purchased properties included 17 single family homes, one condominium and one duplex for a total of 20 rental properties. These are leased to qualifying, low-income families in the Austin MSA. The Corporation sold the condominium in 2017 and now has 19 total rental properties.

## **MULTIFAMILY RENTAL PROGRAM**

In July 2015, the Corporation expanded its rental program by acquiring the Rollins Martin apartment complex in East Austin. The Rollins Martin apartment complex was originally financed as part of the federal low-income housing tax credit (LIHTC) program. It consists of 15 three-bedroom apartment units, all of which are affordable for families earning at or below 60% of the area median family income.

The apartment complex located in East Austin is in a rapidly developing community that is quickly becoming unaffordable to its long-time lower-income residents. Research released in 2016 revealed two trends for the census tract containing the Rollins Martin apartments. First, the average renter in the tract is cost-burdened (defined as spending more than 30% of their income on housing), and second, the number of cost burdened renters in the tract has gone up from 2010 to 2014.<sup>25</sup>

By maintaining affordability in the rapidly changing neighborhood, the Corporation is meeting a critical housing need for the community. Beyond this, the Corporation has also made substantial improvements to the Rollins Martin apartment complex.

In 2015, the Corporation installed new appliances, tankless water heaters and HVAC for each unit and new roofing and a fence for the complex. In 2016, the Corporation completely renovated three units and added new outdoor trash receptacles, a bike rack, and a surveillance system at the property. Additionally, the doors for the laundry area in each unit were expanded. In 2017, the Corporation renovated an additional three units.

### *2018 Implementation Plan*

The Corporation has no plans to purchase additional homes for the Single Family Rental program at this time. The Corporation will continue to manage the program to provide its tenants with affordable, safe rental homes in high opportunity areas of the Austin MSA.

Remaining renovations for the Rollins Martin apartment complex include repairing the stairways and renovating the remaining nine units. In an effort to avoid tenant displacement, the remaining renovations will be done on a rolling basis once a unit becomes available after a tenant moves out.

## **TEXAS FOUNDATIONS FUND**

### *History of the Texas Foundations Fund*

The Corporation created the Texas Foundations Fund to improve housing conditions for very low-income Texas households, with a particular emphasis on assisting persons with disabilities and rural communities. The Corporation defines very low-income households as households earning at or below 50% of the area median family income.

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<sup>25</sup> Source: Michael Theis, "Charting Austin's unaffordable rental landscape," Austin Business Journal, November 4, 2016

Through the Texas Foundations Fund, the Corporation partners with nonprofit organizations across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. Selected partners receive grants to support their housing services. Since 2008, the Corporation has awarded more than \$2.9 million in grants.

The housing services listed below are eligible for support through the Texas Foundations Fund:

- The rehabilitation and/or critical repair of owner-occupied, single family homes to remedy unsafe living conditions. Critical repairs may also include accessibility modifications to assist household members with a disability.
- The provision of supportive housing services for residents of housing units owned by the applicant receiving funding. The services supported by the Texas Foundations Fund must help individuals and families at risk of homelessness or unnecessary institutionalization gain and/or maintain their housing stability. Eligible supportive housing services include, but are not limited to: the provision of alcohol and drug counseling, adult education and/or job training, mental health counseling, case management and services provided by a health care provider.

The Corporation selected these services by conducting a survey asking its partner housing organizations to identify the greatest housing needs of the very low-income Texans they serve.

The Corporation funds its Texas Foundations Fund awards by blending private donations with earned revenue from its other housing programs. The Corporation's Board of Directors determines the amount available for each funding round based on revenue and private funding received.

Prior to each funding round, the Corporation publishes the Texas Foundations Fund Guidelines for public comment, giving stakeholders the opportunity to provide feedback prior to submitting a funding proposal.

### ***2016 Changes to the Texas Foundations Fund***

In 2016, the Corporation made the below four changes to the Texas Foundations Fund based on feedback received from past applicants in combination with internal deliberations and assistance from a third-party consultant.

- First, partners are now selected for a two-year term through a simpler online application process. The Corporation's Board of Directors gives final approval to selected partners.
- Second, the Texas Foundations Fund now provides matching grants to the selected nonprofit partners for eligible public and private funds they raise for their qualified programs. The following funding types are eligible for matching grants: individual donations, foundation grants, corporate grants or sponsorships, government grants, and in-kind donations of materials or professional services.
- Third, in addition to serving households at or below 50% of the area median family income, partners must now utilize their matching grant to support households with a disability and/or households located in rural communities.
- Lastly, the Corporation's Board of Directors suspended the Corporation's Advisory Council which had been tasked with vetting and approving grant applications. Since the application process is much simpler, there is no longer a need for Advisory Council review of the application process.

### ***2016-2017 Funding Cycle***

With these changes implemented, the Corporation selected 25 nonprofit partners for the 2016-2017 funding cycle (partners are selected for two-year terms). In 2016, those 25 partners received \$302,500 in matching grants and used the funding to serve 1,444 low-income Texans through supportive services and an additional 60 households with home repairs.

The Corporation awarded \$318,000 to the 25 nonprofit partners for 2017. In response to the devastation caused by Hurricane Harvey, the Corporation modified the 2017 grant agreements to allow nonprofit partners to serve households that were displaced or otherwise negatively affected by a federally declared disaster, in addition to households with a disability and rural communities.

### ***2018 Implementation Plan***

For the 2018-2019 funding cycle, the Corporation will post proposed guidelines and ask for input from past grant applicants and the public. The Corporation will also continue to explore ways to increase the amount of funding available for the Texas Foundations Fund and to promote the program to more nonprofit partners.

## **OTHER INITIATIVES**

### ***Innovation Accelerator Program***

In 2016, the Corporation expanded efforts to address supportive housing needs beyond grant funding provided through Texas Foundations Fund. It did this by agreeing to partner with Health and Human Services Commission (HHS) in a Center for Medicaid Services Innovation Accelerator Program (IAP).

The first goal of the IAP is to develop public and private partnerships between the Medicaid and housing systems to better address the housing and supportive services needs of the Medicaid recipient population. The second goal is to create a detailed action plan that seeks to foster additional community living opportunities for Medicaid beneficiaries.

Through the IAP, HHS and the Corporation have determined that the specific populations the action plan will likely address are very similar to the individuals served by Texas Foundation Fund grants (individuals experiencing homelessness, individuals at risk of homelessness, and individuals unnecessarily institutionalized). The IAP kicked off in August 2017 and will end in April 2018 at which time the action plan is scheduled to be complete.

### ***General Homelessness Activities***

The Corporation continues to support other efforts addressing homelessness. This includes Advisory Member representation on the Texas Interagency Council for the Homeless (TICH) and serving as liaison between the TICH and United State Interagency Council on Homelessness. In addition, the Corporation sponsors the annual Texas Conference on Ending Homelessness hosted by the Texas Homeless Network.

## **Appendix A: Legislative Requirements for the State Of Texas Low Income Housing Plan and Annual Report**

### **SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the house of representatives, and member of any legislative oversight committee.
- (c) The report must include:
  - (1) a complete operating and financial statement of the department;
  - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
    - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
    - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
    - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
    - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
  - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
  - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
  - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
  - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
    - (A) the street address and municipality or county in which the property is located;
    - (B) the telephone number of the property management or leasing agent
    - (C) the total number of units, reported by bedroom size;
    - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
    - (E) the rent for each type of rental unit, reported by bedroom size;
    - (F) the race or ethnic makeup of each project;
    - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;
    - (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;

- (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
- (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

#### **SEC. 2306.0721. LOW INCOME HOUSING PLAN**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
  - (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
    - (A) individuals and families of moderate, low, very low, and extremely low income;
    - (B) individuals with special needs;
    - (C) homeless individuals;
    - (D) veterans;
    - (E) farmworkers;
    - (F) youth who are aging out of foster care; and
    - (G) elderly individuals;
  - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
  - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;
  - (4) a description of state programs that govern the use of all available housing resources;
  - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;
  - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;
  - (7) strategies to provide housing for individuals and families with special needs in each uniform state service region;

- (8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;
- (9) an estimate and analysis of the housing supply in each uniform state service region
- (10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;
- (11) strategies for meeting rural housing needs;
- (12) a biennial action plan for colonias that:
  - (A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals;
  - (B) includes information on the demand for contract-for-deed conversions, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international border of the state;
- (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and
  - (13-a) information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures.
- (d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.
- (e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.
- (f) The director may subdivide the uniform state serve regions as necessary for purposes of the state low income housing plan.
- (g) The department shall include the plan developed by the Texas State Affordable Housing Corporation under Section 2306.566 in the department's resource allocation plan under Subsection (c)(5).

#### **SEC. 2306.0722. PREPARATION OF PLAN AND REPORT**

- (a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with regional planning commissions created under Chapter 391, Local Government Code, representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, residents of low income housing, and members of the Colonia Resident Advisory Committee. The department shall obtain the comments and suggestions of the representatives, officials, residents, and members about the prioritization and allocation of the department's resources in regard to housing.
- (b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:
  - (1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;
  - (2) set priorities for the available housing resources to help the neediest individuals;
  - (3) evaluate the success of publicly supported housing programs
  - (4) survey and identify the unmet housing needs of individuals the department is required to assist;
  - (5) ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;

- (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
- (7) develop housing programs through an open, fair, and public process;
- (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
- (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;
- (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate;
- (11) develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
- (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
  - i. 0 to 30 percent of area median income adjusted for family size;
  - ii. more than 30 to 60 percent of area median income adjusted for family size;
  - iii. more than 60 to 80 percent of area median income adjusted for family size;
  - iv. more than 80 to 115 percent of area median income adjusted for family size; or
  - v. more than 115 percent of area median income adjusted for family size;
- (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and
- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

#### **SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS**

The Department shall consider the annual low income housing report to be a rule and in developing the report shall follow rulemaking procedures required by Chapter 2001.

#### **SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT**

- (a) The Department shall require the owner of each housing development that receives financial assistance from the Department and that contains 20 or more living units to submit an annual fair housing sponsor report. The report must include the relevant information necessary for the analysis required by Section 2306.072(c)(6). In compiling the information for the report, the owner of each housing development shall use data current as of January 1 of the reporting year.
- (b) The Department shall adopt rules regarding the procedure for filing the report.
- (c) The Department shall maintain the reports in electronic and hard-copy formats readily available to the public at no cost.
- (d) A housing sponsor who fails to file a report in a timely manner is subject to the following sanctions, as determined by the Department:
  - (1) denial of a request for additional funding; or
  - (2) an administrative penalty in an amount not to exceed \$1,000, assessed in the manner provided for an administrative penalty under Section 2306.6023.



## Appendix B: Housing Analysis Regional Tables

The following notes apply to all Housing Analysis Regional Tables.

- Due to limitations of available data, only civilian, non-institutionalized persons with disability are counted for each region's persons with disability population count. Statistics for total civilian non-institutionalized population are pulled from the 2011-2015 ACS, Table S1810 and available at the state or county level on the Census Bureau's FactFinder website ([factfinder.census.gov](http://factfinder.census.gov)).
- The figures reported for Persons with HIV/AIDS do not include those unaware of their HIV infection or those who tested positive for HIV solely through an anonymous HIV test. In addition, the 4,197 people counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area and only present in the total statewide figure.
- Veteran populations should be compared to civilian population 18 years old and over. Statistics for total civilian population 18 years and over are pulled from the 2011-2015 ACS, Table S2101 and available at the state or county level on the Census Bureau's FactFinder website ([factfinder.census.gov](http://factfinder.census.gov)).
- Housing units reported in the 'Other' category under Physical Housing Characteristics of Housing Units can include any living quarters occupied as a housing unit that does not fit in the other categories. Examples that fit in the 'Other' category are houseboats, railroad cars, campers and vans.
- There are 7 TDHCA-Assisted Units that cross regional boundaries. These 7 units have been included in the Statewide count of subsidized multifamily units, but they are not included in the regional tables.

For reference, a list of all Texas counties grouped by region with urban/rural designation has been included preceding the Housing Analysis Regional Tables.

### TDHCA Counties by Region with Urban/Rural Designation

| <u>Region 1</u> | <u>Region 2</u> | <u>Region 3</u> | <u>Region 4</u> | <u>Region 5</u> | <u>Region 6</u> | <u>Region 7</u> | <u>Region 8</u> | <u>Region 9</u> | <u>Region 10</u> | <u>Region 11</u> | <u>Region 12</u> | <u>Region 13</u> |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| Armstrong       | Archer          | Collin          | Anderson        | Angelina        | Austin          | Bastrop         | Bell            | Atascosa        | Aransas          | Cameron          | Andrews          | Brewster         |
| Bailey          | Baylor          | Cooke           | Bowie           | Hardin          | Brazoria        | Blanco          | Bosque          | Bandera         | Bee              | Dimmit           | Borden           | Culberson        |
| Briscoe         | Brown           | Dallas          | Camp            | Houston         | Chambers        | Burnet          | Brazos          | Bexar           | Brooks           | Edwards          | Coke             | El Paso          |
| Carson          | Callahan        | Denton          | Cass            | Jasper          | Colorado        | Caldwell        | Burleson        | Comal           | Calhoun          | Hidalgo          | Concho           | Hudspeth         |
| Castro          | Clay            | Ellis           | Cherokee        | Jefferson       | Fort Bend       | Fayette         | Coryell         | Frio            | DeWitt           | Jim Hogg         | Crane            | Jeff Davis       |
| Childress       | Coleman         | Erath           | Delta           | Nacogdoches     | Galveston       | Hays            | Falls           | Gillespie       | Duval            | Kinney           | Crockett         | Presidio         |
| Cochran         | Comanche        | Fannin          | Franklin        | Newton          | Harris          | Lee             | Freestone       | Guadalupe       | Goliad           | La Salle         | Dawson           |                  |
| Collingsworth   | Cottle          | Grayson         | Gregg           | Orange          | Liberty         | Llano           | Grimes          | Karnes          | Gonzales         | Maverick         | Ector            |                  |
| Crosby          | Eastland        | Hood            | Harrison        | Polk            | Matagorda       | Travis          | Hamilton        | Kendall         | Jackson          | Real             | Gaines           |                  |
| Dallam          | Fisher          | Hunt            | Henderson       | Sabine          | Montgomery      | Williamson      | Hill            | Kerr            | Jim Wells        | Starr            | Glasscock        |                  |
| Deaf Smith      | Foard           | Johnson         | Hopkins         | San Augustine   | Walker          |                 | Lampasas        | Medina          | Kenedy           | Uvalde           | Howard           |                  |
| Dickens         | Hardeman        | Kaufman         | Lamar           | San Jacinto     | Waller          |                 | Leon            | Wilson          | Kleberg          | Val Verde        | Irion            |                  |
| Donley          | Haskell         | Navarro         | Marion          | Shelby          | Wharton         |                 | Limestone       |                 | Lavaca           | Webb             | Kimble           |                  |
| Floyd           | Jack            | Palo Pinto      | Morris          | Trinity         |                 |                 | Madison         |                 | Live Oak         | Willacy          | Loving           |                  |
| Garza           | Jones           | Parker          | Panola          | Tyler           |                 |                 | McLennan        |                 | McMullen         | Zapata           | Martin           |                  |
| Gray            | Kent            | Rockwall        | Rains           |                 |                 |                 | Milam           |                 | Nueces           | Zavala           | Mason            |                  |
| Hale            | Knox            | Somervell       | Red River       |                 |                 |                 | Mills           |                 | Refugio          |                  | McCulloch        |                  |
| Hall            | Mitchell        | Tarrant         | Rusk            |                 |                 |                 | Robertson       |                 | San Patricio     |                  | Menard           |                  |
| Hansford        | Montague        | Wise            | Smith           |                 |                 |                 | San Saba        |                 | Victoria         |                  | Midland          |                  |
| Hartley         | Nolan           |                 | Titus           |                 |                 |                 | Washington      |                 |                  |                  | Pecos            |                  |
| Hemphill        | Runnels         |                 | Upshur          |                 |                 |                 |                 |                 |                  |                  | Reagan           |                  |
| Hockley         | Scurry          |                 | Van Zandt       |                 |                 |                 |                 |                 |                  |                  | Reeves           |                  |
| Hutchinson      | Shackelford     |                 | Wood            |                 |                 |                 |                 |                 |                  |                  | Schleicher       |                  |
| King            | Stephens        |                 |                 |                 |                 |                 |                 |                 |                  |                  | Sterling         |                  |
| Lamb            | Stonewall       |                 |                 |                 |                 |                 |                 |                 |                  |                  | Sutton           |                  |
| Lipscomb        | Taylor          |                 |                 |                 |                 |                 |                 |                 |                  |                  | Terrell          |                  |
| Lubbock         | Throckmorton    |                 |                 |                 |                 |                 |                 |                 |                  |                  | Tom Green        |                  |
| Lynn            | Wichita         |                 |                 |                 |                 |                 |                 |                 |                  |                  | Upton            |                  |
| Moore           | Wilbarger       |                 |                 |                 |                 |                 |                 |                 |                  |                  | Ward             |                  |
| Motley          | Young           |                 |                 |                 |                 |                 |                 |                 |                  |                  | Winkler          |                  |
| Ochiltree       |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Oldham          |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Parmer          |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Potter          |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Randall         |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Roberts         |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Sherman         |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Swisher         |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Terry           |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Wheeler         |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |
| Yoakum          |                 |                 |                 |                 |                 |                 |                 |                 |                  |                  |                  |                  |

|                |
|----------------|
| <b>Legend:</b> |
| Urban County   |
| Rural County   |

| Region 1   |                    | Urban   | Rural   | Total   | Source                       |
|--|--------------------|---------|---------|---------|------------------------------|
| Individuals  |                    | 539,916 | 318,806 | 858,722 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 119,676 | 76,238  | 195,914 | 2011-2015 ACS Table DP04     |
|  | Renter             | 79,861  | 32,409  | 112,270 |                              |
| Elderly Persons  |                    | 63,963  | 44,582  | 108,545 | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 68,217  | 42,200  | 110,417 | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 875     | 220     | 1,095   | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 7,477   | 1,650   | 9,127   | Texas DPS, 2017              |
| Veterans   |                    | 31,706  | 15,682  | 47,388  | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 45      | 27      | 72      | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 122,597 | 72,186  | 194,783 | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 26,830  | 12,018  | 38,848  | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 24,310  | 13,850  | 38,160  |                              |
|  | 50 - 80% AMFI      | 35,275  | 19,899  | 55,174  |                              |
|  | 80 - 100% AMFI     | 19,355  | 11,352  | 30,707  |                              |
|  | Over 100% AMFI     | 93,040  | 51,905  | 144,945 |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 495     | 248     | 743     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 820     | 487     | 1,307   |                              |
|  | 50 - 80% AMFI      | 394     | 182     | 576     |                              |
|  | 80 - 100% AMFI     | 124     | 62      | 186     |                              |
|  | Over 100% AMFI     | 625     | 320     | 945     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 19,040  | 7,012   | 26,052  | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 15,385  | 5,375   | 20,760  |                              |
|  | 50 - 80% AMFI      | 13,260  | 4,081   | 17,341  |                              |
|  | 80 - 100% AMFI     | 3,340   | 1,215   | 4,555   |                              |
|  | Over 100% AMFI     | 4,215   | 1,261   | 5,476   |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 1,210   | 702     | 1,912   | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 1,129   | 863     | 1,992   |                              |
|  | 50 - 80% AMFI      | 1,565   | 1,150   | 2,715   |                              |
|  | 80 - 100% AMFI     | 870     | 758     | 1,628   |                              |
|  | Over 100% AMFI     | 1,790   | 1,684   | 3,474   |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 221,110 | 132,717 | 353,827 | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 156,535 | 106,562 | 263,097 |                              |
|  | 2 apartments       | 6,726   | 2,694   | 9,420   |                              |
|  | 3 or 4 apartments  | 6,905   | 3,246   | 10,151  |                              |
|  | 5 to 19 apartments | 18,833  | 3,610   | 22,443  |                              |
|  | 20+ apartments     | 16,486  | 1,828   | 18,314  |                              |
|  | Mobile home        | 15,421  | 14,647  | 30,068  |                              |
|  | Other              | 204     | 130     | 334     |                              |
| Housing Occupancy  | Occupied Units     | 199,537 | 108,647 | 308,184 | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 21,573  | 24,070  | 45,643  |                              |
| Subsidized Multifamily Units                                       | Total              | 10,912  | 5,050   | 15,962  |                              |
|  | TDHCA Units        | 4,268   | 1,730   | 5,998   | TDHCA Central Database, 2017 |
|  | HUD Units          | 1,438   | 633     | 2,071   | HUD, September 2017          |
|  | PHA Units          | 508     | 839     | 1,347   | HUD, March 2017              |
|  | USDA Units         | 49      | 745     | 794     | USDA, 2017                   |
|  | Section 8 Vouchers | 4,649   | 1,103   | 5,752   | HUD, March 2017              |
| Foreclosures   |                    | 600     | 119     | 719     | RealtyTrac, 2017             |

| Region 2   |                    | Urban   | Rural   | Total   | Source  |
|--|--------------------|---------|---------|---------|---|
| Individuals  |                    | 286,370 | 263,352 | 549,722 | 2011-2015 ACS Table DP05  |
| Households   | Owner              | 63,333  | 73,554  | 136,887 | 2011-2015 ACS Table DP04  |
|  | Renter             | 39,573  | 25,478  | 65,051  |   |
| Elderly Persons  |                    | 39,101  | 50,398  | 89,499  | 2011-2015 ACS Table DP05  |
| Persons with Disabilities  |                    | 40,451  | 43,758  | 84,209  | 2011-2015 ACS Table S1810   |
| Persons with HIV/AIDS  |                    | 373     | 192     | 565     | Texas DSHS, 2017  |
| Domestic Violence Victims  |                    | 3,935   | 1,328   | 5,263   | Texas DPS, 2017   |
| Veterans   |                    | 25,366  | 19,509  | 44,875  | 2011-2015 ACS Table S2101   |
| Youth Aging out of Foster Care                                     |                    | 22      | 15      | 37      | Texas DFPS, 2017  |
| Individuals Below 125% Poverty                                     |                    | 61,115  | 58,059  | 119,174 | 2011-2015 ACS Table S1701   |
| Households by Income Group   | 0 - 30% AMFI       | 11,765  | 12,064  | 23,829  | 2010-2014 CHAS, Table 8   |
|  | 30 - 50% AMFI      | 11,990  | 13,050  | 25,040  |   |
|  | 50 - 80% AMFI      | 17,120  | 18,479  | 35,599  |   |
|  | 80 - 100% AMFI     | 10,205  | 9,806   | 20,011  |   |
|  | Over 100% AMFI     | 51,860  | 46,225  | 98,085  |   |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 315     | 405     | 720     | 2010-2014 CHAS, Table 3   |
|  | 30 - 50% AMFI      | 329     | 209     | 538     |   |
|  | 50 - 80% AMFI      | 409     | 276     | 685     |   |
|  | 80 - 100% AMFI     | 79      | 121     | 200     |   |
|  | Over 100% AMFI     | 315     | 544     | 859     |   |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 8,465   | 7,150   | 15,615  | 2010-2014 CHAS, Table 3   |
|  | 30 - 50% AMFI      | 7,510   | 6,157   | 13,667  |   |
|  | 50 - 80% AMFI      | 6,585   | 4,550   | 11,135  |   |
|  | 80 - 100% AMFI     | 1,905   | 1,107   | 3,012   |   |
|  | Over 100% AMFI     | 2,484   | 1,392   | 3,876   |   |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 377     | 354     | 731     | 2010-2014 CHAS, Table 3   |
|  | 30 - 50% AMFI      | 524     | 383     | 907     |   |
|  | 50 - 80% AMFI      | 725     | 506     | 1,231   |   |
|  | 80 - 100% AMFI     | 264     | 384     | 648     |   |
|  | Over 100% AMFI     | 543     | 843     | 1,386   |   |
| Physical Housing Characteristics for Housing Units                 | Total              | 119,719 | 133,724 | 253,443 | 2011-2015 ACS Table DP04  |
|  | 1, detached        | 89,542  | 104,597 | 194,139 |   |
|  | 2 apartments       | 3,238   | 3,398   | 6,636   |   |
|  | 3 or 4 apartments  | 4,545   | 2,533   | 7,078   |   |
|  | 5 to 19 apartments | 10,641  | 2,577   | 13,218  |   |
|  | 20+ apartments     | 4,726   | 1,855   | 6,581   |   |
|  | Mobile home        | 6,919   | 18,587  | 25,506  |   |
|  | Other              | 108     | 177     | 285     |   |
| Housing Occupancy  | Occupied Units     | 102,906 | 99,032  | 201,938 | 2011-2015 ACS Table DP04  |
|  | Vacant Units       | 16,813  | 34,692  | 51,505  |   |
| Subsidized Multifamily Units                                       | Total              | 6,917   | 6,189   | 13,106  | TDHCA Central Database, 2017<br>HUD, September 2017<br>HUD, March 2017<br>USDA, 2017<br>HUD, March 2017 |
|  | TDHCA Units        | 2,355   | 1,634   | 3,989   |   |
|  | HUD Units          | 803     | 534     | 1,337   |   |
|  | PHA Units          | 1,081   | 2,326   | 3,407   |   |
|  | USDA Units         | 106     | 946     | 1,052   |   |
|  | Section 8 Vouchers | 2,572   | 749     | 3,321   |   |
| Foreclosures   |                    | 226     | 172     | 398     | RealtyTrac, 2017  |

Appendix B: Housing Analysis Regional Tables

| Region 3   |                    | Urban     | Rural   | Total     | Source                       |
|--|--------------------|-----------|---------|-----------|------------------------------|
| Individuals  |                    | 6,894,421 | 250,366 | 7,144,787 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 1,461,423 | 64,992  | 1,526,415 | 2011-2015 ACS Table DP04     |
|  | Renter             | 968,804   | 28,509  | 997,313   |                              |
| Elderly Persons  |                    | 682,471   | 44,721  | 727,192   | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 659,580   | 38,066  | 697,646   | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 26,875    | 246     | 27,121    | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 47,376    | 1,601   | 48,977    | Texas DPS, 2017              |
| Veterans   |                    | 362,618   | 20,060  | 382,678   | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 247       | 20      | 267       | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 1,336,526 | 56,101  | 1,392,627 | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 294,170   | 11,440  | 305,610   | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 280,330   | 11,145  | 291,475   |                              |
|  | 50 - 80% AMFI      | 400,910   | 16,480  | 417,390   |                              |
|  | 80 - 100% AMFI     | 232,645   | 9,025   | 241,670   |                              |
|  | Over 100% AMFI     | 1,184,380 | 45,445  | 1,229,825 |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 6,080     | 284     | 6,364     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 3,983     | 432     | 4,415     |                              |
|  | 50 - 80% AMFI      | 4,483     | 259     | 4,742     |                              |
|  | 80 - 100% AMFI     | 2,084     | 128     | 2,212     |                              |
|  | Over 100% AMFI     | 5,685     | 573     | 6,258     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 205,455   | 7,825   | 213,280   | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 185,825   | 5,425   | 191,250   |                              |
|  | 50 - 80% AMFI      | 166,845   | 5,359   | 172,204   |                              |
|  | 80 - 100% AMFI     | 51,635    | 1,614   | 53,249    |                              |
|  | Over 100% AMFI     | 82,119    | 2,389   | 84,508    |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 25,185    | 591     | 25,776    | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 25,604    | 574     | 26,178    |                              |
|  | 50 - 80% AMFI      | 27,703    | 736     | 28,439    |                              |
|  | 80 - 100% AMFI     | 10,917    | 372     | 11,289    |                              |
|  | Over 100% AMFI     | 18,300    | 990     | 19,290    |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 2,638,099 | 112,898 | 2,750,997 | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 1,763,596 | 79,289  | 1,842,885 |                              |
|  | 2 apartments       | 34,568    | 2,500   | 37,068    |                              |
|  | 3 or 4 apartments  | 86,342    | 2,610   | 88,952    |                              |
|  | 5 to 19 apartments | 382,851   | 4,036   | 386,887   |                              |
|  | 20+ apartments     | 267,924   | 2,676   | 270,600   |                              |
|  | Mobile home        | 100,801   | 21,426  | 122,227   |                              |
|  | Other              | 2,017     | 361     | 2,378     |                              |
| Housing Occupancy  | Occupied Units     | 2,430,227 | 93,501  | 2,523,728 | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 207,872   | 19,397  | 227,269   |                              |
| Subsidized Multifamily Units                                       | Total              | 130,391   | 4,090   | 134,481   |                              |
|  | TDHCA Units        | 63,984    | 1,115   | 65,099    | TDHCA Central Database, 2017 |
|  | HUD Units          | 9,975     | 776     | 10,751    | HUD, September 2017          |
|  | PHA Units          | 7,379     | 1,082   | 8,461     | HUD, March 2017              |
|  | USDA Units         | 1,925     | 466     | 2,391     | USDA, 2017                   |
|  | Section 8 Vouchers | 47,128    | 651     | 47,779    | HUD, March 2017              |
| Foreclosures   |                    | 6,413     | 228     | 6,641     | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| <b>Region 4</b>  |                    | Urban   | Rural   | Total     | Source                       |
|--|--------------------|---------|---------|-----------|------------------------------|
| Individuals  |                    | 473,981 | 650,302 | 1,124,283 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 112,155 | 171,311 | 283,466   | 2011-2015 ACS Table DP04     |
|  | Renter             | 59,508  | 61,717  | 121,225   |                              |
| Elderly Persons  |                    | 70,521  | 115,989 | 186,510   | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 66,657  | 105,639 | 172,296   | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 1,126   | 862     | 1,988     | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 3,541   | 3,850   | 7,391     | Texas DPS, 2017              |
| Veterans   |                    | 32,741  | 50,266  | 83,007    | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 37      | 56      | 93        | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 108,133 | 151,964 | 260,097   | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 20,560  | 27,925  | 48,485    | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 21,005  | 31,340  | 52,345    |                              |
|  | 50 - 80% AMFI      | 29,785  | 39,670  | 69,455    |                              |
|  | 80 - 100% AMFI     | 16,510  | 24,490  | 41,000    |                              |
|  | Over 100% AMFI     | 84,725  | 109,650 | 194,375   |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 489     | 1,058   | 1,547     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 634     | 652     | 1,286     |                              |
|  | 50 - 80% AMFI      | 555     | 603     | 1,158     |                              |
|  | 80 - 100% AMFI     | 319     | 275     | 594       |                              |
|  | Over 100% AMFI     | 315     | 696     | 1,011     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 13,545  | 17,074  | 30,619    | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 12,085  | 15,065  | 27,150    |                              |
|  | 50 - 80% AMFI      | 11,995  | 10,834  | 22,829    |                              |
|  | 80 - 100% AMFI     | 3,120   | 3,809   | 6,929     |                              |
|  | Over 100% AMFI     | 4,025   | 4,613   | 8,638     |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 949     | 1,304   | 2,253     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 1,189   | 1,750   | 2,939     |                              |
|  | 50 - 80% AMFI      | 1,714   | 2,028   | 3,742     |                              |
|  | 80 - 100% AMFI     | 714     | 879     | 1,593     |                              |
|  | Over 100% AMFI     | 1,645   | 2,260   | 3,905     |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 194,647 | 287,458 | 482,105   | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 135,059 | 207,693 | 342,752   |                              |
|  | 2 apartments       | 6,468   | 4,748   | 11,216    |                              |
|  | 3 or 4 apartments  | 5,975   | 6,318   | 12,293    |                              |
|  | 5 to 19 apartments | 13,888  | 6,638   | 20,526    |                              |
|  | 20+ apartments     | 7,645   | 3,383   | 11,028    |                              |
|  | Mobile home        | 25,076  | 57,692  | 82,768    |                              |
|  | Other              | 536     | 986     | 1,522     |                              |
| Housing Occupancy  | Occupied Units     | 171,663 | 233,028 | 404,691   | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 22,984  | 54,430  | 77,414    |                              |
| Subsidized Multifamily Units                                       | Total              | 11,791  | 10,282  | 22,073    |                              |
|  | TDHCA Units        | 4,082   | 3,827   | 7,909     | TDHCA Central Database, 2017 |
|  | HUD Units          | 1,715   | 1,182   | 2,897     | HUD, September 2017          |
|  | PHA Units          | 1,237   | 1,812   | 3,049     | HUD, March 2017              |
|  | USDA Units         | 266     | 1,573   | 1,839     | USDA, 2017                   |
|  | Section 8 Vouchers | 4,491   | 1,888   | 6,379     | HUD, March 2017              |
| Foreclosures   |                    | 529     | 589     | 1,118     | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| Region 5   |                    | Urban   | Rural   | Total   | Source                       |
|--|--------------------|---------|---------|---------|------------------------------|
| Individuals  |                    | 391,464 | 380,090 | 771,554 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 100,000 | 97,452  | 197,452 | 2011-2015 ACS Table DP04     |
|  | Renter             | 46,348  | 38,522  | 84,870  |                              |
| Elderly Persons  |                    | 53,732  | 65,770  | 119,502 | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 55,609  | 71,624  | 127,233 | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 1,092   | 624     | 1,716   | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 5,527   | 1,889   | 7,416   | Texas DPS, 2017              |
| Veterans   |                    | 26,768  | 29,327  | 56,095  | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 7       | 16      | 23      | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 87,154  | 96,934  | 184,088 | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 19,120  | 18,240  | 37,360  | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 17,695  | 18,790  | 36,485  |                              |
|  | 50 - 80% AMFI      | 22,120  | 24,845  | 46,965  |                              |
|  | 80 - 100% AMFI     | 13,280  | 13,515  | 26,795  |                              |
|  | Over 100% AMFI     | 72,670  | 60,760  | 133,430 |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 339     | 545     | 884     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 223     | 444     | 667     |                              |
|  | 50 - 80% AMFI      | 185     | 450     | 635     |                              |
|  | 80 - 100% AMFI     | 140     | 199     | 339     |                              |
|  | Over 100% AMFI     | 730     | 580     | 1,310   |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 12,425  | 11,158  | 23,583  | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 9,970   | 8,360   | 18,330  |                              |
|  | 50 - 80% AMFI      | 7,590   | 6,729   | 14,319  |                              |
|  | 80 - 100% AMFI     | 2,594   | 1,468   | 4,062   |                              |
|  | Over 100% AMFI     | 3,410   | 2,248   | 5,658   |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 754     | 721     | 1,475   | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 675     | 1,092   | 1,767   |                              |
|  | 50 - 80% AMFI      | 787     | 1,066   | 1,853   |                              |
|  | 80 - 100% AMFI     | 505     | 596     | 1,101   |                              |
|  | Over 100% AMFI     | 1,285   | 1,080   | 2,365   |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 166,053 | 180,833 | 346,886 | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 120,239 | 120,746 | 240,985 |                              |
|  | 2 apartments       | 3,115   | 2,929   | 6,044   |                              |
|  | 3 or 4 apartments  | 4,102   | 3,622   | 7,724   |                              |
|  | 5 to 19 apartments | 17,334  | 5,575   | 22,909  |                              |
|  | 20+ apartments     | 5,573   | 3,098   | 8,671   |                              |
|  | Mobile home        | 15,514  | 44,040  | 59,554  |                              |
|  | Other              | 176     | 823     | 999     |                              |
| Housing Occupancy  | Occupied Units     | 146,348 | 135,974 | 282,322 | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 19,705  | 44,859  | 64,564  |                              |
| Subsidized Multifamily Units                                       | Total              | 16,698  | 8,919   | 25,617  |                              |
|  | TDHCA Units        | 6,014   | 2,612   | 8,626   | TDHCA Central Database, 2017 |
|  | HUD Units          | 3,251   | 1,058   | 4,309   | HUD, September 2017          |
|  | PHA Units          | 1,448   | 1,534   | 2,982   | HUD, March 2017              |
|  | USDA Units         | 115     | 749     | 864     | USDA, 2017                   |
|  | Section 8 Vouchers | 5,870   | 2,966   | 8,836   | HUD, March 2017              |
| Foreclosures   |                    | 410     | 208     | 618     | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| Region 6   |                    | Urban     | Rural   | Total     | Source                       |
|--|--------------------|-----------|---------|-----------|------------------------------|
| Individuals  |                    | 6,317,767 | 196,835 | 6,514,602 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 1,306,475 | 44,851  | 1,351,326 | 2011-2015 ACS Table DP04     |
|  | Renter             | 851,129   | 22,652  | 873,781   |                              |
| Elderly Persons  |                    | 598,866   | 28,633  | 627,499   | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 601,725   | 22,635  | 624,360   | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 28,582    | 327     | 28,909    | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 60,492    | 1,549   | 62,041    | Texas DPS, 2017              |
| Veterans   |                    | 280,714   | 13,001  | 293,715   | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 230       | 7       | 237       | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 1,299,188 | 42,974  | 1,342,162 | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 277,015   | 10,075  | 287,090   | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 255,750   | 8,795   | 264,545   |                              |
|  | 50 - 80% AMFI      | 343,025   | 11,310  | 354,335   |                              |
|  | 80 - 100% AMFI     | 193,750   | 6,475   | 200,225   |                              |
|  | Over 100% AMFI     | 1,032,110 | 30,135  | 1,062,245 |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 6,484     | 205     | 6,689     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 4,128     | 158     | 4,286     |                              |
|  | 50 - 80% AMFI      | 4,153     | 115     | 4,268     |                              |
|  | 80 - 100% AMFI     | 1,550     | 52      | 1,602     |                              |
|  | Over 100% AMFI     | 5,550     | 135     | 5,685     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 188,300   | 6,645   | 194,945   | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 162,305   | 4,890   | 167,195   |                              |
|  | 50 - 80% AMFI      | 139,880   | 2,970   | 142,850   |                              |
|  | 80 - 100% AMFI     | 44,504    | 740     | 45,244    |                              |
|  | Over 100% AMFI     | 67,600    | 1,459   | 69,059    |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 27,353    | 283     | 27,636    | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 25,135    | 470     | 25,605    |                              |
|  | 50 - 80% AMFI      | 25,158    | 477     | 25,635    |                              |
|  | 80 - 100% AMFI     | 10,519    | 143     | 10,662    |                              |
|  | Over 100% AMFI     | 21,544    | 454     | 21,998    |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 2,389,529 | 84,639  | 2,474,168 | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 1,570,946 | 57,138  | 1,628,084 |                              |
|  | 2 apartments       | 27,946    | 1,733   | 29,679    |                              |
|  | 3 or 4 apartments  | 61,246    | 2,328   | 63,574    |                              |
|  | 5 to 19 apartments | 332,104   | 5,893   | 337,997   |                              |
|  | 20+ apartments     | 283,546   | 2,587   | 286,133   |                              |
|  | Mobile home        | 110,725   | 14,761  | 125,486   |                              |
|  | Other              | 3,016     | 199     | 3,215     |                              |
| Housing Occupancy  | Occupied Units     | 2,157,604 | 67,503  | 2,225,107 | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 231,925   | 17,136  | 249,061   |                              |
| Subsidized Multifamily Units                                       | Total              | 106,544   | 3,515   | 110,059   |                              |
|  | TDHCA Units        | 59,799    | 1,271   | 61,070    | TDHCA Central Database, 2017 |
|  | HUD Units          | 13,183    | 809     | 13,992    | HUD, September 2017          |
|  | PHA Units          | 4,336     | 420     | 4,756     | HUD, March 2017              |
|  | USDA Units         | 1,079     | 441     | 1,520     | USDA, 2017                   |
|  | Section 8 Vouchers | 28,147    | 574     | 28,721    | HUD, March 2017              |
| Foreclosures   |                    | 7,995     | 66      | 8,061     | RealtyTrac, 2017             |



Appendix B: Housing Analysis Regional Tables

| Region 7   |                    | Urban     | Rural   | Total     | Source                       |
|--|--------------------|-----------|---------|-----------|------------------------------|
| Individuals  |                    | 1,812,146 | 192,651 | 2,004,797 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 379,609   | 54,026  | 433,635   | 2011-2015 ACS Table DP04     |
|  | Renter             | 284,215   | 16,740  | 300,955   |                              |
| Elderly Persons  |                    | 162,403   | 36,269  | 198,672   | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 162,019   | 30,271  | 192,290   | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 5,764     | 274     | 6,038     | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 11,119    | 1,246   | 12,365    | Texas DPS, 2017              |
| Veterans   |                    | 99,144    | 17,930  | 117,074   | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 87        | 14      | 101       | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 321,904   | 38,400  | 360,304   | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 80,385    | 8,595   | 88,980    | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 67,980    | 9,905   | 77,885    |                              |
|  | 50 - 80% AMFI      | 105,065   | 12,385  | 117,450   |                              |
|  | 80 - 100% AMFI     | 63,290    | 6,890   | 70,180    |                              |
|  | Over 100% AMFI     | 331,880   | 32,775  | 364,655   |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 1,615     | 313     | 1,928     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 809       | 239     | 1,048     |                              |
|  | 50 - 80% AMFI      | 1,065     | 274     | 1,339     |                              |
|  | 80 - 100% AMFI     | 449       | 45      | 494       |                              |
|  | Over 100% AMFI     | 1,750     | 194     | 1,944     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 58,755    | 5,195   | 63,950    | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 50,240    | 4,805   | 55,045    |                              |
|  | 50 - 80% AMFI      | 54,185    | 3,544   | 57,729    |                              |
|  | 80 - 100% AMFI     | 17,200    | 1,130   | 18,330    |                              |
|  | Over 100% AMFI     | 26,325    | 1,845   | 28,170    |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 6,635     | 608     | 7,243     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 5,510     | 524     | 6,034     |                              |
|  | 50 - 80% AMFI      | 5,679     | 352     | 6,031     |                              |
|  | 80 - 100% AMFI     | 2,297     | 225     | 2,522     |                              |
|  | Over 100% AMFI     | 4,769     | 346     | 5,115     |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 717,637   | 92,570  | 810,207   | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 450,815   | 66,725  | 517,540   |                              |
|  | 2 apartments       | 20,954    | 2,110   | 23,064    |                              |
|  | 3 or 4 apartments  | 23,771    | 1,802   | 25,573    |                              |
|  | 5 to 19 apartments | 92,201    | 1,901   | 94,102    |                              |
|  | 20+ apartments     | 99,139    | 1,116   | 100,255   |                              |
|  | Mobile home        | 30,022    | 18,337  | 48,359    |                              |
|  | Other              | 735       | 579     | 1,314     |                              |
| Housing Occupancy  | Occupied Units     | 663,824   | 70,766  | 734,590   | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 53,813    | 21,804  | 75,617    |                              |
| Subsidized Multifamily Units                                       | Total              | 39,304    | 2,993   | 42,297    |                              |
|  | TDHCA Units        | 24,390    | 1,515   | 25,905    | TDHCA Central Database, 2017 |
|  | HUD Units          | 3,635     | 241     | 3,876     | HUD, September 2017          |
|  | PHA Units          | 2,199     | 401     | 2,600     | HUD, March 2017              |
|  | USDA Units         | 310       | 366     | 676       | USDA, 2017                   |
|  | Section 8 Vouchers | 8,770     | 470     | 9,240     | HUD, March 2017              |
| Foreclosures   |                    | 1,038     | 196     | 1,234     | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| <b>Region 8</b>  |                    | Urban   | Rural   | Total     | Source                       |
|--|--------------------|---------|---------|-----------|------------------------------|
| Individuals  |                    | 869,164 | 282,401 | 1,151,565 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 162,485 | 74,921  | 237,406   | 2011-2015 ACS Table DP04     |
|  | Renter             | 137,320 | 26,060  | 163,380   |                              |
| Elderly Persons  |                    | 89,064  | 53,819  | 142,883   | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 100,233 | 45,845  | 146,078   | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 1,566   | 361     | 1,927     | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 8,576   | 1,248   | 9,824     | Texas DPS, 2017              |
| Veterans   |                    | 84,337  | 21,498  | 105,835   | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 43      | 14      | 57        | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 209,022 | 61,726  | 270,748   | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 40,745  | 12,380  | 53,125    | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 32,670  | 13,195  | 45,865    |                              |
|  | 50 - 80% AMFI      | 49,490  | 17,900  | 67,390    |                              |
|  | 80 - 100% AMFI     | 28,600  | 9,305   | 37,905    |                              |
|  | Over 100% AMFI     | 141,640 | 47,755  | 189,395   |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 808     | 674     | 1,482     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 395     | 245     | 640       |                              |
|  | 50 - 80% AMFI      | 554     | 250     | 804       |                              |
|  | 80 - 100% AMFI     | 295     | 152     | 447       |                              |
|  | Over 100% AMFI     | 690     | 408     | 1,098     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 29,205  | 7,769   | 36,974    | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 22,715  | 6,233   | 28,948    |                              |
|  | 50 - 80% AMFI      | 23,610  | 4,195   | 27,805    |                              |
|  | 80 - 100% AMFI     | 6,689   | 1,181   | 7,870     |                              |
|  | Over 100% AMFI     | 8,340   | 2,122   | 10,462    |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 1,429   | 567     | 1,996     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 1,994   | 539     | 2,533     |                              |
|  | 50 - 80% AMFI      | 2,033   | 726     | 2,759     |                              |
|  | 80 - 100% AMFI     | 854     | 374     | 1,228     |                              |
|  | Over 100% AMFI     | 2,324   | 1,283   | 3,607     |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 345,274 | 133,920 | 479,194   | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 227,822 | 97,979  | 325,801   |                              |
|  | 2 apartments       | 17,784  | 2,502   | 20,286    |                              |
|  | 3 or 4 apartments  | 20,092  | 2,069   | 22,161    |                              |
|  | 5 to 19 apartments | 38,132  | 2,521   | 40,653    |                              |
|  | 20+ apartments     | 17,932  | 1,618   | 19,550    |                              |
|  | Mobile home        | 23,065  | 26,821  | 49,886    |                              |
|  | Other              | 447     | 410     | 857       |                              |
| Housing Occupancy  | Occupied Units     | 299,805 | 100,981 | 400,786   | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 45,469  | 32,939  | 78,408    |                              |
| Subsidized Multifamily Units                                       | Total              | 17,485  | 5,178   | 22,663    |                              |
|  | TDHCA Units        | 4,938   | 1,867   | 6,805     | TDHCA Central Database, 2017 |
|  | HUD Units          | 2,044   | 417     | 2,461     | HUD, September 2017          |
|  | PHA Units          | 2,109   | 1,607   | 3,716     | HUD, March 2017              |
|  | USDA Units         | 424     | 1,045   | 1,469     | USDA, 2017                   |
|  | Section 8 Vouchers | 7,970   | 242     | 8,212     | HUD, March 2017              |
| Foreclosures   |                    | 1,270   | 226     | 1,496     | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| <b>Region 9</b>  |                    | Urban     | Rural   | Total     | Source                       |
|--|--------------------|-----------|---------|-----------|------------------------------|
| Individuals  |                    | 2,173,347 | 221,949 | 2,395,296 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 454,786   | 60,126  | 514,912   | 2011-2015 ACS Table DP04     |
|  | Renter             | 285,463   | 19,002  | 304,465   |                              |
| Elderly Persons  |                    | 252,850   | 42,506  | 295,356   | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 288,248   | 33,413  | 321,661   | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 6,391     | 209     | 6,600     | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 19,509    | 1,052   | 20,561    | Texas DPS, 2017              |
| Veterans   |                    | 189,801   | 20,824  | 210,625   | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 159       | 25      | 184       | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 460,791   | 43,128  | 503,919   | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 92,470    | 9,055   | 101,525   | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 83,460    | 9,390   | 92,850    |                              |
|  | 50 - 80% AMFI      | 122,015   | 13,135  | 135,150   |                              |
|  | 80 - 100% AMFI     | 70,470    | 7,910   | 78,380    |                              |
|  | Over 100% AMFI     | 364,055   | 40,125  | 404,180   |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 1,950     | 370     | 2,320     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 1,635     | 308     | 1,943     |                              |
|  | 50 - 80% AMFI      | 1,475     | 155     | 1,630     |                              |
|  | 80 - 100% AMFI     | 665       | 103     | 768       |                              |
|  | Over 100% AMFI     | 2,535     | 298     | 2,833     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 61,395    | 5,585   | 66,980    | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 51,545    | 4,395   | 55,940    |                              |
|  | 50 - 80% AMFI      | 50,385    | 3,937   | 54,322    |                              |
|  | 80 - 100% AMFI     | 15,910    | 1,300   | 17,210    |                              |
|  | Over 100% AMFI     | 23,584    | 1,934   | 25,518    |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 5,565     | 553     | 6,118     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 6,395     | 792     | 7,187     |                              |
|  | 50 - 80% AMFI      | 8,508     | 1,158   | 9,666     |                              |
|  | 80 - 100% AMFI     | 3,498     | 275     | 3,773     |                              |
|  | Over 100% AMFI     | 7,970     | 1,358   | 9,328     |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 811,421   | 94,801  | 906,222   | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 569,759   | 65,309  | 635,068   |                              |
|  | 2 apartments       | 13,233    | 1,327   | 14,560    |                              |
|  | 3 or 4 apartments  | 27,843    | 2,232   | 30,075    |                              |
|  | 5 to 19 apartments | 100,481   | 2,191   | 102,672   |                              |
|  | 20+ apartments     | 59,735    | 1,141   | 60,876    |                              |
|  | Mobile home        | 39,590    | 22,094  | 61,684    |                              |
|  | Other              | 780       | 507     | 1,287     |                              |
| Housing Occupancy  | Occupied Units     | 740,249   | 79,128  | 819,377   | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 71,172    | 15,673  | 86,845    |                              |
| Subsidized Multifamily Units                                       | Total              | 49,068    | 2,913   | 51,981    |                              |
|  | TDHCA Units        | 18,924    | 1,498   | 20,422    | TDHCA Central Database, 2017 |
|  | HUD Units          | 5,280     | 335     | 5,615     | HUD, September 2017          |
|  | PHA Units          | 8,054     | 399     | 8,453     | HUD, March 2017              |
|  | USDA Units         | 127       | 276     | 403       | USDA, 2017                   |
|  | Section 8 Vouchers | 16,683    | 405     | 17,088    | HUD, March 2017              |
| Foreclosures   |                    | 3,158     | 192     | 3,350     | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| Region 10  |                    | Urban   | Rural   | Total   | Source                       |
|--|--------------------|---------|---------|---------|------------------------------|
| Individuals  |                    | 532,521 | 249,263 | 781,784 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 116,438 | 57,956  | 174,394 | 2011-2015 ACS Table DP04     |
|  | Renter             | 75,435  | 25,656  | 101,091 |                              |
| Elderly Persons  |                    | 73,053  | 39,482  | 112,535 | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 79,205  | 42,535  | 121,740 | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 846     | 201     | 1,047   | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 6,075   | 1,656   | 7,731   | Texas DPS, 2017              |
| Veterans   |                    | 40,521  | 16,662  | 57,183  | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 31      | 11      | 42      | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 119,059 | 60,776  | 179,835 | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 22,405  | 11,090  | 33,495  | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 22,525  | 11,074  | 33,599  |                              |
|  | 50 - 80% AMFI      | 31,755  | 14,794  | 46,549  |                              |
|  | 80 - 100% AMFI     | 17,430  | 7,318   | 24,748  |                              |
|  | Over 100% AMFI     | 95,720  | 39,495  | 135,215 |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 1,049   | 322     | 1,371   | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 670     | 382     | 1,052   |                              |
|  | 50 - 80% AMFI      | 370     | 234     | 604     |                              |
|  | 80 - 100% AMFI     | 170     | 144     | 314     |                              |
|  | Over 100% AMFI     | 405     | 376     | 781     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 14,340  | 6,409   | 20,749  | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 13,570  | 4,259   | 17,829  |                              |
|  | 50 - 80% AMFI      | 12,775  | 3,052   | 15,827  |                              |
|  | 80 - 100% AMFI     | 4,150   | 887     | 5,037   |                              |
|  | Over 100% AMFI     | 5,784   | 1,190   | 6,974   |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 1,679   | 660     | 2,339   | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 1,820   | 895     | 2,715   |                              |
|  | 50 - 80% AMFI      | 1,634   | 1,149   | 2,783   |                              |
|  | 80 - 100% AMFI     | 1,039   | 446     | 1,485   |                              |
|  | Over 100% AMFI     | 2,815   | 1,755   | 4,570   |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 222,786 | 109,221 | 332,007 | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 154,589 | 82,023  | 236,612 |                              |
|  | 2 apartments       | 6,499   | 2,169   | 8,668   |                              |
|  | 3 or 4 apartments  | 13,368  | 3,427   | 16,795  |                              |
|  | 5 to 19 apartments | 21,824  | 3,183   | 25,007  |                              |
|  | 20+ apartments     | 11,109  | 1,459   | 12,568  |                              |
|  | Mobile home        | 14,651  | 16,612  | 31,263  |                              |
|  | Other              | 746     | 348     | 1,094   |                              |
| Housing Occupancy  | Occupied Units     | 191,873 | 83,612  | 275,485 | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 30,913  | 25,609  | 56,522  |                              |
| Subsidized Multifamily Units                                       | Total              | 12,717  | 6,082   | 18,799  |                              |
|  | TDHCA Units        | 4,957   | 1,603   | 6,560   | TDHCA Central Database, 2017 |
|  | HUD Units          | 2,747   | 921     | 3,668   | HUD, September 2017          |
|  | PHA Units          | 2,255   | 1,351   | 3,606   | HUD, March 2017              |
|  | USDA Units         | 297     | 479     | 776     | USDA, 2017                   |
|  | Section 8 Vouchers | 2,461   | 1,728   | 4,189   | HUD, March 2017              |
| Foreclosures   |                    | 753     | 630     | 1,383   | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| Region 11  |                    | Urban     | Rural   | Total     | Source                       |
|--|--------------------|-----------|---------|-----------|------------------------------|
| Individuals  |                    | 1,500,415 | 275,449 | 1,775,864 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 277,370   | 56,980  | 334,350   | 2011-2015 ACS Table DP04     |
|  | Renter             | 137,416   | 22,394  | 159,810   |                              |
| Elderly Persons  |                    | 155,303   | 35,533  | 190,836   | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 196,659   | 44,495  | 241,154   | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 2,477     | 236     | 2,713     | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 11,070    | 1,575   | 12,645    | Texas DPS, 2017              |
| Veterans   |                    | 42,978    | 10,289  | 53,267    | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 66        | 11      | 77        | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 624,132   | 97,481  | 721,613   | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 78,320    | 15,815  | 94,135    | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 63,355    | 13,144  | 76,499    |                              |
|  | 50 - 80% AMFI      | 71,385    | 14,535  | 85,920    |                              |
|  | 80 - 100% AMFI     | 34,635    | 7,313   | 41,948    |                              |
|  | Over 100% AMFI     | 161,655   | 28,935  | 190,590   |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 4,685     | 847     | 5,532     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 2,220     | 508     | 2,728     |                              |
|  | 50 - 80% AMFI      | 1,595     | 124     | 1,719     |                              |
|  | 80 - 100% AMFI     | 510       | 56      | 566       |                              |
|  | Over 100% AMFI     | 1,280     | 179     | 1,459     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 40,445    | 7,752   | 48,197    | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 29,795    | 4,239   | 34,034    |                              |
|  | 50 - 80% AMFI      | 22,545    | 3,099   | 25,644    |                              |
|  | 80 - 100% AMFI     | 5,900     | 871     | 6,771     |                              |
|  | Over 100% AMFI     | 9,245     | 978     | 10,223    |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 14,755    | 2,083   | 16,838    | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 9,915     | 1,254   | 11,169    |                              |
|  | 50 - 80% AMFI      | 10,055    | 1,652   | 11,707    |                              |
|  | 80 - 100% AMFI     | 4,660     | 606     | 5,266     |                              |
|  | Over 100% AMFI     | 12,050    | 1,568   | 13,618    |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 480,051   | 100,801 | 580,852   | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 325,331   | 74,133  | 399,464   |                              |
|  | 2 apartments       | 15,874    | 3,535   | 19,409    |                              |
|  | 3 or 4 apartments  | 25,631    | 4,271   | 29,902    |                              |
|  | 5 to 19 apartments | 29,381    | 2,772   | 32,153    |                              |
|  | 20+ apartments     | 19,276    | 1,029   | 20,305    |                              |
|  | Mobile home        | 62,252    | 14,917  | 77,169    |                              |
|  | Other              | 2,306     | 144     | 2,450     |                              |
| Housing Occupancy  | Occupied Units     | 414,786   | 79,374  | 494,160   | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 65,265    | 21,427  | 86,692    |                              |
| Subsidized Multifamily Units                                       | Total              | 32,745    | 6,440   | 39,185    |                              |
|  | TDHCA Units        | 11,351    | 1,750   | 13,101    | TDHCA Central Database, 2017 |
|  | HUD Units          | 2,970     | 456     | 3,426     | HUD, September 2017          |
|  | PHA Units          | 5,538     | 1,490   | 7,028     | HUD, March 2017              |
|  | USDA Units         | 612       | 517     | 1,129     | USDA, 2017                   |
|  | Section 8 Vouchers | 12,274    | 2,227   | 14,501    | HUD, March 2017              |
| Foreclosures   |                    | 1,907     | 51      | 1,958     | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| <b>Region 12</b>   |                    | Urban   | Rural   | Total   | Source                       |
|--|--------------------|---------|---------|---------|------------------------------|
| Individuals  |                    | 421,155 | 188,991 | 610,146 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 96,878  | 44,823  | 141,701 | 2011-2015 ACS Table DP04     |
|  | Renter             | 51,315  | 16,762  | 68,077  |                              |
| Elderly Persons  |                    | 47,106  | 26,492  | 73,598  | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 52,366  | 24,519  | 76,885  | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 522     | 149     | 671     | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 4,905   | 1,260   | 6,165   | Texas DPS, 2017              |
| Veterans   |                    | 25,909  | 10,405  | 36,314  | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 29      | 9       | 38      | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 65,856  | 34,775  | 100,631 | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 13,805  | 7,697   | 21,502  | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 16,665  | 7,417   | 24,082  |                              |
|  | 50 - 80% AMFI      | 24,535  | 10,010  | 34,545  |                              |
|  | 80 - 100% AMFI     | 14,680  | 5,649   | 20,329  |                              |
|  | Over 100% AMFI     | 76,060  | 30,689  | 106,749 |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 660     | 216     | 876     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 470     | 228     | 698     |                              |
|  | 50 - 80% AMFI      | 569     | 120     | 689     |                              |
|  | 80 - 100% AMFI     | 144     | 95      | 239     |                              |
|  | Over 100% AMFI     | 1,010   | 189     | 1,199   |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 9,055   | 4,385   | 13,440  | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 9,335   | 2,674   | 12,009  |                              |
|  | 50 - 80% AMFI      | 8,205   | 1,908   | 10,113  |                              |
|  | 80 - 100% AMFI     | 2,505   | 405     | 2,910   |                              |
|  | Over 100% AMFI     | 2,725   | 555     | 3,280   |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 834     | 419     | 1,253   | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 845     | 248     | 1,093   |                              |
|  | 50 - 80% AMFI      | 1,484   | 376     | 1,860   |                              |
|  | 80 - 100% AMFI     | 935     | 350     | 1,285   |                              |
|  | Over 100% AMFI     | 2,425   | 818     | 3,243   |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 161,345 | 78,203  | 239,548 | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 110,225 | 61,077  | 171,302 |                              |
|  | 2 apartments       | 2,099   | 1,571   | 3,670   |                              |
|  | 3 or 4 apartments  | 3,822   | 1,082   | 4,904   |                              |
|  | 5 to 19 apartments | 19,002  | 1,931   | 20,933  |                              |
|  | 20+ apartments     | 8,479   | 1,092   | 9,571   |                              |
|  | Mobile home        | 17,178  | 11,195  | 28,373  |                              |
|  | Other              | 540     | 255     | 795     |                              |
| Housing Occupancy  | Occupied Units     | 148,193 | 61,585  | 209,778 | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 13,152  | 16,618  | 29,770  |                              |
| Subsidized Multifamily Units                                       | Total              | 7,313   | 3,159   | 10,472  |                              |
|  | TDHCA Units        | 3,138   | 1,207   | 4,345   | TDHCA Central Database, 2017 |
|  | HUD Units          | 1,435   | 363     | 1,798   | HUD, September 2017          |
|  | PHA Units          | 247     | 536     | 783     | HUD, March 2017              |
|  | USDA Units         | 0       | 412     | 412     | USDA, 2017                   |
|  | Section 8 Vouchers | 2,493   | 641     | 3,134   | HUD, March 2017              |
| Foreclosures   |                    | 517     | 53      | 570     | RealtyTrac, 2017             |

Appendix B: Housing Analysis Regional Tables

| <b>Region 13</b>   |                    | Urban   | Rural  | Total   | Source                       |
|--|--------------------|---------|--------|---------|------------------------------|
| Individuals  |                    | 831,095 | 24,397 | 855,492 | 2011-2015 ACS Table DP05     |
| Households   | Owner              | 159,647 | 6,265  | 165,912 | 2011-2015 ACS Table DP04     |
|  | Renter             | 99,965  | 3,173  | 103,138 |                              |
| Elderly Persons  |                    | 90,952  | 4,653  | 95,605  | 2011-2015 ACS Table DP05     |
| Persons with Disabilities  |                    | 106,925 | 5,357  | 112,282 | 2011-2015 ACS Table S1810    |
| Persons with HIV/AIDS  |                    | 2,061   | 21     | 2,082   | Texas DSHS, 2017             |
| Domestic Violence Victims  |                    | 5,249   | 60     | 5,309   | Texas DPS, 2017              |
| Veterans   |                    | 49,850  | 1,749  | 51,599  | 2011-2015 ACS Table S2101    |
| Youth Aging out of Foster Care                                     |                    | 21      | 1      | 22      | Texas DFPS, 2017             |
| Individuals Below 125% Poverty                                     |                    | 244,010 | 6,620  | 250,630 | 2011-2015 ACS Table S1701    |
| Households by Income Group   | 0 - 30% AMFI       | 36,705  | 1,359  | 38,064  | 2010-2014 CHAS, Table 8      |
|  | 30 - 50% AMFI      | 36,145  | 1,610  | 37,755  |                              |
|  | 50 - 80% AMFI      | 46,220  | 1,909  | 48,129  |                              |
|  | 80 - 100% AMFI     | 25,880  | 915    | 26,795  |                              |
|  | Over 100% AMFI     | 112,645 | 3,860  | 116,505 |                              |
| Number of Units Lacking Kitchen and/or Plumbing by Income Category | 0 - 30% AMFI       | 765     | 82     | 847     | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 690     | 43     | 733     |                              |
|  | 50 - 80% AMFI      | 485     | 78     | 563     |                              |
|  | 80 - 100% AMFI     | 215     | 10     | 225     |                              |
|  | Over 100% AMFI     | 665     | 39     | 704     |                              |
| Number of Households with Housing Cost Burden by Income Category   | 0 - 30% AMFI       | 22,080  | 578    | 22,658  | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 19,155  | 549    | 19,704  |                              |
|  | 50 - 80% AMFI      | 18,805  | 349    | 19,154  |                              |
|  | 80 - 100% AMFI     | 5,790   | 144    | 5,934   |                              |
|  | Over 100% AMFI     | 6,900   | 141    | 7,041   |                              |
| Number of Households Experiencing Overcrowding by Income Category  | 0 - 30% AMFI       | 3,050   | 69     | 3,119   | 2010-2014 CHAS, Table 3      |
|  | 30 - 50% AMFI      | 3,590   | 79     | 3,669   |                              |
|  | 50 - 80% AMFI      | 4,040   | 126    | 4,166   |                              |
|  | 80 - 100% AMFI     | 1,845   | 54     | 1,899   |                              |
|  | Over 100% AMFI     | 4,235   | 135    | 4,370   |                              |
| Physical Housing Characteristics for Housing Units                 | Total              | 282,616 | 13,535 | 296,151 | 2011-2015 ACS Table DP04     |
|  | 1, detached        | 199,379 | 9,247  | 208,626 |                              |
|  | 2 apartments       | 8,277   | 624    | 8,901   |                              |
|  | 3 or 4 apartments  | 13,835  | 210    | 14,045  |                              |
|  | 5 to 19 apartments | 30,680  | 256    | 30,936  |                              |
|  | 20+ apartments     | 14,384  | 270    | 14,654  |                              |
|  | Mobile home        | 15,904  | 2,869  | 18,773  |                              |
|  | Other              | 157     | 59     | 216     |                              |
| Housing Occupancy  | Occupied Units     | 259,612 | 9,438  | 269,050 | 2011-2015 ACS Table DP04     |
|  | Vacant Units       | 23,004  | 4,097  | 27,101  |                              |
| Subsidized Multifamily Units                                       | Total              | 24,178  | 508    | 24,686  |                              |
|  | TDHCA Units        | 9,473   | 170    | 9,643   | TDHCA Central Database, 2017 |
|  | HUD Units          | 4,506   | 0      | 4,506   | HUD, September 2017          |
|  | PHA Units          | 3,993   | 85     | 4,078   | HUD, March 2017              |
|  | USDA Units         | 24      | 130    | 154     | USDA, 2017                   |
|  | Section 8 Vouchers | 6,182   | 123    | 6,305   | HUD, March 2017              |
| Foreclosures   |                    | 1,295   | 2      | 1,297   | RealtyTrac, 2017             |

## TDHCA Public Assistance Requests, SFY 2017

|           |       | Barrier Removal | Emergency | Foreclosure Prevention | Homebuyer Assistance | Homebuyer Education | Legal | Other | Rental Assistance | Repair | Utility | Weatherization | Individual Records | % of Total Requests |
|-----------|-------|-----------------|-----------|------------------------|----------------------|---------------------|-------|-------|-------------------|--------|---------|----------------|--------------------|---------------------|
| Region 1  | Urban | 41              | 452       | 2                      | 64                   | 7                   | 2     | 7     | 405               | 103    | 482     | 136            | 1665               | 1.6%                |
|           | Rural | 29              | 131       | 0                      | 29                   | 3                   | 3     | 2     | 130               | 78     | 314     | 129            | 836                | 0.8%                |
|           | Total | 70              | 583       | 2                      | 93                   | 10                  | 5     | 9     | 535               | 181    | 796     | 265            | 2501               | 2.4%                |
| Region 2  | Urban | 32              | 213       | 2                      | 30                   | 2                   | 1     | 2     | 208               | 90     | 463     | 141            | 1169               | 1.1%                |
|           | Rural | 39              | 148       | 1                      | 28                   | 3                   | 4     | 3     | 152               | 137    | 403     | 139            | 1042               | 1.0%                |
|           | Total | 71              | 361       | 3                      | 58                   | 5                   | 5     | 5     | 360               | 227    | 866     | 280            | 2211               | 2.2%                |
| Region 3  | Urban | 651             | 8466      | 37                     | 922                  | 141                 | 141   | 43    | 8945              | 1898   | 7411    | 2069           | 30053              | 29.3%               |
|           | Rural | 17              | 184       | 2                      | 33                   | 2                   | 4     | 0     | 243               | 86     | 345     | 95             | 978                | 1.0%                |
|           | Total | 668             | 8650      | 39                     | 955                  | 143                 | 145   | 43    | 9188              | 1984   | 7756    | 2164           | 31031              | 30.2%               |
| Region 4  | Urban | 58              | 544       | 2                      | 63                   | 8                   | 6     | 4     | 593               | 155    | 709     | 162            | 2240               | 2.2%                |
|           | Rural | 127             | 534       | 2                      | 88                   | 8                   | 9     | 11    | 538               | 316    | 1038    | 335            | 2958               | 2.9%                |
|           | Total | 185             | 1078      | 4                      | 151                  | 16                  | 15    | 15    | 1131              | 471    | 1747    | 497            | 5198               | 5.1%                |
| Region 5  | Urban | 57              | 460       | 5                      | 46                   | 5                   | 3     | 7     | 423               | 153    | 683     | 92             | 1904               | 1.9%                |
|           | Rural | 51              | 295       | 1                      | 56                   | 14                  | 1     | 13    | 284               | 164    | 500     | 160            | 1494               | 1.5%                |
|           | Total | 108             | 755       | 6                      | 102                  | 19                  | 4     | 20    | 707               | 317    | 1183    | 252            | 3398               | 3.3%                |
| Region 6  | Urban | 508             | 6676      | 34                     | 882                  | 169                 | 58    | 40    | 7041              | 1256   | 8816    | 1452           | 26491              | 25.8%               |
|           | Rural | 30              | 150       | 2                      | 21                   | 2                   | 8     | 2     | 161               | 83     | 201     | 36             | 684                | 0.7%                |
|           | Total | 538             | 6826      | 36                     | 903                  | 171                 | 66    | 42    | 7202              | 1339   | 9017    | 1488           | 27175              | 26.5%               |
| Region 7  | Urban | 112             | 1806      | 8                      | 250                  | 54                  | 47    | 23    | 1737              | 298    | 1225    | 227            | 5592               | 5.4%                |
|           | Rural | 24              | 171       | 1                      | 27                   | 1                   | 10    | 2     | 147               | 64     | 159     | 66             | 640                | 0.6%                |
|           | Total | 136             | 1977      | 9                      | 277                  | 55                  | 57    | 25    | 1884              | 362    | 1384    | 293            | 6232               | 6.1%                |
| Region 8  | Urban | 69              | 1297      | 6                      | 106                  | 23                  | 27    | 13    | 1321              | 241    | 1509    | 260            | 4778               | 4.7%                |
|           | Rural | 28              | 173       | 2                      | 29                   | 4                   | 4     | 4     | 182               | 93     | 347     | 110            | 955                | 0.9%                |
|           | Total | 97              | 1470      | 8                      | 135                  | 27                  | 31    | 17    | 1503              | 334    | 1856    | 370            | 5733               | 5.6%                |
| Region 9  | Urban | 188             | 1738      | 14                     | 214                  | 32                  | 37    | 13    | 1538              | 429    | 1255    | 280            | 5570               | 5.4%                |
|           | Rural | 27              | 140       | 1                      | 14                   | 1                   | 2     | 0     | 136               | 59     | 193     | 76             | 622                | 0.6%                |
|           | Total | 215             | 1878      | 15                     | 228                  | 33                  | 39    | 13    | 1674              | 488    | 1448    | 356            | 6192               | 6.0%                |
| Region 10 | Urban | 61              | 289       | 3                      | 47                   | 6                   | 8     | 4     | 327               | 186    | 678     | 203            | 1782               | 1.7%                |
|           | Rural | 34              | 95        | 1                      | 25                   | 5                   | 4     | 2     | 121               | 81     | 362     | 100            | 810                | 0.8%                |
|           | Total | 95              | 384       | 4                      | 72                   | 11                  | 12    | 6     | 448               | 267    | 1040    | 303            | 2592               | 2.5%                |
| Region 11 | Urban | 140             | 449       | 2                      | 157                  | 32                  | 9     | 3     | 592               | 289    | 1907    | 487            | 4031               | 3.9%                |
|           | Rural | 38              | 92        | 2                      | 21                   | 3                   | 3     | 1     | 86                | 95     | 482     | 91             | 892                | 0.9%                |
|           | Total | 178             | 541       | 4                      | 178                  | 35                  | 12    | 4     | 678               | 384    | 2389    | 578            | 4923               | 4.8%                |
| Region 12 | Urban | 29              | 288       | 0                      | 41                   | 5                   | 2     | 1     | 288               | 59     | 409     | 93             | 1200               | 1.2%                |
|           | Rural | 21              | 60        | 0                      | 20                   | 2                   | 0     | 2     | 62                | 50     | 222     | 43             | 475                | 0.5%                |
|           | Total | 50              | 348       | 0                      | 61                   | 7                   | 2     | 3     | 350               | 109    | 631     | 136            | 1675               | 1.6%                |
| Region 13 | Urban | 42              | 226       | 2                      | 52                   | 12                  | 3     | 6     | 293               | 97     | 274     | 95             | 1074               | 1.0%                |
|           | Rural | 4               | 8         | 0                      | 3                    | 0                   | 0     | 1     | 9                 | 7      | 17      | 12             | 61                 | 0.1%                |
|           | Total | 46              | 234       | 2                      | 55                   | 12                  | 3     | 7     | 302               | 104    | 291     | 107            | 1135               | 1.1%                |

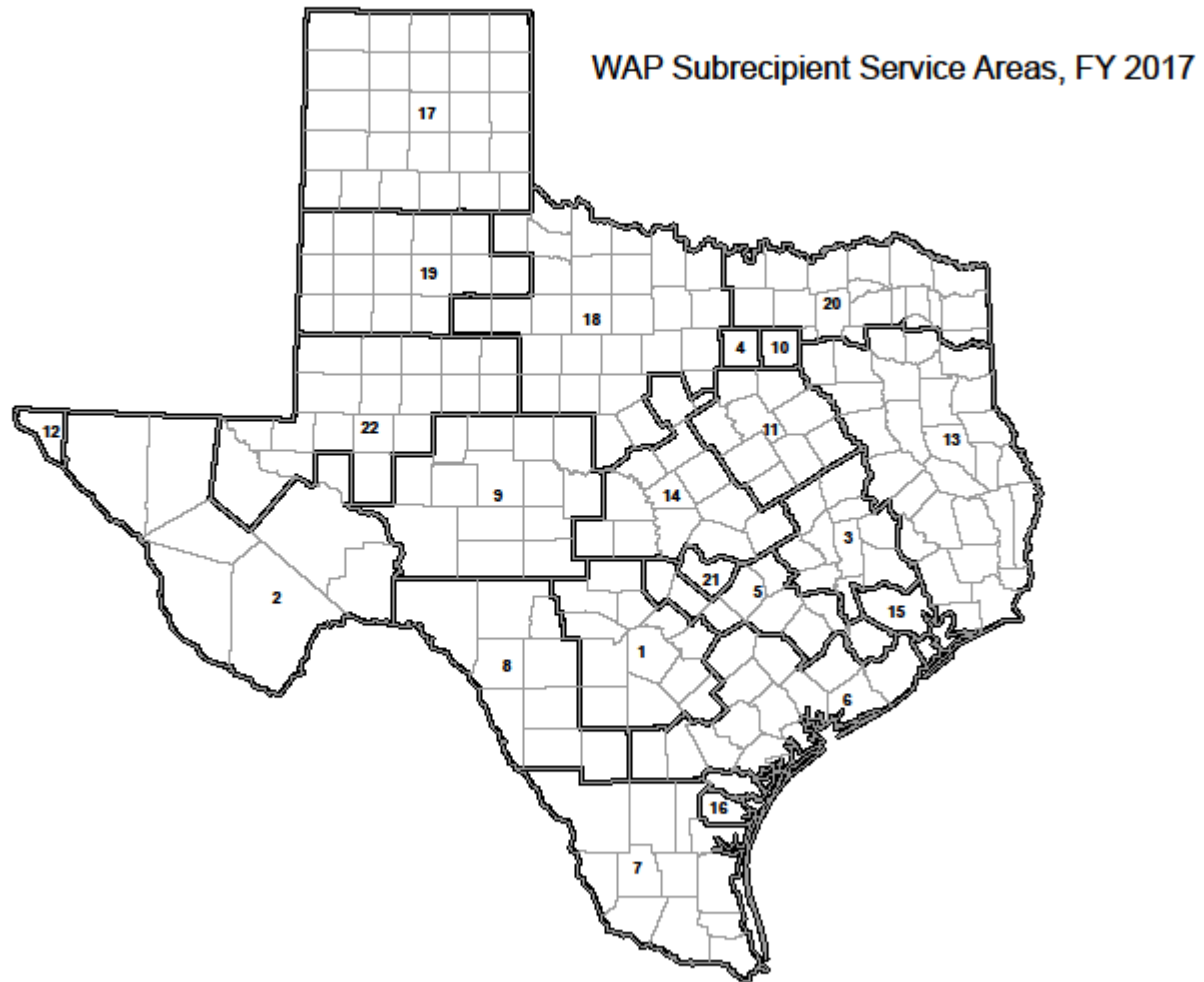
Source: TDHCA Public Assistance Inventory, 20XX



## **Appendix C: Racial and Ethnic Composition of Households and Individuals Receiving Assistance through Community Affairs Programs or Homelessness Programs**

TDHCA's Community Affairs programs and Homelessness programs allocate funding to subrecipient entities with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. For the purpose of this report, all counties served will be grouped by subrecipients. Maps are provided in order to locate subcontractor service areas.

Negative amounts in the following tables reflect adjustments from figures previously submitted from Subrecipients to TDHCA in monthly and annual performance reports.



Date: 12/21/2017

**Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2017**

| # on Map | Subrecipient                                  | Counties Served  | Expended    | Households Served | Hispanic | Black | White | Other |
|----------|---|--|-------------|-------------------|----------|-------|-------|-------|
| 1        | Alamo Area Council of Governments             | ATASCOSA, BANDERA, BEXAR, COMAL, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, MEDINA, WILSON                                     | \$1,578,981 | 206               | 130      | 13    | 58    | 5     |
| 2        | Big Bend Community Action Committee, Inc.     | BREWSTER, CRANE, CULBERSON, HUDSPETH, JEFF DAVIS, PECOS, PRESIDIO, TERRELL   | \$297,139   | 52                | 51       | 0     | 1     | 0     |
| 3        | Brazos Valley Community Action Agency, Inc.   | BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON   | \$365,240   | 53                | 5        | 25    | 23    | 0     |
| 3        | Brazos Valley Community Action Programs       | BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON   | \$271,345   | 33                | 3        | 22    | 7     | 1     |
| 4        | City of Fort Worth                            | TARRANT  | \$1,375,296 | 196               | 30       | 126   | 39    | 1     |
| 5        | Combined Community Action, Inc.               | AUSTIN, BASTROP, BLANCO, CALDWELL, COLORADO, FAYETTE, FORT BEND, HAYS, LEE   | \$604,076   | 78                | 16       | 36    | 23    | 3     |
| 6        | Community Action Committee of Victoria, Texas | ARANSAS, BEE, BRAZORIA, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, LIVE OAK, MATAGORDA, MCMULLEN, REFUGIO, VICTORIA, WHARTON | \$1,001,704 | 151               | 63       | 40    | 36    | 12    |

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

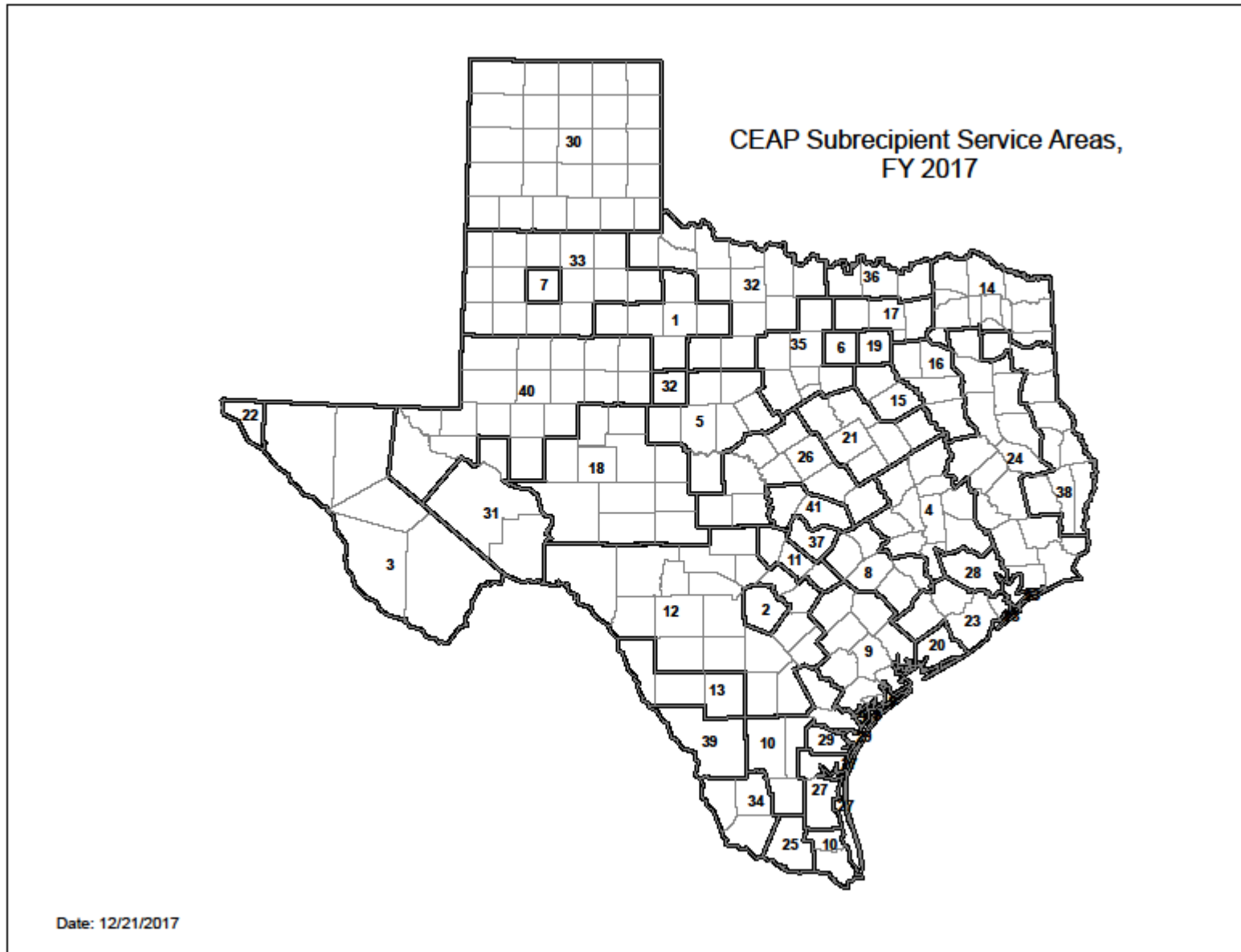
| <b># on Map</b> | <b>Subrecipient</b>                                     | <b>Counties Served</b>  | <b>Expended</b> | <b>Households Served</b> | <b>Hispanic</b> | <b>Black</b> | <b>White</b> | <b>Other</b> |
|-----------------|---|---|-----------------|--------------------------|-----------------|--------------|--------------|--------------|
| 7               | Community Action Corporation of South Texas             | BROOKS, CAMERON, DUVAL, HIDALGO, JIM HOGG, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO, STARR, WEBB, WILLACY, ZAPATA           | \$2,050,059     | 265                      | 262             | 0            | 3            | 0            |
| 8               | Community Council of South Central Texas, Inc.          | DIMITT, EDWARDS, KINNEY, LA SALLE, MAVERICK, REAL, UVALDE, VAL VERDE, ZAVALA  | \$435,447       | 58                       | 58              | 0            | 0            | 0            |
| 9               | Concho Valley Community Action Agency                   | COKE, COLEMAN, CONCHO, CROCKETT, IRION, KIMBLE, MCCULLOCH, MENARD, REAGAN, RUNNELS, SCHLEICHER, STERLING, SUTTON, TOM GREEN | \$462,419       | 65                       | 45              | 1            | 18           | 1            |
| 10              | Dallas County Department of Health and Human Services   | DALLAS  | \$2,332,562     | 306                      | 172             | 101          | 29           | 4            |
| 11              | Economic Opportunities Advancement Corporation of PR XI | BOSQUE, ELLIS, FALLS, FREESTONE, HILL, JOHNSON, LIMESTONE, MCLENNAN, NAVARRO  | \$642,351       | 92                       | 18              | 46           | 28           | 0            |
| 12              | El Paso Community Action Program, Project Bravo, Inc.   | EL PASO   | \$1,140,235     | 140                      | 0               | 0            | 140          | 0            |

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

| # on Map | Subrecipient   | Counties Served  | Expended    | Households Served | Hispanic | Black | White | Other |
|----------|--|--|-------------|-------------------|----------|-------|-------|-------|
| 13       | Greater East Texas Community Action Program (GETCAP) | ANDERSON, ANGELINA, CHAMBERS, CHEROKEE, GALVESTON, GREGG, HARDIN, HARRISON, HENDERSON, HOUSTON, JASPER, JEFFERSON, KAUFMAN, LIBERTY, NACOGDOCHES, NEWTON, ORANGE, PANOLA, POLK, RUSK, SABINE, SAN AUGUSTINE, SAN JACINTO, SHELBY, SMITH, TRINITY, TYLER, UPSHUR, VAN ZANDT, WOOD | \$2,316,293 | 359               | 19       | 175   | 158   | 7     |
| 14       | Hill Country Community Action Association, Inc.      | BELL, BURNET, CORYELL, ERATH, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA, SOMERVELL, WILLIAMSON  | \$726,229   | 84                | 0        | 11    | 72    | 1     |
| 15       | Neighborhood Centers Inc.                            | HARRIS   | \$3,498,966 | 495               | 169      | 203   | 35    | 88    |
| 16       | Nueces County Community Action Agency                | NUECES   | \$358,552   | 35                | 25       | 6     | 4     | 0     |
| 17       | 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                                   | \$536,535   | 76                | 16       | 2     | 58    | 0     |

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

| # on Map | Subrecipient                                    | Counties Served   | Expended            | Households Served | Hispanic     | Black      | White        | Other      |
|----------|---|---|---------------------|-------------------|--------------|------------|--------------|------------|
| 18       | Rolling Plains Management Corporation           | ARCHER, BAYLOR, BROWN, CALLAHAN, CLAY, COMANCHE, COTTLE, EASTLAND, FOARD, HARDEMAN, HASKELL, HOOD, JACK, JONES, KENT, KNOX, MONTAGUE, PALO PINTO, PARKER, SHACKELFORD, STEPHENS, STONEWALL, TAYLOR, THROCKMORTON, WICHITA, WILBARGER, WISE, YOUNG | \$1,066,488         | 133               | 15           | 16         | 97           | 5          |
| 19       | South Plains Community Action Association, Inc. | BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LUBBOCK, LYNN, MOTLEY, TERRY, YOAKUM   | \$730,329           | 96                | 57           | 6          | 30           | 3          |
| 20       | Texoma Council of Governments                   | BOWIE, CAMP, CASS, COLLIN, COOKE, DELTA, DENTON, FANNIN, FRANKLIN, GRAYSON, HOPKINS, HUNT, LAMAR, MARION, MORRIS, RAINS, RED RIVER, ROCKWALL, TITUS   | \$1,148,845         | 146               | 4            | 47         | 93           | 2          |
| 21       | Travis County                                   | TRAVIS  | \$880,456           | 152               | 51           | 35         | 48           | 18         |
| 22       | West Texas Opportunities, Inc.                  | ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER   | \$559,814           | 78                | 62           | 6          | 9            | 1          |
|          | <b>Total</b>                                    |   | <b>\$24,379,360</b> | <b>3,349</b>      | <b>1,271</b> | <b>917</b> | <b>1,009</b> | <b>152</b> |



Some numbers on the map represent an area served by multiple subrecipients.

**Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2017**

| # on Map | Subrecipient                                      | Counties Served  | Expended    | Individuals Served | Hispanic | Black | White | Other |
|----------|---|--|-------------|--------------------|----------|-------|-------|-------|
| 1        | Aspermont Small Business Development Center, Inc. | HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON  | \$769,572   | 1,030              | 408      | 126   | 483   | 13    |
| 2        | Bexar County                                      | BEXAR  | \$6,977,546 | 8,053              | 5,474    | 1,334 | 1,008 | 237   |
| 2        | Bexar County Community Resources                  | BEXAR  | \$358,272   | 0                  | 0        | 0     | 0     | 0     |
| 3        | Big Bend Community Action Committee, Inc.         | BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO  | \$788,329   | 1,659              | 667      | 13    | 928   | 51    |
| 4        | Brazos Valley Community Action Agency, Inc.       | BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON | \$1,265,210 | 220                | 35       | 126   | 58    | 1     |
| 4        | Brazos Valley Community Action Programs           | BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON | \$1,844,955 | 3,220              | 363      | 1,660 | 1,169 | 28    |
| 5        | Central Texas Opportunities, Inc.                 | BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS                           | \$1,074,707 | 1,204              | 239      | 85    | 828   | 52    |
| 6        | City of Fort Worth                                | TARRANT  | \$4,573,436 | 5,477              | 703      | 3,454 | 1,115 | 205   |
| 7        | City of Lubbock                                   | LUBBOCK  | \$1,535,024 | 1,309              | 609      | 491   | 204   | 5     |
| 8        | Combined Community Action, Inc.                   | AUSTIN, BASTROP, COLORADO, FAYETTE, LEE  | \$720,304   | 1,069              | 57       | 473   | 534   | 5     |



Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

| # on Map   | Subrecipient  | Counties Served   | Expended    | Individuals Served | Hispanic | Black | White | Other |
|------------|---|---|-------------|--------------------|----------|-------|-------|-------|
| 9          | Community Action Committee of Victoria, Texas         | ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA   | \$1,198,698 | 1,845              | 861      | 475   | 496   | 13    |
| 10         | Community Action Corporation of South Texas           | BEE, BROOKS, CAMERON, DUVAL, JIM WELLS, SAN PATRICIO, WILLACY   | \$4,413,087 | 5,044              | 4,951    | 15    | 73    | 5     |
| 11         | Community Action Inc. of Central Texas                | BLANCO, CALDWELL, HAYS  | \$632,381   | 782                | 287      | 121   | 355   | 19    |
| 12, 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 | \$3,627,901 | 4,324              | 3,112    | 136   | 1,051 | 25    |
| 13         | Community Services Agency of South Texas, Inc.        | DIMITT, LA SALLE, MAVERICK  | \$429,142   | 544                | 540      | 0     | 4     | 0     |
| 14         | Community Services of Northeast Texas, Inc.           | BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS   | \$2,169,406 | 3,424              | 94       | 1,830 | 1,179 | 321   |
| 15, 16, 17 | Community Services, Inc.                              | ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT   | \$1,519,347 | 1,068              | 112      | 479   | 454   | 23    |
| 18         | Concho Valley Community Action Agency                 | COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN  | \$1,348,136 | 1,744              | 1,037    | 143   | 544   | 20    |
| 19         | Dallas County Department of Health and Human Services | DALLAS  | \$9,377,143 | 11,902             | 989      | 9,653 | 1,079 | 181   |

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

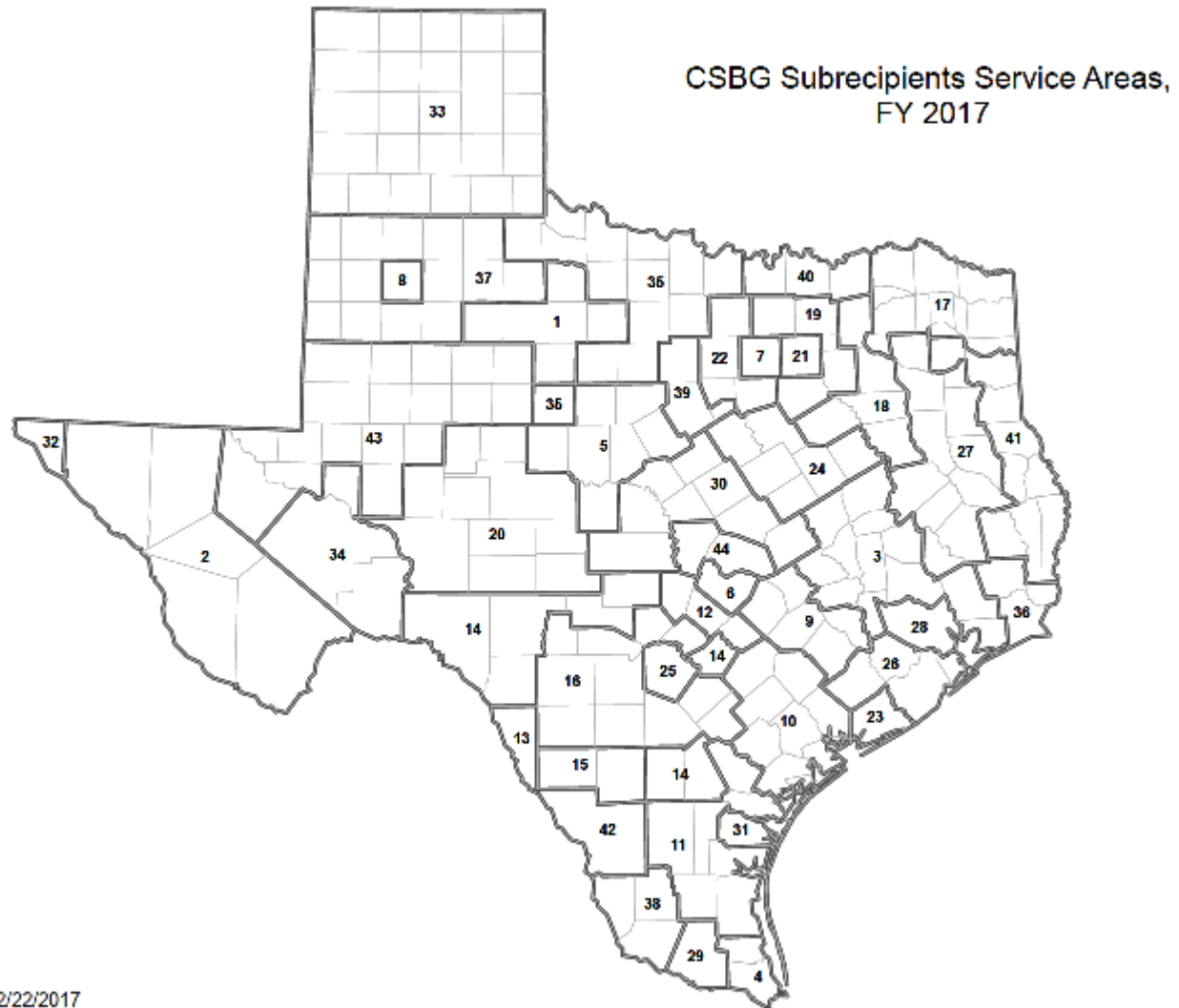
| # on Map | Subrecipient   | Counties Served  | Expended    | Individuals Served | Hispanic | Black  | White | Other |
|----------|--|--|-------------|--------------------|----------|--------|-------|-------|
| 20       | Economic Action Committee of The Gulf Coast                      | MATAGORDA  | \$221,809   | 352                | 114      | 149    | 85    | 4     |
| 15, 21   | Economic Opportunities Advancement Corporation of PR XI          | BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN  | \$2,145,402 | 3,354              | 420      | 2,144  | 749   | 41    |
| 22       | El Paso Community Action Program, Project Bravo, Inc.            | EL PASO  | \$4,448,831 | 8,043              | 7,398    | 202    | 337   | 106   |
| 23       | Galveston County Community Action Council, Inc.                  | BRAZORIA, FORT BEND, GALVESTON, WHARTON  | \$2,260,653 | 3,336              | 578      | 2,137  | 557   | 64    |
| 16, 24   | Greater East Texas Community Action Program (GETCAP)             | ANGELINA, CHAMBERS, CHEROKEE, GREGG, HARDIN, HOUSTON, JEFFERSON, LIBERTY, NACOGDOCHES, ORANGE, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, WOOD | \$6,340,409 | 8,108              | 278      | 5,334  | 2,360 | 136   |
| 25       | Hidalgo County, Texas-County of Hidalgo Community Service Agency | HIDALGO  | \$4,240,792 | 7,206              | 6,962    | 18     | 207   | 19    |
| 26       | Hill Country Community Action Association, Inc.                  | BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA  | \$1,645,863 | 1,983              | 0        | 682    | 1,188 | 113   |
| 27       | Kleberg County Human Services                                    | KENEDY, KLEBERG  | \$525,941   | 553                | 208      | 25     | 310   | 10    |
| 28       | Neighborhood Centers Inc.  | HARRIS   | \$8,144,322 | 16,162             | 1,779    | 10,926 | 1,246 | 2,211 |
| 29       | Nueces County Community Action Agency                            | NUECES   | \$1,606,434 | 1,716              | 1,167    | 399    | 140   | 10    |

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

| # on Map | Subrecipient                                    | Counties Served  | Expended    | Individuals Served | Hispanic | Black | White | Other |
|----------|---|--|-------------|--------------------|----------|-------|-------|-------|
| 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 | \$2,891,146 | 3,698              | 1,614    | 658   | 1,269 | 157   |
| 31       | Pecos County Community Action Agency            | CRANE, PECOS, TERRELL  | \$443,172   | 743                | 624      | 3     | 115   | 1     |
| 32       | Rolling Plains Management Corporation           | ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG  | \$2,063,087 | 2,592              | 326      | 576   | 1,612 | 78    |
| 33       | South Plains Community Action Association, Inc. | BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM   | \$1,217,825 | 2,246              | 1,618    | 253   | 354   | 21    |
| 34       | South Texas Development Council                 | JIM HOGG, STARR, ZAPATA  | \$761,696   | 825                | 0        | 0     | 825   | 0     |
| 35       | Texas Neighborhood Services                     | ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE  | \$1,219,599 | 1,430              | 100      | 80    | 1,229 | 21    |
| 17, 36   | Texoma Council of Governments                   | COOKE, FANNIN, GRAYSON   | \$1,222,807 | 2,420              | 41       | 799   | 1,481 | 99    |
| 37       | Travis County                                   | TRAVIS   | \$3,031,731 | 8,433              | 2,327    | 3,697 | 2,009 | 400   |
| 38       | Tri-County Community Action, Inc.               | HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR   | \$1,221,448 | 1,881              | 24       | 1,254 | 590   | 13    |

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

| # on Map | Subrecipient                                 | Counties Served   | Expended            | Individuals Served | Hispanic      | Black         | White         | Other        |
|----------|--|---|---------------------|--------------------|---------------|---------------|---------------|--------------|
| 39       | Webb County Community Action Agency          | WEBB  | \$1,123,090         | 1,181              | 1,176         | 0             | 0             | 5            |
| 40       | West Texas Opportunities, Inc.               | ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER | \$2,462,440         | 3,322              | 1,961         | 523           | 802           | 36           |
| 41       | Williamson-Burnet County Opportunities, Inc. | BURNET, WILLIAMSON  | \$621,122           | 963                | 18            | 250           | 658           | 37           |
|          | <b>Total</b>                                 |   | <b>\$94,482,215</b> | <b>134,465</b>     | <b>49,271</b> | <b>50,723</b> | <b>29,685</b> | <b>4,786</b> |



Some numbers on the map represent an area served by multiple subrecipients.

**Racial Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2017**

| # on Map | Subrecipient  | Counties Served   | Expended    | Individuals Served | Black | White | Other Race | Hispanic | Non-Hispanic | Unknown Race & Ethnicity |
|----------|---|---|-------------|--------------------|-------|-------|------------|----------|--------------|--------------------------|
| 1        | Aspermont Small Business Development Center, Inc.     | HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON   | \$181,270   | 4,886              | 251   | 790   | 848        | 831      | 1,058        | 2,997                    |
| 2        | Big Bend Community Action Committee, Inc.             | BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO   | \$200,419   | 3,670              | 33    | 3,571 | 66         | 3,324    | 346          | 0                        |
| 3        | Brazos Valley Community Action Agency, Inc.           | BRAZOS, BURLESON, CHAMBERS, GRIMES, LEON, LIBERTY, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON | \$494,742   | 5,299              | 342   | 341   | 14         | 175      | 522          | 4,602                    |
| 3        | Brazos Valley Community Action Programs               | BRAZOS, BURLESON, CHAMBERS, GRIMES, LEON, LIBERTY, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON | \$677,158   | 15,998             | 3,746 | 3,065 | 114        | 1,100    | 5,825        | 9,073                    |
| 4        | Cameron and Willacy Counties Community Projects, Inc. | CAMERON, WILLACY  | \$947,302   | 4,344              | 0     | 4,344 | 0          | 4,318    | 26           | 0                        |
| 5        | Central Texas Opportunities, Inc.                     | BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS  | \$281,150   | 3,089              | 192   | 2,686 | 211        | 753      | 2,336        | 0                        |
| 6        | City of Austin, Health and Human Services Dept        | TRAVIS  | \$1,257,797 | 54,657             | 1,325 | 1,480 | 172        | 1,155    | 1,822        | 51,680                   |
| 7        | City of Fort Worth                                    | TARRANT   | \$1,942,491 | 11,853             | 7,184 | 3,993 | 676        | 2,168    | 9,685        | 0                        |
| 8        | City of Lubbock                                       | LUBBOCK   | \$400,511   | 1,165              | 423   | 664   | 54         | 524      | 617          | 24                       |

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

| # on Map    | Subrecipient  | Counties Served   | Expended    | Individuals Served | Black | White  | Other Race | Hispanic | Non-Hispanic | Unknown Race & Ethnicity |
|-------------|---|---|-------------|--------------------|-------|--------|------------|----------|--------------|--------------------------|
| 25          | City of San Antonio, The Department of Human Services | BEXAR   | \$2,385,118 | 143,049            | 4,991 | 18,310 | 303        | 18,739   | 4,865        | 119,445                  |
| 9           | Combined Community Action, Inc.                       | AUSTIN, BASTROP, COLORADO, FAYETTE, LEE   | \$250,048   | 4,455              | 1,249 | 1,751  | 48         | 904      | 2,144        | 1,407                    |
| 10          | Community Action Committee of Victoria, Texas         | ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA   | \$311,878   | 7,282              | 1,180 | 3,998  | 87         | 3,251    | 2,014        | 2,017                    |
| 11          | Community Action Corporation of South Texas           | BEE, BROOKS, DUVAL, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO  | \$354,057   | 22,935             | 30    | 14,024 | 30         | 13,870   | 214          | 8,851                    |
| 12          | Community Action Inc. of Central Texas                | BLANCO, CALDWELL, HAYS  | \$304,623   | 2,013              | 293   | 1,615  | 57         | 1,244    | 721          | 48                       |
| 13          | Community Action Social Services & Education, Inc.    | MAVERICK  | \$192,460   | 637                | 0     | 637    | 0          | 637      | 0            | 0                        |
| 14, 15, 16, | 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 | \$674,060   | 5,878              | 180   | 5,629  | 69         | 4,256    | 1,622        | 0                        |
| 15          | Community Services Agency of South Texas, Inc.        | DIMITT, LA SALLE  | \$132,227   | 672                | 0     | 672    | 0          | 667      | 5            | 0                        |
| 17          | Community Services of Northeast Texas, Inc.           | BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS   | \$491,790   | 5,459              | 2,983 | 1,931  | 448        | 304      | 5,058        | 97                       |

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

| <b># on Map</b> | <b>Subrecipient</b>                                     | <b>Counties Served</b>   | <b>Expended</b> | <b>Individuals Served</b> | <b>Black</b> | <b>White</b> | <b>Other Race</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> | <b>Unknown Race &amp; Ethnicity</b> |
|-----------------|---|--|-----------------|---------------------------|--------------|--------------|-------------------|-----------------|---------------------|-------------------------------------|
| 18, 19          | Community Services, Inc.                                | ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT        | \$2,256,242     | 3,960                     | 1,372        | 1,728        | 141               | 682             | 2,559               | 719                                 |
| 20              | Concho Valley Community Action Agency                   | COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN | \$267,106       | 4,300                     | 232          | 2,850        | 196               | 2,196           | 1,082               | 1,022                               |
| 7, 19, 21, 22   | Dallas Inter-Tribal Center                              | COLLIN, DALLAS, DENTON, ELLIS, HOOD, JOHNSON, KAUFMAN, PARKER, ROCKWALL, TARRANT, WISE         | \$94,847        | 90                        | 10           | 3            | 77                | 22              | 68                  | 0                                   |
| 23              | Economic Action Committee of The Gulf Coast             | MATAGORDA  | \$191,018       | 1,110                     | 247          | 480          | 32                | 335             | 424                 | 351                                 |
| 24              | Economic Opportunities Advancement Corporation of PR XI | BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN  | \$378,030       | 8,415                     | 4,658        | 2,828        | 666               | 1,909           | 6,243               | 263                                 |
| 32              | El Paso Community Action Program, Project Bravo, Inc.   | EL PASO  | \$1,420,411     | 27,220                    | 544          | 26,215       | 461               | 25,824          | 1,396               | 0                                   |
| 13, 15, 16, 25  | Family Service Association of San Antonio, Inc.         | BEXAR, DIMMIT, MAVERICK, UVALDE, ZAVALA  | \$102,030       | 172                       | 2            | 170          | 0                 | 172             | 0                   | 0                                   |
| 26              | Galveston County Community Action Council, Inc.         | BRAZORIA, FORT BEND, GALVESTON, WHARTON  | \$925,351       | 9,285                     | 5,452        | 3,462        | 371               | 2,241           | 7,044               | 0                                   |
| 27              | Greater East Texas Community Action Program (GETCAP)    | ANGELINA, CHEROKEE, GREGG, HOUSTON, NACOGDOCHES, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, WOOD | \$842,619       | 19,010                    | 11,907       | 6,261        | 492               | 1,181           | 17,479              | 350                                 |

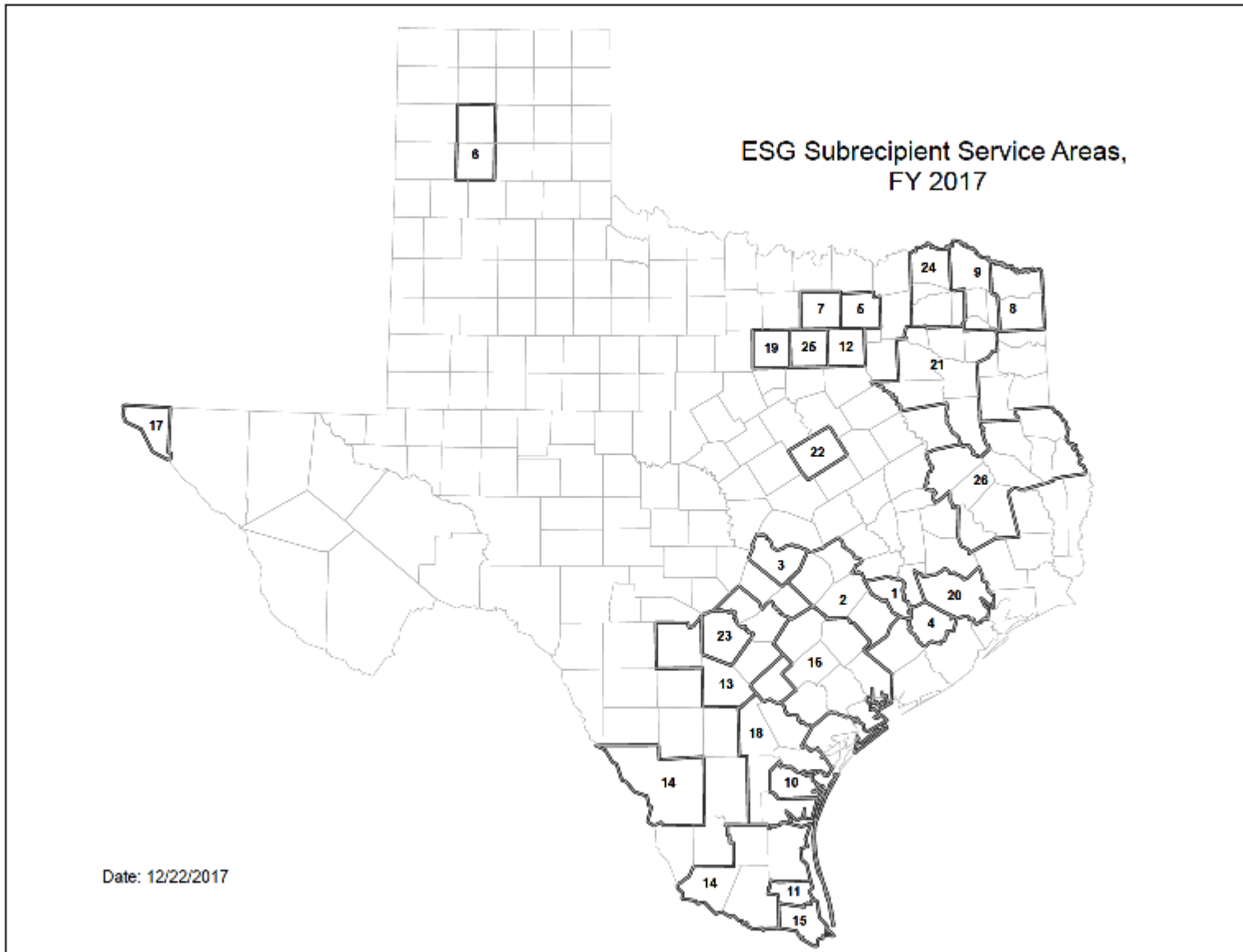


Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

| # on Map | Subrecipient   | Counties Served  | Expended    | Individuals Served | Black | White  | Other Race | Hispanic | Non-Hispanic | Unknown Race & Ethnicity |
|----------|--|--|-------------|--------------------|-------|--------|------------|----------|--------------|--------------------------|
| 28       | Gulf Coast Community Services Association                        | HARRIS   | \$5,131,663 | 18,857             | 4,027 | 1,064  | 480        | 1,151    | 4,420        | 13,286                   |
| 29       | Hidalgo County, Texas-County of Hidalgo Community Service Agency | HIDALGO  | \$1,817,251 | 19,756             | 63    | 19,622 | 71         | 19,375   | 381          | 0                        |
| 30       | Hill Country Community Action Association, Inc.                  | BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA  | \$574,197   | 11,066             | 2,340 | 2,986  | 498        | 1,382    | 4,442        | 5,242                    |
| 31       | Nueces County Community Action Agency                            | NUECES   | \$492,372   | 2,678              | 481   | 2,142  | 55         | 1,988    | 690          | 0                        |
| 32       | Opportunity Center for the Homeless                              | EL PASO  | \$100,000   | 194                | 0     | 194    | 0          | 194      | 0            | 0                        |
| 33       | 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 | \$569,942   | 13,045             | 2,343 | 9,734  | 943        | 6,230    | 6,790        | 25                       |
| 34       | Pecos County Community Action Agency                             | CRANE, PECOS, TERRELL  | \$241,484   | 1,822              | 175   | 1,628  | 19         | 1,532    | 290          | 0                        |
| 35       | Rolling Plains Management Corporation                            | ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG  | \$551,989   | 7,896              | 1,370 | 3,565  | 1,344      | 1,828    | 4,451        | 1,617                    |

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

| <b># on Map</b> | <b>Subrecipient</b>                             | <b>Counties Served</b>  | <b>Expended</b>     | <b>Individuals Served</b> | <b>Black</b>  | <b>White</b>   | <b>Other Race</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> | <b>Unknown Race &amp; Ethnicity</b> |
|-----------------|---|---|---------------------|---------------------------|---------------|----------------|-------------------|-----------------|---------------------|-------------------------------------|
| 36              | South East Texas Regional Planning Commission   | HARDIN, JEFFERSON, ORANGE   | \$483,325           | 1,825                     | 709           | 288            | 42                | 70              | 969                 | 786                                 |
| 37              | South Plains Community Action Association, Inc. | BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM  | \$320,590           | 5,729                     | 501           | 5,045          | 183               | 4,494           | 1,235               | 0                                   |
| 38              | South Texas Development Council                 | JIM HOGG, STARR, ZAPATA   | \$269,381           | 2,294                     | 0             | 2,293          | 1                 | 2,284           | 10                  | 0                                   |
| 22, 39          | Texas Neighborhood Services                     | ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE   | \$666,368           | 3,540                     | 234           | 2,963          | 343               | 461             | 3,079               | 0                                   |
| 40              | Texoma Council of Governments                   | COOKE, FANNIN, GRAYSON  | \$198,067           | 5,126                     | 1,820         | 2,841          | 465               | 551             | 4,575               | 0                                   |
| 41              | Tri-County Community Action, Inc.               | HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR  | \$392,244           | 3,951                     | 2,461         | 1,293          | 197               | 102             | 3,849               | 0                                   |
| 42              | Webb County Community Action Agency             | WEBB  | \$454,198           | 3,446                     | 1             | 3,436          | 9                 | 3,434           | 12                  | 0                                   |
| 43              | West Texas Opportunities, Inc.                  | ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER | \$665,324           | 12,528                    | 1,301         | 7,825          | 357               | 6,173           | 3,310               | 3,045                               |
| 44              | Williamson-Burnet County Opportunities, Inc.    | BURNET, WILLIAMSON  | \$352,374           | 8,071                     | 602           | 1,440          | 98                | 709             | 1,431               | 5,931                               |
|                 | <b>Total</b>                                    |   | <b>\$31,237,527</b> | <b>492,727</b>            | <b>67,254</b> | <b>181,857</b> | <b>10,738</b>     | <b>144,740</b>  | <b>115,109</b>      | <b>232,878</b>                      |



Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Some numbers on the map represent an area served by multiple subrecipients.

**Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2017**

| # on Map | Subrecipient   | Counties Served                             | Expended  | Individuals Served | White | Black | Other Race | Hispanic | Non-Hispanic | Unknown Ethnicity |
|----------|--|---|-----------|--------------------|-------|-------|------------|----------|--------------|-------------------|
| 1, 2, 3  | Advocacy Outreach  | BASTROP, COLORADO, FAYETTE, LEE, TRAVIS     | \$394,637 | 658                | 361   | 260   | 37         | 214      | 408          | 36                |
| 4, 20    | Alliance of Community Assistance Ministries, Inc.          | FORT BEND, HARRIS,                          | \$222,782 | 147                | 61    | 80    | 6          | 59       | 88           | 0                 |
| 2        | Bastrop County Women's Shelter, dba Family Crisis Center   | BASTROP, COLORADO, FAYETTE, LEE             | \$250     | 0                  | 0     | 0     | 0          | 0        | 0            | 0                 |
| 4, 20    | Bridge Over Troubled Waters, Inc., The                     | FORT BEND, HARRIS,                          | \$460,163 | 634                | 260   | 335   | 39         | 174      | 449          | 11                |
| 12       | Bridge Steps   | DALLAS                                      | \$62,214  | 128                | 43    | 78    | 7          | 19       | 109          | 0                 |
| 4, 20    | Catholic Charities of the Archdiocese of Galveston-Houston | FORT BEND, HARRIS,                          | \$358,719 | 667                | 124   | 518   | 25         | 76       | 591          | 0                 |
| 25       | Catholic Charities, Diocese of Fort Worth, Inc.            | TARRANT                                     | \$126,152 | 946                | 527   | 360   | 59         | 134      | 780          | 32                |
| 5        | City House, Inc.   | COLLIN                                      | \$155,478 | 396                | 232   | 158   | 6          | 110      | 286          | 0                 |
| 6        | City of Amarillo   | POTTER, RANDALL                             | \$155,158 | 2,894              | 1,829 | 531   | 534        | 580      | 2,196        | 118               |
| 7        | City of Denton   | DENTON                                      | \$149,952 | 481                | 317   | 138   | 26         | 104      | 377          | 0                 |
| 8, 9     | City of Texarkana, Texas                                   | BOWIE, CAMP, CASS, MORRIS, RED RIVER, TITUS | \$413,127 | 1,810              | 1,026 | 698   | 86         | 119      | 1,678        | 13                |
| 12       | CitySquare   | DALLAS                                      | \$106,803 | 296                | 66    | 221   | 9          | 12       | 277          | 7                 |
| 4, 20    | Coalition for the Homeless of Houston/Harris County        | FORT BEND, HARRIS,                          | \$78,612  | 0                  | 0     | 0     | 0          | 0        | 0            | 0                 |
| 10       | Corpus Christi Hope House, Inc.                            | NUECES                                      | \$10,822  | 34                 | 33    | 1     | 0          | 26       | 8            | 0                 |
| 25       | DRC Solutions  | TARRANT                                     | \$26,033  | 10                 | 5     | 5     | 0          | 2        | 8            | 0                 |
| 11, 15   | Family Crisis Center, Inc.                                 | CAMERON, WILLACY                            | \$13,376  | 0                  | 0     | 0     | 0          | 0        | 0            | 0                 |
| 23       | Family Endeavors, Inc.                                     | BEXAR                                       | \$37,319  | 21                 | 19    | 2     | 0          | 3        | 18           | 0                 |

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

| <b># on Map</b> | <b>Subrecipient</b>                         | <b>Counties Served</b>  | <b>Expended</b> | <b>Individuals Served</b> | <b>White</b> | <b>Black</b> | <b>Other Race</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> | <b>Unknown Ethnicity</b> |
|-----------------|---|---|-----------------|---------------------------|--------------|--------------|-------------------|-----------------|---------------------|--------------------------|
| 12              | Family Gateway, Inc.                        | DALLAS  | \$150,000       | 491                       | 128          | 348          | 15                | 89              | 402                 | 0                        |
| 5, 12           | Family Place, The                           | DALLAS  | \$514,448       | 1,202                     | 368          | 807          | 27                | 247             | 928                 | 27                       |
| 13, 23          | Family Violence Prevention Services, Inc.   | ATASCOSA, BEXAR, COMAL, GUADALUPE, MEDINA, WILSON             | \$150,286       | 1,934                     | 1,480        | 334          | 120               | 1,255           | 678                 | 1                        |
| 15              | Friendship of Women, Inc.                   | CAMERON   | \$621,383       | 1,092                     | 1,076        | 14           | 2                 | 988             | 107                 | -3                       |
| 11, 14, 15      | La Posada Providencia                       | BROOKS, CAMERON, HIDALGO, KENEDY, STARR, WEBB, WILLACY        | \$456,689       | 1,415                     | 1,205        | 141          | 69                | 1,137           | 274                 | 4                        |
| 16              | Mid-Coast Family Services, Inc.             | CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, VICTORIA | \$325,845       | 900                       | 630          | 225          | 45                | 411             | 481                 | 8                        |
| 25              | Presbyterian Night Shelter                  | TARRANT   | \$107,223       | 98                        | 43           | 53           | 2                 | 11              | 87                  | 0                        |
| 17              | Project Vida                                | EL PASO   | \$429,432       | 1,097                     | 1,015        | 66           | 16                | 917             | 180                 | 0                        |
| 25              | SafeHaven of Tarrant County                 | TARRANT   | \$140,503       | 1,559                     | 715          | 743          | 101               | 495             | 1,027               | 37                       |
| 10, 18          | Salvation Army of Corpus Christi            | BEE, JIM WELLS, KLEBERG, LIVE OAK, NUECES, SAN PATRICIO       | \$20,707        | 55                        | 38           | 17           | 0                 | 28              | 27                  | 0                        |
| 19, 25          | Salvation Army of Fort Worth - Mabee Center | PARKER, TARRANT   | \$125,292       | 347                       | 107          | 215          | 25                | 51              | 296                 | 0                        |
| 4, 20           | Salvation Army of Houston                   | FORT BEND, HARRIS,  | \$319,653       | 591                       | 146          | 435          | 10                | 83              | 508                 | 0                        |
| 23              | Salvation Army of San Antonio               | BEXAR   | \$144,346       | 1,541                     | 998          | 482          | 61                | 625             | 909                 | 7                        |
| 21              | Salvation Army of Tyler                     | CHEROKEE, HENDERSON, RAINS, SMITH, UPSHUR, VAN ZANDT, WOOD    | \$498,863       | 1,866                     | 1,047        | 698          | 121               | 121             | 1,694               | 51                       |
| 22              | Salvation Army of Waco                      | MCLENNAN  | \$102,003       | 385                       | 224          | 140          | 21                | 35              | 308                 | 42                       |
| 23              | San Antonio Metropolitan Ministry, Inc.     | BEXAR   | \$687,779       | 1,541                     | 1,045        | 390          | 106               | 1,241           | 1,958               | -1,658                   |
| 20              | SEARCH Homeless Services                    | HARRIS  | \$370,034       | 1,212                     | 478          | 704          | 30                | 172             | 1,034               | 6                        |
| 12              | Shared Housing Center, Inc.                 | DALLAS  | \$99,909        | 64                        | 8            | 56           | 0                 | 3               | 60                  | 1                        |

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

| <b># on Map</b> | <b>Subrecipient</b>  | <b>Counties Served</b>  | <b>Expended</b>    | <b>Individuals Served</b> | <b>White</b>  | <b>Black</b> | <b>Other Race</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> | <b>Unknown Ethnicity</b> |
|-----------------|--|---|--------------------|---------------------------|---------------|--------------|-------------------|-----------------|---------------------|--------------------------|
| 9, 24           | Shelter Agencies For Families In East Texas, Inc.                | CAMP, DELTA, FRANKLIN, HOPKINS, LAMAR, MORRIS, RED RIVER, TITUS                           | \$183,272          | 697                       | 342           | 340          | 15                | 51              | 646                 | 0                        |
| 25              | Tarrant County Homeless Coalition                                | TARRANT   | \$66,927           | 219                       | 96            | 109          | 14                | 33              | 179                 | 7                        |
| 3               | The SAFE Alliance  | TRAVIS  | \$1,402            | 0                         | 0             | 0            | 0                 | 0               | 0                   | 0                        |
| 3               | Travis County Domestic Violence and Sexual Assault Survival Cent | TRAVIS  | \$2,718            | 0                         | 0             | 0            | 0                 | 0               | 0                   | 0                        |
| 26              | Women's Shelter of East Texas, Inc.                              | ANGELINA, HOUSTON, NACOGDOCHES, POLK, SABINE, SAN AUGUSTINE, SAN JACINTO, SHELBY, TRINITY | \$163,765          | 550                       | 247           | 208          | 95                | 87              | 439                 | 24                       |
| 3               | Youth and Family Alliance dba Lifeworks                          | TRAVIS  | \$523,605          | 728                       | 449           | 191          | 88                | 354             | 369                 | 5                        |
|                 | <b>Total</b>   |   | <b>\$8,977,678</b> | <b>28,706</b>             | <b>16,788</b> | <b>####</b>  | <b>1,817</b>      | <b>10,066</b>   | <b>19,864</b>       | <b>-1,224</b>            |

**Racial and Ethnic Composition of Individuals Receiving HHSP Assistance by Subrecipient Statewide for SFY 2017**

| <b>Subrecipient</b>  | <b>Service Area</b>   | <b>Expended</b>    | <b>Individuals Served</b> | <b>White</b> | <b>Black</b> | <b>Other Race</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> | <b>Unknown Ethnicity</b> |
|--|-----------------------|--------------------|---------------------------|--------------|--------------|-------------------|-----------------|---------------------|--------------------------|
| City of Arlington  | ARLINGTON (CITY)      | \$227,177          | 203                       | 78           | 119          | 6                 | 44              | 159                 | 0                        |
| City of Austin, Health and Human Services Dept                 | AUSTIN (CITY)         | \$630,797          | 82                        | 45           | 36           | 1                 | 24              | 58                  | 0                        |
| City of Dallas   | DALLAS (CITY)         | \$811,129          | 714                       | 199          | 447          | 68                | 60              | 654                 | 0                        |
| City of El Paso, Department of Community and Human Development | EL PASO (CITY)        | \$600,187          | 616                       | 569          | 33           | 14                | 552             | 64                  | 0                        |
| City of Houston  | HOUSTON (CITY)        | \$1,729,515        | 2,211                     | 376          | 1,790        | 45                | 281             | 1,930               | 0                        |
| Haven for Hope of Bexar County                                 | SAN ANTONIO (CITY)    | \$1,377,778        | 3,031                     | 2,222        | 657          | 152               | 1,429           | 1,583               | 19                       |
| Mother Teresa Shelter, Inc.                                    | CORPUS CHRISTI (CITY) | \$307,063          | 910                       | 700          | 121          | 89                | 419             | 491                 | 0                        |
| United Way of Tarrant County                                   | TARRANT (COUNTY)      | \$348,158          | 82                        | 47           | 35           | 0                 | 5               | 77                  | 0                        |
| <b>Total</b>   |                       | <b>\$6,031,804</b> | <b>7,849</b>              | <b>4,236</b> | <b>3,238</b> | <b>375</b>        | <b>2,814</b>    | <b>5,016</b>        | <b>19</b>                |





## Appendix D: TDHCA Goals and Objectives

The Agency Strategic Plan goals reflect program performance based upon measures developed with the State’s Legislative Budget Board (“LBB”) and the Governor’s Office of Budget, Planning and Policy (“GOBPP”). The Department believes that the goals and objectives for the various TDHCA programs should be consistent with its mandated performance requirements.

The State’s Strategic Planning and Performance Budgeting System is a goal-driven, results-oriented system. The system has three major components including strategic planning, performance budgeting and performance monitoring. As an essential part of the system, performance measures are used by decision makers to allocate resources, to focus the Department’s efforts on achieving goals and objectives, and as monitoring tools on accountability. Performance measures are reported quarterly to the LBB.

The State’s Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The measures reflected in this document are based on the Department’s current goals as approved by the LBB for FY 2018-2019.

### AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 85th Texas Legislature. Refer to program-specific statements outlined in the Action Plan portion of this document for strategies that will be used to accomplish the goals and objectives listed. Included for each strategy are the target numbers of the 2017 goals, the 2017 actual performance and the estimated performance for 2018.<sup>1</sup>

Goals one through five are established through interactions between TDHCA, the LBB and the Legislature. They are referenced in the General Appropriations Act enacted during the most recent legislative session.

**GOAL 1: TDHCA WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW-, LOW- AND MODERATE-INCOME PERSONS AND FAMILIES.**

#### Strategy 1.1

Provide federal mortgage loans and Mortgage Credit Certificates (MCCs), through the Single-Family Mortgage Revenue Bond Program

| Strategy Measure   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|--|-------------|-------------|-----------|-------------|
| Number of households assisted through Bond Financing or Other Mortgage Financing | 2,377       | 5,870       | 246.95%   | 2,981       |

#### Explanation of Variance:

Due to low interest rates and the long term benefits the MCC offers a borrower, product demand is higher than expected, resulting in a higher number of households served. TDHCA partnered with several private/public/semi-private entities in FY2017 to help reduce the agency’s costs to provide

<sup>1</sup> Targets for 2018 and 2019 were updated through the FY2018-2019 Legislative Appropriations Request unless otherwise noted.

loans to FTHBs. These cost savings were then passed down to the borrower in the form of lower interest rates.

### Strategy 1.2

Provide funding through the HOME Investment Partnership (HOME) Program for affordable housing

| Strategy #1   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---|-------------|-------------|-----------|-------------|
| Number of households assisted with Single Family HOME Funds | 1,125       | 1,095       | 97.33%    | 875         |

Explanation of Variance:

None needed.

### Strategy 1.3

Provide funding through the Housing Trust Fund for affordable housing

| Strategy Measure   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|--|-------------|-------------|-----------|-------------|
| Number of single-family households assisted through the Housing Trust Fund Program | 175         | 191         | 109.14%   | 165         |

Explanation of Variance:

The number of households served is above the "YTD Expected" due to reprogramming of unused HTF funds and higher than anticipated repayments to the HTF.

### Strategy 1.4

Provide federal rental assistance through Section 8 vouchers

| Strategy Measure  | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---|-------------|-------------|-----------|-------------|
| Total households assisted through Statewide Housing Assistance Payments Program | 990         | 945         | 95.45%    | 1,181       |

Explanation of Variance:

None needed.

### Strategy 1.6

Provide federal tax credits to develop rental housing for households with very low income and low income

| Strategy Measure   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|--|-------------|-------------|-----------|-------------|
| Number of households assisted through the Housing Tax Credit Program | 8,100       | 9,811       | 121.12%   | 9,900       |

Explanation of Variance:

Cost certifications for 13 properties in El Paso (that include 1,590 total units) were not originally included in the FY Target because these 2014 4% credit awards were not finalized until late in

2015 (during state fiscal year 2016). Because the awards were Acquisition/Rehab, the construction was completed faster than anticipated, and cost certifications were submitted in the 4th quarter of fiscal year 2017.

**Strategy 1.7**

**Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program**

| Strategy Measure   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|--|-------------|-------------|-----------|-------------|
| Number of households assisted with the Multifamily Mortgage Revenue Bond Program | 900         | 342         | 38.00%    | 644         |

**Explanation of Variance:**

The target for the number of MRB households was overestimated, as the estimates were based on an average construction completion time. Rehabs were completed faster than new construction. The actual amount is closer to the amount estimated for 2014 awards, which is 596. The difference is due to the measure transitioning to actual units on the ground reported through the cost certifications.

**GOAL 2: TDHCA WILL PROMOTE IMPROVED HOUSING CONDITIONS FOR EXTREMELY LOW-, VERY LOW- AND LOW-INCOME HOUSEHOLDS BY PROVIDING INFORMATION AND TECHNICAL ASSISTANCE.**

**Strategy 2.1**

**Center for Housing Research, Planning, and Communications**

| Strategy Measure  | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---|-------------|-------------|-----------|-------------|
| Number of information and technical assistance requests completed | 5,800       | 7,223       | 124.53%   | 7,000       |

**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  | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---|-------------|-------------|-----------|-------------|
| Number of technical assistance contacts and visits conducted by the field offices | 1,380       | 1,389       | 100.65%   | 1,380       |

**Explanation of Variance:**

None needed.

**GOAL 3: TDHCA WILL IMPROVE LIVING CONDITIONS FOR THE POOR AND HOMELESS AND REDUCE THE COST OF HOME ENERGY FOR VERY LOW-INCOME TEXANS.****Strategy 3.1**

Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low-income persons throughout the state.

| Strategy Measure #1   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---|-------------|-------------|-----------|-------------|
| Number of persons assisted through homeless and poverty related funds | 426,236     | 526,227     | 123.46%   | 383,057     |

**Explanation of Variance:**

The increased persons is associated primarily with the Community Services Block Grant Program. The federal program year does not correspond with the state fiscal year. Subrecipients were able to ramp up the program year 2017 earlier than usual, resulting in more persons served during state fiscal year 2017.

| Strategy Measure #2  | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|--|-------------|-------------|-----------|-------------|
| Number of persons assisted that achieve incomes above poverty level. | 1,100       | 1,112       | 101.90%   | 1,100       |

**Explanation of Variance:**

None needed.

**Strategy 3.2**

Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low-income persons and for assistance to very low-income households for heating and cooling expenses and energy-related emergencies.

| Strategy Measure #1                               | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---|-------------|-------------|-----------|-------------|
| Number of Households Receiving Utility Assistance | 146,545     | 134,465     | 91.76%    | 149,000     |

**Explanation of Variance:**

Extended periods of warm weather resulted in higher bills per household, resulting in the amount required to assist each household increasing, and therefore the number of households assisted decreasing.

| Strategy Measure#2   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|--|-------------|-------------|-----------|-------------|
| Number of dwelling units weatherized through Weatherization Assistance Program | 2,822       | 3,351       | 118.75%   | 4,100       |

**Explanation of Variance:**

Lower per unit costs have allowed for additional weatherized units.

**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              | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|-------------------------------|-------------|-------------|-----------|-------------|
| Total number of file reviews. | 691         | 544         | 78.73%    | 615         |

Explanation of Variance:

Because of a reduction in staff due to turnover and the hiring freeze, fewer onsite file reviews were conducted.

**Strategy 4.2**

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

| Strategy Measure  | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---|-------------|-------------|-----------|-------------|
| Total number of monitoring reviews of All Non-formula Contracts | 150         | 145         | 96.67%    | 150         |

Explanation of Variance:

None needed.

**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   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|--|-------------|-------------|-----------|-------------|
| Number of manufactured housing statements of ownership and location issued | 65,000      | 54,248      | 83.46%    | 61,000      |

Explanation of Variance:

This measure is under the targeted amount due to the number of applications received incomplete, which is currently about 31%; these will be resubmitted for issuance.

**Strategy 5.2**

Conduct inspection of manufactured homes in a timely manner.

| Strategy Measure                        | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---|-------------|-------------|-----------|-------------|
| Number of installation reports received | 12,000      | 16,267      | 135.56%   | 15,000      |

Explanation of Variance:

The Department received and processed a larger number of installation reports than the targeted projection. This may be attributable to an increase in file reviews undertaken by MHD as well as increased awareness within the industry of enhanced enforcement procedures which can result from the failure to file an installation report.

**Strategy 5.3**

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

| Strategy Measure #1           | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|-------------------------------|-------------|-------------|-----------|-------------|
| Number of complaints resolved | 450         | 730         | 162.22%   | 500         |

Explanation of Variance:

This measure is over the targeted projection because of an increase in internally opened complaints that resulted in more complaints being closed. The creation of the new Compliance Monitoring Unit resulted in the Compliance Monitors submitting approximately 150 complaints to the Enforcement Unit for deviations/violations found during these reviews.

| Strategy Measure #2                   | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|---------------------------------------|-------------|-------------|-----------|-------------|
| Average time for complaint resolution | 180         | 47.40       | 26.33%    | 180         |

Explanation of Variance:

The average time is under the targeted projection, which is desirable.

| Strategy Measure #3                          | 2017 Target | 2017 Actual | % of Goal | 2018 Target |
|--|-------------|-------------|-----------|-------------|
| Number of jurisdictional complaints received | 400         | 712         | 178%      | 400         |

Explanation of Variance:

This measure is over the targeted projection because of an increase in internally opened complaints, not consumer complaints. The creation of the new Compliance Monitoring Unit resulted in the Compliance Monitors submitting a large number of complaints to the Enforcement Unit for deviations/violations found during these reviews.

**RIDER 5 IS ESTABLISHED IN STATE LAW, AS FOUND IN THE GENERAL APPROPRIATIONS ACT.**

The following figures reflect actual households assisted during the 2017 or prior years through funds awarded in FY 2014; because of the nature of these programs, funds are not typically fully expended until two or three years after the Department has made an award.

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)   | 2017 Target  | 2017 Actual  | % of Goal | 2018 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 | \$67,054,682 | 223.52%   | \$30,000,000 |

Explanation of Variance: The performance is higher than expected because the Rider 5 report captures actual incomes of households served by TDHCA and not projected income groups.

*Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.*

Rider 5 (b): TDHCA will target its housing finance resources for assistance to very low-income households.

The housing finance divisions shall adopt an annual goal to apply no less than 20 percent of the division's total housing funds toward housing assistance for individuals and families earning between 31 percent and 60 percent AMFI.

| Rider 5 (b)   | 2017 Target | 2017 Actual | % of Goal | 2018 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%         | 47.17%      | 235.85%   | 20%         |

Explanation of Variance: The majority of TDHCA housing programs serve households under 60% of median family income. The Rider 5 Report includes Section 8, HOME Single Family, HOME Multifamily, Housing Trust Fund Single Family, Housing Trust Fund Multifamily and Housing Tax Credit Programs.

*Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.*

The following TDHCA-designated goal addresses the housing needs of persons with special needs.

**HOME PROGRAM STATUTE REQUIREMENT: TDHCA WILL WORK TO ADDRESS THE HOUSING NEEDS AND INCREASE THE AVAILABILITY OF AFFORDABLE AND ACCESSIBLE HOUSING FOR PERSONS WITH SPECIAL NEEDS.**

Dedicate 5% of the HOME annual allocation for persons with disabilities who live in any area of this state.

| Strategy Measure   | 2017 Target | 2017 Actual    | % of Goal | 2018 Target  |
|--|-------------|----------------|-----------|--------------|
| Amount of HOME project allocation awarded to applicants that target persons with disabilities. | \$1,159,959 | \$4,300,698.58 | 370.76%   | \$1,159,959* |

**Explanation of Variance:**

These include funds from the Persons with Disabilities Set-Aside that were used to assist households with persons with disabilities and special needs. It is important to note that funds from the Persons with Disabilities set-aside may be used anywhere in the state, and HOME general funds may only be utilized in non-participating jurisdictions, which are communities that do not receive HOME funds directly from HUD. The HOME Program's goal was exceeded by reallocating PWD not previously expended by Administrators accessing HOME Persons with Disabilities funds.

\*The 2018 target will be adjusted to reflect the 5% of the actual allocation of 2018 funds from HUD.

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## Appendix F: Acronyms

| ACRONYM | NAME  |
|---------|---|
| ADA     | Americans with Disabilities Act                           |
| AFFH    | Affirmatively Furthering Fair Housing                     |
| AI      | Analysis of Impediments to Fair Housing Choice            |
| AMFI    | Area Median Family Income                                 |
| ARRA    | American Recovery and Reinvestment Act                    |
| ASTM    | American Society for Testing and Materials                |
| AYBR    | Amy Young Barrier Removal                                 |
| BRB     | Bond Review Board   |
| CAA     | Community Action Agencies                                 |
| CDBG    | Community Development Block Grants                        |
| CEAP    | Comprehensive Energy Assistance Program                   |
| CHDO    | Community Housing Development Organization                |
| CMTS    | Compliance Monitoring and Tracking System                 |
| CoC     | Continuum of Care   |
| CRAC    | Colonia Resident Advisory Committee                       |
| CSBG    | Community Service Block Grants                            |
| DADS    | Texas Department of Aging and Disability Services         |
| DARS    | Texas Department of Assistive and Rehabilitative Services |
| DAW     | Disability Advisory Workgroup                             |
| DFPS    | Texas Department of Family Protective Services            |
| DOE     | United States Department of Energy                        |
| DSHS    | Texas Department of State Health Services                 |
| ESG     | Emergency Solutions Grant Program                         |
| FFY     | Federal Fiscal Year (10/1-9/30)                           |
| FHA     | Federal Housing Administration                            |
| GLO     | General Land Office                                       |
| HCV     | Housing Choice Voucher                                    |
| HERA    | Housing and Economic Recovery Act                         |
| HHSCC   | Housing and Health Services Coordination Council          |
| HHSP    | Homeless Housing and Services Program                     |
| HMIS    | Homeless Management Information Systems                   |
| HOME    | HOME Investment Partnerships Program                      |
| HRC     | Housing Resource Center                                   |
| HSP     | Housing and Services Partnerships                         |
| HTC     | Housing Tax Credit Program                                |
| HTF     | Housing Trust Fund  |
| HUD     | U.S. Department of Housing and Urban Development          |

| ACRONYM | NAME  |
|---------|---|
| LEP     | Limited English Proficiency                       |
| LIHEAP  | Low Income Home Energy Assistance Program         |
| LIHTC   | Low Income Housing Tax Credit                     |
| MCC     | Mortgage Credit Certificate                       |
| MSA     | Metropolitan Statistical Areas                    |
| NFMC    | National Foreclosure Mitigation Counseling        |
| NHTF    | National Housing Trust Fund                       |
| NOFA    | Notice of Funding Availability                    |
| NOHP    | Nonprofit Owner-Builder Housing Provider          |
| NSP     | Neighborhood Stabilization Program                |
| OCI     | Office of Colonia Initiatives                     |
| OMB     | U.S. Office of Management and Budget              |
| PAB     | Private Activity Bond                             |
| PAL     | Preparation for Adult Living                      |
| PI      | Program Income                                    |
| PJ      | Participating Jurisdiction                        |
| PRA     | Project Rental Assistance                         |
| PWD     | Persons with Disabilities                         |
| PY      | HUD Program Year (2/1 - 1/31)                     |
| QAP     | Qualified Allocation Plan                         |
| RAF     | Regional Allocation Formula                       |
| SFOS    | Single Family Operation and Services              |
| SHC     | Self-Help Centers                                 |
| SLIHP   | State Low Income Housing Plan and Annual Report   |
| TCAP    | Tax Credit Assistance Program                     |
| TCAP RF | Tax Credit Assistance Program Repayment Funds     |
| TDHCA   | Texas Department of Housing and Community Affairs |
| THN     | Texas Homeless Network                            |
| TICH    | Texas Interagency Council for the Homeless        |
| TMP     | Taxable Mortgage Program                          |
| TSAHC   | Texas State Affordable Housing Corporation        |
| USHHS   | United States Health and Human Services           |
| VA      | U.S. Department of Veterans Affairs               |
| VASH    | Veterans Affairs Supportive Housing               |
| VAWA    | Violence Against Women Act                        |
| WAP     | Weatherization Assistance Program                 |



**Texas Department of Housing and Community Affairs**

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