

2011 State of Texas Low Income Housing Plan & Annual Report



Cover – (left to right): (1) A family participating in the Bootstrap Loan Program through the Lower Valley Housing Corporation at an early stage of building their home, (2) Habitat for Humanity of San Antonio volunteers setting up a house frame, (3) The completed home of John Casto and family, (4) The Casto family in their new home.

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SECTION 1: INTRODUCTION

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

INSTITUTIONAL STRUCTURE

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

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program (LIHEAP) and the Emergency Nutrition and Temporary Emergency Relief Program (ENTERP). Effective September 1, 1995, in accordance with House Bill 785, regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7, effective September 1, 2002, The Community Development Block Grant (CDBG) and Local Government Services programs were transferred to the newly-created Office of Rural Community Affairs, now called the Texas Department of Rural Affairs (TDRA). However, TDHCA, through an interagency contract with TDRA, administers 2.5 percent of the CDBG funds used for Self-Help Centers along the Texas-Mexico border and collaborates with TDRA on disaster recovery and Neighborhood Stabilization program administration. Effective September 1, 2002, in accordance with Senate Bill 322, the Manufactured Housing Division became an independent entity administratively attached to TDHCA.

AGENCY MISSION AND CHARGE

TDHCA's mission is "to help Texans achieve an improved quality of life through the development of better communities."

TDHCA accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined by the Area Median Income (AMI) or the poverty level. A primary function of TDHCA is to act as a conduit for federal grant funds for housing and community services. Additionally, because several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a housing finance agency.

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

(a) The legislature finds that:

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

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

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

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

HOUSING SUPPORT CONTINUUM ACTIVITIES CHART

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

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

The following table outlines TDHCA's State Fiscal Year 2011 programs. When a program has "Stimulus Program" after its name, it has been created as a result of the Housing and Economic Recovery Act (HERA) of 2008, American Recovery and Reinvestment Act (ARRA) of 2009, or some other federal act or regulation establishing a temporary program meant to address current economic issues. For more detailed program information, please see "TDHCA Programs" in *Section 4: Action Plan* and *Section 5: Stimulus Programs*.

Continuum	Program/Activities	Description	Eligible Households
(1) Poverty and Homelessness Prevention	Community Services Block Grant	Funds local community action agencies to provide essential services and poverty programs	<125% poverty
	Comprehensive Energy Assistance Program	Funds local agencies to offer energy education, financial assistance and Heating, Ventilating and Air Conditioning (HVAC) replacement	<200% poverty
	Emergency Shelter Grant Program	Fund entities to provide shelter and related services to the homeless	<30% AMFI (Homeless)
	Homeless Housing and Services Program	Funds the eight largest Texas cities to provide services or facilities to homeless individuals and families	<50% AMFI (Homeless)
	Homeless Prevention and Rapid Re-Housing Program (Stimulus Program)	Funds qualifying entities to provide homelessness prevention assistance and rapidly re-house person who are homeless	<50% AMFI (Homeless)
(2) Rental Assistance and Multifamily Development	Section 8 Housing Choice Vouchers	Acts as a public housing authority to offer tenant-based rental assistance vouchers in certain rural areas	<50% AMFI
	Tenant-Based Rental Assistance (HOME Program)	Grants for entities to provide tenant-based rental assistance for up to two years	<80% AMFI
	Texas Veterans Rental Assistance Program (Housing Trust Fund)	Provides rental subsidies for Veterans for a maximum of two years	<80% AMFI
	Affordable Housing Match Program (Housing Trust Fund)	Provides funding to Nonprofit Organization to attract or meet requirements for affordable housing grants or government programs	<80% AMFI
	Housing Tax Credit Program	Tax credits to developers for the creation or preservation of affordable rental housing	<60% AMFI
	Housing Tax Credit Exchange Program (Stimulus Program)	Allows developments affected by the housing tax credit devaluation to return their credits and potentially receive a cash grant in its place	<60% AMFI
	Multifamily Bond Program	Loans to develop or preserve affordable rental housing	<60% AMFI
	Multifamily Rental Housing Development (HOME Program)	Loans or grants to develop or preserve affordable rental housing and are available to Community Housing Development Organization (CHDO)	<80 % AMFI
	Rural Housing Expansion Program (Housing Trust Fund)	Awards eligible applicants for enhancing capacity and preserving rural affordable housing	<80% AMFI

Continuum	Program/Activities	Description	Eligible Households
(3) Homebuyer Education, Assistance and Single-Family Development	Colonia Self-Help Center Program	Homebuyer education offered through Colonia Self-Help Centers and Office of Colonia Initiatives (OCI) field offices	<115% AMFI (All)
	Texas Statewide Homebuyer Education	Training for nonprofits to provide homebuyer education	<115% AMFI (All)
	Affordable Housing Match Program	Provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs.	<80% AMFI
	Contract For Deed Conversion Program (HOME Program)	Stabilizes home ownership for colonia residents by converting contract for deeds into traditional mortgages	<60% AMFI
	First Time Homebuyer Program - Non-targeted funds	Low-interest loans and/or down payment and closing costs for the first time homebuyers	<115% AMFI
	First Time Homebuyer Program - Targeted funds	Low-interest loans and/or down payment and closing costs for the first time homebuyers in areas of chronic economic distress	<140% AMFI
	Homebuyer Assistance Program (Housing Trust Fund)	Loans and grants for entities to offer down payment and closing cost assistance	<80% AMFI
	Mortgage Credit Certificate Program	Annual tax credit for qualified homebuyers based on the interest paid on the homebuyer's mortgage loan	<115% AMFI
	Neighborhood Stabilization Program (1) (Stimulus Program)	Allows homebuyers to qualify for 100% financing at 0% interest for 30 years	<50% AMFI
	Texas HOMEbuyer Assistance Program (HOME Program)	Loans and grants for entities to offer down payment and closing cost assistance	<80% AMFI
	Rural Housing Expansion Program (Housing Trust Fund)	Awards eligible applicants to enhance capacity and preserving rural affordable housing	<80% AMFI
	Single Family Development (HOME Program)	Community Housing Development Organization (CHDOs) can apply for loans to acquire, rehabilitate, or reconstruct single family housing. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project	<60% AMFI
Texas Bootstrap Loan Program	Funds entities to offer owner-builder loans programs	<60% AMFI	

Continuum	Program/Activities	Description	Eligible Households
(4) Rehabilitation and Weatherization	Amy Young Barrier Removal Program (Housing Trust Fund)	Grants for entities to provide home modifications needed for accessibility for person with disabilities	<80% AMFI
	Texas HOMEowner Rehabilitation Assistance Program (HOME Program)	Loans and grants for entities to provide home repair assistance	<80% AMFI
	Weatherization Assistance Program and Weatherization Assistance Program ARRA (Stimulus Program)	Funds local agencies to provide minor home repairs to increase energy efficiency	<200% poverty
(5) Foreclosure Relief	National Foreclosure Mitigation Counseling (Stimulus Program)	Fund Foreclosure Counselors to assist households avoid foreclosure	No AMFI limits
	Neighborhood Stabilization Program 1 (Stimulus Program)	Purchase foreclosed properties to demolish or create affordable housing and stabilize existing neighborhoods	<120% AMFI
	Neighborhood Stabilization Program 3 (Stimulus Program)	Not yet awarded-application to second round of funding. Purchase foreclosed properties to demolish or create affordable housing and stabilize existing neighborhoods	<120% AMFI
(6) Disaster Recovery and Relief	Community Development Block Grant Program – Hurricane Rita Round One	Targeted disaster recovery funding to provide home repair assistance and preserve affordable rental housing	<80% AMFI
	Community Development Block Grant Program – Hurricane Rita Round Two	Targeted disaster recovery funding to provide home repair assistance and preserve affordable rental housing, provide infrastructure repairs and provide community services for areas with evacuees	<80-150% AMFI
	Community Development Block Grant Program – Hurricanes Dolly and Ike Round One	Targeted disaster recovery funding to provide home repair assistance and preserve affordable rental housing	50% of the funds used for <80% AMFI
	Community Development Block Grant Program – Hurricanes Dolly and Ike Round Two	Targeted disaster recovery funding to provide homeowner repair, rehabilitation and replacement; rental repair, rehabilitation and replacement; down payment assistance; relocation activities; activities to address blighted areas; and activities to address environmental hazards	55% of the funds used for <80% AMFI
	Disaster Recovery Gap Assistance Program (Housing Trust Fund)	Assists households who are lacking only a small portion of funds to fulfill their full cost of construction	<80% AMFI
	Disaster Relief (HOME Program)	Deobligated HOME funds may be used in non-Participant Jurisdiction to assist with home repair, rehabilitation, reconstruction, homebuyer assistance and tenant-based rental assistance of homes affected by a disaster	<80% AMFI

ADMINISTRATIVE STRUCTURE

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

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

2011 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT

The *2011 State of Texas Low Income Housing Plan and Annual Report* (SLIHP, Plan) is prepared annually in accordance with §2306.072-2306.0724 of the Texas Government Code, which requires that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs and a resource allocation plan to meet the state's housing needs. It 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 nine sections:

- *Section 1: Introduction* - An overview of TDHCA and the Plan
- *Section 2: Housing Analysis* - An analysis of statewide and regional demographic information, housing characteristics and housing needs
- *Section 3: Annual Report* - A comprehensive statement of activities for 2010, including performance measures, actual numbers served and a discussion of TDHCA's Strategic Plan goals
- *Section 4: Action Plan* - A description of TDHCA's program descriptions, initiatives, resource allocation plans and goals
- *Section 5: Stimulus Programs* - A program description, implementation and allocation and additional resources for the programs offered through TDHCA created as a result of the Housing and Economic Recovery Act (HERA) of 2008, American Recovery and Reinvestment

Act of 2009 (ARRA) and other temporary programs created to address current economic issues.

- *Section 6: Disaster Recovery* - A program description and reporting of the multiyear Disaster Recovery efforts for Hurricanes Rita and Hurricanes Ike.
- *Section 7: Public Participation* - Information on the Plan preparation and a summary of public comment
- *Section 8: Colonia Action Plan* - A revised biennial plan for 2010-2011, which discusses housing and community development needs in the colonia, describes TDHCA's policy goals, summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of colonia residents
- *Section 9: Texas State Affordable Housing Corporation (TSAHC) Plan* - This section outlines TSAHC's plans and programs for 2010 and is included in accordance with legislation
- *Appendix*: Includes TDHCA's enabling legislation

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

- *State of Texas Low Income Housing Plan and Annual Report* (this document)
- *Basic Financial Statements and Operating Budget*: Produced by TDHCA's Financial Administration Division, which fulfills §2306.072(c)(1)
- *TDHCA Program Guide*: A description of TDHCA's housing programs and other state and federal housing and housing-related programs, which fulfills §2306.0721(c)(4) and §2306.0721(c)(10)
- *TDHCA Housing Sponsor Report*: A report that provides property and occupant profiles of developments that have received assistance from TDHCA, which fulfills §2306.072(c)(6), §2306.072(c)(8), and §2306.0724.

SECTION 2: HOUSING ANALYSIS

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

DATA SOURCES AND LIMITATIONS

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

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

Major data sources include the 2000 Census, 2000 Comprehensive Housing Affordability Strategy (CHAS), 2005-07 CHAS, American Community Survey data and the State of Texas Demographer. Other sources and studies were used to fill gaps in data availability.

Data presented for 2010 was calculated by applying the percentage population change from HISTA data to the 2000 CHAS data. HISTA data is a four-way cross tabulation of household data build by a demographic data provider and made available for purchase from Ribbon Demographics. The Department purchased 2010 population projections from Ribbon Demographics during the summer of 2010. The 2005-07 CHAS data was released in 2009 and is based on 2005-07 American Community Survey estimates. However, the 2005-07 CHAS data was released with only a statewide total and urban counties. Therefore, regional, rural and urban analysis of the 2005-07 CHAS data was not possible.

The content and format of the Census-based tables, graphs and maps provided in this section were derived, in part, from a methodology for housing needs assessment in the *National Analysis of Housing Affordability, Adequacy and Availability: A Framework for Local Housing Strategies*. The Urban Institute prepared this document for the U.S. Department of Housing and Urban Development (HUD). It provides a methodology with which to describe and analyze local housing markets in order to develop strategies for addressing housing problems and needs. The document served as a guide for the preparation of CHAS reports. As such, it provides a systematic framework for housing market analysis. HUD collaborated with the U.S. Census Bureau to develop special tabulations of the 2000 Census data.

The CHAS database classifies households into five relative income categories based on reported household income, the number of people in the household and geographic location. These income categories are used to reflect income limits that define eligibility for HUD's major assistance

programs, as well as for other housing programs such as the Housing Tax Credit Program. Households are classified into income groups by comparing reported household income to HUD-Adjusted Median Family Income (HAMFI). For the 2000 CHAS data, the income limits are calculated by household size for each metropolitan and non-metropolitan county in the United States and its territories. The 2005-07 CHAS was released only with the statewide total and metropolitan areas in the state. The 2005-07 non-metropolitan areas are estimated to be available in December of 2010 and were unavailable for this analysis.

The CHAS income limits are based on HUD estimates of median family income with several adjustments as required by statute. The income classifications are 0-30 percent of HAMFI (extremely low income), 31-50 percent of HAMFI (very low income), 51-80 percent (low income), 81-95 percent of HAMFI (moderate income) and about 95 percent of HAMFI. The income limits for metropolitan areas may not be less than limits based on the state non-metropolitan median family income level and must be adjusted accordingly. Income limits must also be adjusted for family size and may be adjusted for areas with unusually high or low family income or housing-cost-to-income relationships.

Unit affordability compares housing cost to local area HAMFI. Affordable units are defined as units for which a household would pay not more than 30 percent of its income for rent and no more than two and one-half times its annual income to purchase. Since HUD's adjusted median family incomes are estimated for a family of four, affordability levels are also adjusted to control for various-sized units based on the number of people that could occupy a unit without overcrowding. This adjustment is made by multiplying the threshold described about by 75 percent for a zero-to-one-bedroom unit, 90 percent for a two-bedroom unit and 104 percent for a three-or-more-bedroom unit.

Homeless figures were purchased from Ribbon Demographics and are projections of the 2000 Census group quarters population and type tables, contained in Census 2000 Summary File 1. Group quarters type designations include institutional quarters, such as correctional facilities, hospitals and juvenile institutions, as well as non-institutional quarters, such as military quarters, group homes, dormitories and other situations. Based on the Definitions of Subject Characteristics contained in the Technical Documentation for Summary file 1: 2000 Census of Population and Housing published by the U.S. Census Bureau, this report uses "other non-institutional group quarters" and "other non-household living situations" census figures to represent the homeless population in each region. "Other non-institutional group quarters" counts individuals in shelters for abused women, soup kitchen mobile food vans and other targeted non-shelter outdoor locations where there is evidence of human occupation. "Other non-household living situations" counts individuals with no usual home residing in hostels and YMCAs who were not counted in other tabulations. It must be emphasized that the regional estimates of the homeless populations are not comprehensive. The various definitions of homelessness and methods in counting the homeless make definitive tabulations difficult.

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

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

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

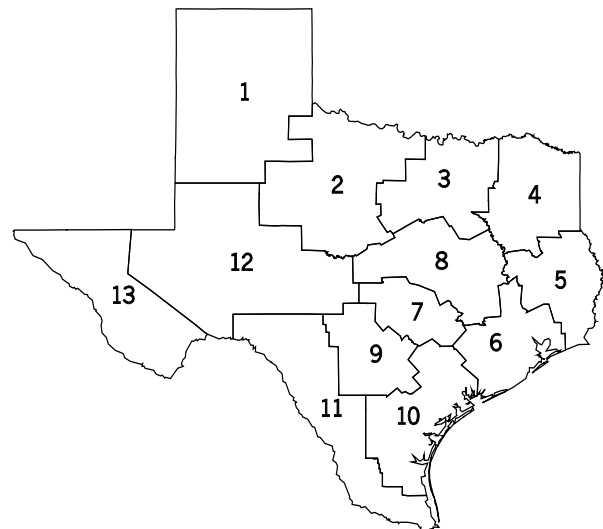
The U.S. Office of Management and Budget (OMB) determines which counties are within each MSA. For this document, the OMB MSAs from 2009 are used. Between the 2000 and 2009 MSA designations, 22 counties changed from not being in an MSA to being in an MSA and 3 counties (Harrison, Henderson and Hood) were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

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

STATE OF TEXAS

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

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



State Service Regions

DEMOGRAPHIC CHARACTERISTICS

Texas has grown in population faster than the national average. Between 2002 and 2009, Texas' population increased approximately 16.8 percent, compared to 9.4 percent nationwide. Approximately 3,566,808 people were added to Texas during this time. More than one of every seven persons added to the population of the United States from 2002 to 2009 was added in Texas. This growth estimate is according to the American Community Survey 1-Year Estimate for 2002¹ (the first year nation-wide data was available) and 2009 (the most recent year for the survey). Total population estimate for 2009 according to American Community Survey is 24,782,302.²

PROJECTED POPULATION CHANGE AND IMPLICATIONS FOR HOUSING NEED*

- Demand for affordable and subsidized housing will increase in the coming years: Long-term demographic projections show growth in total population and minority and older populations, indicating an increase in total need.
- The state's total population will grow: State population is projected to increase to 35.7 million by 2040.
- The Anglo percentage of the total population will decrease: The Anglo population makes up approximately 47.4 percent of the total population in 2010 and is projected to make up 32.2 percent of the total population in 2040.
- The Anglo population will not increase as fast as other races or ethnicities: Anglo population is projected to decrease by 0.08 percent between 2010 and 2040, while Blacks are expected to increase by 23.5 percent and Hispanics will more than double (107.1 percent).
- The population is becoming older: the percentage of the population that was 65 or older was 10.6 percent in 2010 but will increase to 18.0 percent by 2040. In contrast, the percentage

¹U.S. Census Bureau, 2002 American Community Survey. (n.d.) Subject tables. Retrieved from <http://factfinder.census.gov>

²U.S. Census Bureau, 2009 American Community Survey. (n.d.) Subject tables. Retrieved from <http://factfinder.census.gov>

of the population that was 18 or younger was 27.0 percent in 2010 but will decrease to 22.0 percent by 2040.³

*These projections assume the One-Half 1990-2000 Migration (0.5) Scenario. According to the State Demographer:

This scenario has been prepared as an approximate average of the zero (0.0) and 1990-2000 (1.0) scenarios. It assumes rates of net migration one-half of those of the 1990s. The reason for including this scenario is that many counties in the State are unlikely to continue to experience the overall levels of relative extensive growth of the 1990s. A scenario which projects rates of population growth that are approximately an average of the zero and the 1990-2000 scenarios is one that suggest slower than 1990-2000 but steady growth. ⁴

Expected housing demand is directly linked to projected changes in population characteristics. The current racial and ethnic shift is significant because of the substantial differences between the race and ethnicities in terms of income level. According to American Community Survey 3-Year Estimates, the difference in median household income between Anglos and Blacks was \$17,621 during 2006 and 2008; and the Anglo-Hispanic difference was \$16,521 during 2006 and 2008. Generally Anglos made more than both these populations during this time period. Similarly, the poverty rates of 24.7 percent for Blacks and 21.2 percent for Hispanics was still more than two times as high as the 10.5 percent of persons in poverty among Anglos from 2006 to 2008. Because of these disparities, households in Texas will become poorer over the coming decades unless the relationship between ethnicity and income changes.⁵

The population on the table below shows that the rural population has been decreasing while the urban population has been increasing over the last ten years. In 2000, the rural population was approximately 15% of the total Texas population. In 2009, the census estimates that approximately 12% of the total Texas population is rural.

³ Texas State Data Center and Office of the State Demographer. (2009, November4). Texas Population Projections Program. Retrieved from <http://txsdc.utsa.edu/tpepp/2008projections/>

⁴ibid.

⁵Murdock, S.H. Et al., (2002, December), Texas challenge in the twenty-first century: Implications of population change for the future of Texas. Retrieved from <http://tsdc.utsa.edu/download/pdf/TxChall2002.pdf>.

Urban and Rural Population by Region

Region	Large City within Region for Geographic Reference	2000 Rural 196 Non-MSA Counties	2000 Urban 58 MSA counties	2000 Total	2009 Rural 177 Non-MSA Counties	2009 Urban 77 MSA counties	2009 Total
1	Lubbock	320,247	460,486	780,733	290,078	523,133	813,211
2	Abilene	282,194	267,073	549,267	227,318	307,491	534,809
3	Dallas/Fort Worth	228,358	5,259,119	5,487,477	244,333	6,562,235	6,806,568
4	Tyler	469,579	546,069	1,015,648	581,223	510,913	1,092,136
5	Beaumont	355,862	385,090	740,952	344,769	403,379	748,148
6	Houston	184,883	4,669,571	4,854,454	162,747	5,842,587	6,005,334
7	Austin/Round Rock	97,070	1,249,763	1,346,833	111,743	1,705,075	1,816,818
8	Waco	284,255	678,884	963,139	244,626	824,877	1,069,503
9	San Antonio	215,485	1,592,383	1,807,868	103,746	2,072,128	2,175,874
10	Corpus Christi	268,046	464,871	732,917	215,108	531,491	746,599
11	Brownsville/Harlingen	245,523	1,097,807	1,343,330	265,507	1,378,961	1,644,468
12	San Angelo	183,742	341,142	524,884	175,854	377,060	552,914
13	El Paso	24,696	679,622	704,318	24,624	751,296	775,920
State Total		3,159,940	17,691,880	20,851,820	2,991,676	21,790,626	24,782,302

Source: US Census 2000, US Census population estimates. Metropolitan Statistical areas defined by Office of Management and Budget.

SPECIAL NEEDS

Section 2306.0721 requires the Department to include the housing needs of individuals with special needs. The Department identifies special needs as homeless persons, persons with disabilities, elderly persons, persons with alcohol and drug abuse, public housing residents, colonia residents and migrant farmworkers. Additional discussion of how the Department meets these needs is located in the *Action Plan* chapter of this document.

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

HOMELESS PERSONS

The National Alliance to End Homelessness estimates that for Texas in 2007, there were approximately 39,761 homeless people using a point-in-time estimate in January. The number of homeless in 2007 decreased from 2005 by 8.87 percent.⁶ However, estimates of homeless populations vary widely; the migratory nature of the homeless population, the stigma associated with homelessness and the fact that many homeless individuals lack basic documentation all contribute to the difficulty of making an accurate count. Most homeless counts are “point in time” estimates, which do not capture the revolving-door phenomenon of persons moving in and out of shelters over time. The Texas Interagency Council for the Homeless estimates that approximately 200,000 people in Texas, or about 1 percent of the population, are homeless, which is higher than the National Alliances to End Homelessness’ Point in Time estimate.⁷ Furthermore, the homeless population can be classified into three categories: literally homeless, which describes those who have no permanent residence and stay in shelters or public places; marginally homeless, which includes those who live temporarily with other people and have no prospects for housing; and people at risk of homelessness. People at risk of homelessness generally have incomes below the poverty level, rely on utility and rental assistance and may be unable to absorb unexpected events such as the loss of a job or serious illness.

The homeless population is not homogenous: there are homeless families with children, homeless youth, homeless minorities, homeless in rural areas, homeless victims of domestic violence, homeless persons with mental illness and disabilities, elderly persons, homeless veterans and chronically homeless people. Though these subpopulations may have different characteristics, the two main trends significant in the rise of homelessness can be connected to poverty (characterized by the decline in employment opportunities and public assistance programs) and a shortage of affordable housing.⁸

Given the great public costs associated with homelessness, a shift has occurred nationally to emphasize the re-housing of homeless individuals instead of experiencing waiting periods in temporary shelters. The American Recovery and Reinvestment Act of 2009 created the Homelessness Prevention and Rapid Re-housing Program which focuses on re-housing those in

⁶ National Alliance to End Homelessness, Homeless Research Institute. (2009, January). Homeless counts: Changes in homelessness from 2005 to 2007. Retrieved from <http://www.endhomelessness.org/content/article/detail/2158>.

⁷ Texas Interagency Council for the Homeless. (2000). Key facts. Retrieved from <http://www.tich.state.tx.us/facts.htm>

⁸ National Coalition for the Homeless. (2008, June). Why are people homeless? NCH Fact Sheet #1. Retrieved from <http://www.nationalhomeless.org/factsheets/who.html>

danger of homelessness. The Emergency Shelter Grant Program was renamed to Emergency Shelter Grant Program redesigned with an emphasis on re-housing persons that are homeless and preventing homelessness, while still providing a limited amount of funding for the support of homeless shelter operations.

According to the chart below, Regions 3 and 6, which represent Dallas-Fort Worth and Houston respectively, have the highest number of persons in group quarters, including shelters.

Homeless, Group Quarters Population by Region – Texas, 2010

Region	Large City within Region for Geographic Reference	Rural	Urban	Total
1	Lubbock	480	2,016	2,496
2	Abilene	375	1,837	2,212
3	Dallas/Fort Worth	930	12,763	13,693
4	Tyler	877	2,075	2,952
5	Beaumont	534	993	1,527
6	Houston	933	17,383	18,316
7	Austin/Round Rock	197	8,015	8,212
8	Waco	506	1,704	2,210
9	San Antonio	324	6,924	7,248
10	Corpus Christi	345	2,714	3,059
11	Brownsville/Harlingen	309	2,083	2,392
12	San Angelo	226	1,084	1,310
13	El Paso	15	2,056	2,071
State Total		6,051	61,647	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

PERSONS WITH DISABILITIES

In the past, public-program spending for long-term services and supports for persons with disabilities in Texas was allocated in large part to institutional facilities such as nursing homes. However, over the last two decades, with the advent of Medicaid waivers, home- and community-based service alternatives have become an increasingly significant option and choice, as witnessed through recent federal and state legislation. With these services and supports provided in a residential setting, Texas has witnessed a large drop in its institutionalized population, from over 12,000 in 1977 to 4,789 in 2008.⁹

A significant number of persons with disabilities face extreme housing needs. Research conducted by the national Housing Task Force of the Consortium for Citizens with Disabilities found that as many as 2.4 million households with disabilities have “worst-case housing needs,” defined by HUD as unassisted renters with income below 50% of their area’s median income who pay more than half of

⁹ Research and Training Center on Community Living, (2009) Residential Services for Persons with Developmental Disabilities: Status and Trends Through 2008: Profiles of Trends in State Residential Services by State, Retrieved from <http://rtc.umn.edu/docs/risp2008.pdf>

their income for housing or live in severely substandard housing, or both.¹⁰ This is in line with the finding that the incidence of poverty is much higher for persons ages 25 to 64 with a severe disability (27%) or non-severe disability (12%) as compared to no disability (9%).¹¹ In fact, HUD's Office of Policy Development and Research reported that almost two-thirds of unassisted very low-income renter households with disabilities have worst-case housing needs.¹²

According to the US Census 2009 population estimates, Texas has a slightly lower proportion of persons with disabilities (14.5 percent) compared to the national average of 16.2 percent of the total population. According to the chart below, of those Texans with disabilities, approximately 83.7 percent live in urban areas. Persons with disabilities are more likely to be living in urban areas due to the ability to access transportation and the close proximity to health related and other services and supports.¹³

Persons with Disabilities – Texas, 2000

Region	Large City within Region for Geographic Reference	Rural	Urban	Total
1	Lubbock	55,332	83,188	138,520
2	Abilene	50,225	55,100	105,325
3	Dallas/Fort Worth	43,659	844,558	888,217
4	Tyler	120,014	93,739	213,753
5	Beaumont	70,681	79,848	150,529
6	Houston	26,390	775,046	801,436
7	Austin/Round Rock	19,633	170,593	190,226
8	Waco	47,346	113,397	160,743
9	San Antonio	19,857	317,684	337,541
10	Corpus Christi	44,148	97,444	141,592
11	Brownsville/Harlingen	51,933	205,905	257,838
12	San Angelo	34,035	57,765	91,800
13	El Paso	5,455	122,545	128,000
State Total		588,708	3,016,812	3,605,520

Source: Census 2000.

ELDERLY PERSONS

A correlation also exists among age, income and home modifications. A 2008 survey of older Texans for Aging Texas Well, an advisory committee headed by the Texas Department of Aging and Disability Services, found that 56 percent of older Texas respondents spend more than 30 percent of their

¹⁰ Technical Assistance Collaborative Inc., Housing Task Force of the Consortium for Citizens with Disabilities, (2008) *The Hidden Housing Crisis: Worst Case Housing Needs Among Adults With Disabilities*, <http://www.tacinc.org/downloads/HiddenHousCrisis.pdf>

¹¹ National Council on Disability, (January 2010) *The State of Housing in America in the 21st Century: A Disability Perspective*

¹² US Department of Housing and Urban Development, Office of Policy Development and Research, (May 2010) *Worst Case Housing Needs 2007: A Report to Congress*

¹³ Housing & Health Services Coordination Council, Testimony of Theresa Cruz, Director of the State Office of Rural Health, Texas Department of Rural Affairs: HHSC Public Forums, 8 February 2010.

income on housing.¹⁴ Furthermore, disability rates are often related to age, necessitating home modifications. The 2005 to 2007 American Community Survey finds that 45.3 percent of the population 65 years and older had a disability during this time period. This is compared with 6.6 percent of the population aged 5 to 15 years and 11.8 percent of the population aged 16 to 64 years during the same time period.¹⁵ The survey for Aging Texas Well survey found that 14 percent of older Texans reported that their home's doorways, hallways, kitchen, bathroom and closets needed substantial accessibility modifications. In addition, 15 percent of older Texans reported that their home's structure, heating and cooling systems, or electricity or plumbing needed substantial repair.¹⁶ These needed accessibility modifications or repairs may prevent elderly households from aging in place, necessitating an earlier move to costly nursing homes or other supportive housing.

According to the chart below, of elderly Texans, approximately 77.1 percent live in urban areas. Persons who are elderly are more likely to be living in urban areas due to the close proximity to health related and other services and supports.¹⁷

Elderly Persons – Texas, 2000

Region	Large City within Region for Geographic Reference	Rural	Urban	Total
1	Lubbock	44,084	55,001	99,085
2	Abilene	44,437	40,531	84,968
3	Dallas/Fort Worth	34,043	477,876	511,919
4	Tyler	108,447	65,076	173,523
5	Beaumont	51,874	54,455	106,329
6	Houston	17,140	363,803	380,943
7	Austin/Round Rock	19,808	90,644	110,452
8	Waco	40,388	46,119	86,507
9	San Antonio	20,105	184,941	205,046
10	Corpus Christi	35,688	60,490	96,178
11	Brownsville/Harlingen	30,301	107,305	137,606
12	San Angelo	25,403	40,949	66,352
13	El Paso	3,338	10,286	13,624
State Total		475,056	1,597,476	2,072,532

Source: Census 2000.

¹⁴Texas Department of Aging and Disability Services. (2009, April). Aging Texas well: Indicators survey overview report 2009. Retrieved from http://www/dads/state/tx/us/news_info/publications/studies/ATWIndicators2009.pdf.

¹⁵U.S. Census bureau, 2005-2007 American Community Survey. (n.d.). Subject table. Retrieved from <http://factfinder.census.gov>.

¹⁶Texas Department of Aging and Disability Services. (2009, April). Aging Texas well: Indicators survey overview report 2009. Retrieved from http://www/dads/state/tx/us/news_info/publications/studies/ATWIndicators2009.pdf.

¹⁷ Housing & Health Services Coordination Council, Testimony of Theresa Cruz, Director of the State Office of Rural Health, Texas Department of Rural Affairs: HHSC Public Forums, 8 February 2010.

PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE DISORDERS

Persons with alcohol and substance abuse issues face additional obstacles in securing housing. Currently, persons with substance abuse disorders are ineligible for many housing subsidies and supportive housing options. HUD's tenant criterion allows for the prohibition of individuals who have engaged in drug-related criminal behavior or individuals whose abuse pattern or abuse of alcohol "interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents."¹⁸ These prohibitions combined with restrictions from property owners make it difficult for persons with a criminal background, and thus some individuals with substance abuse disorders, to find public or private housing.

Estimates from the *2007-08 National Survey on Drug Use and Health* show slightly lower rates of illicit drug use and abuse in Texas than the nation as a whole with 2.71 percent of Texans as compared with 2.78 percent nationwide. This report estimates that in Texas from 2007-2008 514,000, approximately people were dependent or abusive of illicit drugs and 1,357,000 people were dependent or abusive on alcohol.¹⁹

PUBLIC HOUSING RESIDENTS

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

A study entitled *Federal Programs for Addressing Low-Income Housing Needs: A Policy Primer* (2002) found that a majority of public housing residents were employed or searching for employment. However, most residents worked part-time, low-paying jobs offering no fringe benefits.²¹ Public housing residents may have educational barriers or transportation barriers that further challenge them from transitioning to market-rate housing.²²

According to HUD, there are 63,416 public housing units in Texas as of 2010. As the chart below describes, 53% of public housing units are found in rural areas of the state, with Regions 9 and 13 holding the highest number of rural public housing units.

¹⁸ HUD Occupancy Handbook (4350.3 REV-1), Chapter 4.

¹⁹ Maxwell, Jane C. Substance Abuse Trends in Texas. (2010, June). Retrieved from <http://www.utexas.edu/research/cswr/gcattc/documents/Texas2010TrendsReport.pdf>

²⁰ Turner, M. A. & Kingsley, G. T. (2008, December). Federal programs for addressing low-income housing needs: A policy primer. The Urban Institute. Retrieved from http://www.urban.org/uploadedPDF/411798_low-income_housing.pdf.

²¹ Martinez, J. M. (2002, September). The employment experiences of public housing residents: Findings from the jobs-plus baseline survey. Retrieved from <http://www.mdrc.org/publications/25/overview.html>.

²² Turner, M. A. & Kingsley, G. T. (2008, December). Federal programs for addressing low-income housing needs: A policy primer. The Urban Institute. Retrieved from http://www.urban.org/uploadedPDF/411798_low-income_housing.pdf.

PHA Units – Texas, 2010

Region	Large City within Region for Geographic Reference	Rural	Urban	Total PHA Units
1	Lubbock	304	1,270	1,574
2	Abilene	1,551	2,369	3,920
3	Dallas/Fort Worth	4,716	5,595	10,311
4	Tyler	1,061	2,324	3,385
5	Beaumont	705	2,546	3,251
6	Houston	1,465	4,297	5,762
7	Austin/Round Rock	1,158	2,366	3,524
8	Waco	3,264	924	4,188
9	San Antonio	7,953	268	8,221
10	Corpus Christi	1,389	3,188	4,577
11	Brownsville/Harlingen	3,548	3,867	7,415
12	San Angelo	580	673	1,253
13	El Paso	5,985	50	6,035
State Total		33,679	29,737	63,416

Source: US Department of Housing and Urban Development.

PERSONS LIVING WITH HIV/AIDS

According to the Texas Department of State Health Services' 2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning, HIV/AIDS cases are not evenly distributed across Texas. In 2008, Persons Living with HIV/AIDS (PLWHA) were concentrated in metropolitan areas, with over half residing in the Houston and Dallas metropolitan areas. In contrast, South and West Texas had the lowest rates of PLWHA in 2008. The highest rates of living cases were in the 45-54 age groups.²³

As seen in the chart below, Regions 3 and 6 have the highest number of PLWHA in the state. Over 95 percent of PLWHA live in urban areas. The reason behind such a large urban concentration, as found in the SCSN, is a lack of available health care choices in non-urban service areas and the effect on access to care, especially for specialty services and the availability of affordable housing.²⁴ See chart below for more details on persons living with HIV/AIDS in Texas.

²³ Texas Department of State Health Services, (April 2010) 2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning, <http://www.dshs.state.tx.us/hivstd/reports/HIVandAIDSinTexas.pdf>

²⁴ Texas Department of State Health Services, (June 2008), 2008 - 2010 Texas Statewide Coordinated Statement of Need, http://www.dshs.state.tx.us/hivstd/planning/docs/SCSN_2008-2010.pdf

Persons with HIV/AIDS – Texas, 2008

Region	Large City within Region for Geographic Reference	Rural	Urban	Total
1	Lubbock	435	643	1,078
2	Abilene	143	286	429
3	Dallas/Fort Worth	167	19,319	19,486
4	Tyler	564	823	1,387
5	Beaumont	438	896	1,334
6	Houston	186	20,732	20,918
7	Austin/Round Rock	68	4,296	4,361
8	Waco	209	962	1,171
9	San Antonio	45	4,451	4,496
10	Corpus Christi	112	665	777
11	Brownsville/Harlingen	164	1,685	1,849
12	San Angelo	111	351	462
13	El Paso	7	1,562	1,569
State Total		2,649	56,668	59,317

Source: Texas Department of State Health Services, 2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning

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

In looking at how client services funds were allocated by service category, the 2008-2010 Texas Statewide Coordinate Statement of Need (SCSN) found that housing was the second largest allocation category, with \$14,765,131 in Ryan White, HOPWA, and State Services and Medication funding provided to PLWHA in 2007.²⁵ However, SCSN also reported affordable housing as one of the two most frequent gaps in services identified by clients in six of the seven HIV Service Delivery Areas (HSDAs) assessed in Texas. For certain PLWHA, specifically for single women and single men without children, the availability of Ryan White & Housing Opportunities for Persons with AIDS (HOPWA) funded housing is a particular problem. Also, many HIV positive women with children who have had access to stable housing through Ryan White funds will lose this benefit once their children turn 18 and leave the home. Finally, through informant interviews, the SCSN found that reimbursement rates for housing are below fair market rates, which place clients into housing in high crime/low income areas which may lead to substance abuse issues, crime and other factors that are known to affect access and maintenance in care.

COLONIA RESIDENTS

According to Section 2306.581 of the Texas Government Code:

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

²⁵ Texas Department of State Health Services (June 2008), 2008 - 2010 Texas Statewide Coordinated Statement of Need, http://www.dshs.state.tx.us/hivstd/planning/docs/SCSN_2008-2010.pdf

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

Major issues affecting colonias include high rates of unemployment, extremely low-incomes, lack of sufficient infrastructure for water and sewer service, higher rates of certain diseases, lack of educational resources, substandard housing and extensive use of contracts for deed. The latter two issues are directly related to housing. Housing in colonias is often constructed by residents using only available materials; professional builders are not often used.²⁶ According to 2000 Census data, colonias have a 75 percent homeownership rate. Despite this rate, colonia homes are inadequate: 4.9 percent of colonia dwellings lack kitchen facilities and 5.3 percent lack plumbing facilities. It is estimated that 50 percent of colonia residents lack basic water and sewage systems: 51 percent use septic tanks, 36 percent use cesspools, 7 percent use outhouses and 6 percent use other wastewater systems.²⁷

Furthermore, properties in colonias are often purchased with contracts for deed, which are seller-financed transactions that do not transfer the title and ownership of the property to the buyer until the purchase price is paid in full. Contracts for deeds are often used in colonias because many residents do not have a credit history or qualification for a loan from a financial institution. Because of a lack of other options, contracts for deed often have high interest rates and are subject to abusive financial practices.²⁸

Colonia residents have several needs that include increased affordable housing opportunities, such as down payment assistance and low-interest-rate loans, homeowner education, construction education and assistance, owner-occupied home repair, access to adequate infrastructure and the conversion of remaining contracts for deed to conventional mortgages. According to the Office of Attorney General's colonia estimates accessed in 2010, the number of colonia residents for Texas is 418,406.

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

Colonia Residents – Texas, estimated in 2010

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

²⁶ Federal Reserve Bank of Dallas. (n.d.). Texas colonias. Retrieved from <http://www.dallasfed.org/ca/pubs/colonias.html>.

²⁷ Moncada, N. (2001). A Colonias Primer. A briefing presented to the US Department of Housing and Urban Development. Retrieved from <http://www.nationalmortgagenews.com/nmn/plus93.htm>.

²⁸ Federal Reserve Bank of Dallas. (n.d.). Texas colonias. Retrieved from <http://www.dallasfed.org/ca/pubs/colonias.html>.

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

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

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

Region	County	Rural	Urban	Total
13	Brewster	891	-	891
13	El Paso	-	77,169	77,169
13	Hudspeth	1,752	-	1,752
13	Jeff Davis	187	-	187
13	Presidio	409	-	409
Region 13 Total		3,239	77,169	80,408
State Total		124,398	296,220	420,618

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

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

MIGRANT SEASONAL FARMWORKERS

Texas leads the nation in the quantity and size of farms and ranches with 247,500 properties covering 130.4 million acres. The economic impact of the food and fiber sector totals more than \$100 billion; cash receipts from the agriculture and ranching industries total \$19.8 billion.²⁹ One of every seven working Texans (14%) is in an agriculture-related job and many employed in this sector are migrant and seasonal farmworkers.

Migrant farmworkers have a particularly difficult time finding available, affordable housing because of extremely low and sporadic incomes and the fact that they will reside in a given location only a short time. Many of the small, rural communities in which migrant workers may seek employment do not have the rental units available for the seasonal influx. While TDHCA-licensed facilities are inspected annually and are required to meet health and safety standards, they do not provide enough units to address the need. Substandard conditions and overcrowding are believed to be widespread in other migrant labor housing situations. In addition, migrant workers may not be able to afford security deposits, pass credit checks, or commit to long-term leases.³⁰

As seen in the chart below, Regions 1 and 11 have the highest number of migrant farmworkers, together accounting for over 56% of the state's total migrant farmworker population. Additionally, approximately 54.7% of migrant farmworkers reside in rural areas of the state.

Migrant Seasonal Farmworker Population Estimates – Texas, 2000

Region	Large City within Region for Geographic Reference	Rural	Urban	Total
1	Lubbock	65,767	14,695	80,462
2	Abilene	18,089	2,938	21,027
3	Dallas/Fort Worth	2,988	11,690	14,678
4	Tyler	8,011	2,419	10,430
5	Beaumont	2,738	321	3,059
6	Houston	3,239	6,357	9,596
7	Austin/Round Rock	928	3,418	4,346
8	Waco	3,817	2,241	6,058
9	San Antonio	7,395	11,562	18,957
10	Corpus Christi	10,435	11,474	21,909
11	Brownsville/Harlingen	35,022	87,925	122,947
12	San Angelo	32,958	4,041	36,999
13	El Paso	6,201	4,745	10,946
State Total		197,588	163,826	361,414

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

²⁹ Texas Department of Agriculture, Texas Ag Stats, Retrieved from: http://www.agr.state.tx.us/agr/main_render/0,1968,1848_37142_0_0,00.html?channelId=37142

³⁰ Texas Department of Housing & Community Affairs, (September 2006), *Migrant Labor Housing Facilities in Texas: A Report on the Quantity, Availability, Need, and Quality of Migrant Labor Housing in the State*

POVERTY AND INCOME

According to Ribbon Demographics update on Census, approximately 789,021 families in Texas lived below the poverty line in 2010, with approximately 85 percent residing in urban areas.³¹ Poverty conditions along the Texas-Mexico border warrant special attention. Parts of the region, like McAllen-Edinburg-Mission, suffered from unemployment rates higher than the State's (12.3 percent vs. 8.2 percent in July 2010³²) and its residents made approximately 62 percent of the State's median income.³³ Conditions are particularly acute in the colonias, unincorporated areas along the

Families Below Poverty – Texas, 2010

	Total Families	Families below poverty	% Families below poverty
Rural	805,519	118,921	14.8%
Urban	5,466,222	670,100	12.3%
Texas	6,271,741	789,021	12.6%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

The total number of families in poverty, elderly and non-elderly, is one of the need indicators for some of the Department's community service activities. According to Ribbon Demographics' update on Census data, 789,021 families are living below the poverty line and 646,038 of those families include children. Regions 3 and 6 have the highest numbers of families in poverty.

Families Below Poverty by Region – Texas, 2010

Region	Families at or above poverty	Families at or above poverty with children	Families below poverty	Families below poverty with children
1	187,643	93,176	26,464	21,455
2	127,667	57,533	16,772	13,195
3	1,657,013	898,475	208,654	174,972
4	300,289	138,969	41,815	33,478
5	172,224	76,510	30,061	23,736
6	1,326,999	714,149	164,065	136,420
7	398,072	209,963	36,386	29,496
8	185,311	91,430	26,405	21,387
9	491,102	246,759	66,868	54,513
10	177,372	86,813	33,012	26,104
11	288,934	160,439	116,756	93,612
12	127,632	63,974	16,959	13,572
13	42,462	22,555	4,804	4,098
Total	5,482,720	2,860,745	789,021	646,038

Source: Nielsen Claritas, Ribbon Demographics, 2010.

³¹ Nielsen Claritas, Ribbon Demographics (2010) Custom PopFacts Report – Selected Data Variables.

³² U.S. Bureau of Labor Statistics. (2010, September 27). Economy at a glance. Retrieved from <http://www.bls.gov/eag/eag.tx.htm>.

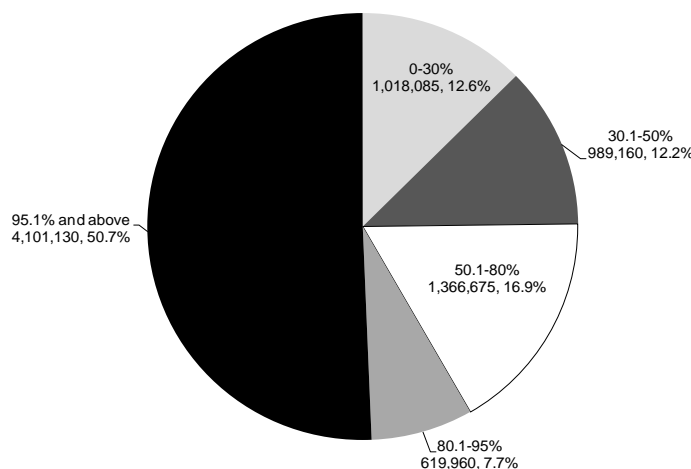
³³ U.S. Census Bureau, 2006-2008 American Community Survey. (n.d.). Subject tables. Retrieved from <http://factfinder.census.gov>.

Many families who rely on low-wage occupations for a living find it difficult to cover all essential expenses. According to a study by the Center for Public Policy Priorities, “a significant proportion of families throughout the state struggle paycheck-to-paycheck to make ends meet.” The study examined a typical family’s fundamental expenses, such as housing, food, child care, medical costs, transportation, taxes, etc. and compared the total bill to typical wages earned in the 27 Texas Metropolitan Statistical Areas. The study asserts that a family of four in Texas requires a household hourly income of \$18 to \$22 per hour (depending on the metro area in which the family lives) to simply meet its most basic needs. In a majority of Texas metro areas, however, half of the total employment is in occupations with a median wage under \$10 per hour.³⁴

In addition, expected economic growth will not necessarily positively impact the lowest-income groups. The Texas Comptroller’s Biennial Revenue Estimate predicts that the fastest growing sector of the state economy for 2010-2011 will be the professional and business services. This industry’s employment growth is expected to remain solid, averaging 3.1 percent per year in 2010 and 2011, with most of the job gains in fiscal 2011.³⁵ While this growth may buoy the state economy, it may not raise many low-income families, who may not have the necessary education or training, from their current positions.

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-Adjusted Median Family Incomes (HAMFI). The income level definitions are as follows:

- Extremely Low Income: At or below 30 percent of HAMFI
- Very Low Income: Between 31 percent and 50 percent of HAMFI
- Low Income: between 51 percent and 80 percent of HAMFI
- Moderate Income: Between 81 percent and 95 percent of HAMFI
- Above 95 percent of HAMFI



Households by Income Group – Texas, 2005-2007

Income Group	Households	Percent
0-30%	1,018,085	12.6%
30.1-50%	989,160	12.2%
50.1-80%	1,366,675	16.9%
80.1-95%	619,960	7.7%
95.1% & above	4,101,130	50.7%

Source: CHAS 2005-07 statewide figures.

³⁴Center for Public Policy Priorities. (2002, September1). Making it: what it really takes to live in Texas. Retrieved from <http://cppp.org/research.php?aid=120>.

³⁵Texas Comptroller of Public Accounts. (2009, January). Biennial revenue estimate: 2010-2011. Retrieved from <http://www.window.state.tx.us/taxbud/bre2010/outlook.html>.

The pie chart above indicates the projected distribution of households by income group across Texas by number and percentage. A total of 41.7 percent of all households are in the low-income range (0 to 80 percent of HAMFI). Meeting the needs of this large portion of the State's households is TDHCA's primary focus.

The table below provides information on the income breakdowns of households in each region. Regions 3 and 6 had the highest number of people with incomes over 80% AMFI. Regions 12 and 13 had the lowest number of people with incomes over 80% AMFI.

Households and Income – Texas, 2000

Service Region	Total Households	Extremely Low Income (0% to 30% AMFI)	Very Low Income (31% to 50% AMFI)	Low Income (51% to 80% AMFI)	Moderate Income (81% to 95% AMFI)	Higher Income (over 95% AMFI)
1	288,273	36,433	34,684	53,087	20,604	143,475
2	206,459	23,690	26,096	37,041	15,491	104,169
3	1,988,135	216,675	207,946	361,581	165,946	1,043,156
4	380,765	47,359	45,345	64,823	28,943	194,299
5	274,543	38,575	32,704	45,851	19,222	138,364
6	1,691,811	209,127	186,994	284,820	131,907	881,944
7	509,798	60,766	54,465	92,250	44,650	257,667
8	343,856	46,423	39,537	59,780	26,911	171,721
9	635,280	73,161	69,347	109,133	49,283	334,532
10	255,493	33,862	30,725	42,309	16,854	131,811
11	377,276	73,326	62,736	71,481	199	169,566
12	188,921	22,798	23,084	33,409	13,680	95,995
13	216,861	29,207	28,546	38,430	7,373	114,009
State	7,357,471	911,402	842,209	1,293,995	541,063	3,780,708

Source: 2000 CHAS Database

AFFORDABLE HOUSING NEED

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

Households with One or More Housing Problems – Texas, 2005-2007

	Renter At least one problem	Renter Total Households	Renter Percent with at least once problem	Owner At least one problem	Owner Total Households	Owner Percent with at least once problem	Total Households
0-30% AMI	510,775	645,370	79.1%	291,625	372,720	78.2%	1,018,090
31-50% AMI	419,550	515,885	81.3%	289,945	473,275	61.3%	989,160
51-80% AMI	282,865	603,425	46.9%	355,265	763,245	46.5%	1,366,670
81-95% AMI	48,395	230,325	21.0%	138,800	389,640	35.6%	619,965
More than 95% AMI	64,650	821,110	7.9%	373,475	3,280,040	11.4%	4,101,150
Total	1,326,235	2,816,115	47.1%	1,449,110	5,278,920	27.5%	8,095,035

Source: CHAS 2005-07 statewide figures.

Of renter households, those at 31-50% AMI are the most likely to have at least one housing problem. Of owner households, those at 0-30% AMI are the most likely to have at least one housing problem.

PHYSICAL INADEQUACY (LACK OF KITCHEN AND PLUMBING FACILITIES)

The measure of physical inadequacy available from the CHAS database tabulation is the number of units lacking complete kitchen and/or plumbing facilities. While this is not a complete measure of physical inadequacy, the lack of plumbing and/or kitchen facilities can serve as a strong indication of one type of housing inadequacy. The following table demonstrates that among the physically inadequate housing units, 29.3 percent are occupied by extremely low-income households.

Number of Units Lacking Kitchen and/or Plumbing by Affordability Category – Texas, 2005-2007

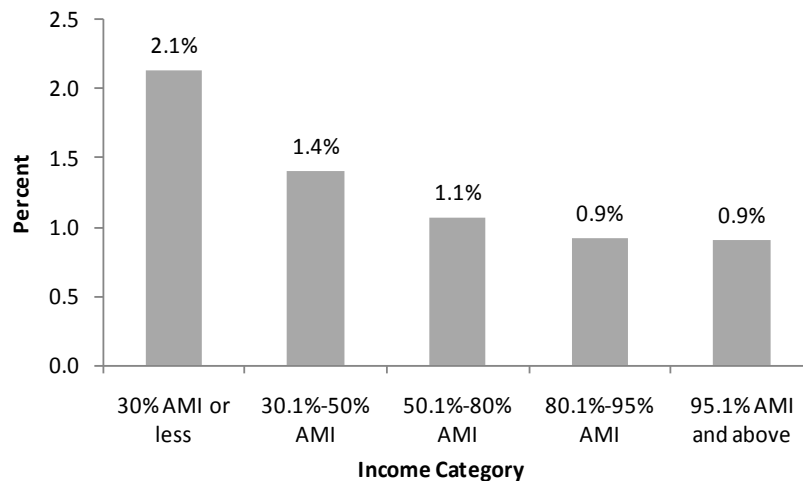
Income Group	Units	Percent
0% to 30%	20,635	29.3
31% to 50%	11,335	16.1
51% to 80%	13,195	18.8
80% to 95%	4,535	6.5
Over 95%	20,610	29.3
Total	70,310	

Source: CHAS 2005-07 statewide figures.

The state defines “standard condition” of housing as properties that meet the federal Housing Quality Standards, or the state Colonia Housing Standards, as applicable. “Substandard condition but suitable for rehabilitation” refers to properties that do not meet the above standards but are not sufficiently deteriorated to justify demolition or replacement. These definitions refer to the condition of properties prior to the receipt of assistance.

The following bar chart shows the distribution of substandard housing by income group. Households in the lowest income group earning 30 percent AMFI or less have the highest percentage of physically inadequate rental housing. The chart shows the percentage of households with housing problems in each income category compared to households in the corresponding income category.

Renter Households with Substandard Housing by Income Category – Texas, 2005-2007

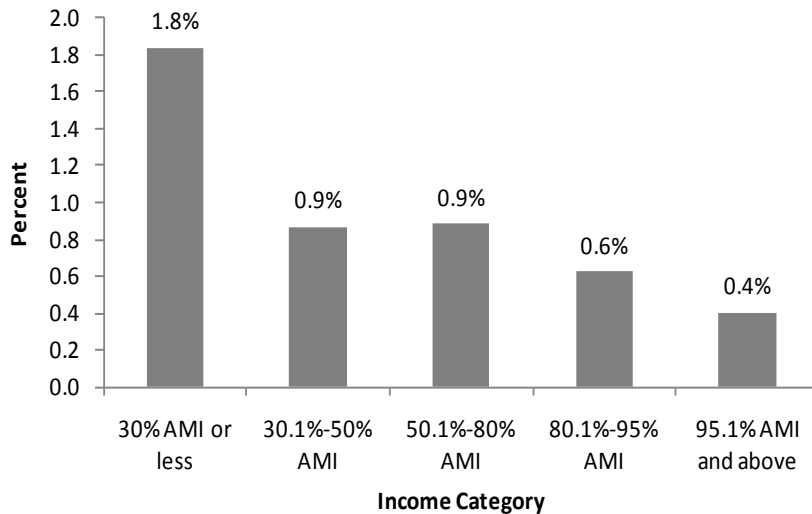


Income Group	Percent
0-30%	2.1%
30.1-50%	1.4%
50.1-80%	1.1%
80.1-95%	0.9%
95.1% & above	0.9%

Source: CHAS 2005-07 statewide figures.

The same trend holds true for owner households. The chart shows the percentage of households with housing problems in each income category compared to households in the corresponding income category.

Owner Households with Substandard Housing by Income Category – Texas, 2005-2007



Income Group	Percent
0-30%	1.8%
30.1-50%	0.9%
50.1-80%	0.9%
80.1-95%	0.6%
95.1% & above	0.4%

Source: CHAS 2005-07 statewide figures.

As seen in the chart below, Regions 3, 6 and 11 have the highest number of units lacking facilities for households earning 0 to 80 percent AMFI. Regions 3 and 6 also have the highest number of units lacking facilities for households earning 80 percent AMFI and above. These are also the two regions with the highest numbers of households in poverty in the state. In contrast, Regions 1, 2, and 12 have the lowest number of units lacking facilities for households earning 0 to 80 percent AMFI.

Number of Units Lacking Kitchen and/or Plumbing by Affordability Category – Texas, 2009

Service Region	All Incomes	0% to 30%	31% to 50%	51% to 80%	80% and Above
1	3,211	898	558	604	199
2	2,161	670	367	459	151
3	18,571	4,988	3,378	3,940	1,336
4	5,578	1,724	994	1,002	370
5	3,836	1,270	633	733	191
6	18,712	5,594	3,306	3,787	1,037
7	5,598	1,938	981	1,125	339
8	4,173	1,240	805	789	235
9	7,521	2,128	1,319	1,581	607
10	3,763	1,266	737	771	147
11	14,614	6,312	3,577	2,527	0
12	2,577	713	547	538	101
13	4,076	950	1,093	938	124
State	94,391	29,690	18,293	18,792	4,838

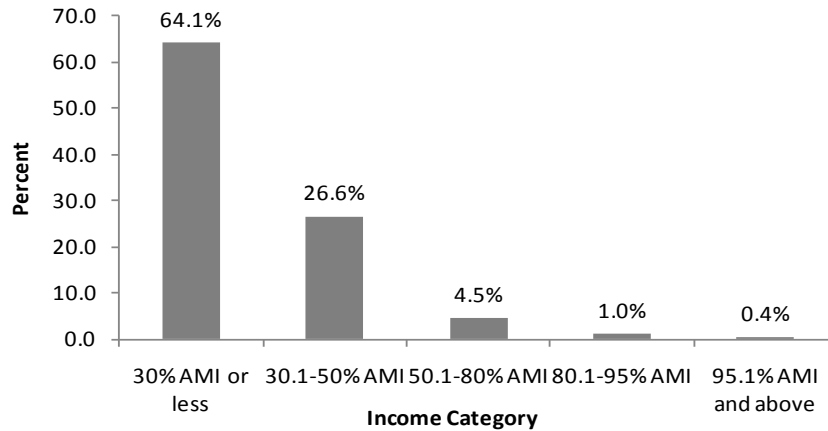
Source: 2000 CHAS Database with projections based on HISTA data

HOUSING COST BURDEN

A cost burden is identified when a household pays more than 30 percent of its gross income for housing costs. When so much is spent on housing, other basic household needs may suffer. As the following graph shows, a majority of renter households in the lowest two income categories, totaling more than 551,000 households, is burdened by paying an excess portion of income toward housing. This is much greater than in the highest income category, above 95 percent AMFI, where only 0.4

percent of households, or 3,480 households, experience the problem. The chart shows the percentage of households with cost burden in each income category compared to households in the corresponding income category.

Renter Households with Housing Cost Burden by Income Category – Texas, 2005-2007

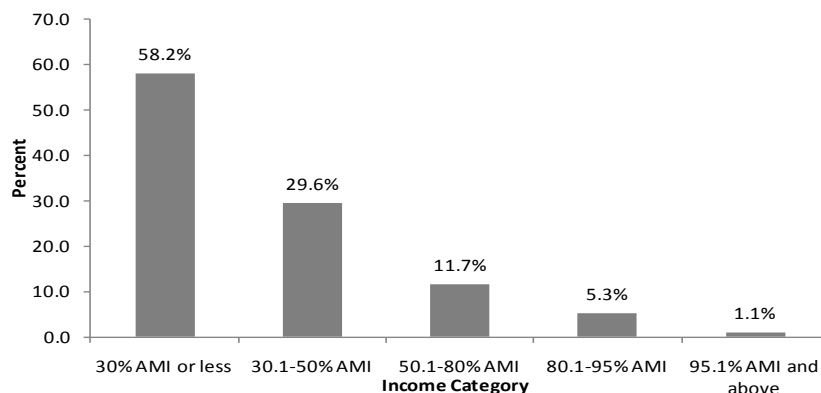


Income Group	Percent
0-30%	64.1%
30.1-50%	26.6%
50.1-80%	4.5%
80.1-95%	1.0%
95.1% & above	0.4%

Source: CHAS 2005-07 statewide figures.

As shown in the following graph, housing cost burden affects 217,070, or 58.2 percent of owner households in the lowest income category. This figure, representing a majority, is much higher than the 1.1 percent of households affected in the highest income category. The graph illustrates the direct correlation between an owner household's income category and an owner household's likelihood of experiencing this problem. The chart shows the percentage of households with cost burden in each income category compared to households in the corresponding income category.

Owner Households with Housing Cost Burden by Income Category – Texas 2005-2007

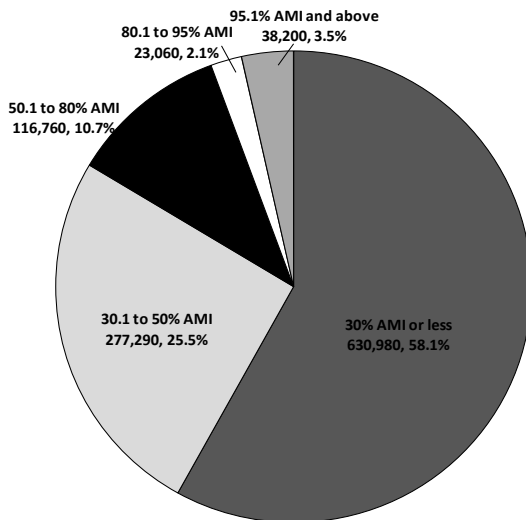


Income Group	Percent
0-30%	58.2%
30.1-50%	29.6%
50.1-80%	11.7%
80.1-95%	5.3%
95.1% & above	1.1%

Source: CHAS 2005-07 statewide figures.

Finally, the pie chart below shows the total number and percentage of all households with housing cost burden by income group.

Total Housing Cost Burden by Income Group – Texas, 2005-2007



Income Group	Households	Percent
0-30%	630,980	58.1%
30.1-50%	277,290	25.5%
50.1-80%	116,760	10.7%
80.1-95%	23,060	2.1%
95.1% & above	38,200	3.5%

Source: CHAS 2005-07 statewide figures.

The chart below shows the number of households with cost burden greater than 30 percent by income group. Regions 3 and 6 have the highest number of households experiencing extreme cost burden for all the income groups. In addition, Regions 7 and 9 have the third and fourth highest numbers of households experiencing extreme cost burden for all income groups. These regions represent the four largest Major Metropolitan Areas in Texas: Dallas-Fort Worth-Arlington, Houston-Sugar Land-Baytown, San Antonio and Austin-Round Rock.

Number of Households with Cost Burden by Income Group – Texas, 2009

Service Region	All Incomes	0% to 30%	31% to 50%	51% to 80%	81% to 95%	95% and Above
1	67,156	25,939	18,689	13,818	2,730	5,982
2	44,820	16,401	13,389	8,732	2,075	4,223
3	483,443	148,173	124,704	118,320	29,094	63,152
4	87,846	31,977	23,560	18,322	4,865	9,123
5	62,016	25,949	16,662	11,413	2,581	5,412
6	392,181	133,623	104,552	83,584	20,976	49,445
7	143,360	44,925	36,217	36,747	8,972	16,499
8	90,612	34,211	23,462	19,895	4,810	8,233
9	153,507	47,556	38,733	36,371	9,494	21,352
10	59,191	20,620	15,872	12,697	2,988	7,014
11	78,562	33,079	20,702	14,090	72	10,619
12	40,053	14,994	11,375	7,894	1,849	3,942
13	55,856	17,463	14,981	13,699	1,587	8,126
State	1,758,605	594,909	462,899	395,582	92,093	213,123

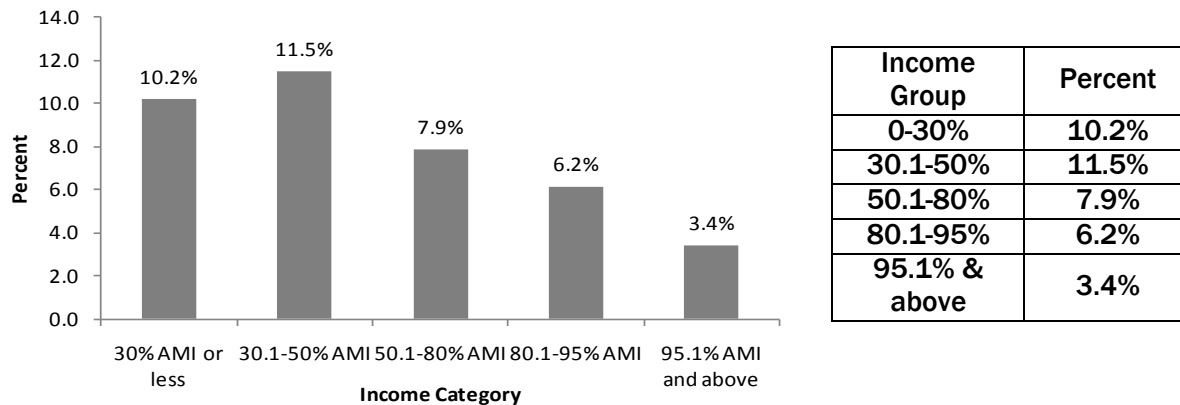
Source: 2000 CHAS Database with projections based on HISTA data

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 households. Over 10.2 percent of renter households in the extremely low income category and 11.5 percent of renter households in the very low income category are afflicted by overcrowding. The chart shows the percentage of households experiencing overcrowding in each income category compared to households in the corresponding income category.

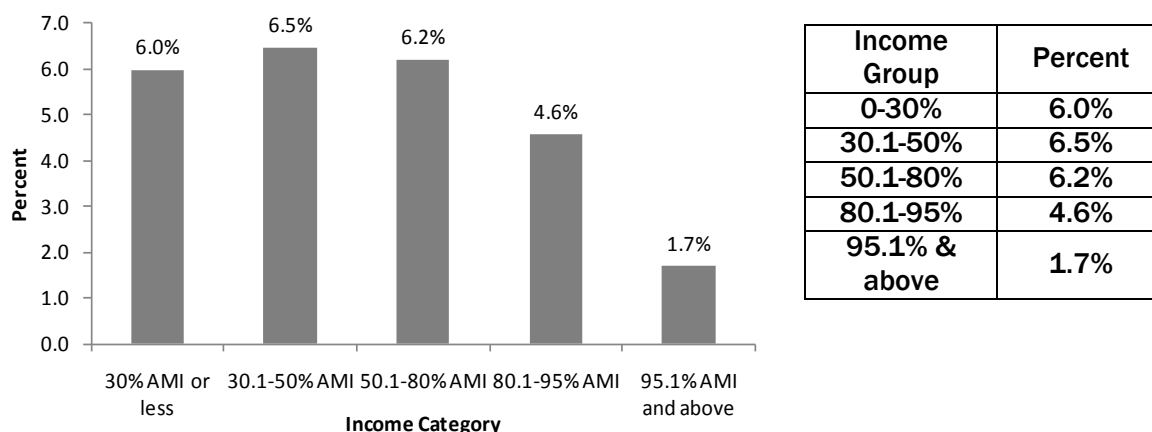
Renter Households with Incidence of Overcrowding by Income Group – Texas, 2005-2007



Source: CHAS 2005-07 statewide figures.

Lower income owner households also experience overcrowded conditions more frequently than higher income owner households. More than 6.5 percent of owner households earning less than 50 percent HAMFI live in overcrowded conditions compared to 4.6 percent of owner households over 80 percent HAMFI. The chart shows the percentage of households experiencing overcrowding in each income category compared to households in the corresponding income category.

Owner Households with Incidence of Overcrowding by Income Group – Texas, 2005-2007



Source: CHAS 2005-07 statewide figures.

The table below shows the number of overcrowded owner households by income group. Regions 3, 6, 11 and 9, in that order, have the highest number of overcrowded households for income levels 0 to 80 percent AMFI. With two exceptions, the most populous regions in the state have the highest number of overcrowded households. Those exceptions are Region 10, which is the seventh most

populated region, has the eighth highest number of overcrowded households and Region 8, which is the eighth most populated regions, has the seventh highest number of overcrowded households.

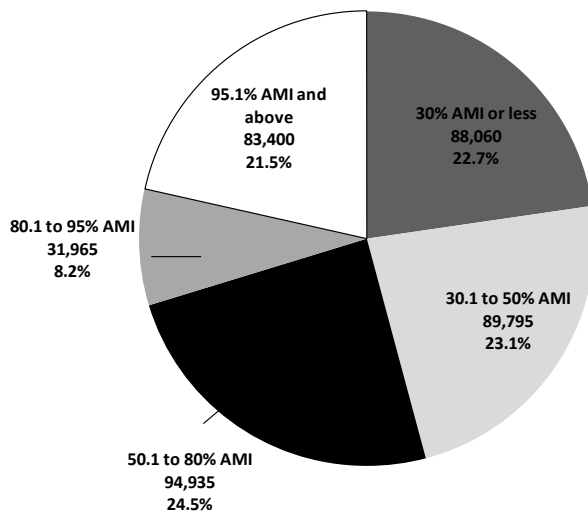
Number of Overcrowded Owner Household by Income Group – Texas, 2009

Service Region	All Incomes	0% to 30%	31% to 50%	51% to 80%	81% to 95%	95% and Above
1	21,299	3,374	3,735	5,747	1,834	6,609
2	9,466	1,470	1,440	2,691	835	3,030
3	197,622	36,717	39,975	53,458	18,337	49,135
4	21,963	3,657	3,640	5,408	2,289	6,969
5	17,638	3,350	2,548	3,968	1,701	6,071
6	211,054	42,404	43,848	55,539	18,379	50,883
7	40,130	7,442	8,194	10,520	3,857	10,118
8	24,473	4,191	3,775	6,648	2,324	7,535
9	62,420	11,431	11,807	15,974	5,975	17,233
10	24,509	4,937	4,226	5,396	1,885	8,065
11	91,741	22,709	19,440	21,140	12	28,441
12	14,556	2,466	2,483	4,119	1,347	4,141
13	33,316	6,337	6,630	7,773	1,356	11,221
State	770,185	150,483	151,741	198,381	60,130	209,450

Source: 2000 CHAS Database with projections based on HISTA data

The pie chart below shows the total incidence of all overcrowded households by income group.

Overcrowded Household by Income Group – Texas, 2005-2007



Income Group	Households	Percent
0-30%	88,060	22.7%
30.1-50%	89,795	23.1%
50.1-80%	94,935	24.5%
80.1-95%	31,965	8.2%
95.1% & above	83,400	21.5%

Source: CHAS 2005-07 statewide figures.

HOUSING AVAILABILITY AND AFFORDABILITY

HOUSING SUPPLY

Ribbon Demographics reported that approximately 68.4 percent of units in Texas were single-family occupied. Approximately 23.9 percent of housing units were within multifamily structures: 2.1 percent were in developments up to 2 units; 3.2 percent were in developments with 3 or 4 units; 11.7 percent were within 5 to 19 units; and 6.7 percent were in developments of over 20 units. The remaining 7.7 percent of units were manufactured homes and other units such as boats. Additionally, over 86% of all occupied housing units in Texas are located in urban areas.

Physical Housing Characteristics for Occupied Units – Texas, 2010

	Rural Total Occupied Units	Urban Total Occupied Units	Total Occupied Units	Percent of Total
1, detached	987,335	5,457,046	6,444,381	65.8%
1, attached	16,509	235,695	252,204	2.6%
2 apartments	30,511	176,904	207,415	2.1%
3 or 4 apartments	32,538	282,068	314,606	3.2%
5 to 19 apartments	40,089	1,109,346	1,149,435	11.7%
20 to 49 apartments	8,857	294,955	303,812	3.1%
50 apartments or more	8,750	351,865	360,615	3.7%
Mobile home	227,991	516,187	744,178	7.6%
Other type of housing	3,032	12,803	15,835	0.2%
Totals	1,335,612	8,436,869	9,792,481	100.0%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

Of the state's housing stock, those Regions with the highest proportion of one-unit homes are Regions 1 and 2 (75.2 percent and 78.2 percent respectively), while those Regions with the highest proportion of multifamily housing are Regions 3, 6 and 7 (32 percent, 33.3 percent and 34.9 percent). Additionally, those Regions with the highest proportion of manufactured homes are Regions 4 and 5 have (16.7% and 17.4% of housing units, respectively).

Housing Stock by Region, 2010

Service Region	Housing Units	One Unit	2 to 19 Units	Over 20 Units	Mobile Homes	Housing Units, Other*
1	364,013	273,806 75.2%	45,264 12.4%	15,626 4.3%	28,873 7.9%	444 0.1%
2	250,322	195,662 78.2%	25,307 10.1%	6,185 2.5%	22,652 9.0%	516 0.2%
3	2,641,833	1,777,240 67.3%	515,417 19.5%	221,824 8.4%	125,027 4.7%	2,325 0.1%
4	449,126	323,100 71.9%	39,838 8.9%	7,849 1.7%	77,315 17.2%	1,024 0.2%
5	340,876	240,884 70.7%	31,560 9.3%	8,325 2.4%	59,385 17.4%	722 0.2%
6	2,316,536	1,523,626 65.8%	456,449 19.7%	207,666 9.0%	126,595 5.5%	2,200 0.1%
7	732,684	472,984 64.6%	135,078 18.4%	78,011 10.6%	45,620 6.2%	991 0.1%

Service Region	Housing Units	One Unit	2 to 19 Units	Over 20 Units	Mobile Homes	Housing Units, Other*
8	439,300	296,111 67.4%	85,708 19.5%	13,030 3.0%	43,923 10.0%	528 0.1%
9	840,315	592,898 70.6%	141,026 16.8%	42,924 5.1%	62,437 7.4%	1,030 0.1%
10	320,071	229,566 71.7%	48,629 15.2%	11,356 3.5%	29,416 9.2%	1,104 0.3%
11	588,820	404,386 68.7%	80,984 13.8%	18,894 3.2%	80,257 13.6%	4,299 0.7%
12	235,268	172,578 73.4%	28,657 12.2%	9,066 3.9%	24,569 10.4%	398 0.2%
13	273,317	193,744 70.9%	37,539 13.7%	23,671 8.7%	18,109 6.6%	254 0.1%
State	9,792,481	6,696,585	1,671,456	644,427	744,178	15,835

Source: Nielsen Claritas, Ribbon Demographics, 2010.

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

The chart below shows occupied and vacant housing by region. In all regions rural areas experienced higher levels of vacancy than urban areas. Regions 2, 5 and 11 experienced the highest overall vacancy rates, with total vacancy rates above 16 percent. Nationwide the vacancy rate was approximately 14.4% in the second quarter of 2010.³⁶ The regions with the largest MSAs have the lowest vacancy rates, possibly because of the large population and increased need for housing in the area.

³⁶ U.S. Census Bureau news. (2010, July 27). Residential vacancies and homeownership in the second quarter 2010. Retrieved from <http://www.census.gov/hhes/www/housing/hvs/qtr210/files/q210press.pdf>.

Housing Occupancy by Region

Region	Rural Occupied Housing Units	Rural Vacant Housing Units	Rural % of housing units Vacant	Urban Occupied Housing Units	Urban Vacant Housing Units	Urban % of housing units Vacant	Urban and Rural % of housing units vacant
1	105,096	22,281	17.5%	198,888	21,579	9.8%	12.6%
2	90,674	27,256	23.1%	116,938	15,454	11.7%	17.1%
3	94,365	13,037	12.1%	2,364,328	170,103	6.7%	6.9%
4	222,403	37,466	14.4%	191,945	17,122	8.2%	11.6%
5	131,454	34,740	20.9%	152,653	22,029	12.6%	16.7%
6	56,263	13,015	18.8%	2,031,277	215,981	9.6%	9.9%
7	45,845	13,107	22.2%	629,606	44,126	6.5%	7.8%
8	91,797	20,596	18.3%	294,617	34,950	10.6%	12.6%
9	40,152	5,466	12.0%	733,645	61,052	7.7%	7.9%
10	75,748	18,092	19.3%	194,209	32,022	14.2%	15.7%
11	82,242	16,597	16.8%	400,384	83,296	17.2%	17.1%
12	62,698	19,406	23.6%	138,601	14,563	9.5%	14.4%
13	9,790	3,366	25.6%	240,413	19,748	7.6%	8.5%
State Total	1,108,527	244,425	18.1%	7,687,504	752,025	8.9%	10.2%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

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

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

HFC data, including TSAHC data, was obtained from the Housing Finance Corporation Annual Report that HFCs are required to submit to TDHCA annually. The figure below describes the total units financed by the HFCs through June 2010 and does not specify assisted units, so these unit totals will also include market-rate units in the area. Because the majority of HFC-financed developments also receive housing tax credits from TDHCA, these units are not included in the final state total.

Subsidized Multifamily Units, Texas 2010

	State Total	Percent of State Inventory
THDCA Units	201,167	42.3%
HUD Units	39,685	8.4%
PHA Units	63,416	13.4%
Section 8 Vouchers	155,770	32.8%
USDA Units	14,981	3.2%
HFC Units*	97,722	
Total	475,019	100.0%

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

The following table shows the number of multifamily units in the state financed through state and federal sources according to region. Regions 3 and 6 have the largest number of subsidized multifamily units in the state, accounting for 47.4% of all assisted units.

Subsidized Multifamily Units by Region, Texas 2010

Region	TDHCA Units	HUD Units	PHA Units	Section 8 Vouchers	USDA Units	HFC Units*	Total Assisted Units
1	5,058	1,234	1,574	5,523	1,095	1,607	14,484
2	3,457	773	3,920	3,224	1,161	280	12,535
3	56,838	8,476	10,323	47,120	2,359	20,907	125,116
4	6,321	2,292	3,385	7,036	1,841	1,170	20,875
5	6,804	1,940	3,251	8,430	927	1,278	21,352
6	56,992	9,780	5,762	26,254	1,477	39,495	100,265
7	18,134	2,123	3,524	7,016	643	8,281	31,440
8	6,461	1,816	4,188	7,934	1,636	305	22,035
9	16,423	3,839	8,221	15,738	462	22,392	44,683
10	5,634	2,222	4,577	3,989	778	971	17,200
11	10,379	2,701	7,415	14,260	1,966	322	36,721
12	2,896	974	1,241	3,121	432	24	8,664
13	5,770	1,515	6,035	6,125	204	690	19,649
State	201,167	39,685	63,416	155,770	14,981	97,722	475,019

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

HOUSING AFFORDABILITY

The following figures compare demand and supply of affordable housing by looking at the number of households and housing units in different affordability categories. Because higher income households often reside in units that could be affordable to the lowest income households, there are fewer units available at a cost that is affordable to lower income households. For example, 1.27 million households that have income greater than 80 percent AMFI occupy units that would be affordable to households at 0-50 percent AMFI (see table 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 table below describes the housing market interaction of various income groups and housing costs. The table shows the income classifications of the occupants of housing units. The table also illustrates the housing market mismatch between housing units and income groups. For example, very low-income owner households (0-50 percent of AMFI) account for only about 5.8 percent of all the owner occupants of housing that is affordable to them.

The table also illustrates an implicit excessive cost burden for those households that are residing in units beyond their affordability category. For example, over one-third of low-income renter households (0-80 percent AMFI) are residing in homes affordable to renter households that have income greater than 80 percent AMFI.

**Occupied Affordable Housing Units by Income Group of Occupant, 2005-07,
by percentage of HAMFI**

Renter Households	Total	50% or less	50.1-80%	Above 80%
Affordable 0-50% AMFI	980,915	573,060	198,215	209,640
Affordable to 51-80% AMFI	1,417,280	493,375	344,155	579,750
Affordable to > 80% AMFI	380,890	73,805	54,595	252,490
Total	2,779,085	1,140,240	596,965	1,041,880

Percent of Renter Households	Total	50% or less	50.1-80%	Above 80%
Affordable 0-50% AMFI	100.0%	58.4%	20.2%	21.4%
Affordable to 51-80% AMFI	100.0%	34.8%	24.3%	40.9%
Affordable to > 80% AMFI	100.0%	19.4%	14.3%	66.3%

Source: CHAS 2005-07, Table 15C.

Owner Households	Total	50% or less	50.1-80%	Above 80%
Affordable to 0-50% AMFI	2,090,080	567,775	459,015	1,063,290
Affordable to 51-80% AMFI	1,731,355	179,145	211,000	1,341,210
Affordable to > 80% AMFI	1,424,185	88,115	86,490	1,249,580
Total	5,245,620	835,035	756,505	3,654,080

Percent of Owner Households	Total	50% or less	50.1-80%	Above 80%
Affordable to 0-50% AMFI	100.0%	5.8%	5.5%	88.7%
Affordable to 51-80% AMFI	100.0%	7.0%	7.2%	85.8%
Affordable to > 80% AMFI	100.0%	6.2%	6.1%	87.7%

Number of Total Units	Total	50% or less	50.1-80%	Above 80%
Affordable to 0-50% AMFI	3,070,995	1,140,835	657,230	1,272,930
Affordable to 51-80% AMFI	3,148,635	672,520	555,155	1,920,960
Affordable to > 80% AMFI	1,805,075	161,920	141,085	1,502,070

Percent of Total Units	Total	50% or less	50.1-80%	Above 80%
Affordable to 0-50% AMFI	100.0%	37.1%	21.4%	41.5%
Affordable to 51-80% AMFI	100.0%	21.4%	17.6%	61.0%
Affordable to > 80% AMFI	100.0%	9.0%	7.8%	83.2%
	Total units:		8,024,705	

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

LOCAL ASSESSMENT OF NEED

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

PUBLIC ASSISTANCE REQUEST INVENTORY

TDHCA compiled an annual Public Assistance Request Inventory, which consists of communication from public and private sector organizations and members of the general public using the following contact methods:

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

If a geographic location was not specified by the individual seeking assistance, it could not be included in the Inventory. In state fiscal year (SFY) 2010, TDHCA received a total of 210,458 public assistance requests. As seen in the table below, Regions 3 and 6 were areas that most often requested assistance. These regions include the two of the State's most populated metropolitan areas: Dallas/Fort Worth and Houston/Galveston. Additionally, regions with higher urban concentrations were more likely to yield requests for emergency and utility assistance.

Public Assistance Request Inventory Table, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 1	661	346	1,349	1,206	699	3	-	-	2	4,266
Region 2	814	2,743	839	1,234	523	4	-	-	1	6,158
Region 3	10,381	11,459	22,852	9,758	9,616	17	8	-	1	64,092
Region 4	1,525	1,373	3,163	2,711	1,210	12	-	-	1	9,995
Region 5	956	826	2,168	1,779	1,130	2	1	16	2	6,880
Region 6	6,333	10,000	13,625	7,161	11,329	19	6	9	6	48,488
Region 7	2,602	1,288	6,083	2,096	3,771	14	3	-	4	15,861
Region 8	1,465	1,779	2,675	1,892	1,087	11	3	-	-	8,912
Region 9	1,693	1,304	3,118	2,495	2,189	3	6	-	1	10,809
Region 10	605	5,984	1,106	1,410	622	6	-	1	2	9,736
Region 11	888	13,192	1,453	2,152	1,131	3	1	1	-	18,821
Region 12	431	1,986	728	830	457	4	-	-	1	4,437
Region 13	227	207	552	460	555	1	1	-	-	2,003
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

Legal Assistance requests include questions about landlord/tenant issues, contract for deeds issuances and other legal matters. Other Housing-Related Assistance includes questions that reference realtors, sewers connections, homeowners associations and other general questions about housing.

RURAL HOUSING SURVEY

The Department requested data from TSAHC's Rural Housing Survey, conducted over the summer of 2010. The survey was sent to 1,400 city and county government officials. The response rate was approximately 9.5% with 133 respondents. The vast majority of respondents (77%) worked for cities with populations under 5,000 persons.

Single-family housing was the dominant existing housing type in the rural communities that responded; 91.5% of owner respondents lived in single-family homes and 74.6% of renter respondents lived in single-family homes. Furthermore, most respondents stated that the type of affordable housing most needed in their community is single-family homes. However, very few of the rural communities represented have a local housing finance corporation (7.7%), city or county housing department (6.9% and 3.8% respectively), or non-profit housing developers (6.2%). Additionally, almost one-third of respondents stated that no organizations in their community address or create affordable housing.

Of the state and federal affordable housing funding sources available in rural communities, respondents were most familiar with the Community Development Block Grant (CDBG) Program and the USDA Rural Development Programs. However, the obstacles which respondents felt their communities encountered the most when attempting to create affordable housing were a lack of funding available to rural Texas for this purpose (62.6%) and limited knowledge about available housing programs (50.7%).

Because the Rural Housing Survey's response rate was low in Regions 5, 6, 7, 10, 11 and 13, the sample would not accurately represent the region. Therefore regional analysis of the survey was not possible.

TSAHC's Rural Housing Survey Responses By Region, 2010

Region	Large City within Region for Geographic Reference	Survey Responses
1	Lubbock	24
2	Abilene	24
3	Dallas/Fort Worth	8
4	Tyler	21
5	Beaumont	3
6	Houston	5
8	Waco	13
9	San Antonio	9
10	Corpus Christi	6
11	Brownsville/Harlingen	2
12	San Angelo	12
13	El Paso	2
Total		129

COMMUNITY OUTLOOK SURVEY

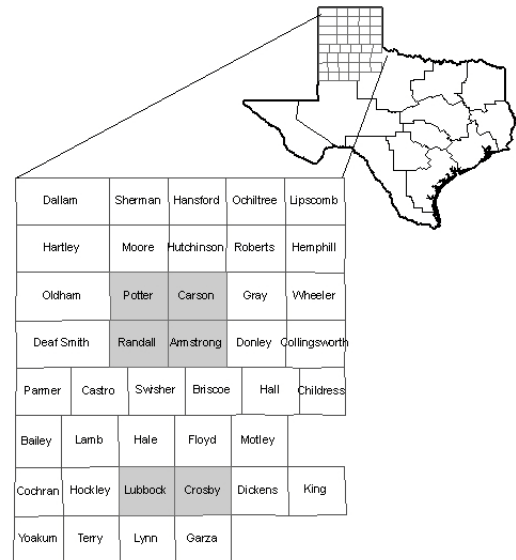
The Federal Reserve Bank of Dallas launched a Community Outlook Survey in July 2010, to assess community and economic development in Texas, northern Louisiana and southern New Mexico.³⁷ Service providers reported that the availability of affordable housing from the first to second quarters of 2010 remained low, but had a positive outlook for the third quarter of 2010. Respondents found that the factors most affecting availability of affordable housing were lack of capital (25% of respondents), costs (20%) and competition for funding (18%). When providers were asked about the financial well-being and access to credit for low- and moderate-income households, most said these households' situations remained the same or worsened from the first to second quarter of 2010. Factors most affecting access to credit included the tightening of underwriting standards/credit ratings (34% of respondents) and a clients' lack of cash flow (31%).

³⁷ Federal Reserve Bank of Dallas, "Community Outlook Survey (COS)," July 2010. <http://www.dallasfed.org/ca/cos/>

REGION 1

This 41-county region in the northwest corner of Texas encompasses over 39,500 square miles of the Panhandle. HISTA data projects that in 2009 the total population in Region 1 is 813,211, which represents approximately 3.3 percent of the state's total population.

Region 1



Region 1 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	320,247	-10.4%	290,078
Urban	460,486	12.0%	523,133
Region 1 Total	780,733	4.0%	813,211

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 64.3 percent of the Region 1 families live in the urban areas, including Amarillo and Lubbock, and the rest live in rural areas of the region. In the map of Region 1 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 1. Of the 26,521 families living below poverty, approximately 57 percent are living in urban areas, with the remaining 43 percent in rural areas. However, the percentage of total rural families that are below poverty is higher than the percentage of total urban families. This may be due to the region's rural counties lagging behind the Amarillo and Lubbock MSAs in recent and expected job creation.³⁸

Region 1 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	67,144	85.5%	11,347	14.5%
Urban	118,205	88.6%	15,174	11.4%
Region 1 Total	185,349	87.5%	26,521	12.5%

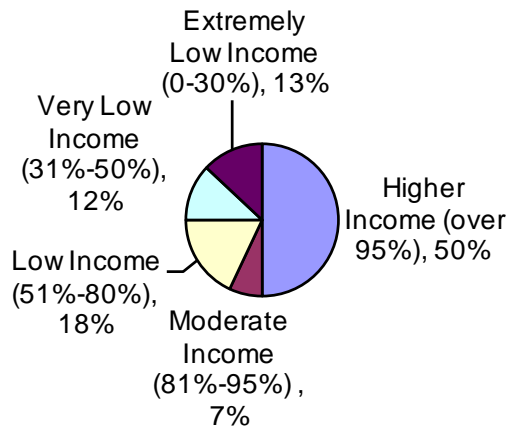
Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the households in the region. Approximately 43 percent of households are low income. The most recent Census poverty estimate data for 2009 shows that there are 141,440 individuals living in poverty in the region which makes up 16.0 percent of the regional population. According to the Texas Comptroller's *Texas In Focus* report, the majority of occupations with high job growth in Region 1 are low paying (regional average annual wage of \$32,740) and do not require a post-secondary education.³⁹

³⁸ Texas Comptroller of Public Accounts, "Texas in Focus: High Plains," April 2008. <http://www.window.state.tx.us/specialrpt/tif/highplains/> (accessed October 6, 2010).

³⁹ Texas Comptroller of Public Accounts, "Texas in Focus: High Plains," April 2008. <http://www.window.state.tx.us/specialrpt/tif/highplains/> (accessed October 6, 2010).

Region 1 Household Incomes



Income Group	Percent
0-30%	13%
31-50%	12%
51-80%	18%
81-95%	7%
95% & above	50%

REGION 1 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 3.7% of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Potter, and a sample rural county, Armstrong, there is an estimated 632 people and 0 people, respectively, in non-institutional group quarters.

Region 1 Persons In Other Group Quarters, 2010

	Homeless Persons	% of State Total	Statewide Homeless Population
Rural	480	7.9%	6,051
Urban	2,016	3.3%	61,647
Total	2,496	3.7%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

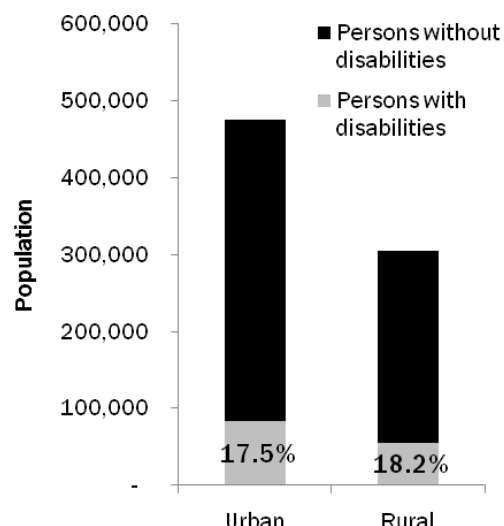
PERSONS WITH DISABILITIES

According to the most recent US Census, of the total population in Region 1, persons with disabilities account for approximately 18 percent of the population. Of this total, approximately 60 percent are residing in urban areas, with the remaining 40 percent in rural areas.

Region 1 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	55,332	249,179	304,511
Urban	83,188	393,034	476,222
Total	138,520	642,213	780,733

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 1 make up 4.8% of the statewide total elderly population.

Region 1 Elderly Persons – Texas 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	44,084	9.3%	475,056
Urban	55,001	3.4%	1,597,476
Total	99,085	4.8%	2,072,532

Source: 2000 Census.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 1,078 persons living with HIV/AIDS in Region 1. Approximately 60 percent of this population is living in urban areas, with the remaining 40 percent in rural areas. Region 1 has a fairly low rate of persons living with HIV/AIDS compared to the state as a whole, with the Panhandle accounting for just 1.3 percent of the total, and a rate of 96 persons per 100,000.

Region 1 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	435	289,125
Urban	643	515,264
Total	1,078	804,389

MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 1 was found to have a high proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for over one-fifth of the 361,414 MSFWs in the state of Texas. The high farmworker population correlates with a dominant agriculture industry in Region 1, as the state's leading cattle

region and major producer of the nation's cotton, corn for grain and wheat. Furthermore, the crop and animal production sectors provided 28,000 jobs to Region 1 in 2006.⁴⁰

Region 1 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 4,266 public assistance requests from Region 1, which accounted for 2.0 percent of total annual requests. Of requests from Region 1, the three most requested categories of assistance were, in order: Rental Assistance, Repair and Weatherization and Homebuyer Assistance.

Region 1 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 1	661	346	1,349	1,206	699	3	-	-	2	4,266
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 1 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to 2010 projections, 87.6 percent of the housing units in the region are occupied. Of the total housing stock, approximately 75.2 percent are one unit; 3.2 percent are two units; 13.5 percent are three or more units; 7.9 percent are manufactured homes; and the rest are boats and RVs.

⁴⁰ Texas Comptroller of Public Accounts, "Texas in Focus: High Plains," April 2008. <http://www.window.state.tx.us/specialrpt/tif/highplains/> (accessed October 6, 2010).

Region 1 Housing Supply - 2010

	Rural	Urban	Total
Total housing units	127,377	220,467	347,844
Vacant housing units	22,281	21,579	43,860
Housing units, 1 unit	104,262	157,253	261,515
Housing units, 2 units	2,915	8,380	11,295
Housing units, 3 to 4 units	3,051	6,864	9,915
Housing units, 5 to 19 units	3,981	18,040	22,021
Housing units, 20 to 49 units	500	6,912	7,412
Housing units, 50+ units	576	7,044	7,620
Housing units, mobile home	11,995	15,639	27,637
Housing units, other	97	335	432

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see "Assisted Housing Inventory" under "State of Texas" in this section.

Region 1 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	5,058	34.9%	2.5%
HUD Units	1,234	8.5%	3.1%
PHA Units	1,574	10.9%	2.5%
Section 8 Vouchers	5,523	38.1%	3.5%
USDA Units	1,095	7.6%	7.3%
HFC Units*	1,607		
Total	14,484	3.1%	3.1%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home prices for Amarillo and Lubbock are \$130,300 and \$111,700, respectively.⁴¹ In addition, the fair market rent for a two bedroom unit in Amarillo MSA is \$671, requiring an annual income of approximately \$26,840, and in Lubbock MSA is \$722, which requires an annual income of approximately \$28,880. In a sample rural county, Armstrong, fair market rent on a two-bedroom apartment is \$671, which requires an annual income of approximately \$26,840.⁴²

⁴¹ Real Estate Center at Texas A&M University, "MLS Residential Housing Activity," <http://recenter.tamu.edu/data/hs/hs120b.htm> (accessed September 24, 2010).

⁴² National Low Income Housing Coalition. (2010). Out of reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 91,669 owners and renters with housing problems in 2009.

Region 1 Households with Housing Problems, 2009

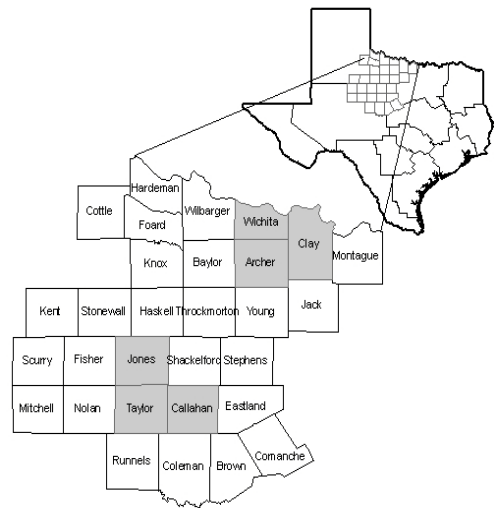
Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	67,159	25,939	18,689	13,818	8,712
Lacking Kitchen and/or Plumbing	3,211	898	558	604	1,151
Overcrowding	21,299	3,374	3,735	5,747	8,443
Total	91,669	30,211	22,982	20,169	18,306

Source: 2000 CHAS Database with projections based on HISTA data.

REGION 2

Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene. HISTA data projects that in 2009 the total population in Region 2 is 534,809, which represents approximately 2.2 percent of the state's total population.

Region 2



Region 2 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	282,194	-24.1%	227,318
Urban	267,073	13.1%	307,491
Region 2 Total	549,267	-2.7%	534,809

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 57.5 percent of Region 2 families live in urban areas. In the map of Region 2 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 2. Of the 16,772 families living below poverty, approximately 52.5 percent are living in urban areas, with the remaining 47.5 percent in rural areas. Additionally, the percentage of total rural families that are below poverty is slightly higher than the percentage of total urban families.

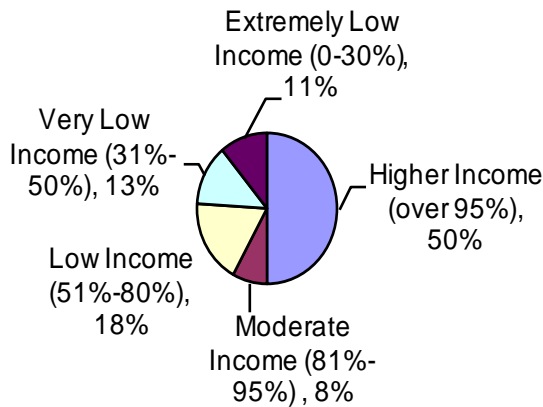
Region 2 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	55,472	87.4%	7,961	12.6%
Urban	72,195	89.1%	8,811	10.9%
Region 2 Total	127,667	88.4%	16,772	11.6%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the 206,459 households in the region. Approximately 42 percent of households are low income. There are 89,294 individuals living in poverty in the region which makes up 14.4 percent of the regional population.

Region 2 Household Incomes



Income Group	Percent
0-30%	11%
31-50%	13%
51-80%	18%
81-95%	8%
95% & above	50%

REGION 2 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 3.3% of the statewide total of people in non-institutional group homes, including shelters. For a sample urban county, Taylor, and a sample rural county, Comanche, there is an estimated 1,387 people and 8 people, respectively, in non-institutional group quarters.

Region 2 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	375	6.2%	6,051
Urban	1,837	3.0%	61,647
Total	2,212	3.3%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

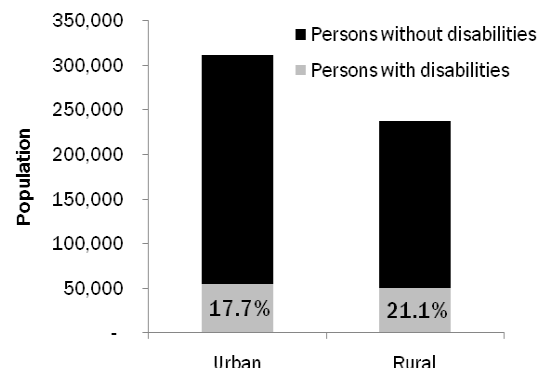
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 2, persons with disabilities account for approximately 19.2 percent of the population. Of this total, approximately 52.3 percent are residing in urban areas, with the remaining 47.7 percent in rural areas.

Region 2 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	50,225	187,273	237,498
Urban	55,100	256,669	311,769
Total	105,325	443,942	549,267

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 2 make up 4.1% of the statewide total elderly population.

Region 2 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	44,437	9.4%	475,056
Urban	40,531	2.5%	1,579,476
Total	84,968	4.1%	2,072,532

Source: 2000 Census.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 429 persons living with HIV/AIDS in Region 2. Approximately 66.7 percent of this population is living in urban areas, with the remaining 33.3 percent in rural areas. Region 2 has a fairly low rate of persons living with HIV/AIDS compared to the state as a whole, with North & Central Texas accounting for just 3.1 percent of the total, and a rate of 91 persons per 100,000.

Region 2 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	143	227,436
Urban	286	306,666
Total	429	534,102

MIGRANT FARMWORKERS

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

Region 2 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 6,158 public assistance requests from Region 2, which accounted for 2.9 percent of total annual requests. Of requests from Region 2, the three most requested categories of assistance were, in order: Utility Assistance, Repair and Weatherization and Rental Assistance.

Region 2 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 2	814	2,743	839	1,234	523	4	-	-	1	6,158
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 2 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 82.9 percent of the housing units in the region are occupied. Of the total housing stock, approximately 78.2 percent are one unit; 2.7 percent are two units; 9.9 percent are three or more units; 9.0 percent are manufactured homes; and the rest are boats and RVs.

Region 2 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	117,930	132,392	250,322
Vacant housing units	27,256	15,454	42,710
Housing units, 1 unit	94,177	101,485	195,662
Housing units, 2 units	3,254	3,428	6,682
Housing units, 3 to 4 units	2,395	4,496	6,891
Housing units, 5 to 19 units	2,464	9,270	11,734
Housing units, 20 to 49 units	860	1,881	2,741
Housing units, 50+ units	707	2,737	3,444
Housing units, mobile home	13,868	8,784	22,652
Housing units, other	205	311	516

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see “Assisted Housing Inventory” under “State of Texas” in this section.

Region 2 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	3,457	27.6%	1.7%
HUD Units	773	6.2%	1.9%
PHA Units	3,920	31.3%	6.2%
Section 8 Vouchers	3,224	25.7%	2.1%
USDA Units	1,161	9.3%	7.7%
HFC Units*	280		
Total	12,535	100.0%	2.6%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing service records for August 2010, the median home prices for Wichita Falls and Abilene are \$96,000 and \$123,200, respectively.⁴³ In addition, the fair market rent for a two bedroom unit in Wichita Falls is \$667, requiring an annual income of approximately \$26,680, and in Abilene MSA is \$645, which requires an annual income of approximately \$25,800. In a sample rural county, Comanche, fair market rent on a two-bedroom apartment is \$607, which requires an annual income of approximately \$24,280.⁴⁴

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 56,447 owners and renters with housing problems in 2009.

Region 2 Households with Housing Problems, 2009

Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	44,820	16,401	13,389	8,732	6,298
Lacking Kitchen and/or Plumbing	2,161	607	367	459	665
Overcrowding	9,466	1,470	1,440	2,691	3,865
Total	56,447	18,541	15,196	11,882	10,828

Source: CHAS Database with projections based on HISTA data.

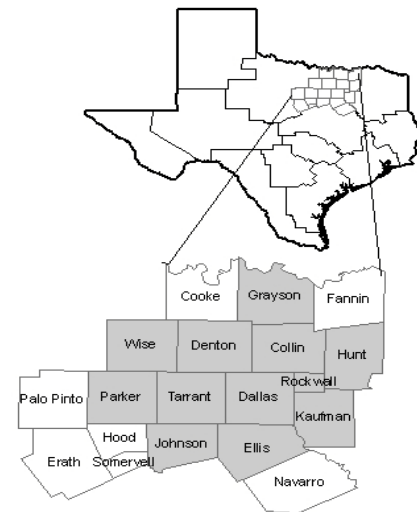
⁴³ Real Estate Center at Texas A&M University, “Texas Residential MLS Activity,” <http://recenter.tamu.edu/data/hs/hs110b.htm> (accessed September 24, 2010).

⁴⁴ National Low Income Housing Coalition. (2010). Out of reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

REGION 3

Region 3, which encompasses the metropolitan areas of Dallas, Fort Worth, Arlington, Sherman and Denison, is the state's most populous region. HISTA data projects that in 2009 the total population in Region 3 is 6,806,568, which represents 27.5 percent of the state's total population.

Region 3



Region 3 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	228,358	6.5%	244,333
Urban	5,259,119	19.9%	6,562,235
Region 3 Total	5,487,477	19.4%	6,806,568

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 96 percent of Region 3 families reside in urban areas. In the map of Region 3 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 3. Of the 168,039 families living below poverty, approximately 95 percent are living in urban areas, with the remaining 5 percent in rural areas. However, the percentage of total rural families that are below poverty is slightly higher than the percentage of total urban families.

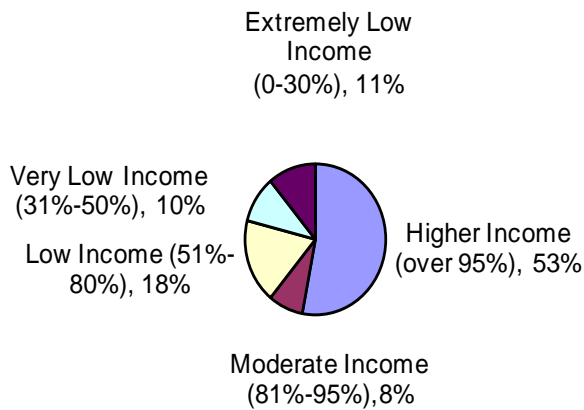
Region 3 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	59,763	88.4%	7,843	11.6%
Urban	1,488,761	90.3%	160,196	9.7%
Region 3 Total	1,548,524	90.2%	168,039	9.8%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the 1,988,135 households in the region. Approximately 39 percent of the households are low income. There are 676,991 individuals living in poverty in the region which makes up 18.9 percent of the regional population.

Region 3 Household Incomes, 2000



Income Group	Percent
0-30%	11%
31-50%	10%
51-80%	18%
81-95%	8%
95% & above	53%

REGION 3 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 20.2% of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Collin, and a sample rural county, Wise, there is an estimated 1,384 people and 55 people, respectively, in non-institutional group quarters.

Region 3 persons in group quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	930	15.4%	6,051
Urban	12,763	20.7%	61,647
Total	13,693	20.2%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

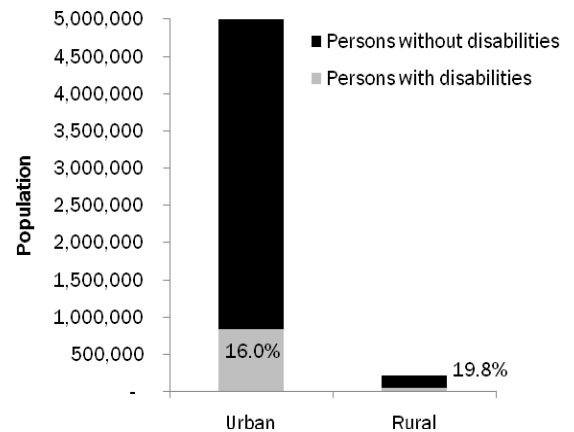
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 3, persons with disabilities account for approximately 16.2 percent of the population. Of this total, approximately 95 percent are residing in urban areas, with the remaining 5 percent in rural areas.

Region 3 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	43,659	177,006	220,665
Urban	844,558	4,422,254	5,266,812
Total	888,217	4,599,260	5,487,477

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 3 make up 24.7% of the statewide total elderly population.

Region 3 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	34,043	7.2%	475,056
Urban	477,876	29.9%	1,597,476
Total	511,919	24.7%	2,072,532

Source: 2000 Census.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 19,486 persons living with HIV/AIDS in Region 3. Approximately 99 percent of this population is living in urban areas, with the remaining 1 percent in rural areas. Region 3 has a very high rate of persons living with HIV/AIDS compared to the state as a whole, with the Dallas and Fort Worth metropolitan areas accounting for 30.6 percent of the total. The Dallas metropolitan area has a rate of 358 persons per 100,000 and the Fort Worth metropolitan area has a rate of 192 persons per 100,000.

Region 3 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	167	242,437
Urban	19,319	6,414,416
Total	19,486	6,656,853

MIGRANT FARMWORKERS

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

Region 3 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Request Inventory for SFY2010, the agency received 64,092 public assistance requests from Region 3, which accounted for 30.5 percent of total annual requests. Of requests from Region 3, the three most requested categories of assistance were, in order: Rental Assistance, Utility Assistance and Emergency Assistance.

Region 3 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 3	10,381	11,459	22,852	9,758	9,616	17	8	-	1	64,092
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 3 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 93.1 percent of the housing units in the region are occupied; this is the highest occupancy rate among all of the regions. Of the total housing stock, 67.3 percent are one unit; 1.5 percent are two units; 26.4 percent are three or more units; 4.7 are manufactured homes; and the rest are boats and RVs.

Region 3 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	107,402	2,534,431	2,641,833
Vacant housing units	13,037	170,103	183,140
Housing units, 1 unit	76,511	1,700,729	1,777,240
Housing units, 2 units	2,152	37,507	39,659
Housing units, 3 to 4 units	2,035	82,184	84,219
Housing units, 5 to 19 units	3,107	388,432	391,539
Housing units, 20 to 49 units	1,309	112,402	113,711
Housing units, 50+ units	1,196	106,917	108,113
Housing units, mobile home	20,812	104,215	125,027
Housing units, other	280	2,045	2,325

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see “Assisted Housing Inventory” under “State of Texas” in this section.

Region 3 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	56,838	45.4%	28.3%
HUD Units	8,476	6.8%	21.4%
PHA Units	10,323	8.3%	16.3%
Section 8 Vouchers	47,120	37.8%	30.2%
USDA Units	2,359	1.9%	15.7%
HFC Units**	20,907		
Total	125,116	100.0%	26.3%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the highest median home price is in Collin County at \$222,100, while the lowest is in Sherman-Denison at \$73,600.⁴⁵ In addition, the fair market rent for a two bedroom unit in Collin County is \$894, requiring an annual income of approximately \$35,760, and in Sherman-Denison MSA is \$738, which requires an annual income of approximately \$29,520. In a sample rural county, Wise fair market rent on a two-bedroom apartment is \$660, which requires an annual income of approximately \$26,400.⁴⁶

⁴⁵ Real Estate Center at Texas A&M University, “Texas Residential MLS Activity,” <http://recenter.tamu.edu/data/hs/hs480b.htm> (accessed September 24, 2010).

⁴⁶ National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 699,636 owners and renters with housing problems in 2009.

Region 3 Households with Housing Problems, 2009

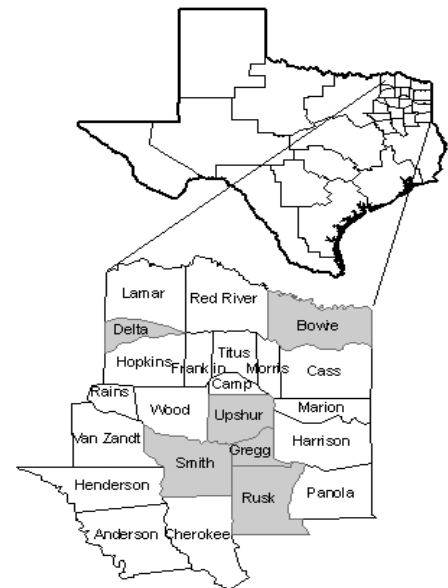
Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	483,443	148,173	124,704	118,320	92,246
Lacking Kitchen and/or Plumbing	18,571	4,988	3,378	3,940	6,266
Overcrowding	197,622	36,717	39,975	53,458	67,472
Total	699,636	189,878	168,057	175,718	165,984

Source: 2000 CHAS Database with projections based on HISTA data.

REGION 4

Region 4, located in the northeast corner of the state, surrounds the urban areas of Texarkana, Longview-Marshall and Tyler. HISTA data projects that in 2009 the total population in Region 4 is 1,092,136, which represents 4.4 percent of the state's total population.

Region 4



Region 4 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	469,579	19.2%	581,223
Urban	546,069	-6.9%	510,913
Region 4 Total	,015,648	7.0%	1,092,136

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 46.8 percent of Region 4 families live in urban areas. In the map of Region 4 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 4. Of the 35,634 families living below poverty, approximately 43 percent are living in urban areas, with the remaining 57 percent in rural areas. Additionally, the percentage of total rural families that are below poverty is slightly higher than the percentage of total urban families. This may be due to the region's rural counties lagging behind the Longview and Tyler MSAs in recent and expected job creation.⁴⁷

Region 4 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	141,154	87.4%	20,316	12.6%
Urban	121,629	88.8%	15,318	11.2%
Region 4 Total	262,783	88.1%	35,634	11.9%

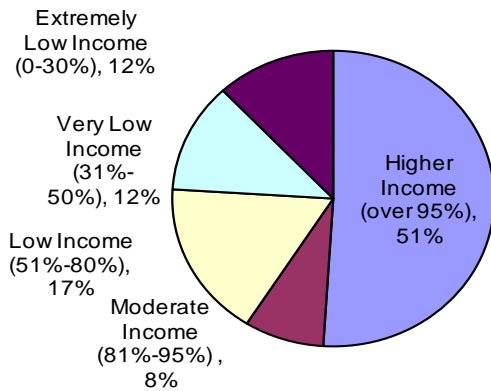
Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart to the left depicts the income breakdown of the 380,765 households in the region. Approximately 41 percent of households are low income. There are 174,841 individuals living in poverty in the region, which makes up 15.3 percent of the regional population. According to the Texas Comptroller's *Texas In Focus* report, Region 4 exceeds the state's per capita income level of \$37,187, with 171 occupations paying more than this amount.⁴⁸

⁴⁷ Texas Comptroller of Public Accounts, "Texas in Focus: Upper East Texas," October 2008. <http://www.window.state.tx.us/specialrpt/tif/uppereast/> (accessed October 6, 2010).

⁴⁸ Texas Comptroller of Public Accounts, "Texas in Focus: Upper East Texas," October 2008. <http://www.window.state.tx.us/specialrpt/tif/uppereast/> (accessed October 6, 2010).

Region 4 Household Incomes



Income Group	Percent
0-30%	12%
31-50%	12%
51-80%	17%
81-95%	8%
95% & above	51%

REGION 4 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 4.4 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Gregg, and a sample rural county, Hopkins, there is an estimated 296 people and 33 people, respectively, in non-institutional group quarters.

Region 4 also experienced damage from Hurricane Rita, which hit the southeast Texas area in September 2005, and Hurricane Ike in September 2008. According to FEMA, \$1.04 billion worth of damage was reported after Hurricane Rita and \$29.4 billion after the 2008 hurricane season.

Region 4 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	877	14.5%	6,051
Urban	2,075	3.4%	61,647
Total	2,952	4.4%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

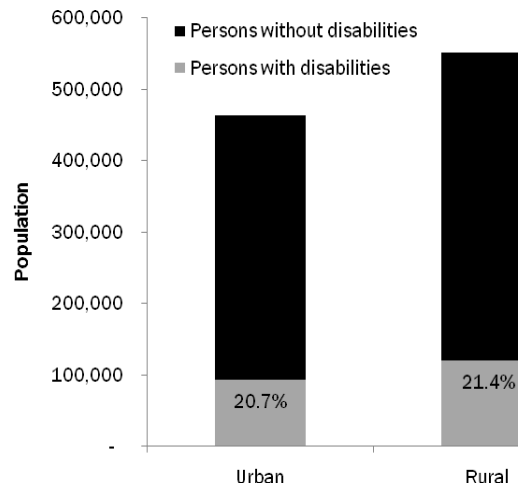
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 4, persons with disabilities account for approximately 21 percent of the population. Of this total, approximately 43.9 percent are residing in urban areas, with the remaining 56.1 percent in rural areas.

Region 4 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	120,014	432,253	552,267
Urban	93,739	369,642	463,381
Total	213,753	801,895	1,015,648

Source: Census 2000, Urban defined by presence of an MSA



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 4 make up 8.4% of the statewide total elderly population.

Region 4 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	108,447	22.8%	475,056
Urban	65,076	4.1%	1,597,476
Total	173,523	8.4%	2,072,532

Source: 2000 Census.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 1,253 persons living with HIV/AIDS in Region 4. Approximately 59 percent of this population is living in urban areas, with the remaining 41 percent in rural areas. Region 4 has a low rate of persons living with HIV/AIDS compared to the state as a whole, with the East Texas area accounting for only 6 percent of the total. The East Texas area has a rate of 147 persons per 100,000.

Region 4 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	562	578,487
Urban	823	503,766
Total	1,387	1,082,253

MIGRANT FARMWORKERS

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

Region 4 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 9,995 public assistance requests from Region 4, which accounted for 4.7 percent of total annual requests. Of requests from Region 4, the three most requested categories of assistance were, in order: Rental Assistance, Repair and Weatherization and Emergency Assistance.

Region 4 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 4	1,525	1,373	3,163	2,711	1,210	12	-	-	1	9,995
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 4 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 88.4 percent of the housing units in the region are occupied. Of the total housing stock, 72.3 percent are one unit; 2.2 percent are two units; 11 percent are three or more units; 16.7 are manufactured homes; and the rest are boats and RVs.

Region 4 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	259,869	209,067	468,936
Vacant housing units	37,466	17,122	54,588
Housing units, 1 unit	188,224	150,792	339,016
Housing units, 2 units	188,224	150,792	10,198

	Rural	Urban	Total
Housing units, 3 to 4 units	5,607	6,269	11,876
Housing units, 5 to 19 units	6,439	13,518	19,957
Housing units, 20 to 49 units	1,509	2,175	3,684
Housing units, 50+ units	998	3,778	4,776
Housing units, mobile home	51,857	26,539	78,396
Housing units, other	664	369	1,033

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see “Assisted Housing Inventory” under “State of Texas” in this section.

Region 4 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	6,321	30.3%	3.1%
HUD Units	2,292	11.0%	5.8%
PHA Units	3,385	16.2%	5.3%
Section 8 Vouchers	7,036	33.7%	4.5%
USDA Units	1,841	8.8%	12.3%
HFC Units*	1,170		
Total	20,875	100.0%	4.4%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home prices for Tyler and Longview-Marshall are \$143,100 and \$128,400, respectively.⁴⁹ In addition, the fair market rent for a two bedroom unit in Tyler MSA is \$716, requiring an annual income of approximately \$28,640, and in Longview-Marshall MSA is \$738, which requires an annual income of approximately \$29,520. In a sample rural county, Hopkins fair market rent on a two-bedroom apartment is \$621, which requires an annual income of approximately \$24,840.⁵⁰

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 115,387 owners and renters with housing problems in 2009.

⁴⁹ Real Estate Center at Texas A&M University, “Texas Residential MLS Activity,” <http://recenter.tamu.edu/data/hs/hs320b.htm> (accessed September 24, 2010).

⁵⁰ National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

Region 4 Households with Housing Problems, 2009

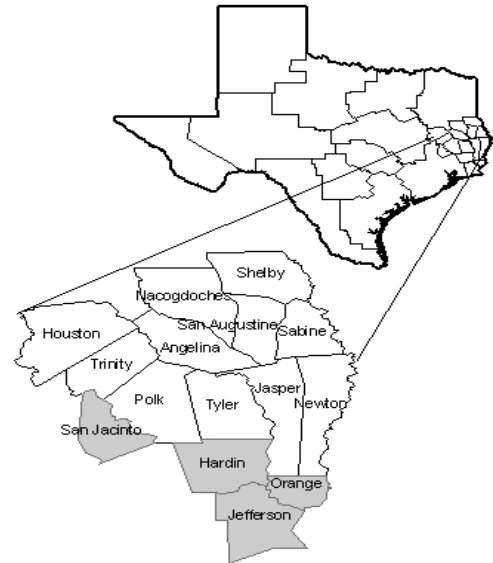
Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	87,846	31,977	23,560	18,322	13,988
Lacking Kitchen and/or Plumbing	5,578	1,724	994	1,002	1,858
Overcrowding	21,963	3,657	3,640	5,408	9,258
Total	115,387	37,357	28,194	24,732	25,104

Source: CHAS Database with projections based on HISTA data.

REGION 5

Region 5 encompasses a 15-county area in east Texas including the urban areas of Beaumont and Port Arthur. HISTA data projects that in 2009 the total population in Region 5 is 748,148, which represents 3.0 percent of the state's total population.

Region 5



Region 5 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	355,862	-3.2%	344,769
Urban	385,090	4.5%	403,379
Region 5 Total	740,952	1.0%	748,148

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 53.9 percent of Region 5 families live in urban areas. In the map of Region 5 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 5. Of the 30,061 families living below poverty, approximately 48.1 percent are living in urban areas, with the remaining 51.9 percent in rural areas. Additionally, the percentage of total rural families that are below poverty is slightly higher than the percentage of total urban families.

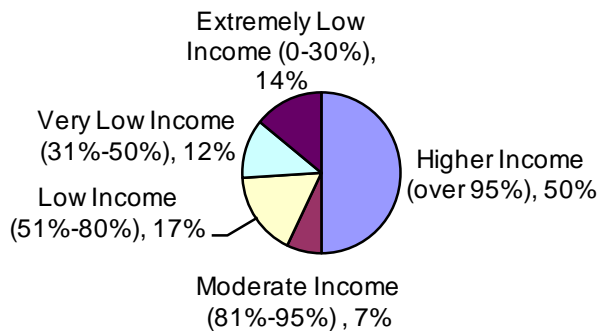
Region 5 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	77,665	83.3%	15,614	16.7%
Urban	94,559	86.7%	14,447	13.3%
Region 5 Total	172,224	85.1%	30,061	14.9%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the 274,543 households in the region. Approximately 43 percent of the households are low income. There are 138,673 individuals living in poverty in the region, which makes up 15.2 percent of the regional population.

Region 5 Household Incomes



Income Group	Percent
0-30%	14%
31-50%	12%
51-80%	17%
81-95%	7%
95% & above	50%

REGION 5 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 2.3 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Jefferson, and a sample rural county, San Augustine, there is an estimated 845 people and 1 person, respectively, in non-institutional group quarters.

Region 5 also experienced significant damage from Hurricane Rita, which hit the southeast Texas area in September 2005 and Hurricane Ike in September 2008. According to FEMA, \$190 million worth of damage was reported after Hurricane Rita and \$29.4 billion after the 2008 hurricane season.

Region 5 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	534	8.8%	6,051
Urban	993	1.6%	61,647
Total	1,527	2.3%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

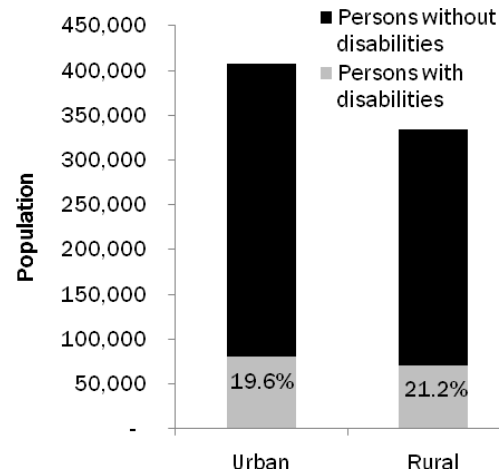
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 5, persons with disabilities account for approximately 20.3 percent of the population. Of this total, approximately 53 percent are residing in urban areas, with the remaining 47 percent in rural areas.

Region 5 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	70,681	262,935	333,616
Urban	79,848	327,488	407,336
Total	150,529	590,423	740,952

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 5 make up 5.1% of the statewide total elderly population.

Region 5 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	51,874	10.9%	475,056
Urban	54,455	3.4%	1,597,476
Total	106,329	5.1%	2,072,532

Source: 2000 Census.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 1,334 persons living with HIV/AIDS in Region 5. Approximately 67.2 percent of this population is living in urban areas, with the remaining 32.8 percent in rural areas. Region 5 has a low rate of persons living with HIV/AIDS compared to the state as a whole, with the East Texas area accounting for only 6 percent of the total. The East Texas area has a rate of 147 persons per 100,000.

Region 5 Persons with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	438	342,998
Urban	896	402,313
Total	1,334	745,311

MIGRANT FARMWORKERS

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

Region 5 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 6,880 public assistance requests from Region 5, which accounted for 3.3 percent of total annual requests. Of requests from Region 5, the three most requested categories of assistance were, in order: Rental Assistance, Repair and Weatherization and Homebuyer Assistance.

Region 5 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 5	956	826	2,168	1,779	1,130	2	1	16	2	6,880
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 5 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to 2010 projections, 83.3 percent of the housing units in the region are occupied. Of the total housing stock, 70.7 percent are one unit; 2.0 percent are two units; 11 percent are three or more units; and 17.4 percent are manufactured homes. Boats and RVs make up the rest of the housing stock.

Region 5 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	166,194	174,682	340,876
Vacant housing units	34,740	22,029	56,769
Housing units, 1 unit	111,625	129,259	240,884
Housing units, 2 units	3,870	2,802	6,672
Housing units, 3 to 4 units	3,098	3,927	7,025
Housing units, 5 to 19 units	5,072	12,791	17,863
Housing units, 20 to 49 units	880	2,313	3,193
Housing units, 50+ units	1,790	3,342	5,132
Housing units, mobile home	39,521	19,864	59,385
Housing units, other	338	384	722

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see “Assisted Housing Inventory” under “State of Texas” in this section.

Region 5 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	6,804	31.9%	3.4%
HUD Units	1,940	9.1%	4.9%
PHA Units	3,251	15.2%	5.1%
Section 8 Vouchers	8,430	39.5%	5.4%
USDA Units	927	4.3%	6.2%
HFC Units*	1,278		
Total	21,352	100.0%	4.5%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home prices for Beaumont and Port Arthur are \$124,300 and \$110,000, respectively.⁵¹ In addition, the fair market rent for a two bedroom unit in Beaumont-Port Arthur MSA is \$692, requiring an annual income of approximately \$27,680.⁵² In a sample rural county, San Augustine, fair market rent on a two-bedroom apartment is \$588, which requires an annual income of approximately \$23,520.

⁵¹ Real Estate Center at Texas A&M University, “Texas Residential MLS Activity,” <http://recenter.tamu.edu/data/hs/hs440b.htm> (accessed September 24, 2010).

⁵² National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 83,490 owners and renters with housing problems in 2009.

Region 5 Households with Housing Problems, 2009

Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	62,016	25,949	16,662	11,413	7,993
Lacking Kitchen and/or Plumbing	3,836	1,270	633	733	1,202
Overcrowding	17,638	3,350	2,548	3,968	7,772
Total	83,490	30,569	19,843	16,114	16,967

Source: CHAS Database with projections based on HISTA data.

REGION 6

Region 6

Region 6 includes the urban area of Houston, Brazoria and Galveston. HISTA data projects that in 2009 the total population in Region 6 is 6,005,334, which represents 24.2 percent of the state's total population.

Region 6 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	184,883	-13.6%	162,747
Urban	4,669,571	20.1%	5,842,587
Region 6 Total	4,854,454	19.2%	6,005,334

Source: 2000 Census, Census population estimates July 1, 2009.



Approximately 97.3 percent of Region 6 families live in the urban areas. In the map of Region 6 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 6. Of the 165,313 families living below poverty, approximately 96.7 percent are living in urban areas, with the remaining 3.3 percent in rural areas. However, the percentage of total rural families that are below poverty is slightly higher than the percentage of total urban families. This may be due to the region's rural counties lagging behind the Houston MSA in recent and expected job creation.⁵³

Region 6 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	33,071	85.8%	5,478	14.2%
Urban	1,299,512	89.0%	159,835	11.0%
Region 6 Total	1,332,583	89.0%	165,313	11.0%

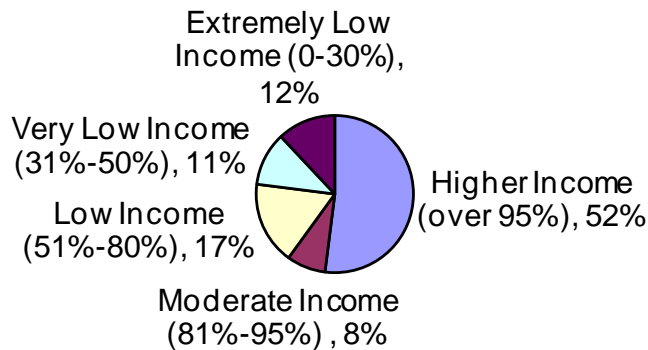
Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the 1,691,811 households in the region. Approximately 40 percent of households are low income. There are 754,675 individuals living in poverty in the region, which makes up 13.6 percent of the regional population. According to the Texas Comptroller's Texas In Focus report, many Region 6 jobs exceed the state's 2008 per capita income level of \$37,774, with 376 occupations paying more than this amount.⁵⁴

⁵³ Texas Comptroller of Public Accounts, "Texas in Focus: Gulf Coast Region," October 2008. <http://www.window.state.tx.us/specialrpt/tif/gulf/> (accessed October 6, 2010).

⁵⁴ Texas Comptroller of Public Accounts, "Texas in Focus: Gulf Coast Region," October 2008. <http://www.window.state.tx.us/specialrpt/tif/gulf/> (accessed October 6, 2010).

Region 6 Household Income



Income Group	Percent
0-30%	12%
31-50%	11%
51-80%	17%
81-95%	8%
95% & above	52%

REGION 6 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 27.1 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Harris, and a sample rural county, Colorado, there is an estimated 14,378 people and 66 people, respectively, in non-institutional group quarters.

Region 6 also experienced damage from Hurricane Rita, which hit the southeast Texas area in September 2005 and Hurricane Ike in September 2008. According to FEMA, \$28.3 million worth of damage was reported after Hurricane Rita and \$29.4 billion after the 2008 hurricane season.

Region 6 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	933	15.4%	6,051
Urban	17,383	28.2%	61,647
Total	18,316	27.1%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

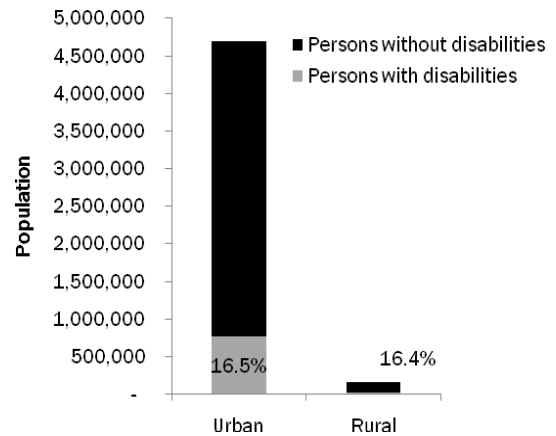
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 6, persons with disabilities account for approximately 16.5 percent of the population. Of this total, approximately 96.7 percent are residing in urban areas, with the remaining 3.3 percent in rural areas.

Region 6 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	26,390	134,903	161,293
Urban	775,046	3,918,115	4,693,161
Total	801,436	4,053,018	4,854,454

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 6 make up 18.4% of the statewide total elderly population.

Region 6 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	17,140	3.6%	475,056
Urban	363,803	22.8%	1,597,476
Total	380,943	18.4%	2,072,532

Source: 2000 Census.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 20,918 persons living with HIV/AIDS in Region 6. Approximately 99 percent of this population is living in urban areas, with the remaining 1 percent in rural areas. Region 6 has a high rate of persons living with HIV/AIDS compared to the state as a whole, with the Houston metropolitan area accounting for 31.4 percent of the total. Additionally, the Houston metropolitan area has a rate of 392 persons per 100,000, which is the highest in the state.

Region 6 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	186	162,127
Urban	20,732	5,701,869
Total	20,918	5,863,996

MIGRANT FARMWORKERS

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

Region 6 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 48,488 public assistance requests from Region 6, which accounted for 23.0 percent of total annual requests. Of requests from Region 6, the three most requested categories of assistance were, in order: Rental Assistance; Homebuyer Assistance and Utility Assistance.

Region 6 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 6	6,333	10,000	13,625	7,161	11,329	19	6	9	6	48,488
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 6 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 90.1 percent of the housing units in the region are occupied. Of the total housing stock, 65.8 percent are one unit; 1.3 percent are two units; 18 percent are three or more units; 5.5 percent are manufactured homes; and the rest are RVs and boats.

Region 6 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	69,278	2,247,258	2,316,536
Vacant housing units	13,015	215,981	228,996
Housing units, 1 unit	45,353	1,478,273	1,523,626
Housing units, 2 units	1,495	28,137	29,632
Housing units, 3 to 4 units	2,713	59,782	62,495
Housing units, 5 to 19 units	6,092	358,230	364,322
Housing units, 20 to 49 units	795	87,793	88,588
Housing units, 50+ units	1,460	117,618	119,078
Housing units, mobile home	11,276	115,319	126,595
Housing units, other	94	2,106	2,200

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see "Assisted Housing Inventory" under "State of Texas" in this section.

Region 6 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	56,992	56.8%	28.3%
HUD Units	9,780	9.8%	24.6%
PHA Units	5,762	5.7%	9.1%
Section 8 Vouchers	26,254	26.2%	16.9%
USDA Units	1,477	1.5%	9.9%
HFC Units*	39,495		
Total	100,265	100.0%	21.1%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home prices for Houston and Galveston are \$157,500 and \$180,000 respectively.⁵⁵ In addition, the fair market rent for a two bedroom unit in Houston/Baytown/Sugar Land HMFA and Galveston County is \$892, requiring an annual income of approximately \$35,680.⁵⁶ In a sample rural county, Colorado, fair market rent on a two-bedroom apartment is \$588, which requires an annual income of approximately \$23,520.

⁵⁵ Real Estate Center at Texas A&M University, "Texas Residential MLS Activity," <http://recenter.tamu.edu/data/hs/hs250b.htm> (accessed September 24, 2010).

⁵⁶ National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database update with HISTA population projections. There were approximately 621,947 owners and renters with housing problems in 2009.

Region 6 Households with Housing Problems, 2009

Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	392,181	133,623	104,552	83,584	70,421
Lacking Kitchen and/or Plumbing	18,712	5,594	3,306	3,787	6,025
Overcrowding	211,054	42,404	43,848	55,539	69,262
Total	621,947	181,621	151,706	142,910	145,708

Source: CHAS Database with projections based on HISTA data.

REGION 7

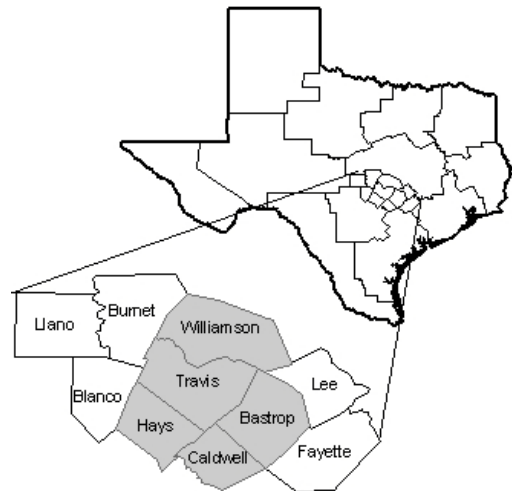
The urban area of Austin-San Marcos is at the center of Region 7. HISTA data projects that in 2009 the total population in Region 7 is 1,816,818, which represent 7.3 percent of the state's total population.

Region 7 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	97,070	13.1%	111,743
Urban	1,249,763	26.7%	1,705,075
Region 7 Total	1,346,833	25.9%	1,816,818

Source: 2000 Census, Census population estimates July 1, 2009.

Region 7



Approximately 93.8 percent of Region 7 families live in urban areas. In the map of Region 7 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 7. Of the 36,386 families living below poverty, approximately 92.8 percent are living in urban areas, with the remaining 7.2 percent in rural areas. Additionally, the percentage of total rural families that are below poverty is slightly lower than the percentage of total urban families.

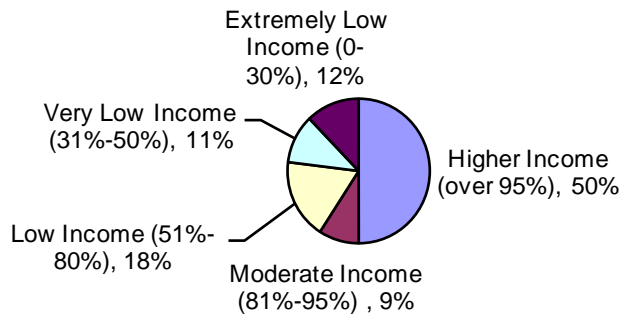
Region 7 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	30,153	92.0%	2,608	8.0%
Urban	367,919	91.6%	33,778	8.4%
Region 7 Total	398,072	91.6%	36,386	8.4%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the 509,798 households in the region. Approximately 41 percent of households are low income. There are 166,819 individuals living in poverty in the region, which makes up 10.9 percent of the regional population.

Region 7 Household Income



Income Group	Percent
0-30%	12%
31-50%	11%
51-80%	18%
81-95%	9%
95% & above	50%

REGION 7 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 12.1 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Travis, and a sample rural county, Fayette, there is an estimated people 5,075 and 55 people, respectively, in non-institutional group quarters.

Region 7 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	197	3.1%	6,051
Urban	8,015	13.0%	61,647
Total	8,212	12.1%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

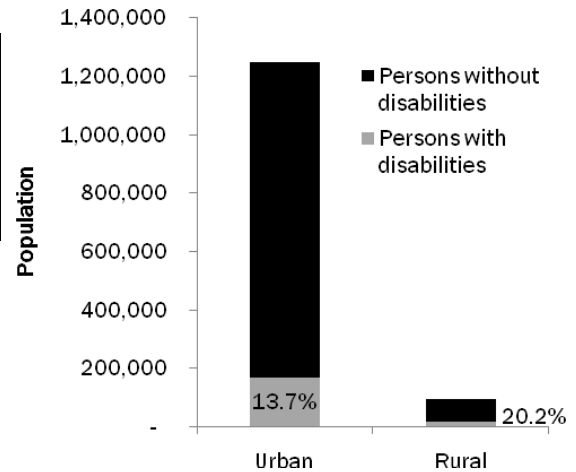
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 7, persons with disabilities account for approximately 14 percent of the population. Of this total, approximately 89.7 percent are residing in urban areas, with the remaining 10.3 percent in rural areas.

Region 7 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	19,633	77,437	97,070
Urban	170,593	1,079,170	1,249,763
Total	190,226	1,156,607	1,346,833

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 7 make up 5.3% of the statewide total elderly population.

Region 7 Elderly persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	19,808	4.2%	475,056
Urban	90,644	5.7%	1,597,476
Total	110,452	5.3%	2,072,532

Source: 2000 Census and CHAS Database with projections based on HISTA data.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 4,361 persons living with HIV/AIDS in Region 7. Approximately 98.4 percent of this population is living in urban areas, with the remaining 1.6 percent in rural areas. Region 7 has a fairly low rate of persons living with HIV/AIDS compared to the state as a whole, with the Austin metropolitan area accounting for 6.8 percent of the total. Additionally, the Austin metropolitan area has a rate of 266 persons per 100,000.

Region 7 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	68	110,991
Urban	4,293	1,654,100
Total	4,361	1,765,091

MIGRANT FARMWORKERS

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

Region 7 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 15,861 public assistance requests from Region 7, which accounted for 7.5 percent of total annual requests. Of requests from Region 7, the three most requested categories were, in order: Rental Assistance, Homebuyer Assistance and Emergency Assistance.

Region 7 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 7	2,602	1,288	6,083	2,096	3,771	14	3	-	4	15,861
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 7 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 92.2 percent of the housing units in the region are occupied. Of the total housing stock, 64.6 percent are one unit; 3.3 percent are two units; 25.8 percent are three or more units; 6.2 are manufactured homes; and the rest are boats and RVs.

Region 7 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	58,952	673,732	732,684
Vacant housing units	13,107	44,126	57,233
Housing units, 1 unit	44,364	428,620	472,984
Housing units, 2 units	1,085	23,310	24,395
Housing units, 3 to 4 units	1,044	22,465	23,509
Housing units, 5 to 19 units	1,281	85,893	87,174
Housing units, 20 to 49 units	291	39,038	39,329
Housing units, 50+ units	129	38,553	38,682
Housing units, mobile home	10,679	34,941	45,620
Housing units, other	79	912	991

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see “Assisted Housing Inventory” under “State of Texas” in this section.

Region 7 Assisted Multifamily Units

	Region Total	Percent In Region	Percent of State Total
TDHCA Units	18,134	57.7%	9.0%
HUD Units	2,123	6.8%	5.3%
PHA Units	3,524	11.2%	5.6%
Section 8 Vouchers	7,016	22.3%	4.5%
USDA Units	643	2.0%	4.3%
HFC Units*	8,281		
Total	31,440	100.0%	6.6%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home price for Austin is \$196,500.⁵⁷ In addition, the fair market rent for a two bedroom unit in Austin/Round Rock MSA is \$954, requiring an annual income of approximately \$38,160.⁵⁸ In a sample rural county, Fayette, fair market rent on a two-bedroom apartment is \$670, which requires an annual income of approximately \$26,800.

⁵⁷ Real Estate Center at Texas A&M University, “Texas Residential MLS Activity,” <http://recenter.tamu.edu/data/hs/hs140b.htm> (accessed September 24, 2010).

⁵⁸ National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 189,088 owners and renters with housing problems in 2009.

Region 7 Households with Housing Problems, 2009

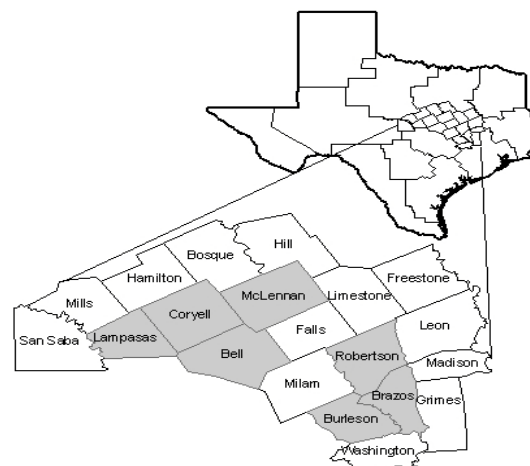
Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	143,360	44,925	36,217	36,747	25,471
Lacking Kitchen and/or Plumbing	5,598	1,938	981	1,125	1,555
Overcrowding	40,130	7,442	8,194	10,520	13,975
Total	189,088	54,305	45,392	48,392	41,001

Source: CHAS Database with projections based on HISTA data.

REGION 8

Region 8, located in the center of the state, surrounds the urban areas of Waco, Bryan, College Station, Killeen and Temple. HISTA data projects that in 2009 the total population in Region 8 is 1,069,503 and represents 4.3 percent of the state's total population.

Region 8



Region 8 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	284,255	-16.2%	244,626
Urban	678,884	17.7%	824,877
Region 8 Total	963,139	9.9%	1,069,503

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 77.1 percent of Region 8 families live in urban areas. In the map of Region 8 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 8. Of the 32,631 families living below poverty, approximately 76.7 percent are living in urban areas, with the remaining 23.3 percent in rural areas. Additionally, the percentage of total rural families that are below poverty is slightly lower than the percentage of total urban families. However, the region's rural counties lag behind the Bryan-College Station and Killeen MSAs in recent and expected job creation, which may result in more families below poverty in the future.⁵⁹

Region 8 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	57,685	88.3%	7,619	11.7%
Urban	174,042	87.4%	25,012	12.6%
Region 8 Total	231,727	87.7%	32,631	12.3%

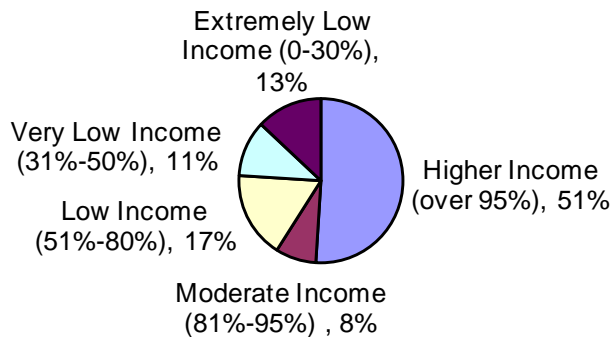
Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the 343,856 households in the region. Approximately 41 percent of the households are low income. There are 171,902 individuals living in poverty in the region, which makes up 15.8 percent of the regional population. According to the Texas Comptroller's *Texas In Focus* report, many Region 8 jobs exceed the state's 2007 per capita income level of \$37,187, with 265 occupations paying more than this amount.⁶⁰

⁵⁹ Texas Comptroller of Public Accounts, "Texas in Focus: Central Texas," May 2009. <http://www.window.state.tx.us/specialrpt/tif/central/> (accessed October 6, 2010).

⁶⁰ Texas Comptroller of Public Accounts, "Texas in Focus: Central Texas," May 2009. <http://www.window.state.tx.us/specialrpt/tif/central/> (accessed October 6, 2010).

Region 8 Household Income



Income Group	Percent
0-30%	13%
31-50%	11%
51-80%	17%
81-95%	8%
95% & above	51%

REGION 8 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 3.3 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Brazos, and a sample rural county, Hill, there is an estimated people 286 and 107 people, respectively, in non-institutional group quarters.

Region 8 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	506	8.4%	6,051
Urban	1,704	2.8%	61,647
Total	2,210	3.3%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

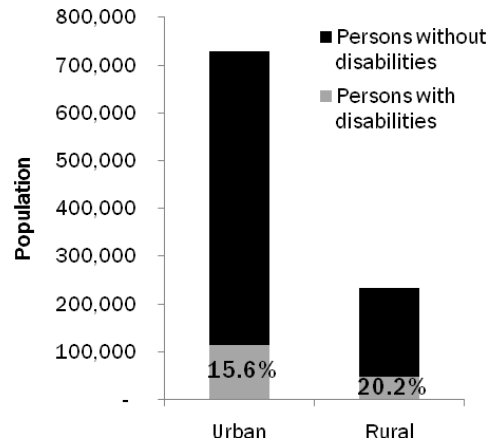
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 8, persons with disabilities account for approximately 16.7 percent of the population. Of this total, approximately 63.5 percent are residing in urban areas, with the remaining 36.5 percent in rural areas.

Region 8 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	47,346	186,677	234,023
Urban	113,397	615,719	729,116
Total	160,743	802,396	963,139

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 8 make up 4.2% of the statewide total elderly population.

Region 8 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	40,388	8.5%	475,056
Urban	46,119	2.9%	1,597,476
Total	86,507	4.2%	2,072,532

Source: 2000 Census and CHAS Database with projections based on HISTA data.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 1,171 persons living with HIV/AIDS in Region 8. Approximately 81 percent of this population is living in urban areas, with the remaining 19 percent in rural areas. Region 8 has a fairly low rate of persons living with HIV/AIDS compared to the state as a whole, with the North & Central Texas area accounting for just 3.1 percent of the total, and a rate of 91 persons per 100,000.

Region 8 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Texas Population 2008
Rural	209	243,615
Urban	951	817,558
Total	1,171	1,061,173

MIGRANT FARMWORKERS

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

Region 8 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Request Inventory for SFY2010, the agency received 8,912 public assistance requests from Region 8, which accounted for 4.2 percent of total annual requests. Of requests from Region 8, the most requested categories of assistance were, in order: Rental Assistance, Repair and Weatherization and Utility Assistance.

Region 8 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 8	1,465	1,779	2,675	1,892	1,087	11	3	-	-	8,912
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 8 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 87.4 percent of the total housing units in the region are occupied. Of the total housing stock, 67.3 percent are one unit; 5.4 are two units; 17.0 percent are three or more units; 10.2 percent are manufactured homes; and the rest are boats and RVs.

Region 8 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	112,393	329,567	441,960
Vacant housing units	20,596	34,950	55,546
Housing units, 1 unit	85,506	211,713	297,219
Housing units, 2 units	2,555	21,202	23,757

	Rural	Urban	Total
Housing units, 3 to 4 units	2,050	19,629	21,679
Housing units, 5 to 19 units	2,557	37,862	40,419
Housing units, 20 to 49 units	338	6,199	6,537
Housing units, 50+ units	194	6,317	6,511
Housing units, mobile home	18,895	26,396	45,291
Housing units, other	298	249	547

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see “Assisted Housing Inventory” under “State of Texas” in this section.

Region 8 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	6,461	29.3%	3.2%
HUD Units	1,816	8.2%	4.6%
PHA Units	4,188	19.0%	6.6%
Section 8 Vouchers	7,934	36.0%	5.1%
USDA Units	1,636	7.4%	10.9%
HFC Units*	305		
Total	22,035	100.0%	4.6%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home price for Bryan-College Station is \$148,500.⁶¹ In addition, the fair market rent for a two bedroom unit in Bryan/College Station MSA is \$836, requiring an annual income of approximately \$33,440.⁶² In a sample rural county, Hill, fair market rent on a two-bedroom apartment is \$588, which requires an annual income of approximately \$23,520.

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 119,258 owners and renters with housing problems in 2009.

⁶¹ Real Estate Center at Texas A&M University, “Texas Residential MLS Activity,” <http://recenter.tamu.edu/data/hs/hs180b.htm> (accessed September 24, 2010).

⁶² National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

Region 8 Households with Housing Problems, 2009

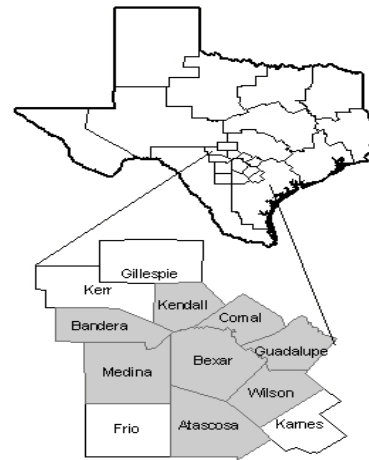
Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	90,612	34,211	23,462	19,895	13,043
Lacking Kitchen and/or Plumbing	4,173	1,240	805	789	1,340
Overcrowding	24,473	4,191	3,775	6,648	9,859
Total	119,258	39,641	28,042	27,332	24,242

Source: 2000 CHAS Database with projections based on HISTA data.

REGION 9

San Antonio is the main metropolitan area in Region 9. HISTA data projects that in 2009 the total population in Region 9 is 2,175,874, which represents 8.8 percent of the state's total population.

Region 9



Region 9 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	215,485	107.7%	103,746
Urban	1,592,383	23.2%	2,072,128
Region 9 Total	1,807,868	16.9%	2,175,874

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 95 percent of Region 9 families live in urban areas. In the map of Region 9 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 9. Of the 66,868 families living below poverty, approximately 94.6 percent are living in urban areas, with the remaining 5.4 percent in rural areas. Additionally, the percentage of total rural families that are below poverty is slightly lower than the percentage of total urban families. This may be due to findings revealing that the region's rural counties are projected to outpace job growth of the state and the region as a whole from 2003 to 2013.⁶³

Region 9 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	24,896	87.4%	3,598	12.6%
Urban	466,206	88.1%	63,270	11.9%
Region 9 Total	491,102	88.0%	66,868	12.0%

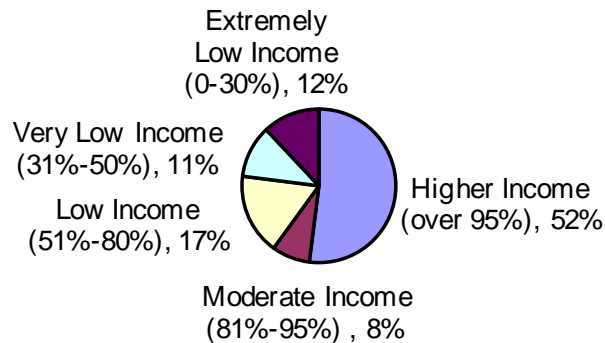
Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart to the left depicts the income breakdown of the 635,280 households in the region. Approximately 40 percent of households are low income. There are 307,186 individuals living in poverty in the region, which makes up 15.0 percent of the regional population. According to the Texas Comptroller's *Texas In Focus* report, many Region 9 jobs exceed the State's 2008 per capita income level of \$38,575, with 228 occupations paying more than this amount.⁶⁴

⁶³ Texas Comptroller of Public Accounts, "Texas in Focus: Alamo Region," October 2009. <http://www.window.state.tx.us/specialrpt/tif/alamo/> (accessed October 6, 2010).

⁶⁴ Texas Comptroller of Public Accounts, "Texas in Focus: Alamo Region," October 2009. <http://www.window.state.tx.us/specialrpt/tif/alamo/> (accessed October 6, 2010).

Region 9 Household Income



Income Group	Percent
0-30%	12%
31-50%	11%
51-80%	17%
81-95%	8%
95% & above	52%

REGION 9 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 10.7 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Bexar, and a sample rural county, Gillespie, there is an estimated people 5,923 and 58 people, respectively, in non-institutional group quarters.

Region 9 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	324	5.4%	6,051
Urban	6,924	11.2%	61,647
Total	7,248	10.7%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

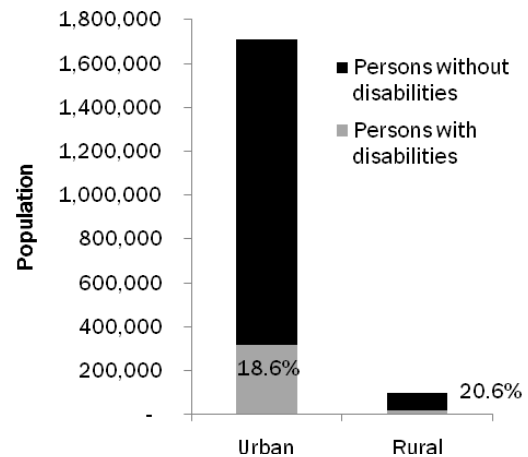
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 9, persons with disabilities account for approximately 18.7 percent of the population. Of this total, approximately 87.5 percent are residing in urban areas, with the remaining 12.5 percent in rural areas.

Region 9 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	19,857	76,308	96,165
Urban	317,684	1,394,019	1,711,703
Total	337,541	1,470,327	1,807,868

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 8 make up 9.9% of the statewide total elderly population.

Region 9 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	20,105	4.2%	475,056
Urban	184,941	11.6%	1,597,476
Total	205,046	9.9%	2,072,532

Source: 2000 Census and CHAS Database with projections based on HISTA data.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 4,496 persons living with HIV/AIDS in Region 9. Approximately 99 percent of this population is living in urban areas, with the remaining 1 percent in rural areas. Region 9 has a fairly average rate of persons living with HIV/AIDS compared to the state as a whole, with the San Antonio metropolitan area accounting for about 7.0 percent of the total, and a rate of 235 persons per 100,000.

Region 9 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	45	103,014
Urban	4,451	2,030,691
Total	4,496	2,133,705

COLONIA RESIDENTS

The Office of the Attorney General maintains an extensive Colonia Geographic Database, accounting for over 1,800 colonia areas in 29 counties. Region 9 contains a very small portion of the state's colonia population, accounting for just 0.5 percent of the 418,406 residents.⁶⁵

Region 9 Colonia Population Estimate, Estimated 2010

Colonia Population Estimate	
Rural	2,212
Urban	-
Total	2,212
Statewide total	418,406

MIGRANT FARMWORKERS

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

Region 9 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory for SFY2010, the agency received 10,809 public assistance requests from Region 9, which accounted for 5.1 percent of total annual requests. Of requests from Region 9, the most requested categories of assistance were, in order: Rental Assistance, Repair and Weatherization and Homebuyer Assistance.

Region 9 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 9	1,693	1,304	3,118	2,495	2,189	3	6	-	1	10,809
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

⁶⁵ Texas Office of the Attorney General, Border Colonia Geographic Database

REGION 9 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 92.1 percent of the housing units in the region are occupied. Of the total housing stock, 70.6 percent are one unit; 1.8 percent are two units; 20.1 are three or more units; 7.4 percent are manufactured homes and the rest are boats and RVs.

Region 9 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	45,618	794,697	840,315
Vacant housing units	5,466	61,052	66,518
Housing units, 1 unit	33,494	559,404	592,898
Housing units, 2 units	781	14,630	15,411
Housing units, 3 to 4 units	1,922	28,919	30,841
Housing units, 5 to 19 units	1,373	93,401	94,774
Housing units, 20 to 49 units	429	17,749	18,178
Housing units, 50+ units	160	24,586	24,746
Housing units, mobile home	7,205	55,232	62,437
Housing units, other	254	776	1,030

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see “Assisted Housing Inventory” under “State of Texas” in this section.

Region 9 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	16,423	36.8%	8.2%
HUD Units	3,839	8.6%	9.7%
PHA Units	8,221	18.4%	13.0%
Section 8 Vouchers	15,738	35.2%	10.1%
USDA Units	462	1.0%	3.1%
HFC Units*	22,392		
Total	44,683	100.0%	9.4%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home price for San Antonio is \$157,800.⁶⁶ In addition, the fair market rent for a two bedroom unit in San Antonio HMFA is \$796, requiring an annual income of approximately \$31,840.⁶⁷ In a sample rural county, Gillespie, fair market rent on a two-bedroom apartment is \$766, which requires an annual income of approximately \$30,640.

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 223,448 owners and renters with housing problems in 2009.

Region 9 Households with Housing Problems, 2010

Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	153,507	47,556	38,733	36,371	30,846
Lacking Kitchen and/or Plumbing	7,521	2,128	1,319	1,581	2,493
Overcrowding	62,420	11,431	11,807	15,974	23,208
Total	223,448	61,115	51,859	53,926	56,547

Source: CHAS Database with projections based on HISTA data.

⁶⁶ Real Estate Center at Texas A&M University, "Texas Residential MLS Activity," <http://recenter.tamu.edu/data/hs/hs460b.htm> (accessed September 24, 2010).

⁶⁷ National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

REGION 10

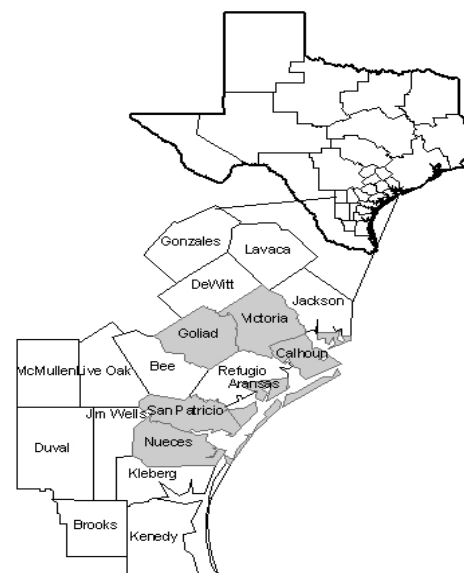
Region 10, including the urban areas of Corpus Christi and Victoria, is located in the south eastern part of the state on the Gulf of Mexico. HISTA data projects that in 2009 the total population in Region 10 is 746,599, which represents 3.0 percent of the state's total population.

Region 10 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	268,046	-24.6%	215,108
Urban	464,871	12.5%	531,491
Region 10 Total	732,917	1.8%	746,599

Source: 2000 Census, Census population estimates July 1, 2009.

Region 10



In Region 10, 71.2 percent of families live in urban areas. In the map of Region 10 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 10. Of the 29,450 families living below poverty, approximately 67.8 percent are living in urban areas, with the remaining 32.2 percent in rural areas. However, the percentage of total rural families that are below poverty is slightly higher than the percentage of total urban families. Findings revealing that the region's rural counties are projected to outpace job growth of the state from 2002 to 2012, while the Corpus Christi MSA growing slower than the state and region as a whole.⁶⁸

Region 10 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	45,934	82.9%	9,471	17.1%
Urban	122,288	86.0%	19,979	14.0%
Region 10 Total	168,222	85.1%	29,450	14.9%

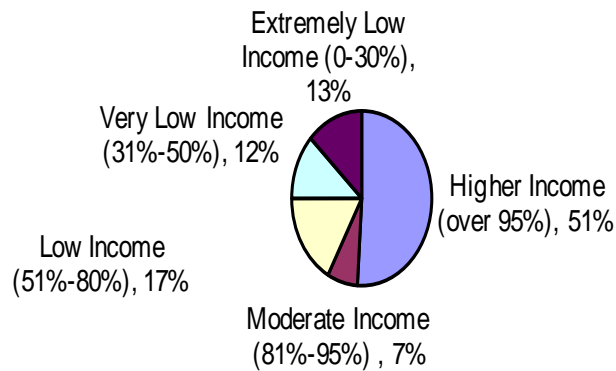
Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart to the left depicts the income breakdown of the 255,493 households in the region. Approximately 42 percent of household are low income. There are 152,046 individuals living in poverty in the region, which makes up 21.4 percent of the regional population. According to the Texas Comptroller's *Texas In Focus* report, the top five occupations with high projected job growth in Region 10 are low paying (average annual wage of \$16,103) and do not require a post-secondary education.⁶⁹

⁶⁸ Texas Comptroller of Public Accounts, "Texas in Focus: South Texas," August 2008. <http://www.window.state.tx.us/specialrpt/tif/southtexas/> (accessed October 6, 2010).

⁶⁹ Texas Comptroller of Public Accounts, "Texas in Focus: South Texas," April 2008. <http://www.window.state.tx.us/specialrpt/tif/southtexas/> (accessed October 6, 2010).

Region 10 Household Income



Income Group	Percent
0-30%	13%
31-50%	12%
51-80%	17%
81-95%	7%
95% & above	51%

REGION 10 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 4.5 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Nueces, and a sample rural county, Calhoun, there is an estimated 2,292 people and 34 people, respectively, in non-institutional group quarters.

Region 10 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	345	5.7%	6,051
Urban	2,714	4.4%	61,647
Total	3,059	4.5%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

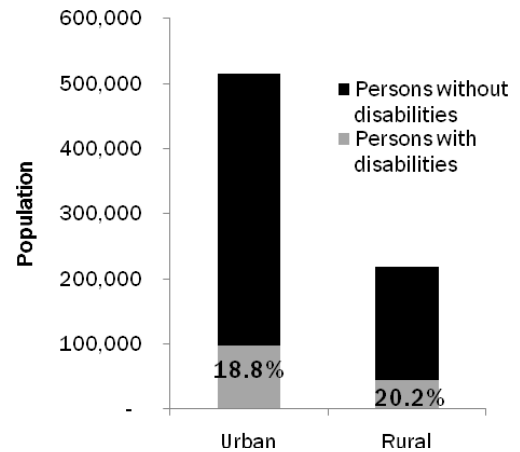
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 10, persons with disabilities account for approximately 19.3 percent of the population. Of this total, approximately 61.8 percent are residing in urban areas, with the remaining 38.2 percent in rural areas.

Region 10 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	44,148	173,826	217,974
Urban	97,444	417,499	514,943
Total	141,592	591,325	732,917

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 10 make up 4.6% of the statewide total elderly population.

Region 10 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	35,688	7.5%	475,056
Urban	60,490	3.8%	1,597,476
Total	96,178	4.6%	2,072,532

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 777 persons living with HIV/AIDS in Region 10. Approximately 85.6 percent of this population is living in urban areas, with the remaining 14.4 percent in rural areas. Region 10 has a fairly low rate of persons living with HIV/AIDS compared to the state as a whole, with the South & West Texas area accounting for just 2.1 percent of the total, and a rate of 89 persons per 100,000.

Region 10 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	112	214,954
Urban	665	527,462
Total	777	742,416

COLONIA RESIDENTS

The Office of the Attorney General maintains an extensive Colonia Geographic Database, accounting for over 1,800 colonia areas in 29 counties. Region 10 contains a small portion of the state's colonia population, accounting for just 5.8 percent of the 418,406 residents, with the majority residing in San Patricio County.⁷⁰

⁷⁰ Texas Office of the Attorney General, Border Colonia Geographic Database

Region 10 Colonia Population, estimated 2010

	Colonia Population Estimate
Rural	10,634
Urban	13,808
Total	24,442
Statewide total	418,406

MIGRANT FARMWORKERS

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

Region 10 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 9,736 public assistance requests from Region 10, which accounted for 4.6 percent of total annual requests. Of requests from Region 10, the three most requested categories of assistance were, in order: Utility Assistance, Repair and Weatherization and Rental Assistance.

Region 10 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 10	605	5,984	1,106	1,410	622	6	-	1	2	9,736
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 10 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 84.3 percent of the housing units in the region are occupied. Of the total housing stock, 84.3 percent are one unit; 2.7 percent are two units; 16.1 percent are three or more units; 9.2 percent are manufactured homes; and the rest are boats and RVs.

Region 10 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	93,840	226,231	320,071
Vacant housing units	18,092	32,022	50,114
Housing units, 1 unit	70,086	159,480	229,566
Housing units, 2 units	2,702	5,869	8,571
Housing units, 3 to 4 units	3,121	10,994	14,115
Housing units, 5 to 19 units	3,358	22,585	25,943
Housing units, 20 to 49 units	723	3,747	4,470
Housing units, 50+ units	550	6,336	6,886
Housing units, mobile home	12,960	16,456	29,416
Housing units, other	340	764	1,104

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see "Assisted Housing Inventory" under "State of Texas" in this section.

Region 10 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	5,634	32.8%	2.8%
HUD Units	2,222	12.9%	5.6%
PHA Units	4,577	26.6%	7.2%
Section 8 Vouchers	3,989	23.2%	2.6%
USDA Units	778	4.5%	5.2%
HFC Units*	971		
Total	17,200	100.0%	3.6%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home price for Corpus Christi is \$148,500.⁷¹ In addition, the fair market rent for a two bedroom unit in Corpus Christi HMFA is \$816, requiring an annual income of approximately \$32,640. In a sample rural county, Calhoun, fair market rent on a two-bedroom apartment is \$637, which requires an annual income of approximately \$35,480.⁷²

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 87,463 owner and renters with housing problems in 2009.

Region 10 Households with Housing Problems, 2009

Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	59,191	20,620	15,872	12,697	10,002
Lacking Kitchen and/or Plumbing	3,763	1,266	737	771	989
Overcrowding	24,509	4,937	4,226	5,396	9,950
Total	87,463	26,823	20,835	18,864	20,941

Source: CHAS Database with projections based on HISTA data.

⁷¹ Real Estate Center at Texas A&M University, "Texas Residential MLS Activity," <http://recenter.tamu.edu/data/hs/hs190b.htm> (accessed September 24, 2010).

⁷² National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

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. HISTA data projects that in 2009 the total population in Region 11 is 1,644,468 which represents 6.6 percent of the state's total population.

Region 11



Region 11 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	245,523	7.5%	265,507
Urban	1,097,807	20.4%	1,378,961
Region 11 Total	1,343,330	18.3%	1,644,468

Source: 2000 Census, Census population estimates July 1, 2009.

About 83.9 percent of Region 11 families live in urban areas. In the map of Region 11 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 11. Of the 118,810 families living below poverty, approximately 84.6 percent are living in urban areas, with the remaining 15.4 percent in rural areas. Findings revealing that the McAllen and Laredo MSAs are projected to outpace job growth of the state from 2002 to 2012, while the Brownsville-Harlingen MSA is growing slower than the state and region as a whole.⁷³

Region 11 Poverty Figures, 2010

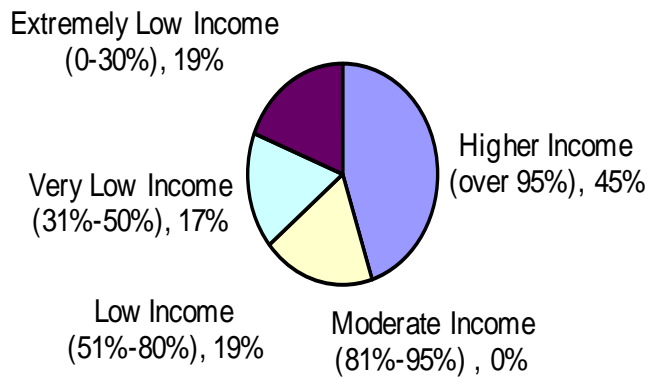
	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	49,279	72.9%	18,354	27.1%
Urban	236,523	70.2%	100,456	29.8%
Region 11 Total	285,802	70.6%	118,810	29.4%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the 377,276 households in the region. Approximately 55 percent of households are low income. The 2000 CHAS figures for moderate and higher income household in Region 11 indicate that there are only 199 persons with income between 80-95 percent of the AMFI. TDHCA has been unable to get more accurate information for this segment of the population. However, the planning impact for the SLIHP is relatively low because the majority of TDHCA programs serve persons below 80 percent AMFI.

⁷³ Texas Comptroller of Public Accounts, "Texas in Focus: South Texas," August 2008. <http://www.window.state.tx.us/specialrpt/tif/southtexas/> (accessed October 6, 2010).

Region 11 Household Income



Income Group	Percent
0-30%	19%
31-50%	17%
51-80%	19%
81-95%	0%
95% & above	45%

There are 523,671 individuals living in poverty in the region, which makes up 33.3 percent of the regional population. According to the Texas Comptroller’s *Texas In Focus* report, the top five occupations with high projected job growth in Region 11 are low paying (average annual wage of \$16,103) and do not require a post-secondary education.⁷⁴ Additionally, floodplains in the colonias in Webb and Hidalgo counties have discouraged investors and developers from investing in the region’s rural areas.⁷⁵

REGION 11 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 3.5 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Cameron, and a sample rural county, Zavala, there is an estimated 639 people and 27 people, respectively, in non-institutional group quarters. Region 11 also experienced damage from Hurricane Dolly, which hit the Lower Rio Grande area in July 2008.

Region 11 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	309	5.1%	6,051
Urban	2,083	3.4%	61,647
Total	2,392	3.5%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

⁷⁴ Texas Comptroller of Public Accounts, “Texas in Focus: South Texas,” August 2008. <http://www.window.state.tx.us/specialrpt/tif/southtexas/> (accessed October 6, 2010).

⁷⁵ US Government Accountability Office, Report to Congressional Committees, Rural Homelessness: Better Collaboration by HHS and HUD Could Improve Delivery of Services in Rural Areas,” July 2010. <http://www.gao.gov/new.items/d10724.pdf>

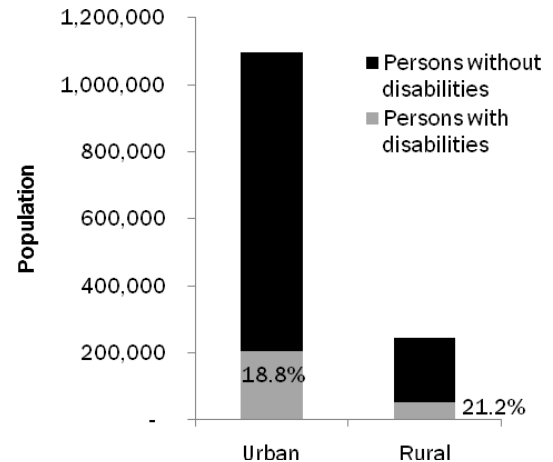
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 11, persons with disabilities account for approximately 19.2 percent of the population. Of this total, approximately 79.9 percent are residing in urban areas, with the remaining 20.1 percent in rural areas.

Region 11 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	51,933	193,590	245,523
Urban	205,905	891,902	1,097,807
Total	257,838	1,085,492	1,343,330

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 11 make up 6.6% of the statewide total elderly population.

Region 11 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	30,301	6.4%	475,056
Urban	107,305	6.7%	1,597,476
Total	137,606	6.6%	2,072,532

Source: 2000 Census.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 1,849 persons living with HIV/AIDS in Region 11. Approximately 91.1 percent of this population is living in urban areas, with the remaining 8.9 percent in rural areas. Region 11 has a fairly low rate of persons living with HIV/AIDS compared to the state as a whole, with the US -Mexico Border area accounting for just 5.5 percent of the total, and a rate of 137 persons per 100,000. Note that Texas DSHS defines the border area as those 32 counties within 100 kilometers of the US-Mexico border, a standard definition in health and human services reports.

Region 11 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	164	262,270
Urban	1,685	1,346,376
Total	1,849	1,608,646

COLONIA RESIDENTS

The Office of the Attorney General maintains an extensive Colonia Geographic Database, accounting for over 1,800 colonia areas in 29 counties. The table to the left depicts the estimated colonia population in Region 11. The region contains a very large portion of the state's colonia population, accounting for over 73.2 percent of the 418,406 residents, with a large portion residing in Hidalgo County.⁷⁶

Region 11 Colonia Population, estimated 2010

	Colonia Population Estimate
Rural	100,971
Urban	205,243
Total	306,214
Statewide total	418,406

MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 11 was found to have a very high proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for 34.0 percent of the 361,414 MSFWs in the state of Texas.⁷⁷ The high farmworker population correlates with a dominant agriculture industry in Region 11, an area which produces large amounts of the nation's sugarcane, sorghum for grain, cotton, citrus and onions. The crop and animal production sectors provided 20,000 jobs to Region 11 in 2007.⁷⁸

Region 11 Migrant and Seasonal Farmworker Population, 2000

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

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Assistance Inventory for SFY2010, the agency received 18,821 public assistance requests from Region 11, which accounted for 8.9 percent of total annual requests. Of requests from Region 11, the three most requested categories of assistance were, in order: Utility Assistance, Repair and Weatherization and Rental Assistance.

⁷⁶ Texas Office of the Attorney General, Border Colonia Geographic Database

⁷⁷ Migrant and Seasonal Farmworker Enumeration Profiles Study – TX, Larson, Alice, 2000.

⁷⁸ Texas Comptroller of Public Accounts, "Texas in Focus: South Texas," August 2008.
<http://www.window.state.tx.us/specialrpt/tif/southtexas/> (accessed October 6, 2010).

Region 11 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 11	888	13,192	1,453	2,152	1,131	3	1	1	-	18,821
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 11 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 82.9 percent of the housing units in the region are occupied. Of the total housing stock, 68.6 percent are one unit, 3.3 percent are two units, 13.7 percent are three or more units, 13.6 percent are manufactured homes and the rest are boats and RVs.

Region 11 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	98,839	483,680	582,519
Vacant housing units	16,597	83,296	99,893
Housing units, 1 unit	75,255	324,398	399,653
Housing units, 2 units	3,031	16,464	19,495
Housing units, 3 to 4 units	3,541	23,370	26,911
Housing units, 5 to 19 units	2,295	31,976	34,271
Housing units, 20 to 49 units	579	7,059	7,638
Housing units, 50+ units	184	11,037	11,221
Housing units, mobile home	13,794	65,253	79,047
Housing units, other	160	4,123	4,283

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see "Assisted Housing Inventory" under "State of Texas" in this section.

Region 11 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	10,379	28.3%	5.2%
HUD Units	2,701	7.4%	6.8%
PHA Units	7,415	20.2%	11.7%
Section 8 Vouchers	14,260	38.8%	9.2%
USDA Units	1,966	5.4%	13.1%
HFC Units*	322		
Total	36,721	100.0%	7.7%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home price for Brownsville is \$113,800 and McAllen is \$116,400.⁷⁹ In addition, the fair market rent for a two bedroom unit in Brownsville/Harlingen MSA is \$600, requiring an annual income of approximately \$24,000, and in McAllen/Edinburg/Mission MSA is \$655, which requires an annual income of approximately \$26,200. In a sample rural county, Zavala, fair market rent on a two-bedroom apartment is \$588, which requires an annual income of approximately \$23,520.⁸⁰

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 184,917 owners and renters with housing problems in 2009.

Region 11 Households with Housing Problems, 2009

Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	78,562	33,079	20,702	14,090	10,691
Lacking Kitchen and/or Plumbing	14,614	6,312	3,577	2,527	2,199
Overcrowding	91,741	22,709	19,440	21,140	28,453
Total	184,917	62,100	43,719	37,757	41,343

Source: CHAS Database with projections based on HISTA data.

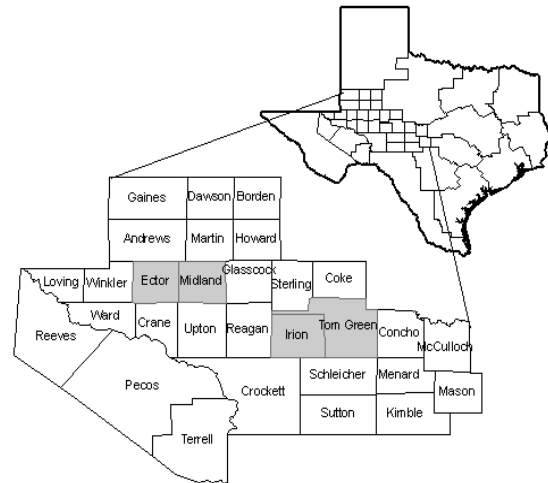
⁷⁹ Real Estate Center at Texas A&M University, "Texas Residential MLS Activity," <http://recenter.tamu.edu/data/hs/hs350b.htm> (accessed September 24, 2010).

⁸⁰ National Low Income Housing Coalition. (2010). Out of reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

REGION 12

Region 12 in west Texas surrounds the urban areas of Odessa-Midland and San Angelo. HISTA data projects that in 2009 the total population in Region 12 is 552,914, which represents 2.2 percent of the state's total population.

Region 12



Region 12 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	183,742	-4.5%	175,854
Urban	341,142	9.5%	377,060
Region 12 Total	524,884	5.1%	552,914

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 68.2 percent of Region 12 families live in urban areas. In the map of Region 12 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 12. Of the 17,117 families living below poverty, approximately 57.4 percent are living in urban areas, with the remaining 42.6 percent in rural areas. However, the percentage of total rural families that are below poverty is slightly higher than the percentage of total urban families.

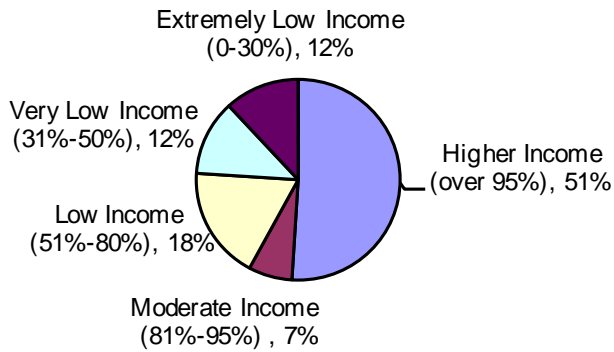
Region 12 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	39,095	84.3%	7,295	15.7%
Urban	88,619	90.0%	9,822	10.0%
Region 12 Total	127,714	88.2%	17,117	11.8%

Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart below depicts the income breakdown of the 188,921 household in the region. Approximately 42 percent of households are low income. There are 97,823 individuals living in poverty in the region, which makes up 16.4 percent of the regional population.

Region 12 Household Income



Income Group	Percent
0-30%	12%
31-50%	12%
51-80%	18%
81-95%	7%
95% & above	51%

REGION 12 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 1.9 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, Ector, and a sample rural county, Andrews, there is an estimated 169 people and 0 people, respectively, in non-institutional group quarters.

Region 12 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	226	3.7%	6,051
Urban	1,084	1.8%	61,647
Total	1,310	1.9%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

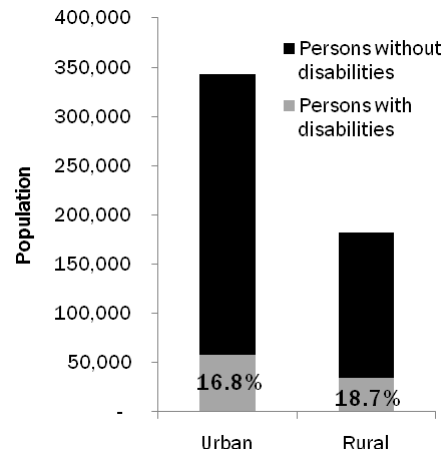
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 12, persons with disabilities account for approximately 17.5 percent of the population. Of this total, approximately 62.5 percent are residing in urban areas, with the remaining 37.5 percent in rural areas.

Region 12 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	34,035	147,936	181,971
Urban	57,765	285,148	342,913
Total	91,800	433,084	524,884

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 12 make up 3.2% of the statewide total elderly population.

Region 12 Elderly Persons – Texas 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	25,403	5.3%	475,056
Urban	40,949	2.6%	1,597,476
Total	66,352	3.2%	2,072,532

Source: 2000 Census.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 596 persons living with HIV/AIDS in Region 12. Approximately 76 percent of this population is living in urban areas, with the remaining 24 percent in rural areas. Region 12 has a fairly low rate of persons living with HIV/AIDS compared to the state as a whole, with the South & West Texas area accounting for just 2.1 percent of the total, and a rate of 89 persons per 100,000.

Region 12 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	111	173,833
Urban	351	369,491
Total	462	543,324

COLONIA RESIDENTS

The Office of the Attorney General maintains an extensive Colonia Geographic Database, accounting for over 1,800 colonia areas in 29 counties. The table to the right depicts the estimated colonia population in Region 12. The region contains a very small portion of the state's colonia population, accounting for over 1.2 percent of the 418,406 residents, with a large portion residing in Pecos County.⁸¹

Region 12 Colonia Population, estimated 2010

	Colonia Population Estimate
Rural	5,130
Urban	-
Total	5,130
Statewide total	418,406

MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 12 was found to have a higher proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for 10.2 percent of the 361,414 MSFWs in the state of Texas.

Region 12 Migrant and Seasonal Farmworker Population, 2000

	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	32,958	16.7%	197,577
Urban	4,041	2.5%	163,826
Total	36,999	10.2%	361,414

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 4,437 public assistance requests from Region 12, which accounted for 2.1 percent of total annual requests. Of requests from Region 12, the three most requested categories of assistance were, in order: Utility Assistance, Repair and Weatherization and Rental Assistance.

⁸¹ Texas Office of the Attorney General, Border Colonia Geographic Database

Region 12 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 12	431	1,986	728	830	457	4	-	-	1	4,437
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

REGION 12 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 85.6 percent of the housing units in the region are occupied. Of the total housing stock, 73.4 percent are one unit, 1.8 percent are two units, 14.3 percent are three or more units, 10.4 percent are manufactured homes and the rest are boats and RVs.

Region 12 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	82,104	153,164	235,268
Vacant housing units	19,406	14,563	33,969
Housing units, 1 unit	64,899	107,679	172,578
Housing units, 2 units	1,654	2,496	4,150
Housing units, 3 to 4 units	1,608	3,702	5,310
Housing units, 5 to 19 units	1,696	17,501	19,197
Housing units, 20 to 49 units	512	2,461	2,973
Housing units, 50+ units	648	5,445	6,093
Housing units, mobile home	10,927	13,642	24,569
Housing units, other	160	238	398

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see "Assisted Housing Inventory" under "State of Texas" in this section.

Region 12 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	2,896	33.4%	1.4%
HUD Units	974	11.2%	2.5%
PHA Units	1,241	14.3%	2.0%
Section 8 Vouchers	3,121	36.0%	2.0%
USDA Units	432	5.0%	2.9%
HFC Units*	24		
Total	8,664	100.0%	1.8%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for September 2009, the median home prices for Odessa and Midland are \$131,800 and \$164,800 respectively.⁸² In addition, the fair market rent for a two bedroom unit in Odessa MSA is \$736, requiring an annual income of approximately \$29,400, and in Midland MSA is \$831, which requires an annual income of approximately \$33,240. In a sample rural county, Andrews, fair market rent on a two-bedroom apartment is \$588, which requires an annual income of approximately \$23,520.⁸³

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 57,186 owners and renters with housing problems in 2009.

Region 12 Households with Housing Problems, 2009

Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	40,053	14,994	11,375	7,894	5,791
Lacking Kitchen and/or Plumbing	2,577	713	547	538	778
Overcrowding	14,556	2,466	2,483	4,119	5,488
Total	57,186	18,173	14,405	12,551	12,057

Source: CHAS Database with projections based on HISTA data.

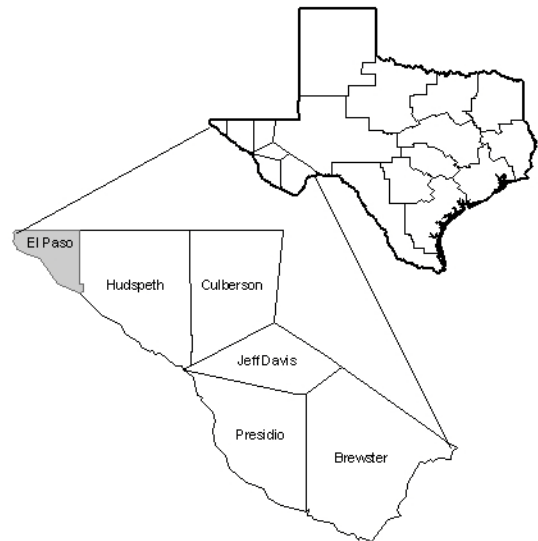
⁸² Real Estate Center at Texas A&M University, "Texas Residential MLS Activity," <http://recenter.tamu.edu/data/hs/trends4.html> (accessed November 6, 2009).

⁸³ National Low Income Housing Coalition. (2010). Out of reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

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. HISTA data projects that in 2009 the total population in Region 13 is 775,920, which represents 3.1 percent of the state's total population.

Region 13



Region 13 Population Figures

	2000 Population	% Change	2009 Population Estimate
Rural	24,696	-0.3%	24,624
Urban	679,622	9.5%	751,296
Region 13 Total	704,318	9.2%	775,920

Source: 2000 Census, Census population estimates July 1, 2009.

Approximately 96.8 percent of Region 13 families live in the urban area of El Paso. In the map of Region 13 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of families living below the poverty line in Region 13. Of the 45,419 families living below poverty, approximately 97 percent are living in urban areas, with the remaining 3 percent in rural areas. Additionally, the percentage of total rural families that are below poverty is slightly lower than the percentage of total urban families. Findings revealing that the region's rural counties are projected to outpace job growth of the El Paso MSA, the region and the state from 2009 to 2013.⁸⁴

Region 13 Poverty Figures, 2010

	At or above poverty Families	At or above poverty Percent	Below poverty Families	Below poverty Percent
Rural	5,287	78.9%	1,417	21.1%
Urban	145,664	76.8%	44,002	23.2%
Region 13 Total	150,951	76.9%	45,419	23.1%

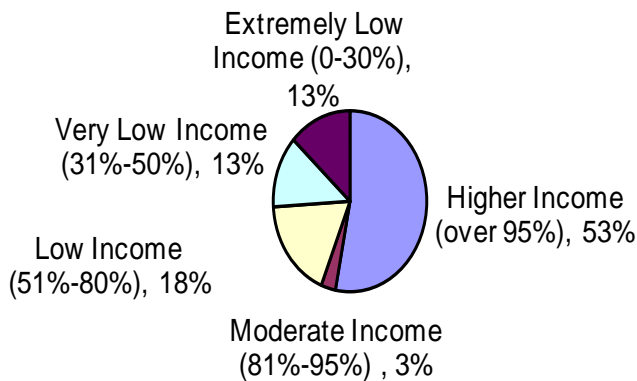
Source: Nielsen Claritas, Ribbon Demographics, 2010.

The pie chart to the left depicts the income breakdown of the 216,861 households in the region. Approximately 44 percent of households are low income. There are 189,890 individuals living in poverty in the region, which makes up 23.7 percent of the regional population. According to the Texas Comptroller's *Texas In Focus* report, the top ten occupations with high projected job growth in Region 13 are low paying (median annual wage of \$16,769) and eight of the ten do not require a post-secondary education.⁸⁵

⁸⁴ Texas Comptroller of Public Accounts, "Texas in Focus: Upper Rio Grande," June 2009. <http://www.window.state.tx.us/specialrpt/tif/urgrande/> (accessed October 6, 2010).

⁸⁵ Texas Comptroller of Public Accounts, "Texas in Focus: Upper Rio Grande," June 2009. <http://www.window.state.tx.us/specialrpt/tif/urgrande/> (accessed October 6, 2010).

Region 13 Household Income



Income Group	Percent
0-30%	13%
31-50%	13%
51-80%	18%
81-95%	3%
95% & above	53%

REGION 13 SPECIAL NEEDS POPULATIONS

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

HOMELESS PERSONS

According to 2010 population projections by Ribbon Demographics, this region has approximately 3.1 percent of the statewide total of people in non-institutional group quarters, including shelters. For a sample urban county, El Paso, and a sample rural county, Presidio, there is an estimated 2,056 people and 8 people, respectively, in non-institutional group quarters.

Region 13 Persons in Other Group Quarters, 2010

	Homeless persons	% of State Total	Statewide Homeless Population
Rural	15	0.2%	6,051
Urban	2,056	3.3%	61,647
Total	2,071	3.1%	67,698

Source: Nielsen Claritas, Ribbon Demographics, 2010.

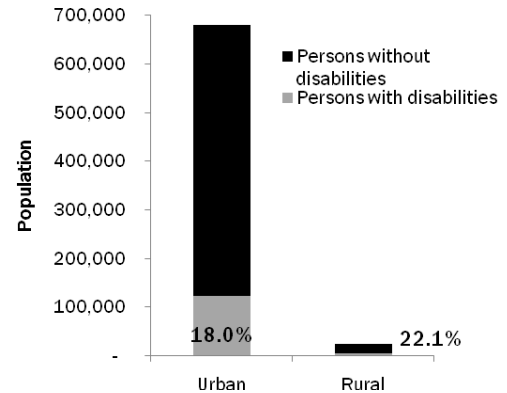
PERSONS WITH DISABILITIES

According to the US Census, of the total population in Region 13, persons with disabilities account for approximately 18.2 percent of the population. Of this total, approximately 95.7 percent are residing in urban areas, with the remaining 4.3 percent in rural areas.

Region 13 Persons With and Without Disabilities, 2000

	Persons with disabilities	Persons without disabilities	Total
Rural	5,455	19,241	24,696
Urban	122,545	557,077	679,622
Total	128,000	576,318	704,318

Source: Census 2000, Urban defined by presence of an MSA.



ELDERLY PERSONS

According to the most recent US Census, elderly persons in Region 13 make up .7% of the statewide total elderly population.

Region 13 Elderly Persons, 2000

	Elderly Persons	Percent of State Total	Statewide Elderly Persons
Rural	3,338	0.7%	475,056
Urban	10,286	0.6%	1,597,476
Total	13,624	0.7%	2,072,532

Source: 2000 Census and CHAS Database with projections based on HISTA data.

PERSONS WITH HIV/AIDS

According to the Texas Department of State Health Services' *2010 Texas Integrated Epidemiologic Profile for HIV/AIDS Prevention and Services Planning*, there are 1,569 persons living with HIV/AIDS in Region 13. Approximately 99.6 percent of this population is living in urban areas, with the remaining 0.4 percent in rural areas. Region 13 has a fairly low rate of persons living with HIV/AIDS compared to the state as a whole, the US -Mexico Border area accounting for just 5.5 percent of the total, and a rate of 137 persons per 100,000. Note that Texas DSHS defines the border area as those 32 counties within 100 kilometers of the US-Mexico border, a standard definition in health and human services reports.

Region 13 Persons Living with HIV/AIDS, 2008

	Persons with HIV/AIDS, 2008	Population 2008
Rural	7	24,575
Urban	1,562	738,416
Total	1,569	762,991

COLONIA RESIDENTS

The Office of the Attorney General maintains an extensive Colonia Geographic Database, accounting for over 1,800 colonia areas in 29 counties. The table to the right depicts the estimated colonia population in Region 13. The region contains a large portion of the state's colonia population, accounting for over 19.2 percent of the 418,406 residents, with the vast majority residing in El Paso County.⁸⁶

Region 13 Colonia Population, Estimated 2010

	Colonia Population Estimate
Rural	3,239
Urban	77,169
Total	80,408
Statewide total	418,406

MIGRANT FARMWORKERS

In a study prepared for the US Health Resources and Services Administration, Region 13 was found to have a low proportion of the state's Migrant and Seasonal Farmworker (MSFW) population, accounting for just 3.0 percent of the 361,414 MSFWs in the state of Texas.

Region 13 Migrant and Seasonal Farmworker Population, 2000

	MSFW Estimate	Percent of statewide MSFW population	MSFW Statewide Estimate
Rural	6,201	3.1%	197,588
Urban	4,745	2.9%	163,826
Total	10,946	3.0%	361,414

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

LOCAL INPUT ON HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2010, the agency received 2,003 public assistance requests from Region 13, which accounted for 1.0 percent of total annual requests. Of requests from Region 13, the three most requested categories of assistance were, in order: Homebuyer Assistance, Rental Assistance and Repair and Weatherization.

Region 13 Public Assistance Request Inventory, SFY 2010

	Emergency Assistance	Utility Assistance	Rental Assistance	Repair & Weatherization	Homebuyer Assistance	Legal Assistance	Foreclosure	Disaster Assistance	Other Housing-Related Assistance	Total
Region 13	227	207	552	460	555	1	1	-	-	2,003
Total	28,581	52,487	59,711	35,184	34,319	99	29	27	21	210,458

⁸⁶ Texas Office of the Attorney General, Border Colonia Geographic Database

REGION 13 HOUSING ASSESSMENT

A housing assessment includes the current housing supply, a sample of market-rate housing costs, the housing needs and the availability of subsidized housing.

HOUSING SUPPLY

According to the 2010 projections, 91.5 percent of the housing units in the region are occupied. Of the total housing stock, 70.9 percent are one unit, 2.7 percent are two units, 19.7 percent are three or more units, 6.6 percent are manufactured homes and the rest are boats and RVs.

Region 13 Housing Supply, 2010

	Rural	Urban	Total
Total housing units	13,156	260,161	273,317
Vacant housing units	3,366	19,748	23,114
Housing units, 1 unit	8,980	184,764	193,744
Housing units, 2 units	487	7,011	7,498
Housing units, 3 to 4 units	315	9,505	9,820
Housing units, 5 to 19 units	224	19,997	20,221
Housing units, 20 to 49 units	126	5,232	5,358
Housing units, 50+ units	146	18,167	18,313
Housing units, mobile home	2,834	15,275	18,109
Housing units, other	44	210	254

Source: Nielsen Claritas, Ribbon Demographics, 2010.

ASSISTED HOUSING INVENTORY

The following table shows the number of total multifamily units in the region financed through state and federal sources, such as TDHCA, HUD, PHAs, Section 8 Housing Choice Vouchers, USDA and local. The following table shows the number of total multifamily units in the region financed through state and federal sources. For information on the data sources, see "Assisted Housing Inventory" under "State of Texas" in this section.

Region 13 Assisted Multifamily Units

	Region Total	Percent in Region	Percent of State Total
TDHCA Units	5,770	29.4%	2.9%
HUD Units	1,515	7.7%	3.8%
PHA Units	6,035	30.7%	9.5%
Section 8 Vouchers	6,125	31.2%	3.9%
USDA Units	204	1.0%	1.4%
HFC Units*	690		
Total	19,649	100.0%	4.1%

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

SAMPLE OF MARKET HOUSING COSTS

According to the Multiple Listing Service records for August 2010, the median home price for El Paso is \$137,300.⁸⁷ In addition, the fair market rent for a two bedroom unit in El Paso MSA is \$598, requiring an annual income of approximately \$23,920. In a sample rural county, Presidio, fair market rent on a two-bedroom apartment is \$588, which requires an annual income of approximately \$23,520.⁸⁸

HOUSING NEED

The housing need indicators analyzed in this section include housing cost burden, substandard housing conditions and housing overcrowding for renter and owner households. The following information comes from the 2000 CHAS database updated with HISTA population projections. There were approximately 93,248 owners and renters with housing problems in 2009.

Region 13 Households with Housing Problems, 2009

Households	Region Total	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Higher Incomes (81% and up)
Extreme Cost Burden	55,856	17,463	14,981	13,699	9,713
Lacking Kitchen and/or Plumbing	4,076	950	1,093	938	1,095
Overcrowding	33,316	6,337	6,630	7,773	12,577
Total	93,248	24,750	22,704	22,410	23,385

Source: CHAS Database with projections based on HISTA data.

⁸⁷ Real Estate Center at Texas A&M University, "Texas Residential MLS Activity," <http://recenter.tamu.edu/data/hs/hs220b.htm> (accessed September 24, 2010).

⁸⁸ National Low Income Housing Coalition. (2010). Out of Reach 2010. Retrieved from <http://www.nlihc.org/oor/oor2010/>

SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT

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

- **TDHCA's Operating and Financial Statements**
- ***Statement of Activities***: Describes TDHCA activities during the preceding year that worked to address housing and community service needs
- ***Statement of Activities by Region***: Describes TDHCA activities by region
- ***Housing Sponsor Report***: Describes fair housing opportunities offered by TDHCA's multifamily development inventory
- ***Analysis of the Distribution of Tax Credits***: Provides an analysis of the sources, uses and geographic distribution of housing tax credits
- ***Average Rents Reported by County***: Provides a summary of the average rent reported by the TDHCA multifamily inventory

OPERATING AND FINANCIAL STATEMENTS

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

STATEMENT OF ACTIVITIES

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

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

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

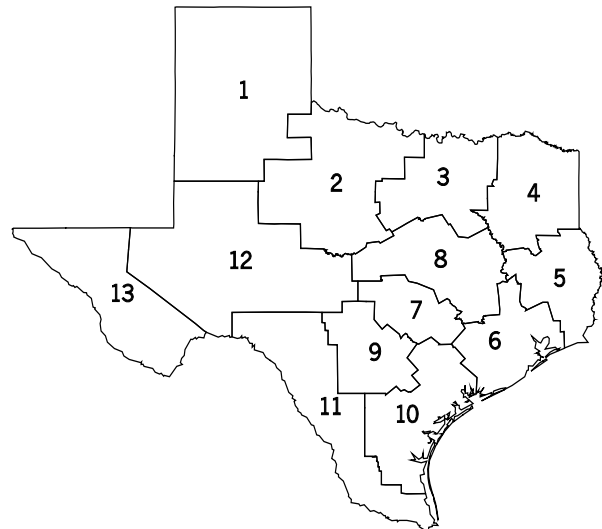


Figure 2.1 State Service Regions

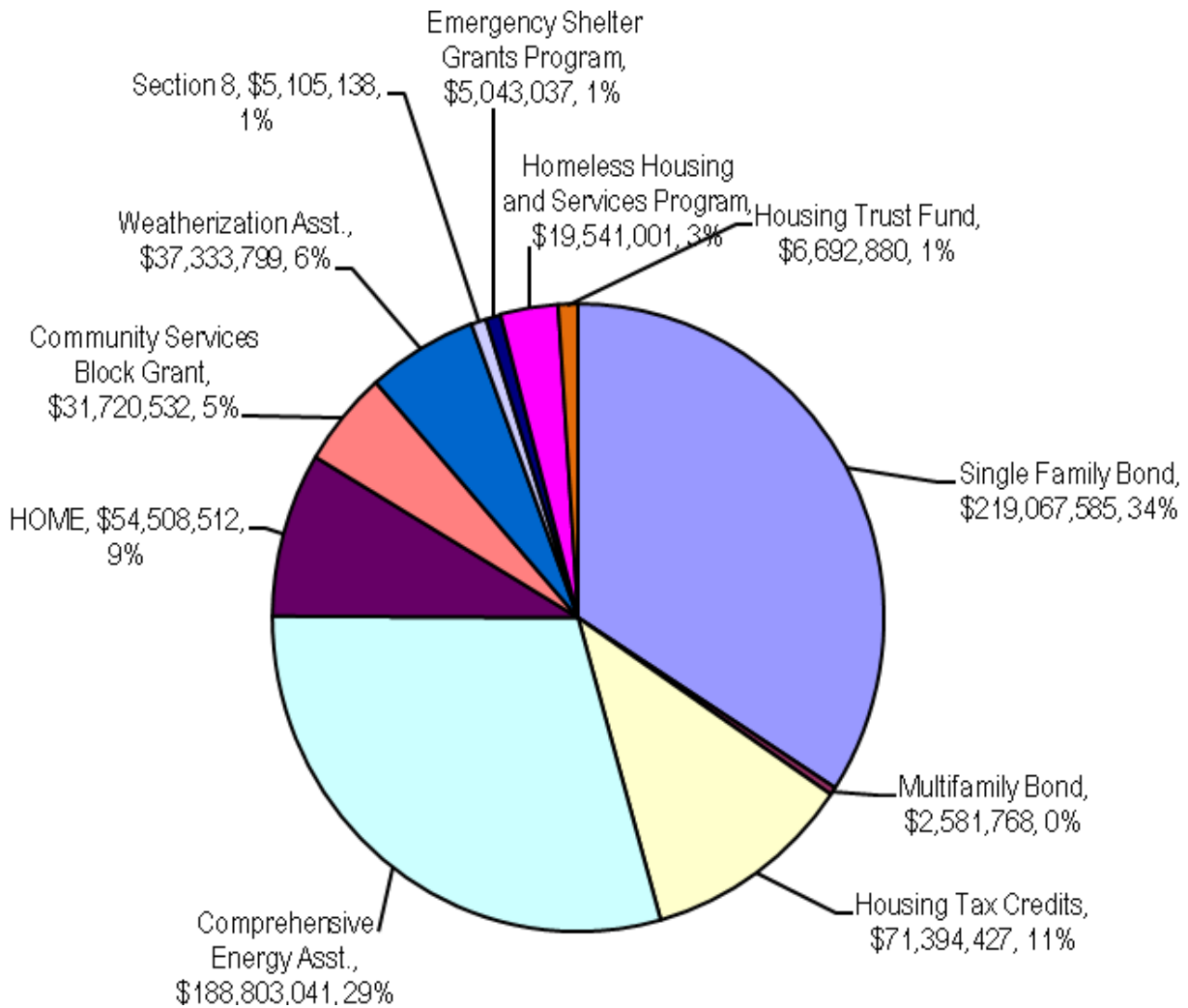
FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY ACTIVITY AND PROGRAM

For the state and each region, a description of funding allocations, amounts committed, target numbers and actual number of persons or households served for each program is provided. Along with the summary performance information, data on the following activity subcategories is provided.

- Renter
 - New Construction activities support multifamily development, such as the funding of developments and predevelopment funding.
 - Rehabilitation Construction activities support the acquisition, rehabilitation and preservation of multifamily units.
 - Tenant-Based Assistance supports low-income Texans through direct rental payment assistance.
- Owner
 - Single-family development includes funding for housing developers, nonprofits, or other housing organizations to support the development of single-family housing.
 - Single-family financing and homebuyer assistance helps households purchase a home through such activities as mortgage financing and down payment assistance.
 - Single-family owner-occupied assistance helps existing homeowners who need home rehabilitation and reconstruction assistance.
 - Community services include supportive services, energy assistance and homeless assistance activities.

In FY 2010, TDHCA committed \$641,791,270 in total funds. Almost all of this funding, approximately 96 percent of the total came from federal sources. TDHCA committed funding for activities that predominantly benefited extremely low-, very low- and low-income individuals. The chart below displays the distribution of this funding by program activity.

Total Funding By Program FY 2010
Total Funds Committed: \$641,791,720



Program	Amount	Percent
Single Family Bond	\$219,067,585	34%
Multifamily Bond	\$2,581,768	0%
Housing Tax Credits	\$71,394,427	11%
Comprehensive Energy Asst.	\$188,803,041	29%
HOME	\$54,508,512	8%
Community Services Block Grant	\$31,720,532	5%
Weatherization Asst.	\$37,333,799	6%
Section 8	\$5,105,138	1%
Emergency Shelter Grants Program	\$5,043,037	1%
Homeless Housing and Services Program	\$19,541,001	3%
Housing Trust Fund	\$6,692,880	1%
Total	\$641,791,720	100%

Funding and Households/Persons Served by Activity, FY 2010, All Activities

Household Type	Activity	Committed Funds	Number of Households/ Individuals Served	% of Total Committed Funds	% of Total Households/ Individuals Served
Renter	Rental Assistance	\$7,650,420	1,097	1.2%	0.2%
	New Construction	\$70,354,354	5,067	11.0%	0.8%
	Rehab Construction	\$32,439,265	2,478	5.1%	0.4%
Owner	Financing & Down Payment	\$228,713,871	2,139	35.6%	0.3%
	Rehabilitation Assistance	\$20,192,400	387	3.1%	0.1%
	Homeless Services	\$24,584,038	83,727	3.8%	13.3%
	Energy Related	\$226,136,840	202,607	35.2%	32.2%
	Supportive Services	\$31,720,532	332,247	4.9%	52.8%
Total		\$641,791,720	629,431	100.0%	100.0%

Funding and Households/Persons Served by Housing Program, FY 2010

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Rental Assistance	\$0	-	\$2,545,282	199	\$0	-	\$0	-	\$0	-	\$5,105,138	898
Rental New Construction	\$0	-	\$16,446,856	211	\$500,000	36	\$51,122,643	4,379	\$2,284,855	441	\$0	-
Rental Rehabilitation	\$0	-	\$11,870,568	358	\$0	-	\$20,271,784	1,990	\$296,913	130	\$0	-
Owner Financing & Down Pmt.	\$219,067,585	1,739	\$5,603,406	225	\$4,042,880	175	\$0	-	\$0	-	\$0	-
Owner Rehab. Asst	\$0	-	\$18,042,400	225	\$2,150,000	162	\$0	-	\$0	-	\$0	-
Total	\$219,067,585	1,739	\$54,508,512	1,218	\$6,692,880	373	\$71,394,427	6,369	\$2,581,768	571	\$5,105,138	898

Funding and Households/Persons Served by Community Affairs Programs, FY 2010

	ESGP^ Funds	ESGP^ Ind	CSBG^^ Funds	CSBG^^ Ind	HHSP^ Funds	HHSP^ Ind	CEAP Funds	CEAP HH	WAP* Funds	WAP* HH
Homeless Services	\$5,043,037	69,564	\$0	0	\$19,541,001	14,163	\$0	0	\$0	0
Energy Related	\$0	0	\$0	0	0	0	\$188,803,041	193,636	\$37,333,799	8,971
Supportive Services	\$0	0	\$31,720,532	332,247	0	0	\$0	0	\$0	0
Total	\$5,043,037	69,564	\$31,720,532	332,247	\$19,541,001	14,163	\$188,803,041	193,636	\$37,333,799	8,971

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

^ESGP, CSBG and HHSP programs represent individuals served, not households.

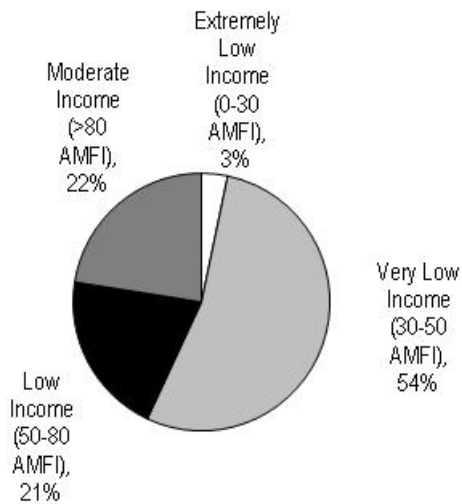
FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY INCOME GROUP

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

- Extremely Low Income (ELI): 0% to 30% Area median Family Income (AMFI)
- Very Low Income (VLI): 31% to 50% (AMFI)
- Low Income (LI): 51% to 80% (AMFI)
- Moderate Income and Up (MI): >80% (AMFI)

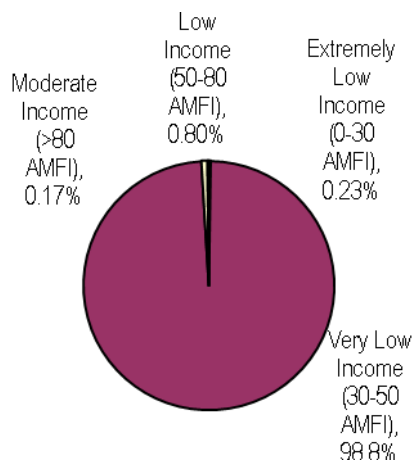
The vast majority of households and individuals served through CEAP, WAP, HHSP and ESGP earn less than 30 percent of the AMFI. However, federal tracking of assistance from these programs is based on poverty guidelines, which do not translate easily to an AMFI equivalent. For conservative reporting purposes,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

Total Funding by Income Level, FY 2010



Type	Percent
Extremely Low Income (0-30 AMFI)	3%
Very Low Income (30-50 AMFI)	54%
Low Income (50-80 AMFI)	21%
Moderate Income (>80 AMFI)	22%

Total Households and Individuals Served by Income Level, FY 2010



Type	Percent
Extremely Low Income (0-30 AMFI)	0.23%
Very Low Income (30-50 AMFI)	98.8%
Low Income (50-80 AMFI)	0.80%
Moderate Income (>80 AMFI)	0.17%

Funding and Households/Persons Service by Income Category, FY 2010

All Activities

Activity	Committed Funds	Number of Households/ Individuals Served	% of Total Committed Funds	% of Total Households/ Individuals Served
Extremely Low Income (0-30 AMFI)	\$20,869,312	1,453	3%	0.23%
Very Low Income (30-50 AMFI)	\$344,128,866	622,200	54%	98.80%
Low Income (50-80 AMFI)	\$133,212,486	5,015	21%	0.80%
Moderate Income (>80 AMFI)	\$143,581,058	1,081	22%	0.17%
Total	\$641,791,722	629,741	100%	100.00%

Housing Activities

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH
Extremely Low Income (0-30 AMFI)	\$293,245	2	\$10,621,658	277	\$1,884,778	115	4,127,175	385	\$188,777	32	\$3,753,680	642
Very Low Income (30-50 AMFI)	\$9,469,186	91	\$14,242,221	258	\$4,242,234	208	32,342,188	2,787	\$388,858	86	\$1,002,769	189
Low Income (50-80 AMFI)	\$65,748,529	571	\$29,644,633	683	\$565,869	50	34,925,065	3,197	\$2,004,133	453	\$324,257	61
Moderate Income (>80 AMFI)	\$143,556,626	1,075	\$0	-	\$0	-	-	0	\$0	-	\$24,432	6
Total	\$219,067,586	1,739	\$54,508,512	1,218	\$6,692,881	373	\$71,394,427	6,369	\$2,581,768	571	\$5,105,138	898

Community Affairs Activities

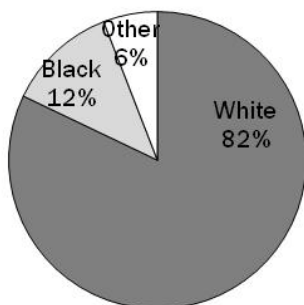
	ESGP* Funds	ESGP* Ind	CSBG* Funds	CSBG* Ind	HHSP* Funds	HHSP* Ind	CEAP Funds	CEAP HH	WAP Funds	WAP HH
Extremely Low Income (0-30 AMFI)	\$0	-	\$0	-			\$0	-	\$0	-
Very Low Income (30-50 AMFI)	\$5,043,037	69,564	\$31,720,532	332,247	\$19,541,001	14,163	\$188,803,041	193,636	\$37,333,799	8,971
Low Income (50-80 AMFI)	\$0	-	\$0	-			\$0	-	\$0	-
Moderate Income (>80 AMFI)	\$0	-	\$0	-			\$0	-	\$0	-
Total	\$5,043,037	69,564	\$31,720,532	332,247	\$19,541,001	14,163	\$188,803,041	193,636	\$37,333,799	8,971

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

RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS RECEIVING ASSISTANCE

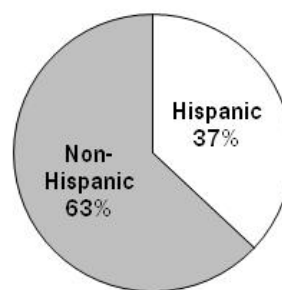
As required by legislation, TDHCA reports on the racial and ethnic composition of individuals and families receiving assistance. These demographic categories are delineated according to the standards set by the U.S. Census. Accordingly, “race” is broken down into three sub-classifications: White, Black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

Racial Composition of the State of Texas



Race	Percent
Other	6%
Black	12%
White	82%

Ethnic Composition of the State of Texas



Ethnicity	Percent
Hispanic	37%
Non-Hispanic	63%

24,782,302 INDIVIDUALS IN TEXAS IN 2009⁸⁹

HOUSING PROGRAMS

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

RENTER PROGRAMS

The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs. Included in this category are households participating in TDHCA’s Tenant-Based Rental Assistance (TBRA) Program and Section 8 Housing Choice Voucher Program, as well as households residing in TDHCA-funded multifamily properties.

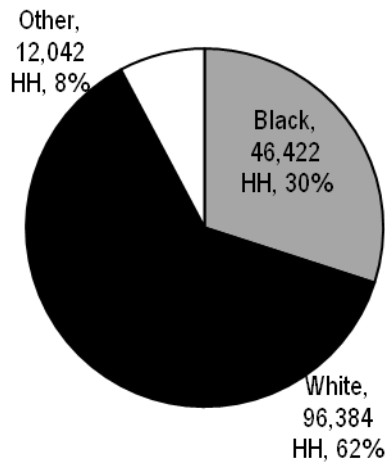
Multifamily properties receive funding through one or more of the following TDHCA programs: the Housing Tax Credit Program, Housing Trust Fund, HOME Investment Partnership Program and Multifamily Bond Program. Data for these programs is collected from the Housing Sponsor Report, which is gathered each year from TDHCA-funded housing developments. The report includes

⁸⁹ Census 2009 population estimates.

information about each property, including the racial composition of the tenant population as of December 31 of the given year. Accordingly, the 2010 report is a snapshot of property characteristics on December 31, 2009.

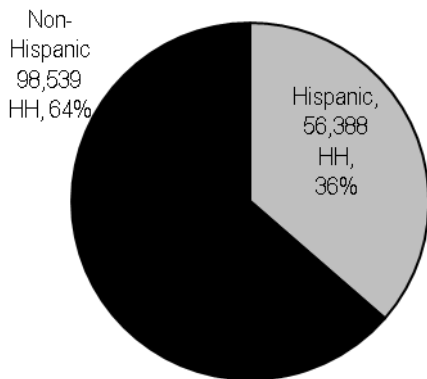
It should be noted that the Housing Sponsor Report does not report on or represent all units financed by TDHCA. Some submitted reports describe properties under construction, which do not yet have occupied units. Some properties did not submit a report and still others did not fill out the report accurately. Therefore, TDHCA is left with usable data for only a portion of existing multifamily units. As a result, the following charts present a picture of race and ethnicity based on samples and may not represent actual percentages.

Racial Composition of TDHCA-Assisted Renter Households



Race	Households	Percent
Other	12,042	8%
Black	46,422	30%
White	96,384	62%

Assisted Renter Households Ethnic Composition of TDHCA-

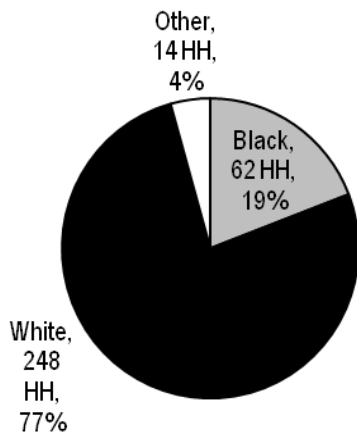


Ethnicity	Households	Percent
Hispanic	56,388	36%
Non-Hispanic	98,539	64%

HOMEOWNER PROGRAMS

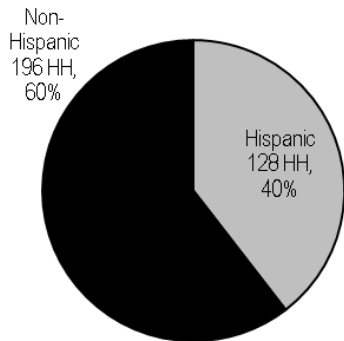
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. TDHCA homeowner assistance comes in the form of three programs: the Single Family Bond Program, HOME Homeowner Rehabilitation Program and HOME Homebuyer Assistance Program. Office of Colonia Initiatives programs are reported in the Homeowner Programs category under the following funding sources: HOME Program for Contract for Deed Loans, Single Family Bond for some Contract for Deed loans and some Texas Bootstrap Program loans and the Housing Trust Fund for some Texas Bootstrap loans. Due to the data reporting techniques of the Single Family Bond Program, race and ethnicity are combined into one category.

Racial Composition of HOME Program Owner Households



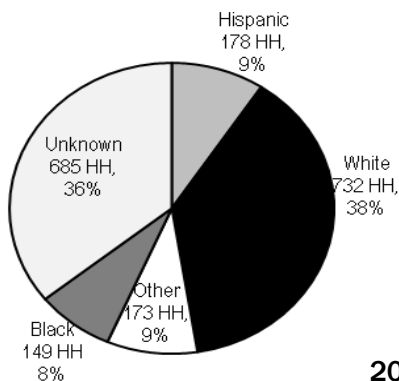
Race	Households	Percent
Other	14	4%
Black	62	19%
White	248	77%

Ethnic Composition of HOME Program Owner Households



Ethnicity	Households	Percent
Hispanic	128	40%
Non-Hispanic	196	60%

Racial & Ethnic Composition of SF Bond Program Owner Households



Ethnicity	Race	Households	Percent
Hispanic		178	9%
	Black	149	8%
	White	732	38%
	Other	173	9%
	Unknown	685	36%

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

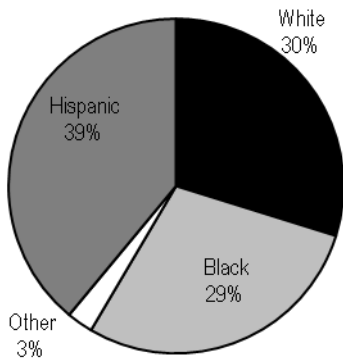
COMMUNITY AFFAIRS PROGRAMS

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

WEATHERIZATION ASSISTANCE PROGRAM

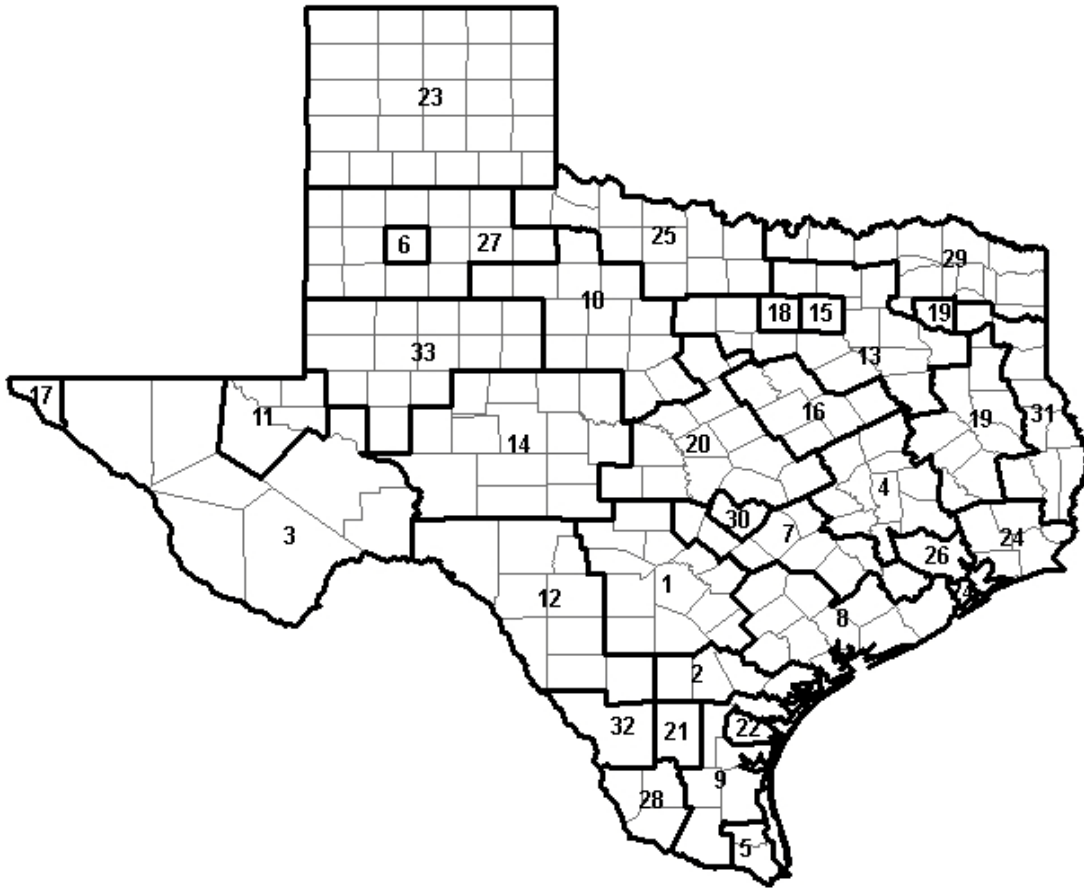
The Weatherization Assistance Program (WAP) funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, WAP racial composition data for FY 2010 is listed according to subcontractor. A map is provided in order to locate subrecipient service areas. Racial and ethnic composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

Racial and Ethnic Composition of WAP Assisted Households, Statewide, 2010



Ethnicity	Race	Percent
Hispanic		39%
	Other	3%
	White	30%
	Black	29%

WAP Subrecipient Service Areas, 2010



**Racial and Ethnic Composition of Households Receiving WAP Assistance
by Subrecipient, Statewide, PY 2010**

# on Map	Contractor	WAP Counties Served	PY 2010 Allocations	Households Served	White	Black	Hispanic	Other
1	Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$ 2,979,340	1,282	438	141	675	28
2	Bee Community Action Agency	Bee, Live Oak, McMullen, Refugio	\$ 213,443	23	2	2	19	-
3	Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	\$ 469,667	73	3	-	67	3
4	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$ 1,220,970	291	109	137	43	2
5	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$ 1,064,181	225	-	-	224	1
6	City of Lubbock	Lubbock	\$ 504,324	97	8	32	57	-
7	Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$ 693,910	139	44	55	39	1
8	Community Action Committee of Victoria	Aransas, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Matagorda, Victoria, Wharton	\$ 963,596	425	155	114	146	10
9	Community Action Corp. of South Texas	Brooks, Hidalgo, Jim Wells, Kenedy, Kleberg, San Patricio	\$ 2,234,040	505	28	1	475	1
10	Community Action Program, Inc.	Brown, Callahan, Comanche, Eastland, Haskell, Jones, Kent, Knox, Shackelford, Stephens, Stonewall, Taylor, Throckmorton	\$ 828,442	92	56	13	21	2
11	Community Council of Reeves County	Loving, Reeves, Ward, Winkler	\$ 143,828	19	5	-	14	-

Statement of Activities

# on Map	Contractor	WAP Counties Served	PY 2010 Allocations	Households Served	White	Black	Hispanic	Other
12	Community Services Agency of South Texas, Inc.	Dimmit, Edwards, Kinney, La Salle, Maverick, Real, Uvalde, Val Verde, Zavala	\$ 740,105	75	2	-	73	-
13	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hood, Hunt, Kaufman, Johnson, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt	\$ 1,999,440	408	243	124	30	11
14	Concho Valley Community Action Agency	Coke, Coleman, Concho, Crocket, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$ 726,634	87	40	6	41	-
15	Dallas County Department of Health and Human Services	Dallas	\$ 2,763,632	682	105	191	348	38
16	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$ 763,959	100	47	44	8	1
17	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$ 1,481,392	320	12	1	307	-
18	Fort Worth, City of, Department of Housing	Tarrant	\$ 1,554,321	181	41	95	43	2
19	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood	\$ 1,187,182	327	195	115	10	7
20	Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$ 894,724	361	247	31	78	5
21	Institute of Rural Development, Inc.	Duval	\$ 71,710	28	-	-	28	-
22	Nueces County Community Action Agency	Nueces	\$ 633,404	58	3	13	42	-

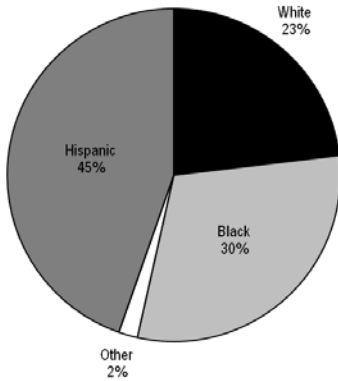
Statement of Activities

# on Map	Contractor	WAP Counties Served	PY 2010 Allocations	Households Served	White	Black	Hispanic	Other
23	Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler	\$ 1,256,966	205	107	30	63	5
24	Programs for Human Services, Inc.	Chambers, Galveston, Hardin, Jefferson, Liberty, Orange	\$ 1,300,686	482	125	309	14	34
25	Rolling Plains Management Corporation	Archer, Baylor, Cottle, Clay, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Wise, Young	\$ 664,755	185	118	29	33	5
26	Sheltering Arms, Inc.	Harris	\$ 4,598,062	1,147	108	909	65	65
27	South Plains Community Action Association	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$ 689,150	262	72	10	180	-
28	South Texas Development Council	Jim Hogg, Starr, Zapata	\$ 356,200	81	-	-	81	-
29	Texoma Council of Governments	Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	\$ 1,210,911	386	278	99	4	5
30	Travis County	Travis	\$ 933,816	138	35	46	56	1
31	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$ 699,595	21	9	12	-	-
32	Webb County Community Action Agency	Webb	\$ 479,812	92	-	-	92	-
33	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton	\$ 1,011,602	200	47	20	131	2
	TOTAL		\$37,333,799	8,997	2,682	2,579	3,507	229

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

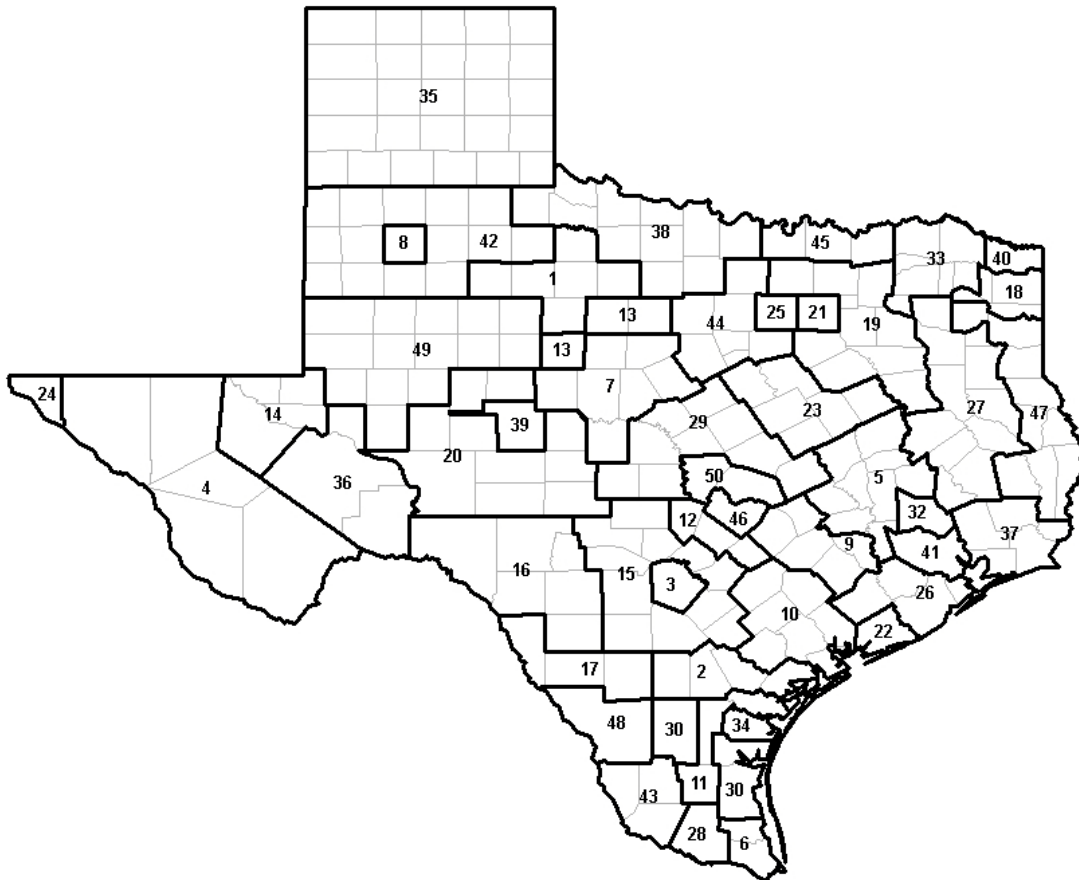
The Comprehensive Energy Assistance Program (CEAP) funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, CEAP racial composition data for FY 2010 is listed according to subcontractor. A map is provided in order to locate subcontractor service area. Racial composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

Racial and Ethnic Composition of CEAP Assisted Households, Statewide, FY 2010



Ethnicity	Race	Percent
Hispanic		45%
	Other	2%
	White	23%
	Black	30%

CEAP Subrecipient Service Areas, FY 2010



**Racial and Ethnic Composition of Households Receiving CEAP Assistance
By Subrecipient, Statewide, FY 2010**

# on Map	Subrecipient	Counties Served	Allocation	Beneficiaries	White	Black	Hispanic	Other
1	Aspermont Small Business Development Center, Inc.	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$ 1,421,113	851	441	105	292	13
2	Bee Community Action Agency	Bee, Live Oak, McMullen, Refugio	\$ 1,063,810	984	130	57	795	2
3	Bexar County Dept. of Community Investment	Bexar	\$ 11,362,514	12,395	1,032	1,636	9,365	362
4	Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$ 1,556,076	1,695	192	6	1,478	19
5	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Robertson, Walker, Waller, Washington	\$ 4,586,042	4,757	1,327	3,049	265	116
6	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$ 5,380,016	8,451	126	16	8,309	-
7	Central Texas Opportunities, Inc.	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	\$ 2,144,220	1,893	1,385	97	397	14
8	City of Lubbock	Lubbock	\$ 2,539,591	2,161	594	612	943	12
9	Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	\$ 1,506,183	1,338	451	705	182	-
10	Community Action Committee of Victoria	Aransas, Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$ 2,624,721	3,036	774	740	1,514	8
11	Community Action Corp. of South Texas	Brooks, Jim Wells, San Patricio	\$ 1,613,105	1,645	112	20	1,509	4
12	Community Action Inc., of Hays, Caldwell and Blanco Counties	Blanco, Caldwell, Hays	\$ 1,037,386	1,241	436	197	582	26
13	Community Action Program, Inc.	Shackelford, Stephens, Taylor	\$ 1,419,339	704	334	123	241	6
14	Community Council of Reeves County	Loving, Reeves, Ward, Winkler	\$ 710,619	1,048	165	67	812	4

Statement of Activities

# on Map	Subrecipient	Counties Served	Allocation	Beneficiaries	White	Black	Hispanic	Other
15	Community Council of South Central Texas	Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$ 3,735,254	5,600	1,748	261	3,560	31
16	Community Council of Southwest Texas	Edwards, Kinney, Real, Uvalde, Val Verde, Zavala	\$ 2,177,421	1,606	92	11	1,481	22
17	Community Services Agency of South Texas, Inc.	Dimmit, LaSalle, Maverick	\$ 1,559,602	1,257	4	5	1,245	3
18	Community Services of Northeast Texas, Inc.	Camp, Cass, Marion, Morris	\$ 1,242,984	1,237	475	711	40	11
19	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$ 6,714,964	5,080	2,467	1,775	659	179
20	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton	\$ 1,828,298	855	282	23	540	10
21	Dallas County Department of Health and Human Services	Dallas	\$ 14,002,172	5,431	583	4,238	541	69
22	Economic Action Committee of the Gulf Coast	Matagorda	\$ 478,650	605	166	287	147	5
23	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$ 3,856,846	4,645	1,405	2,429	771	40
24	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$ 7,496,732	13,332	441	287	12,462	142
25	Fort Worth, City of, Department of Housing	Tarrant	\$ 7,866,742	9,350	2,360	5,099	1,766	125
26	Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$ 4,647,784	4,626	781	2,692	1,103	50

Statement of Activities

# on Map	Subrecipient	Counties Served	Allocation	Beneficiaries	White	Black	Hispanic	Other
27	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$ 7,554,385	7,326	2,743	4,069	491	23
28	Hidalgo County Community Services Agency	Hidalgo	\$ 8,147,605	7,624	82	6	7,525	11
29	Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$ 3,260,378	4,508	2,552	992	897	67
30	Institute of Rural Development, Inc.	Duval	\$ 344,723	334	3	3	327	1
31	Kleberg County Human Services	Kenedy, Kleberg	\$ 1,556,982	1,160	57	72	1,024	7
32	Montgomery County Emergency Assistance	Montgomery	\$ 1,590,652	3,196	2,144	768	176	108
33	Northeast Texas Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	\$ 2,135,480	1,235	648	464	118	5
34	Nueces County Community Action Agency	Nueces	\$ 3,194,474	2,415	158	386	1,864	7
35	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	\$ 6,358,107	11,070	4,559	1,326	5,178	7
36	Pecos County Community Action Agency	Crane, Pecos, Terrell	\$ 808,883	1,061	97	8	945	11
37	Programs for Human Services, Inc.	Chambers, Hardin, Jefferson, Liberty, Orange	\$ 4,659,971	3,275	1,012	2,085	69	109
38	Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Young	\$ 3,053,026	2,601	1,523	562	412	104

Statement of Activities

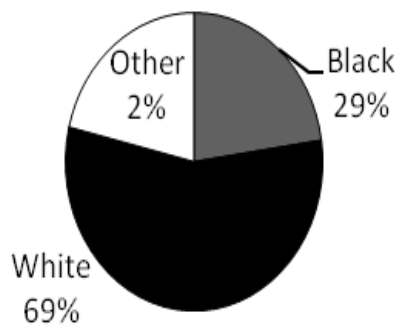
# on Map	Subrecipient	Counties Served	Allocation	Beneficiaries	White	Black	Hispanic	Other
39	San Angelo-Tom Green County Health Department	Tom Green	\$ 1,042,112	707	250	55	387	15
40	Senior Citizens Services of Texarkana, Inc.	Bowie	\$ 1,003,518	941	219	710	7	5
41	Sheltering Arms, Inc.	Harris	\$ 23,309,123	22,431	1,938	15,748	3,191	1,554
42	South Plains Community Action Association	Bailey, Cochran, Crosby, Dickens, Garza, Floyd, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$ 3,477,303	4,884	878	507	3,469	30
43	South Texas Development Council	Jim Hogg, Starr, Zapata	\$ 1,788,087	1,403	8	73	1,321	1
44	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$ 2,592,441	2,429	2,071	99	222	37
45	Texoma Council of Governments	Cooke, Fannin, Grayson	\$ 1,746,060	1,676	1,106	349	200	21
46	Travis County	Travis	\$ 4,718,617	5,558	1,000	2,165	2,270	123
47	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$ 3,530,298	3,768	1,507	2,210	47	4
48	Webb County Community Action Agency	Webb	\$ 2,415,226	2,053	-	-	2,053	-
49	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton	\$ 5,113,265	5,277	1,444	774	3,030	29
50	Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$ 830,141	881	471	186	222	2
	TOTAL		\$188,803,041	193,636	44,773	58,865	86,444	3,554

COMMUNITY SERVICES BLOCK GRANT PROGRAM

The Community Services Block Grant Program (CSBG) funds a network of subcontractor organizations, some of which have a service area that spans across two or more regions. In addition, some CSBG subcontractors have been awarded funding for special projects that overlap existing service areas. Because of this, CSBG racial composition data for FY 2010 is listed according to subcontractor. Racial composition for the state is available, but because this data does not fit into regional boundaries, regional data is not available.

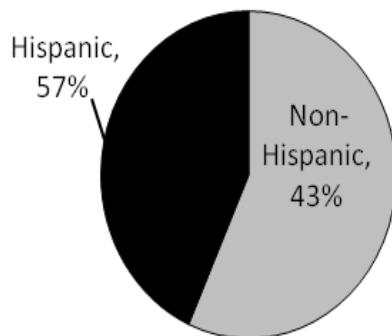
Racial and Ethnic Composition of Individuals Receiving CSBG Assistance, Statewide, FY 2010

Racial Composition



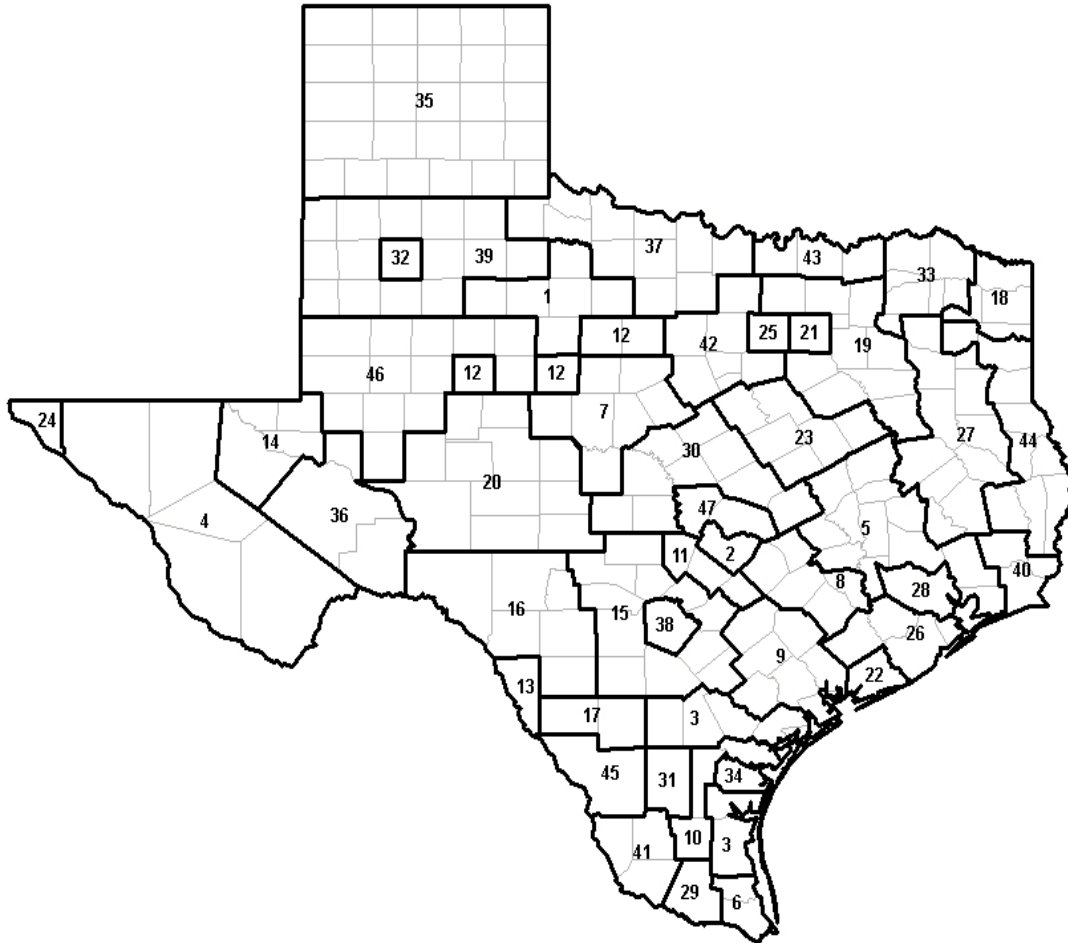
Race	Percent
Other	2%
White	69%
Black	29%

Ethnic Composition



Ethnicity	Percent
Hispanic	57%
Non-Hispanic	43%

CSBG Subrecipient Service Areas, FY 2010



**Racial Composition of Individuals Receiving CSBG Assistance by Subcontractor,
Statewide, FY 2010**

# on Map	Contractor	Counties Served	FY 2010 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
1	Aspermont Small Business Development Center	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$ 150,000	2,169	241	1,361	567	930	1,239
2	Austin, City of	Travis	\$ 892,679	8,423	2,799	4,149	1,475	4,720	3,703
3	Bee Community Action Agency	Aransas, Bee, Kenedy, Kleberg, Live Oak, McMullen, Refugio	\$ 288,045	4,949	234	3,776	939	3,733	1,216
4	Big Bend Community Action Committee	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$ 156,344	3,668	14	2,842	812	3,308	360
5	Brazos Valley Community Action Agency	Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$ 957,988	28,097	14,415	11,008	2,674	7,776	20,321
6	Cameron & Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$ 996,300	14,908	29	11,915	2,964	13,327	1,581
7	Central Texas Opportunities, Inc.	Brown, Callaghan, Coleman, Comanche, Eastland, McCullough, Runnels	\$ 222,642	4,703	227	3,945	531	1,400	3,303
8	Fort Worth, City of	Tarrant	\$ 1,371,360	30,862	10,068	5,420	15,374	16,676	14,186
9	Lubbock, City of	Lubbock	\$ 401,833	4,498	1,273	3,015	210	2,068	2,430
10	San Antonio, City of	Bexar	\$ 1,926,262	63,123	7,416	35,556	20,151	50,655	12,468
11	Combined Community Action Agency	Austin, Bastrop, Colorado, Fayette, Lee	\$ 202,968	2,595	1,134	1,360	101	577	2,018
12	Community Action Committee of Victoria	Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$ 297,131	8,454	1,743	5,520	1,191	5,015	3,439
13	Community Action Corporation of South Texas	Brooks, Jim Wells, San Patricio	\$ 253,188	4,263	50	3,301	912	3,915	348
14	Community Action Inc. of Hays, Caldwell and Blanco Counties	Blanco, Caldwell, Hays	\$ 202,903	3,143	387	2,112	644	1,927	1,216

Annual Housing Report

Statement of Activities

# on Map	Contractor	Counties Served	FY 2010 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
15	Community Action Program, Inc.	Mitchell, Shackelford, Stephens, Taylor	\$ 242,422	1,814	334	1,203	277	739	1,075
16	*Community Action Social Services And Education (CASSE)	Maverick	\$ 295,388	1,460	0	1,089	371	1,458	2
17	Community Council of Reeves County	Loving, Reeves, Ward, Winkler	\$ 215,972	2,237	109	1,735	393	1,790	447
18	*Community Council of South Central Texas	Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$ 648,003	16,636	641	12,367	3,628	11,408	5,228
19	Community Council of Southwest Texas	Edwards, Kinney, Real, Uvalde, Val Verde, Zavala	\$ 271,754	1,030	4	60	966	944	86
20	Community Services Agency of South Texas	Dimmit, La Salle	\$ 150,000	2,581	11	2,149	421	2,545	36
21	Community Services of Northeast Texas	Bowie, Camp, Cass, Marion, Morris	\$ 279,664	2,809	1,375	1,231	203	201	2,608
22	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$ 1,048,427	14,313	4,859	7,970	1,484	2,564	11,749
23	Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$ 278,710	1,492	30	1,175	287	1,053	439
24	Economic Action Committee of the Gulf Coast	Matagorda	\$ 150,000	1,405	557	642	206	556	849
25	Economic Opportunities Advancement Corporation of Planning Region XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$ 509,926	13,249	6,571	5,528	1,150	2,849	10,400
26	El Paso Community Action Program	El Paso	\$ 1,417,351	36,875	639	27,421	8,815	35,026	1,849
27	Galveston County Community Action Council	Brazoria, Fort Bend, Galveston, Wharton	\$ 824,300	10,524	5,602	3,378	1,544	3,261	7,263

Annual Housing Report

Statement of Activities

# on Map	Contractor	Counties Served	FY 2010 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
28	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$ 940,236	21,701	10,837	9,709	1,155	2,470	19,231
29	Gulf Coast Community Services Association	Harris	\$ 4,419,357	15,481	7,711	4,568	3,202	6,806	8,675
30	*Hidalgo County Community Services Agency	Hidalgo	\$ 1,782,521	24,488	21	14,013	10,454	24,265	223
31	Hill Country Community Action Association	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$ 472,747	6,779	1,596	4,477	706	1,586	5,193
32	Institute of Rural Development	Duval	\$ 150,000	778	3	521	254	773	5
33	Northeast Texas Opportunities, Inc.	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	\$ 260,770	4,584	1,842	2,250	492	433	4,151
34	Nueces County Community Action Agency	Nueces	\$ 528,243	4,362	566	2,843	953	3,446	916
35	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	\$ 612,957	21,752	2,610	16,226	2,916	10,868	10,884
36	Pecos County Community Action Agency	Crane, Pecos, Terrell	\$ 150,000	1,944	15	1,650	279	1,733	211
37	Rolling Plains Management Corp.	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Young	\$ 324,563	4,749	778	3,043	928	1,195	3,554

Annual Housing Report

Statement of Activities

# on Map	Contractor	Counties Served	FY 2010 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
38	Southeast Texas Regional Planning Commission	Hardin, Jefferson, Orange	\$ 540,970	3,676	1,815	1,627	234	349	3,327
39	*South Plains Community Action Association	Bailey, Cochran, Garza, Hockley, Lamb, Lynn, Terry, Yoakum, Crosby, Dickens, Floyd, Hale, King, Motley	\$ 455,446	12,168	994	8,175	2,999	9,325	2,843
40	South Texas Development Council	Jim Hogg, Starr, Zapata	\$ 303,716	2,514	6	2,339	169	2,469	45
41	Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$ 379,259	6,903	274	5,965	664	1,221	5,682
42	Texoma Council of Governments	Cooke, Fanin, Grayson	\$ 235,730	3,638	1,021	2,510	107	180	3,458
43	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upsher	\$ 391,974	9,195	4,868	4,093	234	290	8,905
44	Urban League of Greater Dallas	Dallas	\$ 2,635,072	16,663	11,067	4,268	1,328	3,554	13,109
45	Webb County Community Action Agency	Webb	\$ 550,379	10,999	8	7,668	3,323	10,967	32
46	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Gaines, Glasscock, Howard, Martin, Midland, Fisher, Nolan, Scurry, Upton	\$ 609,462	15,276	2,102	10,207	2,967	9,549	5,727
47	Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$ 191,499	4,586	826	3,232	528	1,604	2,982
48	*Alabama-Coushatta Tribe of Texas	Polk, Tyler	\$ 100,000	188	0	3	185	0	188
49	*Beaumont Housing Authority	Jefferson	\$ 110,406	0	0	0	0	0	0
50	*Dallas Inter-Tribal Center	Collin, Dallas, Denton, Ellis, Hood, Johnson, Kaufman, Parker, Rockwall, Tarrant, Wise	\$ 125,000	315	5	14	296	39	276
51	*DePelchin Children's Center	Harris	\$ 123,410	5	3	1	1	1	4

Annual Housing Report

Statement of Activities

# on Map	Contractor	Counties Served	FY 2010 CSBG Allocation	Individuals Served	Black	White	Other	Hispanic	Non-Hispanic
52	*Project Arriba	El Paso	\$ 125,000	119	2	106	11	113	6
53	*Project Quest, Inc.	Bexar, Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$ 125,000	70	18	42	10	49	21
54	*Seton Home	Bexar	\$ 125,000	67	10	32	25	55	12
55	*Sin Fronteras Organizing Project	Hudspeth, El Paso	\$ 125,000	322	0	322	0	322	0
56	*Texas Council on Family Violence	Bexar, El Paso, Travis	\$ 125,000	92	0	91	1	66	26
57	*Travis County Domestic Violence and Sexual Assault, DBA SafePlace	Travis	\$ 50,255	263	55	45	163	129	134
	TOTAL		\$31,720,532	483,957	109,815	271,268	102,874	274,278	209,679

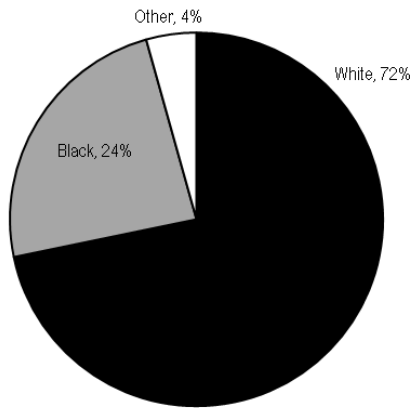
* These contractors receive some additional funding to fund specialized activities for a few counties that fall outside their service area.

NOTE: South Plains Community Action Association, Inc. received an additional \$50,000 of State Discretionary funds for a total allocation amount of \$380,446.

EMERGENCY SHELTER GRANTS PROGRAM

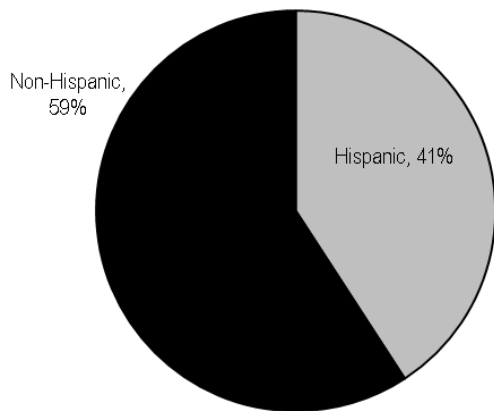
The Emergency Shelter Grants Program (ESGP) funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions or multiple sub-recipients serve the same area. Because of this, ESGP racial composition data for FY 2010 is listed according to subrecipient. Racial composition for the state is available, but unavailable at the regional level.

Racial Composition of Individuals Receiving ESGP Assistance, Statewide, FY 2010



Race	Percent
Other	4%
White	72%
Black	24%

Ethnic Composition of Individuals Receiving ESGP Assistance, Statewide, FY 2010



Ethnicity	Percent
Hispanic	41%
Non-Hispanic	59%

**Racial and Ethnic Composition of Individuals Receiving ESGP Assistance
By Subrecipient, Statewide, FY 2010**

Contractor	County Service Area	Award	Total Individuals	White	Black	Other	Hispanic	Non- Hispanic
Abilene Hope Haven Inc.	Taylor	\$ 75,000	140	126	14	-	6	134
Advocacy Outreach	Bastrop, Southeastern Travis (Manor area)	\$ 75,000	1,185	917	268	-	643	542
Bastrop County Women's Shelter	Bastrop, Fayette, Lee	\$ 60,000	479	325	66	88	148	331
Bridge Over Troubled Waters, Inc.	Harris	\$ 56,250	341	245	88	8	155	186
Child Crisis Center of El Paso	El Paso	\$ 51,026	502	448	33	21	403	99
City of Amarillo	Potter	\$ 165,205	3,111	2,232	632	247	572	2,539
City of Denton	Denton	\$ 162,710	659	410	158	91	198	461
City of Irving	Dallas	\$ 78,000	51	42	5	4	20	31
Comal county Family Violence Shelter, Inc.	Comal	\$ 39,750	1,158	1,062	30	66	507	651
Compassion Ministries of Waco, inc.	McLennan	\$ 30,000	144	100	17	27	50	94
Connections Individual & Family Services	Comal and San Patricio and surrounding cities of Aransas, Atascosa, Bastrop, Bee Caldwell, Frio Goliad, Gonzales, Guadalupe, Karnes, Lee, Live Oak, McMullen, Refugio, Wilson, Zavala	\$ 75,000	369	331	36	2	219	150
Corpus Christi Hope House, Inc.	Nueces	\$ 61,994	804	755	49	-	436	368
Covenant House Texas	Harris	\$ 75,000	1,284	415	815	54	165	1,119
Crisis Center of the Plains	Briscoe, Castro, Floyd, Hale, Hall, Motley, Swisher, Lamb	\$ 75,000	622	477	36	109	226	396
Daniel's Den, Inc.	Ellis	\$ 30,000	74	46	24	4	6	68
El Paso Villa Maria	El Paso	\$ 30,750	80	70	6	4	58	22
Ellis Community Resources, Inc.	Comal	\$ 41,250	136	130	6	-	75	61
Faith Mission and Help Center, Inc.	Washington	\$ 74,984	373	161	212	-	42	331

Statement of Activities

Contractor	County Service Area	Award	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic
Families in Crisis, Inc.	Bell, Coryell and Hamilton	\$ 51,836	954	415	430	109	155	799
Family Abuse Center, Inc.	McLennan, Falls, Bosque, Freestone, Limestone, Hill	\$ 44,728	330	222	92	16	47	283
Family Crisis Center, Inc.	Cameron and Willacy Counties	\$ 200,000	3,833	3,741	70	22	3,281	552
Family Place, The	Dallas	\$ 53,250	577	246	241	90	172	405
Family Violence Prevention Services, Inc.	Bexar	\$ 75,000	1,591	1,305	222	64	1,008	583
First Step Of Wichita Falls, Inc.	Archer, Baylor, Childress, Clay, Cottle, Hardeman, Foard, Jack, Montague, Young, Wilbarger, Wichita	\$ 30,000	761	565	139	57	129	632
Four Rivers Outreach, Inc.	Grayson	\$ 75,000	1,071	876	96	99	66	1,005
Friendship of Women, Inc.	Cameron	\$ 200,000	1,645	1,635	5	5	1,633	12
Grayson County Juvenile Alternatives, Inc.	Grayson, Fannin, Cooke	\$ 66,545	61	45	13	3	7	54
Grayson County Shelter, Inc.	Grayson	\$ 71,292	546	425	94	27	35	511
Harmony House, Inc.	Houston	\$ 75,000	104	42	61	1	9	95
Harris County	Harris	\$ 78,000	195	25	165	5	21	174
Hays County Women's Center	Hays and Caldwell	\$ 78,780	515	442	40	33	316	199
Houston Area Women's Center	Harris	\$ 74,913	4,992	3,816	971	205	3,122	1,870
Institute of Cognitive Development	Tom Green	\$ 30,000	642	531	59	52	355	287
International AIDS Empowerment	El Paso	\$ 40,934	330	284	42	4	244	86
Johnson County Family Crisis Center	Johnson	\$ 75,000	365	313	32	20	73	292
Just Out - Fresh Start, Inc.	Jefferson	\$ 73,880	22	16	6	-	-	22
La Posada Home, Inc.	El Paso	\$ 51,649	734	716	10	8	699	35

Statement of Activities

Contractor	County Service Area	Award	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic
Love I.N.C. of Nacogdoches	Nacogdoches	\$ 48,566	232	69	149	14	24	208
Memorial Assistance Ministries	Harris	\$ 58,631	498	386	112	-	352	146
Mid-Coast Family Services, Inc.	Calhoun, Dewitt, Goliad, Gonzales, Jackson, Lavaca and Victoria	\$ 44,319	415	316	58	41	191	224
Midland Fair Havens, Inc.	Midland	\$ 68,250	1,309	931	372	6	533	776
Mission Granbury, Inc.	Hood	\$ 61,058	402	367	10	25	59	343
Missions of Yahweh, Inc., The	Harris	\$ 75,000	366	95	252	19	28	338
New Beginning Center	Dallas	\$ 75,000	836	584	219	33	383	453
Opportunity Center for the Homeless	El Paso	\$ 75,000	2,064	1,792	216	56	1,200	864
Panhandle Crisis Center, Inc.	Ochiltree, Hansford, Lipscomb	\$ 35,729	525	512	3	10	309	216
Pecan Valley Regional Domestic Violence Shelter	Brown, Coleman, Comanche	\$ 30,000	346	287	34	25	87	259
Promise House, Inc.	Dallas	\$ 75,000	175	78	95	2	46	129
Providence Ministry Corporation	Cameron, Willacy	\$ 71,614	196	168	23	5	163	33
Randy Sams' Outreach Shelter, Inc.	Bowie	\$ 72,573	905	616	263	26	25	880
Sabine Valley Regional MHMR Center	Bowie, Cass, Gregg, Harrison, Marion, Panola, Red River, Rusk, Upshur	\$ 40,971	27	17	10	-	-	27
Safe Haven of Tarrant County	Tarrant	\$ 75,000	6,139	4,045	1442	652	2,332	3,807
Salvation Army Denton Corps	Denton	\$ 50,000	1,002	859	121	22	79	923
Salvation Army for Family Life Center	Tarrant	\$ 75,000	163	72	77	14	38	125
Salvation Army of Corpus Christi	Nueces	\$ 75,000	1,341	1,134	201	6	428	913
Salvation Army of Galveston	Galveston	\$ 73,530	2,279	1,611	623	45	427	1,852

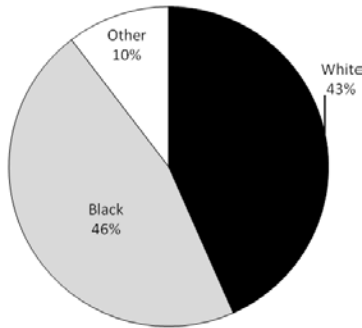
Statement of Activities

Contractor	County Service Area	Award	Total Individuals	White	Black	Other	Hispanic	Non-Hispanic
Salvation Army of Kerrville	Kerr	\$ 74,420	532	490	38	4	74	458
Salvation Army of Lufkin	Angelina	\$ 37,500	225	178	44	3	8	217
Salvation Army of Odessa	Ector	\$ 37,110	342	294	48	-	114	228
Salvation Army of San Antonio	Bexar	\$ 75,000	614	453	121	40	370	244
Salvation Army of Tyler	Smith	\$ 75,000	3,440	2,271	1151	18	1,001	2,439
Salvation Army of Waco	McLennan	\$ 44,250	773	410	362	1	150	623
Santa Maria Hostel, Inc.	Harris	\$ 74,609	222	84	118	20	-	222
Search	Harris	\$122,139	4,483	1,592	2807	84	371	4,112
Seton Home	Bexar	\$ 69,650	144	105	39	-	88	56
Shelter Agencies Families in East Texas	Titus, Camp, Delta, Franklin, Morris, Hopkins, Lamar, Red River, Wood	\$ 30,638	1,174	842	239	93	13	1,161
Star of Hope Mission	Harris	\$ 75,000	2,221	633	1579	9	308	1,913
The Women's Home	Harris and surrounding counties	\$ 69,125	87	68	16	3	6	81
Wesley Community Center	Harris	\$ 48,750	280	81	199	-	64	216
Westside Homeless Partnership	Harris	\$ 48,750	272	223	49	-	212	60
Wintergarden Women's Shelter, Inc.	Dimmit, Maverick, Zavala and La Salle	\$ 68,770	715	675	1	39	635	80
Women Together Foundation, Inc.	Hidalgo	\$ 100,000	557	551	1	5	534	23
Women's Shelter of East Texas, Inc.	Angelina, Nacogdoches, Polk, Houston, San Augustine, San Jacinto, Shelby, Sabine, Trinity	\$ 34,414	456	294	137	25	94	362
Women's Shelter of South Texas	Aransas, Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, Live Oak, McMullen, Nueces, Refugio, San Patricio	\$ 74,945	3,027	2,784	106	137	2,340	687
TOTALS		\$ 5,043,037	69,564	49,919	16,618	3,027	28,387	41,177

HOMELESS HOUSING AND SERVICES PROGRAM

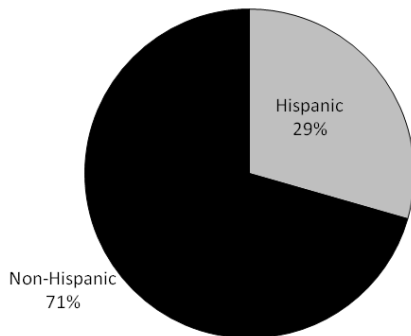
The Homeless Housing and Services Program (HHSP) assists large metropolitan areas to provide services to homeless individuals and families, including services such as case management, housing placement and retention, as well as construction. Beginning in 2010, funding for this program was awarded by TDHCA through a competitive matching grant process. The agency distributed these funds to the eight largest cities with populations larger than 285,500 persons, per the latest U.S. Census figures. Cities may either use these funds themselves or may elect to subcontract some or all of the funds to one or more organizations serving their community whose mission includes serving homeless individuals and families with appropriate services targeted towards eliminating or preventing the condition of homelessness. HHSP racial and ethnic composition data for FY 2010 is listed according to subrecipient. Racial and ethnic composition of those assisted by the program areas are provided below.

Racial Composition of Individuals Receiving HHSP Assistance, Statewide, FY 2010



Race	Percent
Other	10%
White	43%
Black	46%

Ethnic Composition of Individuals Receiving HHSP Assistance, Statewide, FY 2010



Ethnicity	Percent
Hispanic	29%
Non-Hispanic	71%

**Racial and Ethnic Composition of Individuals Receiving HHSP Assistance
By Subrecipient, Statewide, FY 2010**

Contractor	County Service Area	Award	Ind Served	White	Black	Other	Hispanic	Non-Hispanic
City of Arlington	Tarrant	\$976,295	159	86	42	31	124	35
City of Austin, Health and Human Services Dept.	Travis	\$1,922,498	732	449	221	62	124	608
City of Dallas	Dallas	\$3,361,364	2,598	853	1,661	84	118	2,480
City of El Paso	El Paso	\$1,667,459	3,800	3,212	226	362	3,800	0
City of Houston	Harris	\$5,756,053	5,187	747	3,628	812	0	5,187
Haven for Hope of Bexar County	Bexar	\$3,410,574	0	0	0	0	0	0
Mother Teresa Shelter, Inc.	Nueces	\$779,446	0	0	0	0	0	0
United Way of Tarrant County	Tarrant	\$1,667,312	1,675	791	764	120	0	1,675
TOTAL		19,541,001	14,151	6,138	6,542	1,471	4,166	9,985

PROGRESS IN MEETING TDHCA HOUSING AND COMMUNITY SERVICE GOALS

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

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

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

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

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

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

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

HOME Statute: Work to address the housing needs and increase the availability of affordable and accessible housing for persons with special needs through funding opportunities.

Progress made towards meeting the goals listed above, the upcoming year's goals, and information on TDHCA's actual performance in satisfying FY 2010 goals and objectives is provided in *Section 4: Action Plan on page 216*.

Beyond these established reporting goals, the Department has set policy priorities, also described in the *Action Plan on page 228*.

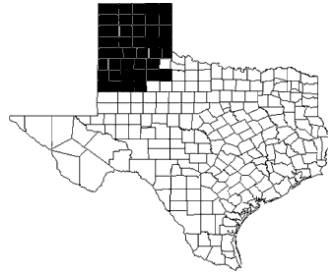
STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

This section describes TDHCA's FY 2010 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESGP, CSBG and HHSP because figures are not available for these programs at the regional level. Additionally, for purposes of reporting, Office of Colonia Initiatives figures do not appear as an independent category, but rather the figures are grouped under their respective funding sources. For example, most Contracts for Deed Conversion are reported under HOME's Homebuyer Assistance Program.

As required by law, TDHCA reports on the racial composition of individuals and families receiving assistance. The racial and ethnic composition reflects actual households served in FY 2010. Single Family Bond and Section 8 program awards are the same as the actual households served in the same fiscal year. HOME, Housing Tax Credit, Housing Trust Fund and Multifamily Bond program awards represent a commitment made in FY 2010 to serve households. Racial and ethnic data for the latter programs represent households served in FY 2010 with previous years' awards. Therefore, the racial and ethnic pie charts will not correlate with the tables on subsequent pages for the HOME, Housing Tax Credit, Housing Trust Fund and Multifamily Bond programs.

Regional information has been organized into two generalized categories of housing activity type: Renter Programs and Homeowner Programs. For more information on the housing activity types and racial reporting categories, please see "Racial Composition of Households Receiving Assistance" under the Statement of Activities section on page 125.

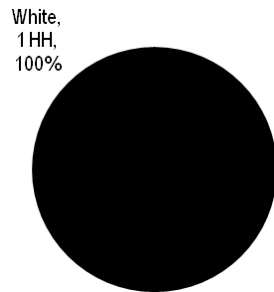
REGION 1



The pie charts represent the racial and ethnic composition served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

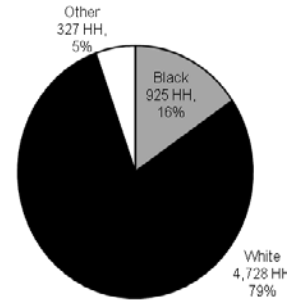
**SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY
RACE AND ETHNICITY**



Race	Households	Percent
White	1	100%

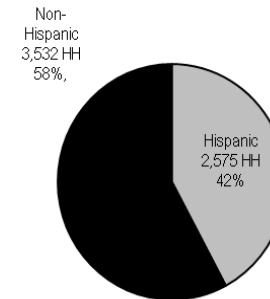
RENTER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Other	327	5%
White	4,728	79%
Black	925	16%

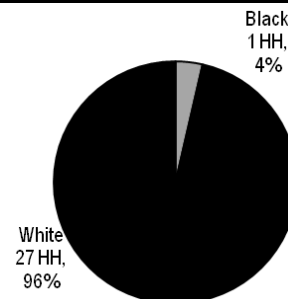
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	2,575	42%
Non-Hispanic	3,532	58%

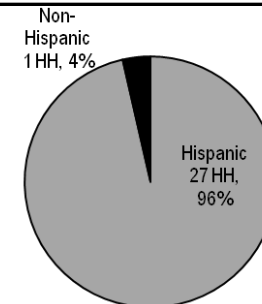
HOME PROGRAM OWNER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
White	27	96%
Black	1	4%

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	27	96%
Non-Hispanic	1	4%

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

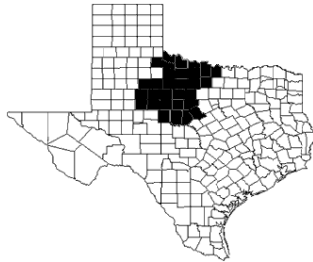
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$107,057	1	\$2,967,120	35	\$0	0	\$0	0	\$0	0	\$0	0	\$3,074,177	36
Renter Programs	\$0	0	\$0	0	\$0	0	\$2,000,000	178	\$0	0	\$0	0	\$2,000,000	178
Total	\$107,057	1	\$2,967,120	35	\$0	0	\$2,000,000	178	\$0	0	\$0	0	\$5,074,177	214

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

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$468,000	6	\$0	0	\$112,930	10	\$0	0	\$0	0	\$580,930	16
Very Low Income (30-50 AMFI)	\$0	0	\$0	0	\$0	0	\$898,680	80	\$0	0	\$0	0	\$898,680	80
Low Income (50-80 AMFI)	\$0	0	\$2,499,120	29	\$0	0	\$988,389	88	\$0	0	\$0	0	\$3,487,509	117
Moderate Income (>80 AMFI)	\$107,057	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$107,057	1
Total	\$107,057	1	\$2,967,120	35	\$0	0	\$2,000,000	178	\$0	0	\$0	0	\$5,074,177	214

TDHCA allocated \$5,074,177 in Region 1 during FY 2010. Homeowner programs accounted for the largest segment of this total and the low-income households group (50-80% AMFI) was the most served income group.

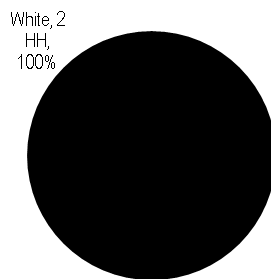
REGION 2



The pie charts represent the racial and ethnic composition of households served in FY 2010.

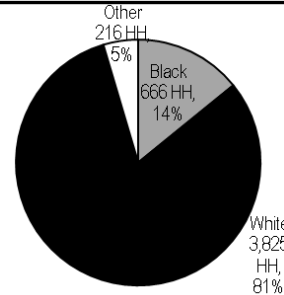
Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combine chart.

SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY

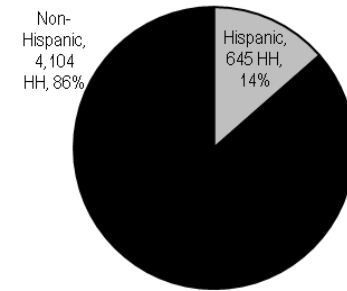


Race	Households	Percent
White	2	100%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY



Race	Households	Percent
Other	216	5%
White	3,825	81%
Black	666	14%



Ethnicity	Households	Percent
Hispanic	645	14%
Non-Hispanic	4,104	88%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY

These pie charts represent households served in FY2010, based on previous years' awards. Region 2 did not serve households with HOME ownership program funding in FY 2010.

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

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$133,928	2	\$1,834,560	25	\$0	0	\$0	0	\$0	0	\$0	0	\$1,968,488	27
Renter Programs	\$0	0	\$1,100,000	52	\$0	0	\$1,388,447	116	\$0	0	\$126,375	23	\$2,614,822	191
Total	\$133,928	2	\$2,934,560	77	\$0	0	\$1,388,447	116	\$0	0	\$126,375	23	\$4,583,310	218

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

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$0	0	\$0	0	\$119,358	10	\$0	0	\$82,728	14	\$202,086	24
Very Low Income (30-50 AMFI)	\$0	0	\$627,660	15	\$0	0	\$207,044	17	\$0	0	\$25,659	6	\$860,363	38
Low Income (50-80 AMFI)	\$54,887	1	\$2,306,900	62	\$0	0	\$1,062,044	89	\$0	0	\$17,988	3	\$3,441,819	155
Moderate Income (>80 AMFI)	\$79,041	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$79,041	1
Total	\$133,928	2	\$2,934,560	77	\$0	0	\$1,388,447	116	\$0	0	\$126,375	23	\$4,583,310	218

TDHCA allocated \$4,583,310 in Region 2 during FY 2010. Renter programs accounted for the largest segment of this total and the low-income households group (50-80% AMFI) was the most served income group.

REGION 3



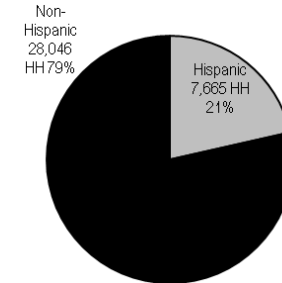
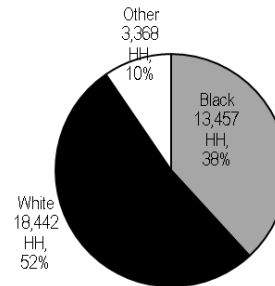
The pie charts represent the racial and ethnic composition of households served in FY 2010.

Note: because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

RENTER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE

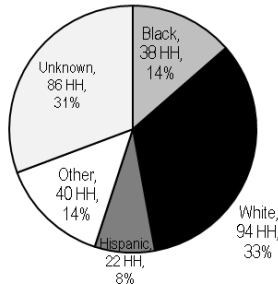
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Race	Households	Percent
Other	3,368	10%
White	18,442	52%
Black	13,457	38%

Ethnicity	Households	Percent
Hispanic	7,665	21%
Non-Hispanic	28,046	79%

SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY

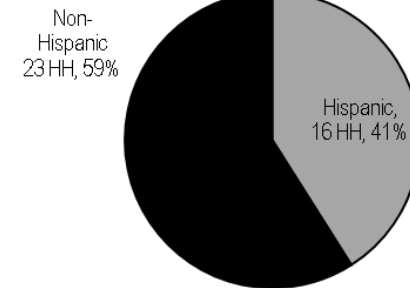
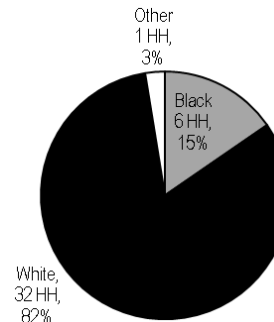


Race	Ethnicity	Households	Percent
White		94	33%
Black		38	14%
Other		40	14%
Unknown		86	31%
	Hispanic	22	8%

HOME PROGRAM OWNER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Race	Households	Percent
White	32	82%
Black	6	15%
Other	1	3%

Ethnicity	Households	Percent
Hispanic	16	41%
Non-Hispanic	23	59%

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

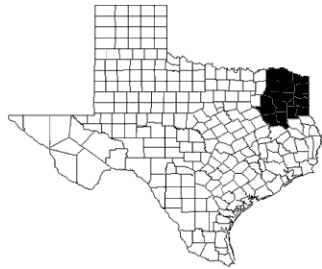
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$31,508,297	258	\$2,137,760	52	\$1,248,139	71	\$0	0	\$0	0	\$0	0	\$34,894,196	381
Renter Programs	\$0	0	\$4,036,000	179	\$0	0	\$11,977,669	1,076	\$1,224,504	206	\$1,680,596	305	\$18,918,769	1,766
Total	\$31,508,297	258	\$6,173,760	231	\$1,248,139	0	\$11,977,669	1076	\$1,224,504	206	\$1,680,596	305	\$53,812,965	2,147

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

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$146,013	1	\$1,237,647	23	\$184,671	6	\$840,706	80	\$184,270	31	\$1,269,824	221	\$3,863,131	362
Very Low Income (30-50 AMFI)	\$1,792,649	19	\$2,442,353	69	\$768,468	40	\$5,574,065	496	\$0	0	\$348,010	69	\$10,925,545	693
Low Income (50-80 AMFI)	\$9,716,396	89	\$2,493,760	139	\$295,000	25	\$5,562,898	500	\$1,040,234	175	\$62,762	14	\$19,171,050	942
Moderate Income (>80 AMFI)	\$19,853,239	149	\$0	0	\$0	0	\$0	0	\$0	0	\$0	1	\$19,853,239	150
Total	\$31,508,297	258	\$6,173,760	231	\$1,248,139	71	\$11,977,669	1,076	\$1,224,504	206	\$1,680,596	305	\$53,812,965	2,147

TDHCA allocated \$53,812,965 in Region 3 during FY 2010. Homeowner programs accounted for the largest segment of this total and the moderate income households group (> 80% AMFI) was the most served income group.

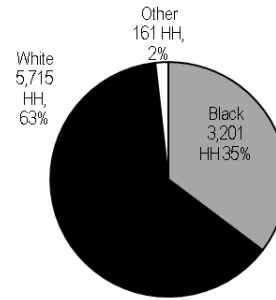
REGION 4



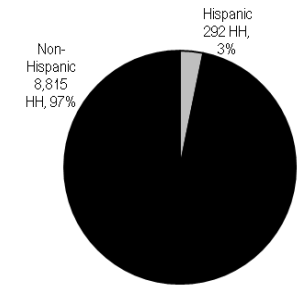
The pie charts represent the racial and ethnic composition of households served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is present in one combined chart.

RENTER PROGRAMS
 PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY

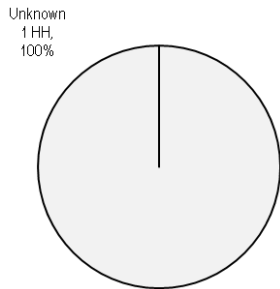


Race	Households	Percent
Other	161	2%
White	5,715	63%
Black	3,201	35%



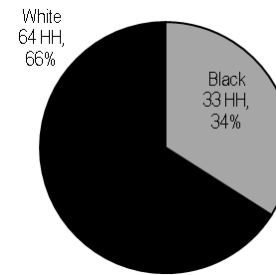
Ethnicity	Households	Percent
Hispanic	292	3%
Non-Hispanic	8,815	97%

SINGLE FAMILY BOND PROGRAM
 PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY

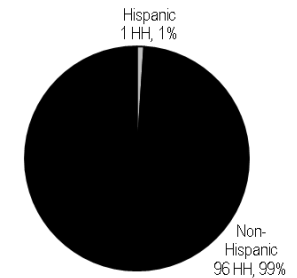


Race	Households	Percent
Unknown	1	100%

HOME PROGRAM OWNER PROGRAMS
 PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY



Race	Households	Percent
White	64	66%
Black	33	34%



Ethnicity	Households	Percent
Hispanic	1	1%
Non-Hispanic	96	99%

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

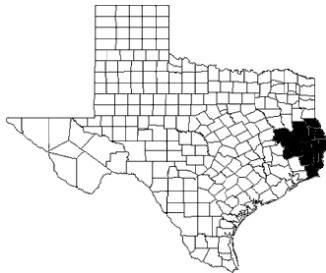
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$81,987	1	\$3,629,680	57	\$872,740	70	\$0	\$0	\$0	0	\$0	0	\$4,584,407	128
Renter Programs	\$0	0	\$1,539,272	15	\$0	0	\$4,131,720	\$315	\$0	0	\$7,092	1	\$5,678,084	331
Total	\$81,987	1	\$5,168,952	72	\$872,740	70	\$4,131,720	315	\$0	0	\$7,092	1	\$10,262,491	459

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

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,532,334	17	\$530,572	41	\$234,028	18	\$0	0	\$0	0	\$2,296,934	76
Very Low Income (30-50 AMFI)	\$0	0	\$975,709	10	\$312,655	27	\$1,856,562	141	\$0	0	\$7,092	1	\$3,152,018	179
Low Income (50-80 AMFI)	\$0	0	\$2,660,909	45	\$29,513	2	\$2,041,129	156	\$0	0	\$0	0	\$4,731,551	203
Moderate Income (>80 AMFI)	\$81,987	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$81,987	1
Total	\$81,987	1	\$5,168,952	72	\$872,740	70	\$4,131,720	315	\$0	0	\$7,092	1	\$10,262,491	459

TDHCA allocated \$10,262,491 in Region 4 during FY 2010. Renter programs accounted for the largest segment of this total and the low-income households group (50-80% AMFI) was the most served income group.

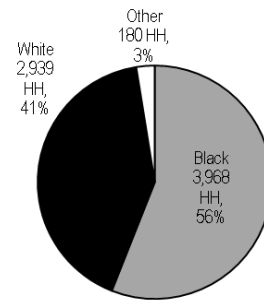
REGION 5



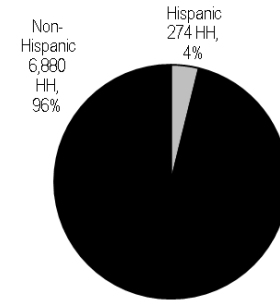
The pie charts represent the racial and ethnic composition of households served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is present in one combined chart.

RENTER PROGRAMS
 PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY

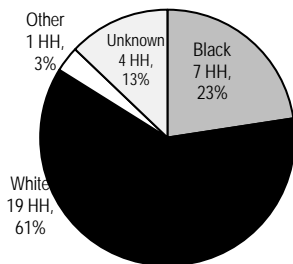


Race	Households	Percent
Other	180	3%
White	2,939	41%
Black	3,968	56%



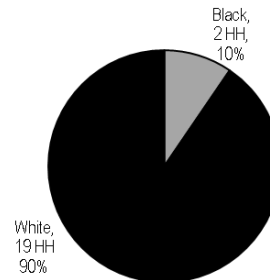
Ethnicity	Households	Percent
Hispanic	274	4%
Non-Hispanic	6,880	96%

SINGLE FAMILY BOND PROGRAM
 PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



Race	Ethnicity	Households	Percent
White		19	61%
Black		7	23%
Other		1	3%
Unknown		4	13%
	Hispanic		8

HOME PROGRAM OWNER PROGRAMS
 PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY



Race	Households	Percent
White	19	90%
Black	2	10%



Ethnicity	Households	Percent
Hispanic		
Non-Hispanic	21	100%

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

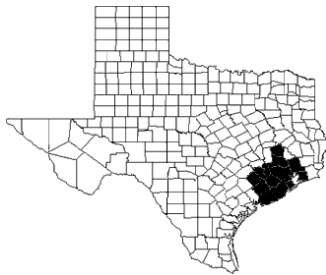
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$3,156,835	31	\$520,000	6	\$275,200	36	\$0	0	\$0	0	\$0	0	\$3,952,035	73
Renter Programs	\$0	0	\$6,598,337	130	\$0	0	\$5,468,736	470	\$0	0	\$0	0	\$12,067,073	600
Total	\$3,156,835	31	\$7,118,337	136	\$275,200	36	\$5,468,736	470	\$0	0	\$0	0	\$16,019,108	673

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

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$1,482,801	72	\$128,788	18	\$448,064	40	\$0	0	\$0	0	\$2,059,653	130
Very Low Income (30-50 AMFI)	\$61,669	1	\$589,683	9	\$25,200	1	\$2,286,304	195	\$0	0	\$0	0	\$2,962,856	206
Low Income (50-80 AMFI)	\$412,847	6	\$5,045,853	55	\$121,212	17	\$2,734,368	235	\$0	0	\$0	0	\$8,314,280	313
Moderate Income (>80 AMFI)	\$2,682,319	24	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$2,682,319	24
Total	\$3,156,835	31	\$7,118,337	136	\$275,200	36	\$5,468,736	470	\$0	0	\$0	0	\$16,019,108	673

TDHCA allocated \$16,019,108 in Region 5 during FY 2010. Renter programs accounted for the largest segment of this total and the low-income households group (50-80% AMFI) was the most served income group.

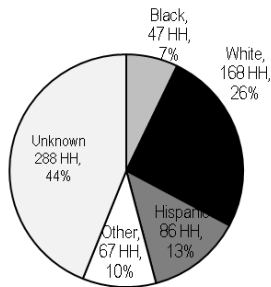
REGION 6



The pie charts represent the racial and ethnic compositions of households served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

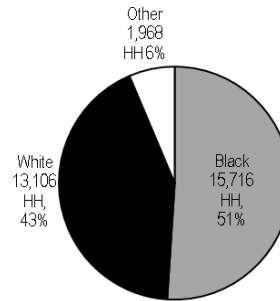
**SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY
RACE AND ETHNICITY**



Race	Ethnicity	Households	Percent
White		168	26%
Black		47	7%
Other		67	10%
Unknown		288	44%
	Hispanic	86	13

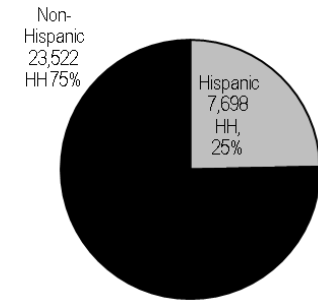
RENTER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Other	1,968	6%
White	13,106	43%
Black	15,716	51%

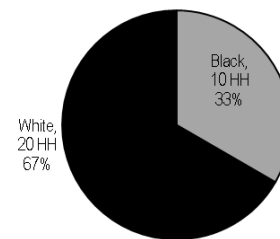
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	7,698	25%
Non-Hispanic	23,522	75%

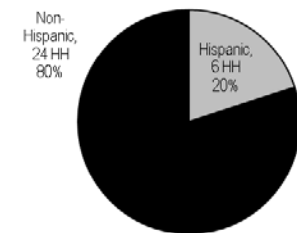
HOME PROGRAM OWNER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
White	20	67%
Black	10	33%

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	6	20%
Non-Hispanic	24	80%

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

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$72,822,162	570	\$987,600	18	\$86,899	3	\$0	0	\$0	0	\$0	0	\$73,896,661	591
Renter Programs	\$0	0	\$430,000	34	\$0	0	\$23,346,093	2,162	\$0	0	\$2,344,141	392	\$26,120,234	2,588
Total	\$72,822,162	570	\$1,417,600	52	\$86,899	3	\$23,346,093	2,162	\$0	0	\$2,344,141	392	\$100,016,895	3,179

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

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$785,733	38	\$26,900	1	\$1,066,056	107	\$0	0	\$1,799,127	296	\$3,677,816	442
Very Low Income (30-50 AMFI)	\$1,695,183	18	\$168,427	3	\$59,999	2	\$10,332,613	902	\$0	0	\$405,554	69	\$10,863,772	850
Low Income (50-80 AMFI)	\$19,146,052	172	\$463,440	11	\$0	0	\$11,947,424	1,153	\$0	0	\$135,476	25	\$29,519,804	1,187
Moderate Income (>80 AMFI)	\$51,980,927	380	\$0	0	\$0	0	\$0	0	\$0	0	\$3,984	2	\$51,984,911	382
Total	\$72,822,162	570	\$1,417,600	52	\$86,899	3	\$23,346,093	2,162	\$0	0	\$2,344,141	392	\$100,016,894	3,179

TDHCA allocated \$100,016,894 in Region 6 during FY 2010. Homeowner programs accounted for the largest segment of this total and the moderate income households group (> 80% AMFI) was the most served income group.

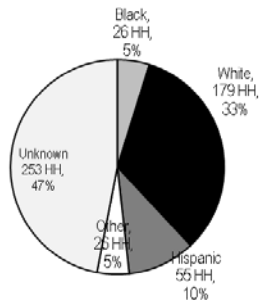
REGION 7



The pie charts represent the racial and ethnic composition of households served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

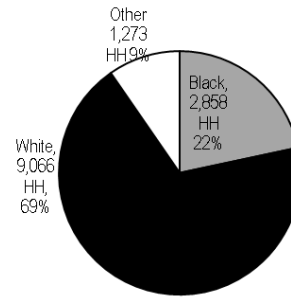
**SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY
RACE AND ETHNICITY**



Race	Ethnicity	Households	Percent
White		179	33%
Black		26	5%
Other		26	5%
Unknown		253	47%
	Hispanic	55	10

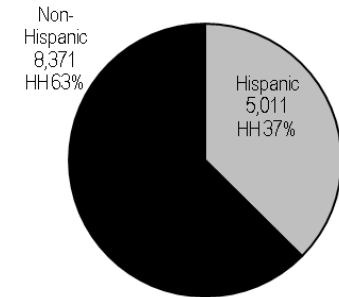
RENTER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Other	1,273	9%
White	9,066	69%
Black	2,858	22%

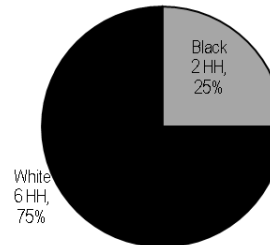
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	5,011	37%
Non-Hispanic	8,371	63%

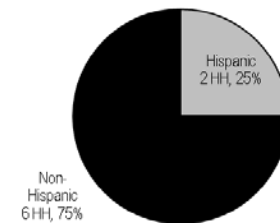
HOME PROGRAM OWNER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
White	6	75%
Black	2	25%

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	2	25%
Non-Hispanic	6	75%

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

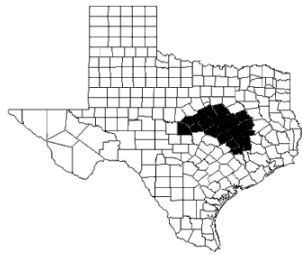
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$67,805,984	484	\$657,040	16	\$896,749	52	\$0	0	\$0	0	\$0	0	\$69,359,773	552
Renter Programs	\$0	0	\$7,866,529	116	\$500,000	36	\$2,987,677	251	\$296,913	130	\$386,980	73	\$12,038,099	606
Total	\$67,805,984	484	\$8,523,569	132	\$1,396,749	88	\$2,987,677	251	\$296,913	130	\$386,980	73	\$81,397,872	1,158

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

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$147,232	1	\$2,197,131	35	\$329,861	22	\$352,533	30	\$0	0	\$280,578	51	\$3,307,335	139
Very Low Income (30-50 AMFI)	\$5,046,375	42	\$3,292,746	49	\$1,015,846	62	\$1,147,126	96	\$0	0	\$71,410	15	\$10,573,503	264
Low Income (50-80 AMFI)	\$25,371,634	192	\$3,033,692	48	\$51,042	4	\$1,488,018	125	\$296,913	130	\$34,992	7	\$30,276,290	506
Moderate Income (>80 AMFI)	\$37,240,743	249	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$37,240,743	249
Total	\$67,805,984	484	\$8,523,569	132	\$1,396,749	88	\$2,987,677	251	\$296,913	130	\$386,980	73	\$81,397,872	1,158

TDHCA allocated \$81,397,872 in Region 7 during FY 2010. Homeowner programs accounted for the largest segment of this total and the moderate income households group (> 80% AMFI) was the most served income group.

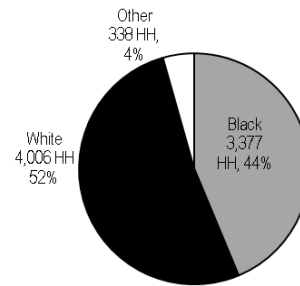
REGION 8



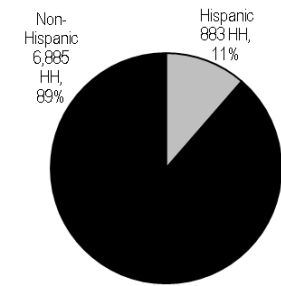
The pie charts represent the racial and ethnic composition of households served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is present in one combined chart.

RENTER PROGRAMS
 PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY

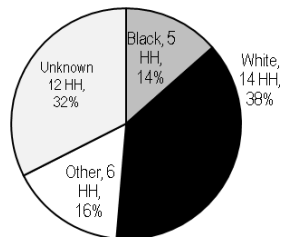


Race	Households	Percent
Other	338	4%
White	4006	52%
Black	3,377	44%



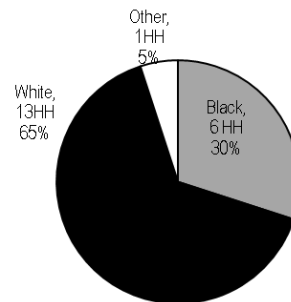
Ethnicity	Households	Percent
Hispanic	883	11%
Non-Hispanic	6,885	89%

SINGLE FAMILY BOND PROGRAM
 PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY

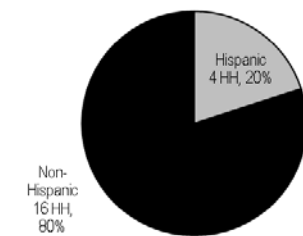


Race	Ethnicity	Households	Percent
White		14	38%
Black		5	14%
Other		6	16%
Unknown		12	32%
	Hispanic		

HOME PROGRAM OWNER PROGRAMS
 PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY



Race	Households	Percent
White	13	65%
Black	6	30%
Other	1	5%



Ethnicity	Households	Percent
Hispanic	4	20%
Non-Hispanic	16	80%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 8

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$3,736,049	37	\$1,812,320	56	\$562,519	22	\$0	0	\$0	\$0	\$0	0	\$6,110,888	115
Renter Programs	\$0	0	\$2,557,447	119	\$0	0	\$2,635,793	260	\$0	\$0	\$372,018	67	\$5,565,258	446
Total	\$3,736,049	37	\$4,369,767	175	\$562,519	22	\$2,635,793	260	\$0	0	\$372,018	67	\$11,676,146	561

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 8

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$413,463	9	\$148,250	4	\$181,021	18	\$0	\$0	\$194,647	36	\$937,381	67
Very Low Income (30-50 AMFI)	\$0	0	\$1,175,345	43	\$390,029	17	\$852,601	84	\$0	\$0	\$115,512	21	\$2,533,487	165
Low Income (50-80 AMFI)	\$1,078,894	12	\$2,780,959	123	\$24,240	1	\$1,602,171	158	\$0	\$0	\$41,411	7	\$5,527,675	301
Moderate Income (>80 AMFI)	\$2,657,155	25	\$0	0	\$0	0	\$0	0	\$0	\$0	\$20,448	3	\$2,677,603	28
Total	\$3,736,049	37	\$4,369,767	175	\$562,519	22	\$2,635,793	260	\$0	0	\$372,018	67	\$11,676,146	561

TDHCA allocated \$11,676,146 in Region 8 during FY 2010. Homeowner programs accounted for the largest segment of this total and the low-income households group (50-80% AMFI) was the most served income group.

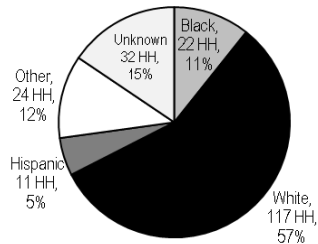
REGION 9



The pie charts represent the racial and ethnic composition of households served in FY 2010.

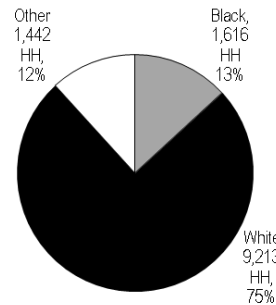
Note: Because loan servicers do not record race and ethnicity data separately, data for the In one combined chart.

SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY

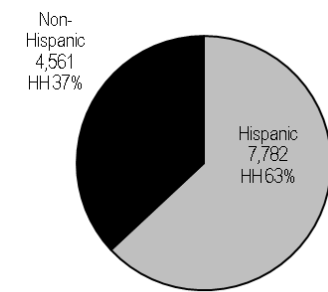


Race	Ethnicity	Households	Percent
White		117	57%
Black		22	11%
Other		24	12%
Unknown		32	15%
	Hispanic	11	5%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY

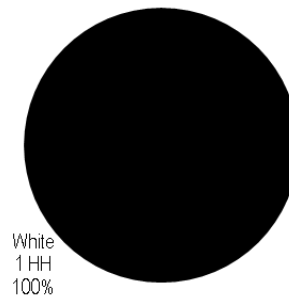


Race	Households	Percent
Other	1,142	12%
White	9,213	75%
Black	1,616	13%

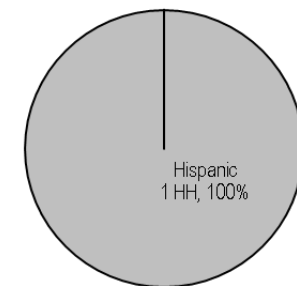


Ethnicity	Households	Percent
Hispanic	7,782	63%
Non-Hispanic	4,561	37%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY



Race	Households	Percent
White	1	100%



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

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 9

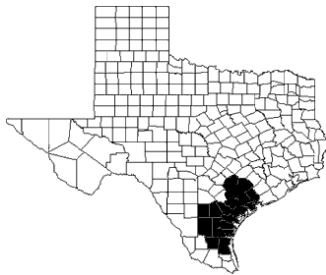
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$23,425,358	195	\$249,600	3	\$970,189	34	\$0	0	\$0	0	\$0	0	\$24,645,147	232
Renter Programs	\$0	0	\$672,000	54	\$0	0	\$7,315,340	764	\$1,060,351	235	\$150,052	32	\$9,197,743	1,085
Total	\$23,425,358	195	\$921,600	57	\$970,189	34	\$7,315,340	764	\$1,060,351	235	\$150,052	32	\$33,842,890	1,317

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 9

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$672,000	54	\$213,620	7	\$334,149	36	\$4,507	1	\$92,780	20	\$1,317,056	118
Very Low Income (30-50 AMFI)	\$574,395	7	\$0	0	\$731,369	26	\$3,694,210	376	\$388,858	86	\$25,644	7	\$5,414,476	502
Low Income (50-80 AMFI)	\$6,516,414	59	\$249,600	3	\$25,200	1	\$3,286,982	352	\$666,986	148	\$31,628	5	\$10,776,810	568
Moderate Income (>80 AMFI)	\$16,334,549	129	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$16,334,549	129
Total	\$23,425,358	195	\$921,600	57	\$970,189	34	\$7,315,340	764	\$1,060,351	235	\$150,052	32	\$33,842,890	1,317

TDHCA allocated \$33,842,890 in Region 9 during FY 2010. Homeowner programs accounted for the largest segment of this total and the moderate-income households group (>80% AMFI) was the most served income group.

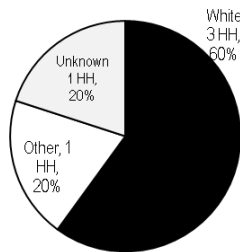
REGION 10



The pie charts represent the racial and ethnic composition of households served in FY 2010.

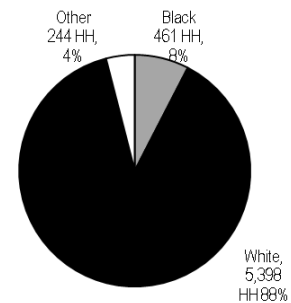
Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY

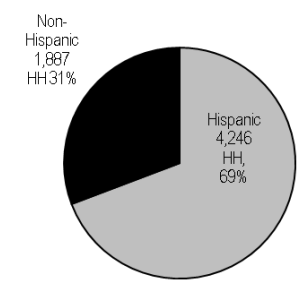


Race	Ethnicity	Households	Percent
White		3	60%
Other		1	20%
Unknown		1	20%

RENTER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY

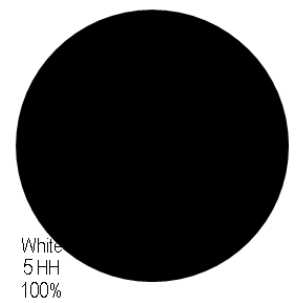


Race	Households	Percent
Other	244	4%
White	5,398	88%
Black	461	8%

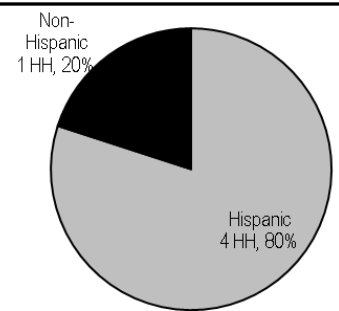


Ethnicity	Households	Percent
Hispanic	4,246	69%
Non-Hispanic	1,887	31%

HOME PROGRAM OWNER PROGRAMS
PERCENT OF COMMITTED FUNDS BY RACE PERCENT OF COMMITTED FUNDS BY ETHNICITY



Race	Households	Percent
White	5	100%



Ethnicity	Households	Percent
Hispanic	4	80%
Non-Hispanic	1	20%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 10

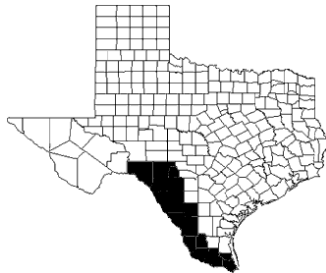
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$515,690	5	\$2,080,000	25	\$343,750	18	\$0	0	\$0	0	\$0	0	\$2,939,440	48
Renter Programs	\$0	0	\$4,063,121	52	\$0	0	\$2,254,684	192	\$0	0	\$0	0	\$6,317,805	244
Total	\$515,690	5	\$6,143,121	77	\$343,750	18	\$2,254,684	192	\$0	0	\$0	0	\$9,257,245	292

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 10

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$858,334	12	\$208,333	12	\$117,016	10	\$0	0	\$0	0	\$1,183,683	34
Very Low Income (30-50 AMFI)	\$0	0	\$2,908,407	36	\$135,417	6	\$1,024,216	87	\$0	0	\$0	0	\$4,068,040	129
Low Income (50-80 AMFI)	\$0	0	\$2,376,380	29	\$0	0	\$1,113,452	95	\$0	0	\$0	0	\$3,489,832	124
Moderate Income (>80 AMFI)	\$515,690	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$515,690	5
Total	\$515,690	5	\$6,143,121	77	\$343,750	18	\$2,254,684	192	\$0	0	\$0	0	\$9,257,245	292

TDHCA allocated \$9,257,245 in Region 10 during FY 2010. Renter programs accounted for the largest segment of this total and the very low-income households group (30-50% AMFI) was the most served income group.

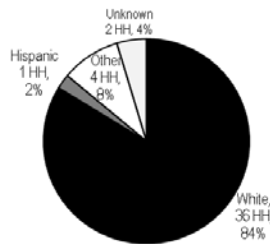
REGION 11



The pie charts represent the racial and ethnic composition of households served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

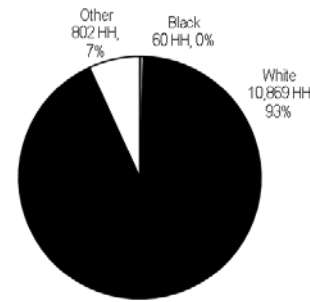
**SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY
RACE AND ETHNICITY**



Race	Ethnicity	Households	Percent
White		36	84%
Other		4	8%
Unknown		2	4%
	Hispanic	1	2%

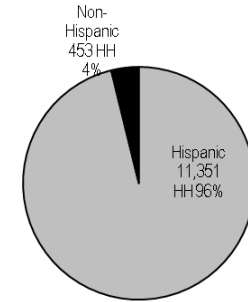
RENTER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Other	802	7%
White	10,869	93%
Black	60	0%

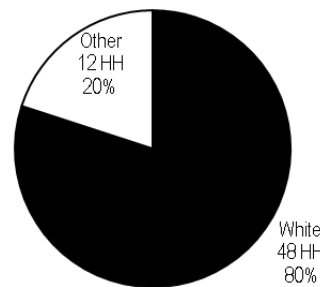
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	11,351	96%
Non-Hispanic	453	4%

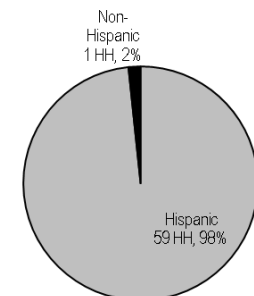
HOME PROGRAM OWNER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
White	48	80%
Other	12	20%

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	59	98%
Non-Hispanic	1	2%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 11

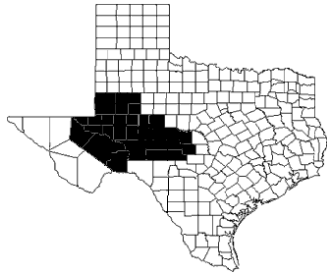
Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$3,770,220	42	\$4,439,560	119	\$739,146	24	\$0	0	\$0	0	\$0	0	\$8,948,926	185
Renter Programs	\$0	0	\$2,000,000	17	\$0	0	\$4,813,587	350	\$0	0	\$3,888	1	\$6,817,475	368
Total	\$3,770,220	42	\$6,439,560	136	\$739,146	24	\$4,813,587	350	\$0	0	\$3,888	1	\$15,766,401	553

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 11

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$684,135	7	\$107,000	3	\$190,028	15	\$0	0	\$0	0	\$981,163	25
Very Low Income (30-50 AMFI)	\$179,215	3	\$1,978,692	23	\$632,146	21	\$2,751,035	190	\$0	0	\$3,888	1	\$5,544,976	238
Low Income (50-80 AMFI)	\$1,501,943	18	\$3,776,733	106	\$0	0	\$1,872,525	145	\$0	0	\$0	0	\$7,151,201	269
Moderate Income (>80 AMFI)	\$2,089,062	21	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$2,089,062	21
Total	\$3,770,220	42	\$6,439,560	136	\$739,146	24	\$4,813,587	350	\$0	0	\$3,888	1	\$15,766,401	553

TDHCA allocated \$15,766,401 in Region 11 during FY 2010. Homeowner programs accounted for the largest segment of this total and the low-income households group (50-80% AMFI) was the most served income group.

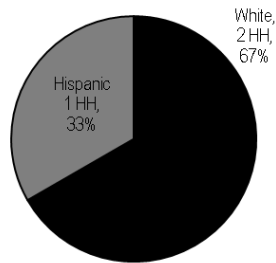
REGION 12



The pie charts represent the racial and ethnic composition of households served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

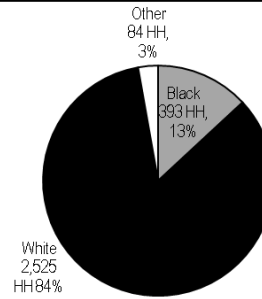
SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



Race	Ethnicity	Households	Percent
White		2	67%
	Hispanic	1	33%

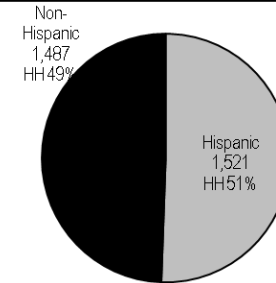
RENTER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Other	84	3%
White	2,525	84%
Black	393	13%

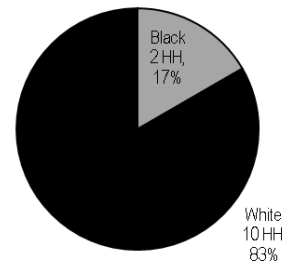
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	1,521	51%
Non-Hispanic	1,487	49%

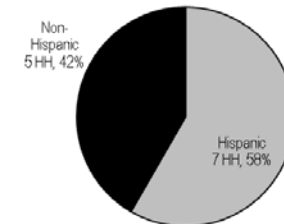
HOME PROGRAM OWNER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
White	10	83%
Black	2	17%

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	7	58%
Non-Hispanic	5	42%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 12

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$169,866	2	\$1,346,091	24	\$29,500	1	\$0	0	\$0	0	\$0	0	\$1,545,457	27
Renter Programs	\$0	0	\$0	0	\$0	0	\$1,077,000	95	\$0	0	\$33,996	4	\$1,110,546	99
Total	\$169,866	2	\$1,346,091	24	\$29,500	1	\$1,077,000	95	\$0	0	\$33,996	4	\$2,656,453	126

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 12

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$0	0	\$0	0	\$56,684	5	\$0	0	\$33,996	4	\$90,680	9
Very Low Income (30-50 AMFI)	\$0	0	\$0	0	\$29,500	1	\$487,484	43	\$0	0	\$0	0	\$516,984	44
Low Income (50-80 AMFI)	\$85,424	1	\$1,346,091	24	\$0	0	\$532,382	47	\$0	0	\$0	0	\$1,963,897	72
Moderate Income (>80 AMFI)	\$84,442	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$84,442	1
Total	\$169,866	2	\$1,346,091	24	\$29,500	1	\$1,077,000	95	\$0	0	\$33,996	4	\$2,656,453	126

TDHCA allocated \$2,656,003 in Region 12 during FY 2010. Homeowner programs accounted for the largest segment of this total and the low-income households group (50-80% AMFI) was the most served income group.

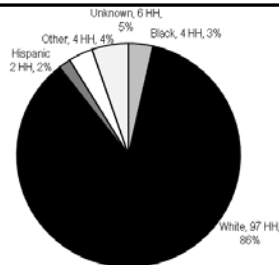
REGION 13



The pie charts represent the racial and ethnic composition of households served in FY 2010.

Note: Because loan servicers do not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

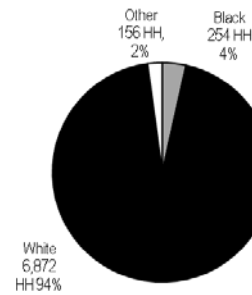
**SINGLE FAMILY BOND PROGRAM
PERCENT OF COMMITTED FUNDS BY
RACE AND ETHNICITY**



Race	Ethnicity	Households	Percent
White		97	86%
Black		4	3%
Other		4	4%
Unknown		6	5%
	Hispanic	2	2%

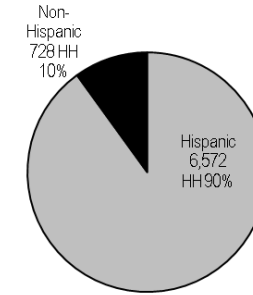
RENTER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
Other	156	2%
White	6,872	94%
Black	254	4%

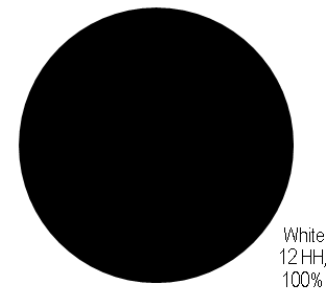
PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	6,572	90%
Non-Hispanic	728	10%

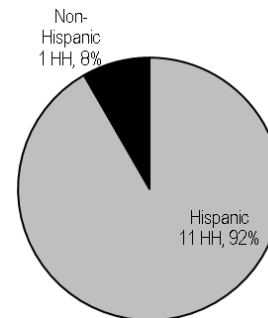
HOME PROGRAM OWNER PROGRAMS

PERCENT OF COMMITTED FUNDS BY RACE



Race	Households	Percent
White	12	100%

PERCENT OF COMMITTED FUNDS BY ETHNICITY



Ethnicity	Households	Percent
Hispanic	11	92%
Non-Hispanic	1	8%

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 13

Activity	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Homeowner Programs	\$11,834,153	111	\$984,475	14	\$168,050	6	\$0	0	\$0	0	\$0	0	\$12,986,678	131
Renter Programs	\$0	0	\$0	0	\$0	0	\$1,997,681	140	\$0	0	\$0	0	\$1,997,681	140
Total	\$11,834,153	111	\$984,475	14	\$168,050	6	\$1,997,681	140	\$0	0	\$0	0	\$14,984,359	271

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 13

	SF Bond Funds	SF Bond HH	HOME Funds	HOME HH	HTF Funds	HTF HH	HTC Funds	HTC HH	MF Bond Funds	MF Bond HH	Section 8 Funds	Section 8 HH	All Activities Funds	All Activities HH
Extremely Low Income (0-30 AMFI)	\$0	0	\$290,079	4	\$25,750	1	\$74,602	6	\$0	0	\$0	0	\$390,431	11
Very Low Income (30-50 AMFI)	\$119,700	1	\$83,200	1	\$142,300	5	\$1,230,246	80	\$0	0	\$0	0	\$1,575,446	87
Low Income (50-80 AMFI)	\$1,864,038	21	\$611,196	9	\$0	0	\$692,833	54	\$0	0	\$0	0	\$3,168,067	84
Moderate Income (>80 AMFI)	\$9,850,415	89	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$9,850,415	89
Total	\$11,834,153	111	\$984,475	14	\$168,050	6	\$1,997,681	140	\$0	0	\$0	0	\$14,984,359	271

TDHCA allocated in Region 13 during FY 2010. Homeowner programs accounted for the largest segment of this total and the moderate income households group (>80% AMFI) was the most served income group.

HOUSING SPONSOR REPORT ANALYSIS

TDHCA requires that housing developments of 20 units or more which receive financial assistance from TDHCA submit an annual housing sponsor report. This report includes the contact information for each property, the total number of units, the number of accessible units, the rents for units by type, the racial composition information for the property, the number of units occupied by individuals receiving supported housing assistance, the number of units occupied delineated by income group and a statement as to whether there have been fair housing violations at the property. This information depicts the property data as of December 31 of each year.

Because of the extensive nature of the information, TDHCA has elected to provide this report under a separate publication: the TDHCA Housing Sponsor Report (HSR). The HSR includes an analysis of the collected information, as well as the information submitted by each property. In addition, in fulfillment of §2306.072(c)(8), the HSR contains a list of average rents sorted by Texas county based on housing sponsor report responses from TDHCA-funded properties.

For more information and a copy of this report, please contact the TDHCA Housing Resource Center at (512) 936-7803 or visit <http://www.tdhca.state.tx.us/housing-center/pubs.htm>.

GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS

Section 2306.111(d) of the Government Code requires that TDHCA use a Regional Allocation Formula (RAF) to allocate its 9% Housing Tax Credits (HTCs) to the Uniform State Service Regions it uses for planning purposes. Because of the level of funding and the impact of this program in financing the multifamily development of affordable housing, this section of the Plan discusses the geographical distribution of HTCs.

The Department allocated \$70,005,604 in HTCs through the Competitive Housing Tax Credit application process from the 2010 ceiling and Hurricane Ike credits. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program's webpage at <http://www.tdhca.state.tx.us/multifamily/htc/>. The map on the following page displays the geographic distribution of the FY 2010 9% and 4% awards.

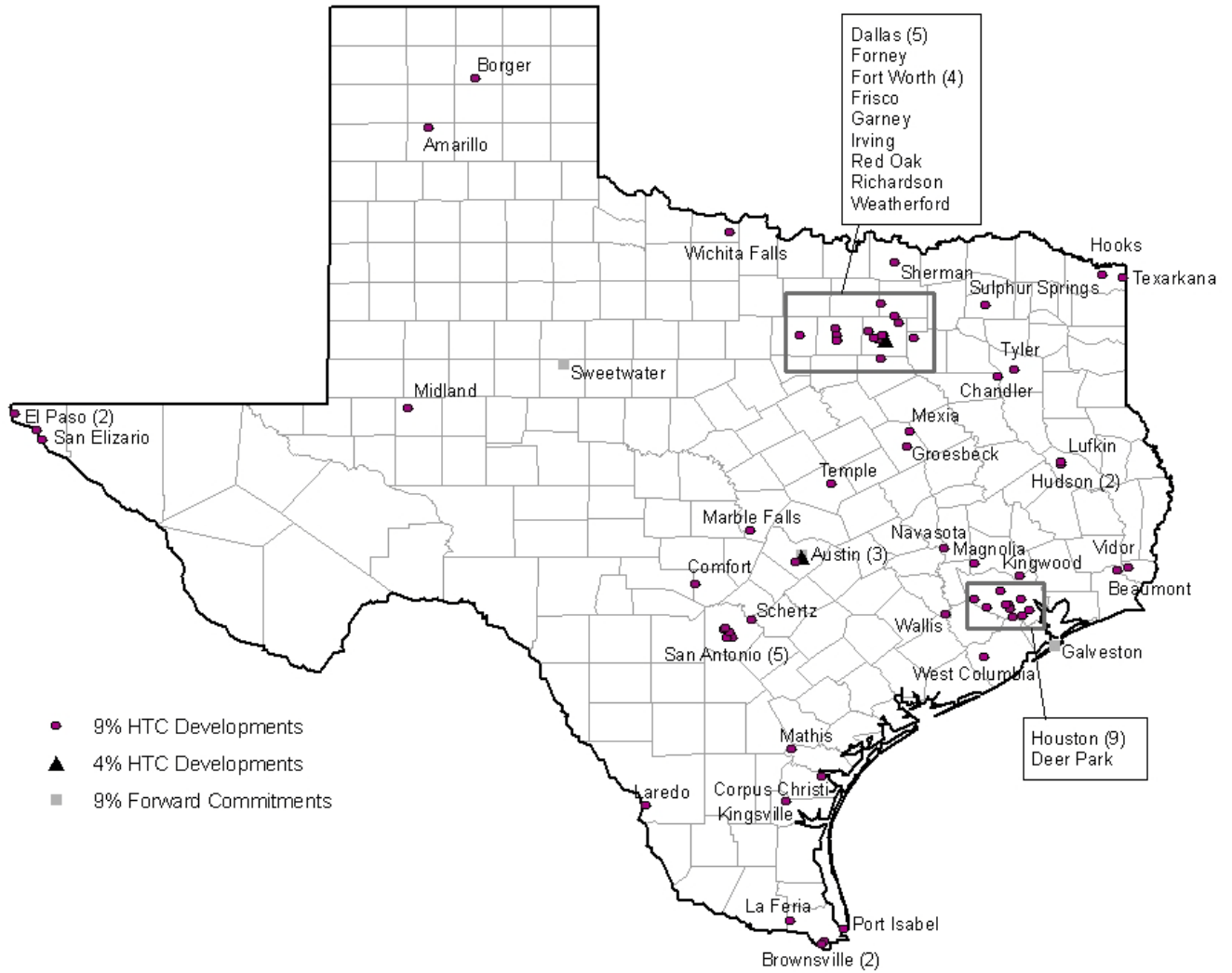
REGIONAL ALLOCATION FORMULA

The table below shows the funding distribution of FY 2010 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. The Department plans the credit distributions to match the HTC RAF targets as closely as possible; the RAF targets apply to the 9% HTC program. To that end, as many whole awards as possible are made in each Uniform State Service Region's urban and rural sub-regions based on the RAF target for each. The total remainder in each region is then collapsed into 13 regional pools. The sub-region with the highest original target percentage is determined within each region and, if possible, additional awards are made in these sub-regions out of the region's pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will be apportioned to the other regions from a statewide pool of remaining credits.

Region	All HTCs	% of all HTCs	4% HTCs	% of all 4% HTCs	9% HTCs	% of all 9% HTCs	Targeted 9% dist. under RAF	Diff. between actual & targeted
1	\$ 2,000,000	2.9%	\$ -	0.0%	\$ 2,000,000	3.0%	4.4%	-1.5%
2	\$ 1,388,447	2.0%	\$ -	0.0%	\$ 1,388,447	2.1%	2.7%	-0.7%
3	\$ 13,202,173	18.9%	\$ 1,224,504	47.4%	\$ 11,977,669	17.8%	21.8%	-4.1%
4	\$ 4,131,720	5.9%	\$ -	0.0%	\$ 4,131,720	6.1%	4.5%	1.6%
5	\$ 5,468,736	7.8%	\$ -	0.0%	\$ 5,468,736	8.1%	3.4%	4.7%
6	\$ 19,375,502	27.7%		0.0%	\$ 19,375,502	28.7%	24.0%	4.8%
7	\$ 3,284,590	4.7%	\$ 296,913	11.5%	\$ 2,987,677	4.4%	5.6%	-1.1%
8	\$ 2,635,793	3.8%	\$ -	0.0%	\$ 2,635,793	3.9%	5.6%	-1.7%
9	\$ 8,375,691	12.0%	\$ 1,060,351	41.1%	\$ 7,315,340	10.8%	7.8%	3.0%
10	\$ 2,254,684	3.2%	\$ -	0.0%	\$ 2,254,684	3.3%	4.2%	-0.9%
11	\$ 4,813,587	6.9%	\$ -	0.0%	\$ 4,813,587	7.1%	8.9%	-1.7%
12	\$ 1,077,000	1.5%	\$ -	0.0%	\$ 1,077,000	1.6%	2.8%	-1.2%
13	\$ 1,997,681	2.9%	\$ -	0.0%	\$ 1,997,681	3.0%	4.2%	-1.3%
Total	\$ 70,005,604	100.0%	\$ 2,581,768	100.0%	\$ 67,423,836	100.0%	100.0%	0.0%

9% and 4% HTC Distribution by Place, Awarded in FY 2010*

*Numbers after the name of awarded place indicate the number of HTC awards in that place.



SECTION 4: ACTION PLAN

In response to the needs identified in the previous section, this plan outlines TDHCA's course of action designed to meet those underserved needs. This section discusses the following:

- **TDHCA Programs**
 - Description of TDHCA program, including funding source, administrator, purpose, targeted population, budget and contact information
- **Housing Support Continuum**
 - Activities undertaken by each TDHCA program that address the different phases in a low-income household's life
- **Goals and Objectives**
 - Program performance based upon measures developed with the State's Legislative Budget Board and the Governor's Office of Budget and Planning
- **Regional Allocation Plans**
 - Distribution of TDHCA's resources across the 13 State Service Regions
- **Policy Priorities**
 - Overarching Department-wide policies and policy-driven actions

TDHCA PROGRAMS

TDHCA's programs govern the use of available resources in meeting the housing needs of low-income Texans. Program descriptions include information on the funding source, recipients, targeted beneficiaries, set-asides and special initiatives. Details of each program's activities are located in the Housing Support Continuum in the following segment.

Additional funding for some programs was provided by the Housing and Economic Recovery Act of 2008 (HERA), American Recovery and Reinvestment Act of 2009 (ARRA) and other federal funds provided to stimulate the economy. When a program was funded or created as a result of these sources, the words "Stimulus Program" will appear in the title. Additional detail on programs provided by federal economic stimulus funds will be provided in *Section 5: Stimulus Programs*.

Similar to the Stimulus Programs, Disaster Recovery programs are temporary programs targeted to certain areas to address specific issues arising from events in time. Because of the large amount of funds the Disaster Recovery division administers and because Disaster Recovery is based on a multi-year schedule and not a state fiscal year schedule, the Disaster Recovery Division has its own chapter.

A list of TDHCA programs, organized by their Division, follows:

Community Affairs Division

- Community Service Block Grant Program
- Comprehensive Energy Assistance Program
- Emergency Shelter Grants Program
- Homelessness Prevention and Rapid Re-housing Program (Stimulus Program)
- Homeless Housing and Services Program
- Section 8 Housing Choice Voucher Program
- Weatherization Assistance Program
- Weatherization Assistance Program ARRA (Stimulus Program)

Disaster Recovery Division (see Disaster Recovery Chapter)

- Community Development Block Grant Program– Hurricane Rita Round One
- Community Development Block Grant Program– Hurricane Rita Round Two
- Community Development Block Grant Program–Hurricanes Dolly and Ike Round One
- Community Development Block Grant Program– Hurricanes Dolly and Ike Round Two

HOME Investment Partnership Program Division

- Contract for Deed Conversion Program
- Multifamily Rental Housing Development
- Single Family Development
- Tenant-Based Rental Assistance
- Texas HOMEbuyer Assistance Program
- Texas HOMEowner Rehabilitation Assistance Program

Housing Trust Fund Division

- Affordable Housing Match Program
- Amy Young Barrier Removal and Rehabilitation Program
- Disaster Recovery Gap Assistance
- Homebuyer Assistance Program
- Rural Housing Expansion Program
- Texas Veterans Rental Assistance Program

Manufactured Housing Division**Multifamily Finance Division**

- Housing Tax Credit Program
- Housing Tax Credit Exchange (Stimulus Program)
- Multifamily Bond Program

Office of Colonia Initiatives

- Colonia Self-Help Center Program
- Texas Bootstrap Loan Program

Neighborhood Stabilization Program Division

- Neighborhood Stabilization Program 1 (Stimulus Program)
- Neighborhood Stabilization Program 3 (Stimulus Program)

Texas Homeownership Division

- First Time Homebuyer Program
- Mortgage Credit Certificate Program
- National Foreclosure Mitigation Counseling Program (Stimulus Program)
- Texas Statewide Homebuyer Education Program

COMMUNITY AFFAIRS DIVISION

The Community Affairs Division offers the Community Services Block Grant Program, Comprehensive Energy Assistance Program, Emergency Shelter Grants Program, Homelessness Prevention and Rapid Rehousing (Stimulus Program), Homeless Housing and Services Program, Section 8 Housing Choice Voucher Program, Weatherization Assistance Program and Weatherization Assistance Program ARRA (Stimulus Program).



Beds at Mobile Loaves and Fishes homeless shelter in Harlingen, funded through TDHCA's Emergency Shelter Grant Program.

COMMUNITY SERVICES BLOCK GRANT PROGRAM

The Community Services Block Grant Program (CSBG), received from the U.S. Department of Health and Human Services (USHHS), funds CSBG-eligible entities and activities that support the intent of the CSBG Act. TDHCA provides administrative support funds to Community Action Agencies (CAAs) and other human service delivery organizations that offer emergency and poverty-related programs to lower-income persons.

Ninety-percent of the funds must be provided to eligible entities defined under Section 673 of the CSBG Act to provide services to low-income individuals. These agencies must be private nonprofit entities or units of local government and are designated by the Governor as an eligible entity. Persons with incomes at or below 125 percent of the current federal income poverty guidelines issued by USHHS are eligible for the program.

CSBG provides administrative support to 47 CSBG-eligible entities. Five percent of the State's CSBG allocation is used to fund innovative projects that address the causes of poverty, promote client self-sufficiency or promote community revitalization; provide emergency disaster relief assistance to persons impacted by a natural or man-made disaster; provide funding to organizations serving Native Americans and migrant or seasonal farm workers and provide funding for other eligible discretionary activities as authorized by the Department's Board. No more than five percent of the CSBG allocation may be used for administrative purposes by the state.

Allocations to the CSBG-eligible entities are based on two factors: (1) the number of persons living in poverty within the designated service delivery area for each organization and (2) a calculation of population density. Poverty population is given 98 percent weight and the ration of inverse population density is given 2 percent weight.

Community Services Block Grant funding for FY 2011: \$33,551,992.

Additional documentation, including the CSBG Plan, may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/pubs.htm#cs>. For more information, contact the Community Services Section at (512) 475-3905.

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

The Comprehensive Energy Assistance Program (CEAP) is funded by the USHHS' Low Income Home Energy Assistance Program (LIHEAP). The purpose of CEAP is to provide energy assistance to eligible households. TDHCA administers the program through a network of 47 CEAP Subrecipients. The Subrecipients consist of CAAs, nonprofit entities and units of local government. The targeted beneficiaries of CEAP in Texas are households with an income at or below 200 percent of federal poverty guidelines, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

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

Comprehensive Energy Assistance Program funding for FY 2011: \$188,803,041.

The Energy Assistance Plans and Rules may be accessed online at <http://www.tdhca.state.tx.us/ea> on the TDHCA website. For more information, contact the Energy Assistance Section at (512) 475-3951. To apply for CEAP, call toll free 1-877-399-8939, using a land line phone.

EMERGENCY SHELTER GRANTS PROGRAM

The Emergency Shelter Grants Program (ESGP) receives funding from the U.S. Department of Housing and Urban Development (HUD) and awards grants to units of local government and private nonprofit entities that provide shelter and related services to homeless persons and/or intervention services to persons at risk of homelessness. ESGP funds may also be used for renovation and rehabilitation of existing shelters.

ESGP funds are reserved according to the percentage of poverty population identified in each of the 13 Uniform State Service Regions and funds are dispersed according to a Regional Allocation Formula. The top scoring applications in each region are recommended for funding, based on the amount of funds available for that region. Demonstrating the need for homeless shelter and services, for the 2008 ESGP application cycle, the Department received 120 applications and was able to fund only 76 entities.

Emergency Shelter Grants Program funding for the State of Texas for FY 2011: \$5,236,361.

See the *State of Texas Consolidated Plan: One Year Action Plan* at <http://www.tdhca.state.tx.us/housing-center/pubs.htm#consolidated> for further details on ESGP. For more information, contact the Community Service Section at (512) 475-3905.

HOMELESSNESS PREVENTION AND RAPID RE-HOUSING PROGRAM (STIMULUS PROGRAM)

Through ARRA, TDHCA is administering over \$41,472,772 in Homelessness Prevention and Rapid Re-housing Program (HPRP) funds made available through HUD. These funds are awarded to local units of government and qualifying nonprofit organizations to provide homelessness prevention assistance and assistance to rapidly re-house persons who are homeless. HPRP is not intended to provide long-term support for program participants, nor will it be able to address all of the

households' financial and supportive service needs that affect housing stability. HPRP funds awarded under this plan are distributed on a regional basis according to the Regional Allocation Formula (RAF).

See the *Stimulus Programs* chapter in this document for more details on HPRP.

HOMELESS HOUSING AND SERVICES PROGRAM

During the 81st Legislative Session, the Legislature appropriated \$20 million in general revenue funds over the biennium for the Homeless Housing and Services Program (HHSP) for the purposes of assisting regional urban areas in providing services to homeless individuals and families.

Homeless Housing and Service Program funding for FY 2011: \$10,000,000.

More Homeless Housing and Services Program information may be accessed online at www.tdhca.state.tx.us. For more information, contact the Community Services Section at (512) 475-3905.

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

TDHCA received funding for the Section 8 Housing Choice Voucher (Section 8) Program from HUD for counties included in TDHCA's Public Housing Authority's allocation. The Section 8 Program provides rental assistance payments on behalf of low-income individuals and families, including the elderly and persons with disabilities. The Section 8 Program currently contracts with units of local governments, community action agencies and public housing authorities to assist with the administration of approximately 1,000 housing choice vouchers. The Department administers vouchers in 29 counties.

Eligible households have a gross income that does not exceed 50% of HUD's median income guidelines. HUD requires 75% of all new households admitted to the program be at or below 30% of the area median income. Eligibility is based on several factors, including the household's income, size and composition, citizenship status, assets and medical and childcare expenses.

Projected Section 8 Housing Choice Voucher Program funding for FY 2011: \$5,833,128. Projected funding may vary depending on action taken by HUD.

Additional documentation, including the Section 8 Plan, may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/pubs.htm#sec8>. For more information, contact the Section 8 Program at (512) 475-3892.

WEATHERIZATION ASSISTANCE PROGRAM

The Weatherization Assistance Program (WAP) is funded by the U.S. Department of Energy (DOE) and U.S. Health and Human Services (USHHS) Low Income Home Energy Assistance Program (LIHEAP). The Weatherization Assistance Program allocates funding regionally to help households in each region control energy costs through the installation on weatherization measures and energy conservation education. The Department administers WAP through a network of 31 WAP Subrecipients. The Subrecipients consist of CAA's, nonprofit entities and units of local government. The targeted beneficiaries of WAP in Texas are households with an income at or below 200 percent of federal poverty with priority given to the elderly; persons with disabilities; families with young

children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

Partnerships between the Department and El Paso Electric provide additional weatherization measure to low-income utility customers in some regulated electric market areas. This partnership increases the total number of low-income households that receive weatherization services and allow the Department to leverage the federal weatherization funds with the energy company funds.

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

Projected Weatherization Assistance Program funding for FY 2011: will be updated in final version of this document.

The Energy Assistance Plans and Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/ea>. For more information, contact the Energy Assistance Section at (512) 475-3951. To apply for weatherization, call toll free 1-888-606-8889, using a land line phone.

WEATHERIZATION ASSISTANCE PROGRAM ARRA (STIMULUS PROGRAM)

Through ARRA, TDHCA received over \$326,975,732 in additional funding for WAP.

See the *Stimulus Programs* chapter in this document for more details on Weatherization Assistance Program funded through the ARRA.

NOTE: The Community Service Block Grants (CSBG) funding through ARRA was administered by the Community Affairs Division; this program expended 99.6% of the funds and will conclude before the date of the publication of this document. Therefore, information about CSBG ARRA is only included in the *Stimulus Programs* chapter and not in the Action Plan's Community Affairs' section.

HOME INVESTMENT PARTNERSHIPS PROGRAM DIVISION

The HOME Investment Partnership Program Division offers Contract for Deed Conversion, Homebuyer Assistance, Homeowner Rehabilitation Assistance, Multifamily Rental Housing Development, Single Family Development, Tenant-Based Rental Assistance and other specialty programs within these activities, including Community Housing Development Organization (CHDO) Set-Aside funds.

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

The purposed of the HOME Program is to expand the supply of decent, safe and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, homelessness and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations in order to strengthen their capacity to meet the housing needs of lower income Texans. To achieve this purpose, the HOME Program provides loans and grants to units of general local government, Public Housing Authorities (PHAs), Community Housing Development Organizations (CHDOs), nonprofit organizations and for-profit entities. HOME funds awarded under this plan are distributed on a regional basis according to the Regional Allocation Formula (RAF). The HOME RAF can be found in the TDHCA Allocation Plan section in this *Action Plan*. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that all participants meet and follow state implementation guidelines and federal regulations.



Many Texans have benefited from the HOME Tenant Based Rental Assistance voucher program, such as Clarence Hoodye from Corpus Christi, TX.

According to §2306.111, Texas Government Code, in administering federal housing funds provided to the state under the Cranston-Gonzalez National Affordable Housing Act (Act), the Department shall expend 95 percent of these funds for the benefit of non-participating jurisdictions that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Section 2306.111(c) of the Texas Government Code and subject to the submission of qualified applications, 5 percent of the annual HOME Program allocation shall be allocated for applications serving persons with disabilities living in any part of the state. Federal regulations require a minimum of 15 percent of the annual HOME allocation is reserved for Community Housing Development Organizations (CHDOs). CHDO set-aside projects are owned, developed, or sponsored by the CHDO, and result in the development of rental units or single-family homeownership.

CONTRACT FOR DEED CONVERSION PROGRAM

Contract for Deed Conversions Program provides funds to convert an eligible contract for deed to a warranty deed. These funds are awarded as specified in the published Notices of Funding Availability.

MULTIFAMILY RENTAL HOUSING DEVELOPMENT

HOME Multifamily Development funds are awarded to eligible applicants for the development of affordable rental housing. Owners are required to make the units available to extremely low-, very low- and low-income families and must meet long-term rent restrictions as defined by HUD. These funds are awarded as specified in the published Notices of Funding Availability and are available to CHDOs.

SINGLE FAMILY DEVELOPMENT

Single Family Development is a Community Housing Development Organization (CHDO) set-aside activity. CHDOs may acquire, rehabilitate, or reconstruct single family housing which must be sold to households at or below 60% AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project. These funds are awarded as specified in the published Notice of Funding Availability.

TENANT-BASED RENTAL ASSISTANCE

Tenant-Based Rental Assistance provides rental subsidy, security and utility deposit assistance. TBRA allows the assisted tenant to move and to live in any dwelling unit with a right to continued assistance, in accordance with written tenant selection policies, for a period not to exceed 24 months, except for special circumstances for which 36 months may be allowed. The tenant must also participate in a self-sufficiency program. This program can also be used to address housing issues arising from state- or federally-declared disasters. These funds are awarded as specified in the published Notices of Funding Availability.

TEXAS HOMEBUYER ASSISTANCE PROGRAM

Texas HOMEbuyer Assistance Program includes down payment and closing cost assistance and is provided to homebuyers for the acquisition of affordable single-family housing, including new manufactured housing. Funds may also be made available to perform accessibility modifications. This program can also be used to address housing issues arising from state- or federally-declared disasters. These funds are awarded as specified in the published Notice of Funding Availability.

TEXAS HOMEOWNER REHABILITATION ASSISTANCE PROGRAM

HOME's Texas HOMEowner Rehabilitation Assistance offers rehabilitation or reconstruction cost assistance to homeowners for the repair or reconstruction of their existing home, which must be the principal residence of the homeowner. Funds may also be made available to refinance existing mortgage debt to increase affordability if the refinance takes place in conjunction with substantial rehabilitation. This program can also be used to address housing issues arising from state- or federally-declared disasters. These funds are awarded as specified in the published Notices of Funding Availability.

SUMMARY OF HOME PROGRAM FUNDING FOR FISCAL YEAR 2011

HOME Program funding for FY 2011 estimated at: \$40,000,000.

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 access from the TDHCA website at <http://www.tdhca.state.tx.us/home-division/>. For more information regarding the HOME Program, contact the HOME Division directly at (512) 463-8921.

NOTE: The Tax Credit Assistance Program (TCAP) is administered by the HOME Division; this program stop receiving applications by the publication of this document. Therefore, information about TCAP is only included in the *Stimulus Programs* chapter and not in the HOME Division section of the Action Plan.

HOUSING TRUST FUND DIVISION

For the 2010-2011 biennium, the Housing Trust Fund offers the Affordable Housing Match Program, the Amy Young Barrier Removal Program, Disaster Recovery Gap Assistance, the Housing Trust Fund Homeownership Program, Rural Housing Expansion Program and the Texas Veterans Housing Support Program.

The Housing Trust Fund Program receives several sources of funding from the State of Texas including general appropriations, multifamily bond issuance fees, loan repayments and other funds that are received and appropriated by the Department or Legislature. The Housing Trust Fund is the only State-authorized affordable-housing program. Funding is awarded as loans or grants to nonprofits, units of local government, public housing agencies and for-profit entities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households. Housing Trust Fund monies awarded under this plan are released on a regional basis according to the Regional Allocation Formula (RAF) in accordance with the Texas Government Code. The Housing Trust Fund RAF can be found in the TDHCA Allocation Plan section in the *Action Plan*.



At their May 2010 meeting, the TDHCA Governing Board honored the late disability advocate Amy Young by renaming a housing program in her memory. The Amy Young Barrier Removal Program funds home modifications to improve housing accessibility for low income persons with disabilities.

AFFORDABLE HOUSING MATCH PROGRAM

The Affordable Housing Match Program provided to Nonprofit Organizations for the purpose of leveraging these funds as match for the production and/or provision of affordable housing and promotes greater access to federal and private funds for low-income housing.

AMY YOUNG BARRIER REMOVAL PROGRAM

The Amy Young Barrier Removal Program provided funding to eligible entities for accessibility improvements to homes of low-income Persons with Disabilities. These grant funds allow for reasonable accommodation or modification for rental tenants, homeowners or household members with disabilities who need assistance to fully access their home.

DISASTER RECOVERY GAP ASSISTANCE

The Disaster Recovery Gap Assistance provides gap financing for home repair to homeowners affected by disasters who have been awarded disaster recover funds from other programs in the Department. The previous awards may have been Community Development Block Grant (CDBG) funds through the Disaster Recovery Division or Homeownership Rehabilitation funds through the HOME Investment Partnership Program Division. In order to be eligible for gap financing, the previous awards must have been limited by federal restrictions so that full housing recovery was not possible. The program is administered through Disaster Recovery or HOME Sub-recipients.

HOMEBUYER ASSISTANCE PROGRAM

The Homebuyer Assistance Program provides funding for down payment and closing cost assistance to first-time homebuyers, or Texas veterans. Funds are provided in the form of no-interest, deferred, forgivable loans and may only serve households at or below 80% of AMFI.

RURAL HOUSING EXPANSION PROGRAM

The Rural Housing Expansion Program provides funding to develop affordable housing in rural Texas while building capacity. The program includes two components for each recipient: (1) a capacity building component to provide an intensive capacity assessment as well as funds for necessary training and capacity building needs and (2) funds for direct housing delivery provided as no-interest loans or grants. This model, generated from significant public input and discussion, provides rural communities the capacity they need, while also ensuring funds to create affordable housing in their communities.

Additionally, as a separate activity, a portion of these funds are set aside to be awarded as grants to rural municipalities, counties and Nonprofit Organizations packaging and submitting Section 502 Rural Housing Direct Loan Applications through USDA. This set aside is intended to provide the means to secure Section 502 funding for Texas that, without these funds, may otherwise not be accessed. Finally, capacity building funds are made available to fund the training and technical assistance needs of applicants of this activity.

TEXAS VETERANS RENTAL ASSISTANCE PROGRAM

The Texas Veterans Rental Assistance Program provides rental and utility subsidies to low-income veterans through the Veterans Rental Assistance (VRA) Program. Rental assistance may be provided for a maximum of two years, allowing veterans to live in any rental unit in the service area. Funds may only serve households at or below 80% of AMFI and are provided in the form of grants.

SUMMARY OF HOUSING TRUST FUND PROGRAM FUNDING FOR FISCAL YEARS 2010-2011

The Housing Trust Fund program funding of \$19,977,750 for FYs 2010-2011 was programmed with a Biennial Plan and NOFAs were released in accordance with the Plan. The Housing Trust Fund Rule and Funding Plan may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/htf>. For more information about the Housing Trust Fund Program, contact the Housing Trust Fund Division at HTF@tdhca.state.tx.us.

MANUFACTURED HOUSING DIVISION

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



The Manufactured Housing Division licenses manufactured housing developers, maintains ownership records, and inspects manufactured properties throughout the state, such as this one.

Relying on a team of trained inspectors operating from eight locations around the state, the Division inspects manufactured homes throughout Texas. Additionally, the Manufactured Housing Division works collectively with TDHCA by inspecting properties for the Portfolio Management and Compliant Division and by inspecting and licensing Migrant Labor Facilities. The Manufacture Housing Division also handles approximately 800 consumer complaints a year, many of those requiring investigation and enforcement action.

For more information, contact the Manufactured Housing Division at 1-800-500-7074.

MULTIFAMILY FINANCE DIVISION

The Multifamily Finance Division offers the Housing Tax Credit Program, the Housing Tax Credit Exchange Program (Recovery Act) and the Multifamily Bond Program.

HOUSING TAX CREDIT PROGRAM

The Housing Tax Credit (HTC) Program receives authority from the U.S. Treasury Department to provide tax credits to nonprofits organizations or for-profit developers. The program supports the development of rental housing that includes reduced rents for low-income Texans. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 60 percent of Area Median Family Income.



Country Lane Senior Community, funded through the Housing Tax Credit Program, is an affordable rental property for seniors in Waxahachie, TX.

The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (Code), as amended, 26 USC Section 42. The Code authorizes tax credits in the amount of \$2.10 per capita of the state population, excluding additional temporary HTC authority received under the Housing and Economic Recovery Act of 2008 (HERA) and funds allocated under Public Law 110-343 for disaster recovery. Tax credits are also awarded to developments with tax-exempt bond financing and are made independent of the state annual tax credit allocation. TDHCA is the only entity in the state with the authority to allocate HTCs under this program. The State's distribution of the credits is administered by TDHCA's *2011 Housing Tax Credit Program Qualified Allocation Plan and Rules (QAP)*, as required by the Code. Pursuant to Section 2306.6724(c), the Governor shall approve, reject, or modify and approve the Board-approved QAP not later than December 1 of each year. HTC funds awarded under this plan are distributed on a regional basis according to the Regional Allocation Formula (RAF). The HTC RAF can be found in the TDHCA Allocation Plan section in this *Action Plan*.

To qualify for tax credits, the proposed development must involve new construction or undergo substantial rehabilitation of residential units, which is generally defined as at least \$15,000 per rental unit of construction hard costs. The credit amount for which a development may be eligible depends on the total amount of depreciable capital improvements, the percentage of units set aside for qualified tenants and the funding sources available to finance the total development cost. Typically, 60 to 100 percent of a development's units will be set aside for qualified tenants in order to maximize the amount of tax credits the development may claim.

Credits from the state annual tax credit allocation are awarded regionally through a competitive application process. Each application must satisfy a set of threshold criteria and is scored based on selection criteria. The selection criteria referenced in the QAP is approved by the TDHCA Board each year. The Board considers the recommendations of TDHCA staff and determines a final award list. Tax credits to developments with tax-exempt bond financing are awarded through a similar application review process, but because these credits are not awarded from a limited credit pool, the process is noncompetitive and the selection criteria are not part of the application.

Projected Housing Tax Credit Program Funding for FY 2011 is \$52,000,000 which represents the estimated HTC ceiling amount.

The *2011 Housing Tax Credit Program QAP* may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/multifamily/htc>. For more information, contact the Multifamily Finance Division at (512) 475-3340.

HOUSING TAX CREDIT EXCHANGE (STIMULUS PROGRAM)

The Texas Housing Tax Credit Exchange Program, a program created by ARRA, allows developments who have been allocated Housing Tax Credits in 2007, 2008, 2009 and 2010 to return their credits and potentially receive a cash grant in exchange for the credits. The proposed Job Creation and Tax Cuts Act of 2010, contains one-year extensions of several expiring tax provisions, including the Housing Tax Credit Exchange Program. Consideration of this Act will occur in November 2010.

See the *Stimulus Programs* chapter in this document for more details on the Housing Tax Credit Exchange.

MULTIFAMILY BOND PROGRAM

The Multifamily Bond Program issues tax-exempt and taxable housing Mortgage Revenue Bonds (MRBs) under the Private Activity Bond Program (PAB) to fund loans to nonprofit and for-profit developers who assist very low- to moderate-income Texans. Owners elect to set aside units in each development according to §1372, Texas Government Code. Rental developments must comply with Section 504 unit standards.

TDHCA issues tax-exempt, multifamily MRBs through two different authorities defined by the Internal Revenue Code. Under one authority, tax-exempt bonds used to create housing developments are subject to the State's private activity volume cap. Under MRBs issued for private activities, funding priorities are as follows:

- **Priority 1:**
 - (a) Set aside 50% of units rent capped at 30% of 50% of AMFI and the remaining 50% of units rents capped at 30% of 60% of AMFI; or
 - (b) 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
 - (c) 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, MSA or PMSA in which the census tract is located.
- **Priority 2:**
 - Set aside 100% of units rent capped at 30% of 60% of AMFI
 - Up to 20% of the units can be market rate
- **Priority 3:**
 - (a) Any qualified residential rental development

The state will set aside 22 percent of the annual private activity volume cap for multifamily developments. Approximately \$491 million in issuance authority will be made available to various issuers to finance multifamily developments, of which 20 percent, or approximately \$98 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the subcategories of the bond program that have not been reserved pool into one allocation fund. This is

an opportunity for TDHCA to apply for additional allocation and which allows TDHCA to issue more bonds than the set-aside of \$98 million.

PAB Issuance authority per individual development is allocated and administered by the Texas Bond Review Board (BRB). Initially, applications submitted to the BRB are allocated by a lottery. TDHCA, local issuers, local housing authorities and other eligible bond issuers submit applications for specific developments on behalf of development owners. Applications submitted to TDHCA for the private activity bond program will be scored and ranked by priority and highest score. TDHCA will be accepting applications throughout the 2011 program year. Developments that receive 50 percent or more of their funding from the proceeds of tax-exempt bonds under the private activity volume cap are also eligible to apply for HTCs.

Under the second authority, TDHCA may issue tax-exempt MRBs to finance property that are owned entirely by nonprofit organizations. Bonds issued under this authority are exempt from the private activity volume cap. This is a noncompetitive application process and applications may be received at any time throughout the year. In addition to the set-asides above, 75 percent of the development units financed under the 501(c)(3) authority must be occupied by households earning 80 percent or less of the AMFI.

Anticipated available Multifamily Bond Program Funding for FY 2011, including additional disaster recovery and economic stimulus authority: \$98,000,000.

The Multifamily Housing Revenue Bond Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/multifamily/bond>. For more information, contact the Multifamily Finance Production Division at (512) 475-3340.

NEIGHBORHOOD STABILIZATION PROGRAM DIVISION

The Neighborhood Stabilization Program Division administers the Texas Neighborhood Stabilization Program. TDHCA received NSP 1 funding and is eligible to receive funds under NSP 3.

Neighborhood Stabilization Program, Round 1 and Round 3

The purpose of the program is to redevelop abandoned, foreclosed and vacant properties into affordable housing and remove blight in areas that are documented to have the greatest potential for declining property values as a result of foreclosures. Units of local governments and nonprofit entities with the consent of the local governments were eligible to apply for these funds. Homes will be sold or rented to eligible low-to-moderate income households.



The Neighborhood Stabilization Program redevelops into affordable housing or acquires and holds abandoned and foreclosed properties in areas that have the greatest potential for declining property values as a result of excessive foreclosures.

For more information on NSP Round 1 and Round 3, see the *Stimulus Programs* chapter.

OFFICE OF COLONIA INITIATIVES

The Office of Colonia Initiatives Division offers two programs: the Colonia Self-Help Center Program and the Texas Bootstrap Loan Program.

COLONIA SELF-HELP CENTER PROGRAM

In 1995, the 74th Legislature passed Senate Bill 1509, a legislative directive to establish Colonia Self-Help Centers (SHCs) in Cameron/Willacy, Hidalgo, Starr, Webb and El Paso counties. Funded through the Community Development Block Grant Program, this program also allows the Department to establish a Colonia SHC in any other county if the county is designated as an economically distressed are. Operation of the Colonia SHCs is managed by local nonprofit organizations, CAAs or local housing authorities that have demonstrated the capacity to operate a Colonia SHC.



Margarita Juregui borrows some tools at the tool library of the El Paso-Agua Dulce Self Help Center, funded by the Community Development Block Grant Program.

These Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families in a variety of ways including housing, community development activities, infrastructure improvements, outreach and education.

Colonia Self-Help Center Program funding for FY 2011: \$1,800,000.

Colonia Self-Help Center Program funding for FY 2012: \$1,800,000.

More detail can be found in *Section 6: Colonia Action Plan*. Additional information may be access at the TDHCA website at <http://www.tdhca.state.tx.us/oci/centers>. For more information, contact Will Gudeman at (512) 475-4828 or will.gudeman@tdhca.state.tx.us.

TEXAS BOOTSTRAP LOAN PROGRAM (OWNER-BUILDER)

The Texas Bootstrap Loan Program provides loans through certified nonprofit organizations for self-help housing initiatives. Identified as the Owner-Builder Loan Program in Texas Government Code 2306.751, the Texas Bootstrap Loan Program promotes and enhances homeownership for very low-income Texans by providing funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing throughout Texas. This program is funded through the Housing Trust Fund.

Texas Bootstrap Loan Program funding for FY 2011: \$5,500,000.

Texas Bootstrap Loan Program funding for FY 2012: \$3,000,000.

More detail can be found in *Section 6: Colonia Action Plan*. Additional information may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/oci/bootstrap.jsp>. For more information, contact Raul Gonzales at (512) 475-1473 or raul.gonzales@tdhca.state.tx.us.

TEXAS HOMEOWNERSHIP DIVISION

The Homeownership Division offers the First Time Homebuyer Program, Mortgage Credit Certificate Program, the National Foreclosure Mitigation Counseling Program and the Texas Statewide Homebuyer Education Program.

FIRST TIME HOMEBUYER PROGRAM

The program is offered through a network of participating lenders. The program provides homeownership opportunities by offering competitive interest rate mortgage loans and/or down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115 percent of AMFI limitations, based on IRS adjusted income limits, or 140 percent of AMFI limitations if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30 percent of program funds are made available to assist Texans earning 80 percent or less of program income limits.



First Time Homebuyer Andrea Palladino took advantage of TDHCA's Mortgage Credit Certificate Program to purchase her first home in Leander.

Income limits for the program are set by the IRS Tax Code (1980) based on income figures determined by HUD. The first-time homebuyer restriction is established by federal Internal Revenue Service regulations, which also require that program recipients may be subject to a recapture tax on any capital gains realized from a sale of the home during the first nine years of ownership. Certain exceptions to the first-time homebuyer restriction, income ceiling and maximum purchase price limitation apply in targeted areas. Such targeted areas are qualified census tracts in which 70 percent or more of the families have an income of 80 percent or less of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively.

Projected Texas First Time Homebuyer Program funding for FY 2011: \$500,000,000.

The Texas First Time Homebuyer Program Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/homeownership>. For more information, contact Eric Pike, Texas Homeownership Division, at (512) 475-3356 or eric.pike@tdhca.state.tx.us. To request a First Time Homebuyer information packet, please call 1-800-792-1119.

MORTGAGE CREDIT CERTIFICATE PROGRAM

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

The MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115 percent of AMFI limitations, based on IRS adjusted income limits, or 140 percent of AMFI limitations if in a targeted area. In order to

participate in the MCC Program, homebuyers must meet certain eligibility requirements and obtain a mortgage loan through a participating lender. The mortgage loan must be financed from sources other than tax-exempt revenue bonds. The mortgage may be a conventional, FHA, VA, or RHS loan at prevailing market rates.

Projected Mortgage Credit Certificate funding for FY 2011: \$180,000,000.

The Texas First Time Homebuyer Program Rules may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/homeownership>. For more information, contact Eric Pike, Texas Homeownership Division, at (512) 475-3356 or eric.pike@tdhca.state.tx.us.

NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM (STIMULUS PROGRAM)

NFMC funds are federal funds available through NeighborWorks America for foreclosure intervention counseling, training and administration. The purpose of the program is to expand and supplement foreclosure counseling. TDHCA applied for and received NFMC Round 2, Round 3 and Round 4. TDHCA is in the process of applying for NFMC Round 5.

For more information on NFMC, see the *Stimulus Programs* chapter.

TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

TDHCA funds the Texas Statewide Homebuyer Education Program (TSHEP) and contracts with training professionals to offer provider-certification training to nonprofit organizations including Texas Agriculture Extension Agents, units of local government, faith-based organizations, CHDOs, community development corporations, community-based organizations and other organizations with a proven interest in community building. The classes are conducted by NeighborWorks America. In addition, a referral service for individuals interested in taking a homebuyer education class is available through TDHCA.

Projected Texas Statewide Homebuyer Education Program funding for FY 2011: \$90,000.

For more information, contact Dina Gonzalez, Texas Homeownership Division at (512) 475-3993 or dina.gonzalez@tdhca.state.tx.us.

NOTE: The Homebuyer Tax Credit Programs (90-Day Down Payment Assistance and Mortgage Assistance Program) were administered by the Texas Homeownership Division; these programs ended before the publication of this document. Therefore, information about the Homebuyer Tax Credit Programs is only included in the *Stimulus Programs* chapter and not in the Texas Homeownership Division section of the Action Plan.

HOUSING SUPPORT CONTINUUM

The Housing Support Continuum consists of a series of phases that low-income households may experience at different times of their lives and the assistance provided through the network of TDHCA-funded service providers in regard to each phase. The Housing Support Continuum has six phases: (1) Poverty and Homelessness Prevention, (2) Rental Assistance and Multifamily Development, (3) Homebuyer Assistance and Single-Family Development, (4) Rehabilitation and Weatherization, (5) Foreclosure Relief and (6) Disaster Recovery and Relief.

(1) POVERTY AND HOMELESSNESS PREVENTION

For Texans who struggle with poverty or are currently homeless, TDHCA offers several programs that provide essential services to assist with basic necessities.

A. POVERTY PREVENTION

COMMUNITY SERVICES BLOCK GRANT PROGRAM

Community Service Block Grant (CSBG) activities can be instrumental in preventing homelessness in the lowest-income populations. Activities for CSBG program including access to child care; health and human services; nutrition; transportation; job training and employment services; education services; activities designed to make better use of available income; housing services; emergency assistance; activities to achieve greater participation in the affairs of the community; youth development programs; information and referral services; activities to promote self-sufficiency; and other related services.

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

For those low-income Texans who have housing, subsidizing or reducing the energy costs may help keep that housing affordable and prevent homelessness. An applicant seeking energy assistance applies to the local Comprehensive Energy Assistance Program (CEAP) Subrecipient for assistance. The Subrecipient determines income eligibility, prioritized status (this includes a review of billing history to determine energy burden and consumption) and determines which CEAP component is most appropriate for the eligible applicant. If the CEAP applicant is eligible and meets program priorities, the CEAP Subrecipient makes an energy payment to an energy company through a vendor agreement with energy providers. Additionally, some households qualify for repair, replacement or retrofit of inefficient heating and cooling appliances.

There are four CEAP components:

- The Elderly and/or Disabled Component is designed to assist households with at least one member who is elderly and/or disable. Households can receive up to four energy payments in a program year. Assistance is based on energy consumption in the previous 12 months, energy burden (percentage of income used for energy) and the income category for which the household qualifies.
- The Co-Payment Component is designed to assist households by providing client education, budget counseling and assisting households with energy payments for six to twelve months.

- The Heating and Cooling Component is designed to address inefficient heating and cooling appliances through repair, replacement, or retrofit for households that have high energy consumption.
- The Energy Crisis Component is designed to provide one-time energy assistance to households during a period of extreme temperatures or an energy supply shortage. In some instances, Energy Crisis funds can be used to address natural disasters.

B. HOMELESSNESS PREVENTION

EMERGENCY SHELTER GRANT PROGRAM

Emergency Shelter Grant Program (ESGP) is the primary program used specifically to provide shelter to homeless Texans or those faced with homelessness. Activities eligible for ESGP funding include the rehabilitation or conversion of buildings for use as emergency shelters for the homes; the provision of essential services to the homeless; costs related to the development and implementation of homeless prevention activities; medical and psychological counseling; assistance with obtaining permanent housing; and costs related to maintenance, operation administration, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings.

HOMELESS HOUSING AND SERVICES PROGRAM

Homeless Housing and Services Program (HHSP) will be used for the purposes of assisting regional urban area in providing services to homeless individuals and families, including the construction of facilities, direct services, case management, homeless prevention, housing retention and rental assistance.

HOMELESSNESS PREVENTION AND RAPID RE-HOUSING (STIMULUS PROGRAM)

Homelessness Prevention and Rapid Re-housing (HPRP) can provide the following types of assistance: (1) financial assistance including short-term (up to 3 months) and medium-term (up to 18 months) rental assistance, security deposits, utility deposits and payments, moving cost assistance and motel and hotel vouchers; (2) housing relocation and stabilization services including case management (e.g. arrangement, coordination, monitoring and delivery of services related to meeting housing needs), outreach and engagement, housing search and placement, legal services (e.g. legal advice and representation in administrative or court proceedings related to tenant/landlord matters or housing issues, excluding mortgage legal services) and credit repair.

(2) RENTAL ASSISTANCE AND MULTIFAMILY DEVELOPMENT

For low-income Texans who have difficulty affording rent, TDHCA offers two main types of support; rental subsidies for low-income Texans and rental development subsidies for developers who, in turn, produce housing with reduced rents for low-income Texans.

A. RENTAL ASSISTANCE

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

The Section 8 Housing Choice Voucher Program provides rental subsidies for decent, safe and sanitary housing to eligible households. TDHCA pays approved rent amounts directly to property

owners. Qualified households may select the best available housing through direct negotiations with landlords to ensure accommodations that meet their needs.

TENANT-BASED RENTAL ASSISTANCE PROGRAM

The HOME program's Tenant-Based Rental Assistance (TBRA) provides rental subsidy, security and utility deposit assistance. TBRA allows the assisted tenant to move and to live in any dwelling unit with a right to continued assistance, in accordance with written tenant selection policies, for a period not to exceed 24 months, except for certain circumstances which allow for 36 months of assistance. The tenant must also participate in a self-sufficiency program.

TEXAS VETERANS RENTAL ASSISTANCE PROGRAM

The Housing Trust Funds' Texas Veterans Rental Assistance Program provides rental subsidies for a maximum of two years, allowing assisted households to live in any rental unit in the service area.

B. MULTIFAMILY DEVELOPMENT

AFFORDABLE HOUSING MATCH PROGRAM

The Housing Trust Funds' Affordable Housing Match Program provides funding to Nonprofit Organizations to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans for rental development.

HOUSING TAX CREDIT PROGRAM

The purpose of the Housing Tax Credit (HTC) Program is to encourage the development and preservation of affordable rental housing for low-income families, provide for the participation of for-profit and nonprofit organizations in the program, maximize the number of units added to the state's housing supply and prevent losses in the state's supply of affordable housing.

HOUSING TAX CREDIT EXCHANGE (STIMULUS PROGRAM)

Through ARRA, the Texas Tax Credit Exchange (HTC Exchange) Program allows developments who have been allocated tax credits in 2007, 2008, 2009 and 2010 to return their credits and potentially receive a cash grant in exchange for the credits. This program will allow developers to build additional housing for low-income Texans.

MULTIFAMILY BOND PROGRAM

The proceeds of the bonds issued by TDHCA are used to finance the construction, acquisition, or rehabilitation of multifamily properties with the targeted beneficiaries being very low-, low- and moderate-income households. Property owners are also required to offer a variety of services to benefit the residents of the development. Specific tenant programs must be designed to meet the needs of the current tenant profile and must be approved annually by TDHCA.

MULTIFAMILY RENTAL HOUSING DEVELOPMENT

HOME Multifamily Development funds are awarded to eligible applicants for the development of affordable rental housing. Owners are required to make the units available to extremely low-, very low- and low-income families and must meet long-term rent restrictions as defined by HUD.

RURAL HOUSING EXPANSION PROGRAM

The Housing Trust Funds' Rural Housing Expansion Program will be awarded to eligible applicants for the production or provision of affordable rental housing and capacity building to the eligible applicant, increasing the capability of rural organizations.

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

After a low-income household has become self-sufficient, the household may be ready for homeownership. Homeownership may help a low-income household to build equity, raise the household out of the low-income financial category and promote self-sufficiency. An asset-development approach to addressing poverty emphasizes the use of public assistance to facilitate long-term investments rather than incremental increases in income. TDHCA works to ensure that potential homeowners understand the responsibilities of homeownership by offering homeownership education courses as well as providing financial tools to make homeownership more attainable.

A. HOMEBUYER EDUCATION

COLONIA SELF-HELP CENTER PROGRAM

The Colonia Self-help Center (SHC) Program provides outreach, education and technical assistance to colonia residents. Colonia SHCs provide technical assistance in credit and debt counseling, housing finance, contract for deed conversions, capital access for mortgages, as well as in grant writing, housing rehabilitation, new construction, surveying and platting, construction skills training, solid waste removal, tool library access for self-help construction and infrastructure construction and access.

TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

To ensure uniform quality of the homebuyer education provided throughout the state, TDHCA contracts with training professionals to teach local nonprofit organizations the principles and applications of comprehensive pre- and post-purchase homebuyer education. The training professionals and TDHCA also certify the participants as homebuyer education providers.

B. HOMEBUYER ASSISTANCE

AFFORDABLE HOUSING MATCH PROGRAM

The Housing Trust Funds' Affordable Housing Match Program provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans for homebuyer assistance programs.

CONTRACT FOR DEED CONVERSION PROGRAM

Contract for Deed Conversion Program provides fund to convert an eligible contract for deed into a traditional mortgage. This is achieved by offering assistance to eligible homebuyers for the acquisition or the acquisition and rehabilitation, new construction or reconstruction of properties. All conversions must be used for families that reside in a colonia and earn sixty percent (60%) or less of the Area Median Family Income.

FIRST TIME HOMEBUYER PROGRAM – NON-TARGETED FUNDS

The Texas Homeownership Division's First Time Homebuyer Program non-targeted funds may offer eligible homebuyers below-market interest rate loans and/or down payment assistance through a network of participating lenders. The program is available on a first-come, first-served basis to individuals or families up to 115% of the AMFI who meet income and home purchase requirements and have not owned a home as their primary residence in the past three (3) years.

FIRST TIME HOMEBUYER PROGRAM – TARGETED FUNDS

The Texas Homeownership Division's First Time Homebuyer Program targeted funds may offer eligible homebuyers below-market interest rate loans and/or down payment assistance through a network of participating lenders in areas of chronic economic distress. The program is available on a first-come, first-served basis to individuals or families up to 140% of the AMFI who meet income and home purchase requirements. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.

HOMEBUYER ASSISTANCE PROGRAM

The Housing Trust Funds' Homebuyer Assistance Program provides zero percent interest or down payment and closing cost assistance for first-time homebuyers and Texas Veterans.

MORTGAGE CREDIT CERTIFICATE PROGRAM

The Texas Homeownership Division's Mortgage Credit Certificate (MCC) provides a tax credit that effectively reduces the borrower's federal income tax liability. The amount of the annual tax credit may equal 30 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements.

NEIGHBORHOOD STABILIZATION PROGRAM 1 (STIMULUS PROGRAM)

Financing mechanisms will allow homebuyers who earn 50% or less of Area Median Family Income (AMFI) to qualify for 100% financing through the Department at 0% interest for 30 years and will also allow homebuyers who earn 120% or less of AMFI to qualify for up to \$30,000 in homebuyer assistance in the form of a deferred, forgivable loan.

TEXAS HOMEBUYER ASSISTANCE PROGRAM

HOME's Texas HOMEBuyer Assistance includes down payment and closing cost assistance and is provided to homebuyers for the acquisition for affordable single-family housing, including manufactured housing. Homebuyer Assistance with Rehabilitation offers down payment and closing

cost assistance and also includes construction costs associated with architectural barrier removal for homebuyers with disabilities.

C. SINGLE-FAMILY DEVELOPMENT

AFFORDABLE HOUSING MATCH PROGRAM

The Housing Trust Funds' Affordable Housing Match Program provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans for single-family development.

RURAL HOUSING EXPANSION PROGRAM

The Housing Trust Funds' Rural Housing Expansion Program provided Direct Housing Delivery awards to eligible applicants for the development of affordable rental housing. This program will also provide capacity building to the awarded organization, increasing the capability of rural organizations.

SINGLE FAMILY DEVELOPMENT

The HOME Programs' Single Family Development provides funding to Community Housing Development Organizations (CHDOs) that can apply for loans to acquire, rehabilitate, or reconstruct single family housing. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project.

TEXAS BOOTSTRAP LOAN PROGRAM

The Office of Colonia Initiative's Texas Bootstrap Loan Program provides funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing. For more detailed information, see *Section 6: Colonia Action Plan*.

(4) REHABILITATION AND WEATHERIZATION

In the course of homeownership, there may come a time when substantial rehabilitation or reconstruction needs to take place. In addition, by providing minor repairs and weatherization to owned or rental housing, the energy costs associated with housing will be reduced. TDHCA offers both these services.

A. REHABILITATION

AMY YOUNG BARRIER REMOVAL PROGRAM

The Housing Trust Fund's Amy Young Barrier Removal Program is designed to provide a one-time grant up to \$15,000 for home modifications specifically needed for accessibility and up to an additional \$5,000 in other rehabilitation costs correlated with the barrier removal project. Home modifications may include installing handrails; ramps, bussing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; and accessible showers, toilets and sinks. Home modifications may also include door widening and counter adjustments.

TEXAS HOMEOWNER REHABILITATION ASSISTANCE PROGRAM

HOME's Texas HOMEowner Rehabilitation Assistance program provides rehabilitation or reconstruction cost assistance to homeowners for the repair or reconstruction of their existing home, which must be their principal residence. At the completion of the assistance, all properties must meet, as applicable, the Texas Minimum Construction Standards, the International Residential Code (IRC) and local building codes. If a home is reconstructed, the applicant must also ensure compliance with the universal design features in new construction, established by §2306.512, Texas Government Code.

B. WEATHERIZATION

WEATHERIZATION ASSISTANCE PROGRAM AND WEATHERIZATION ASSISTANCE PROGRAM ARRA (STIMULUS PROGRAM)

The purpose of Community Affairs' Weatherization Assistance Program (WAP) is to provide cost-effective weatherization measures to improve the energy efficiency of eligible client households. In order to provide weatherization measures for a dwelling, the household must meet income-eligibility criteria and the measures must meet specific energy-savings goals. Typical weatherization measures include attic and wall insulation, weather-stripping and air sealing measures, heating and cooling unit repair and/or replacement, energy efficient appliances such as refrigerator replacement, caulking and replacement of inefficient heating and cooling units and minor roof repair. WAP also provides energy conservation education. Community Affairs' Weatherization Assistance Program (WAP) offered through the Recovery Act provides similar assistance as WAP not offered through the Recovery Act. The main differences are in eligibility requirements for households and an increase in the amount of fund allowed for weatherization on each housing unit.

(5) FORECLOSURE RELIEF

In a proactive response to the national foreclosure crisis, TDHCA has undertaken several programs to mitigate foreclosures.

A. FORECLOSURE PREVENTION

NATIONAL FORECLOSURE MITIGATION COUNSELING (STIMULUS PROGRAM)

The purpose of the Texas Homeownership Division's National Foreclosure Mitigation Counseling (NFMC) Program is to reimburse HUD-Approved foreclosure counseling agencies for foreclosure mitigation counseling. Foreclosure mitigation counseling includes, but is not limited to, financial analysis of the client's situation, research to determine the current value of the home and a review of options available to the client, such as financial restructuring. While the most desirable outcome is to help homeowners obtain a mortgage they can afford, the purpose of the programs is to prevent foreclosure and, in some instances, the only way to successfully cure a default may be to sell the home.

B. POST-FORECLOSURE MITIGATION

NEIGHBORHOOD STABILIZATION PROGRAM 1 (STIMULUS PROGRAM)

The Neighborhood Stabilization Program (NSP) 1 will provide funds to local units of government and nonprofit entities to provide clearance, financing mechanisms, acquisition of real property, rehabilitation, creation of land banks and redevelopment of foreclosed properties.

Clearance will allow a grantee to remove dangerous structures that pose a threat to human health, safety and public welfare and allow for the future private redevelopment of the property. Financing mechanisms will allow homebuyers who earn 50% or less of Area Median Family Income (AMFI) to qualify for 100% financing through the Department at 0% interest for 30 years and will also allow homebuyers who earn 120% or less of AMFI to qualify for up to \$30,000 in homebuyer assistance. The acquisition of real property will allow Subrecipients to acquire foreclosed and/or abandoned homes if the acquisition reflects a minimum discount from the appraised fair market value at the time of contract. The home will be considered to be abandoned if tax or mortgage payments are 90 days delinquent; a code enforcement action has determined the property is uninhabitable and no corrective action is taken within 90 days; or the property is subject to court-ordered nuisance abatement. Properties will be considered foreclosed if mortgage payments are 60 days delinquent and the owner has been notified of this delinquency; the property owner is 90 days or more delinquent on tax payments; foreclosure proceedings have been initiated or completed; or, foreclosure proceedings have been completed and title has been transferred. Acquisition of real property allows a grantee to purchase the abandoned or foreclosed properties to rehabilitate and sell to households earning 120% AMFI or below. Rehabilitation will allow rehabilitation and/or improvement of existing structures to a condition that brings the structure into compliance with Texas Minimum Construction Standards. Redevelopment will address areas of greatest need throughout the state through construction of new affordable housing wherever demolished or vacant properties are contributing to declining land values. Land banking activities will allow foreclosed properties to be temporarily removed from the real estate market in order to allow stabilize values in areas that are experiencing downward pressure on neighborhoods experiencing declining property values.

NEIGHBORHOOD STABILIZATION PROGRAM 3 (STIMULUS PROGRAM)

Not yet awarded-application to second round of funding Purchase foreclosed properties to demolish or create affordable housing and stabilize existing neighborhoods.

(6) DISASTER RECOVERY AND RELIEF

When natural and man-made disasters strike, low-income households are often the most dramatically affected. In an effort to reduce the recovery time, almost every department in TDHCA offers some sort of disaster assistance. TDHCA is committed to quickly, efficiently and responsibly locating funds and developing programs and initiatives to assist the affected households and communities.

CDBG DISASTER RECOVERY PROGRAMS – HURRICANE RITA ROUND ONE

See *Disaster Recovery* chapter.

CDBG DISASTER RECOVERY PROGRAMS – HURRICANE RITA ROUND TWO
See *Disaster Recovery* chapter.

CDBG DISASTER RECOVER PROGRAMS – HURRICANES DOLLY AND IKE ROUND ONE
See *Disaster Recovery* chapter.

CDBG DISASTER RECOVER PROGRAMS – HURRICANES DOLLY AND IKE ROUND TWO
See *Disaster Recovery* chapter.

DISASTER RECOVERY GAP ASSISTANCE PROGRAM

Although federal assistance is often available after a natural disaster, some homeowners will still need gap financing. Housing Trust Fund monies have been committed through Disaster Recovery Gap Assistance Program to assist qualified households, who are lacking only a small portion of funds, fulfill their full cost of construction.

HOME PROGRAM – DISASTER RELIEF

In accordance with the Texas Administrative Code, Title 10, part 1 Chapter 1, subchapter A §1.19 and TAC Section 2306.111, the HOME Program utilizes deobligated funds for disaster relief through Homeowner Rehabilitation Assistance, Homebuyer Assistance and Tenant-Based Rental Assistance programs in communities that are not designated as a Participating Jurisdiction. HOME disaster funds are designed specifically to assist eligible homeowners who are affected by the natural disaster, with emphasis on assisting those who have no other means or assistance, or as gap financing after any federal assistance. Assisted homeowners must have an income that is below 80% AMFI, as defined by HUD.

TDHCA GOALS AND OBJECTIVES

The Strategic Plan goals reflect program performance based upon measures developed with the State's Legislative Budget Board and Governor's Office of Budget and Planning. The goals are also based upon Riders attached to the Department's Appropriations. The Department believes that the goals and objectives for the various TDHCA programs should be consistent with its mandated performance requirements.

The State's Strategic Planning and Performance Budgeting System (SPPB) is a goal-driven, results-oriented system. The system has three major components including strategic planning, performance budgeting and performance monitoring. As an essential part of the system, performance measures are part of TDHCA's strategic plan, are used by decision makers in allocating resources, are intended to focus the Department's efforts on achieving goals and objectives and are used as monitoring tools providing information on accountability. Performance measures are reported quarterly to the Legislative Budget Board.

The State's Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The targets reflected in this document are based on the Department's requests for 2009-2010.

Because all applicants for funding are encouraged to apply for and leverage funds from multiple agency programs, HUD funds are frequently leveraged along with funds from other federal and State sources. TDHCA HOME Program funds may be used in conjunction with other TDHCA programs, however, each program area reports its performance separately.

AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 81st Legislature. Refer to program-specific statements outlined in the *Action Plan* portion of this document for strategies that will be used to accomplish the goals and objectives listed below. Included for each strategy are the target numbers of the 2010 goal, the 2010 actual performance and the goal for 2011. Targets for 2011 were updated through the FY2012-2013 Legislative Appropriations Request (LAR) unless otherwise noted.

Goals one through five are established through interactions between TDHCA, the Legislative Budget Board and the Legislature. They are referenced in the General Appropriations Act enacted during the most recent legislative session.

GOAL 1: TDHCA will increase and preserve the availability of safe, decent and affordable housing for very low-, low- and moderate-income persons and families.

Strategy 1.1

Provide mortgage financing and homebuyer assistance through the Single-Family Mortgage Revenue Bond Program

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Number of single-family households assisted through the First Time Homebuyer Program	2,000	1,739	86.95%	1,583

Explanation of Variance: None needed.

Strategy 1.2

Provide funding through the HOME Program for affordable single family housing

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Number of single-family households assisted with HOME Funds	952	654	68.70%	580

Explanation of Variance: Due to under subscription in funding requests for the single family activities Notice of Funding Availability (NOFA), the Department has not met its annual target for this strategy. Funds have been reprogrammed to housing activities experiencing greater demand. Additionally, programmatic changes were made in order to stimulate interest in and more flexible access to funding for single family activities.

Strategy 1.3

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Number of single-family households assisted through the Housing Trust Fund	344	386	112.21%	458

Explanation of Variance: None needed.

Strategy 1.4

Provide tenant-based rental assistance through Section 8 certificates

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Number of households assisted through Statewide Housing Assistance Payments Program	1,100	868	78.91%	1,050

Explanation of Variance: None needed.

Strategy 1.5

Provide federal tax credits to develop rental housing

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Number of multifamily households assisted with Housing Tax Credits	10,928	7,875	72.06%	5,436

Explanation of Variance: The Housing Tax Credit program activity for this measure is a combination of 4% (multifamily bond related) and 9% (competitive application cycle) rental development funding awards. The overall economy and financial market has limited private investment in the tax credit industry. The decrease in equity pricing has increased the amount of credit needed per unit, therefore reducing the number of units produced through the tax credit program.

Strategy 1.6

Provide funding through the HOME Program for affordable multifamily housing

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target*
Number of multifamily households assisted with HOME funds	262	509	194.27%	262

*This strategy has been removed from the performance measures requested by the Legislative Budget Board for 2012 and 2013 and not included in the FY2012-2013 LAR. Therefore, the 2011 target for Strategy 1.6 was taken from the FY2010-2011 LAR.

Explanation of Variance: Increased households served reflects heightened demand for the program. The Department was able to reprogram additional HOME funds, consisting primarily of funds deobligated from non-performing contracts, to meet this demand and exceed its 2010 target.

Strategy 1.7

Provide funding through Housing Trust Fund for affordable multifamily housing

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011* Target
Number of multifamily households assisted through the Housing Trust Fund	38	16	42.10%	23

*This strategy has been removed from the performance measures requested by the Legislative Budget Board for 2012 and 2013 and not included in the FY2012-2013 LAR. Therefore, the 2011 target for Strategy 1.6 was taken from the FY2010-2011 LAR.

Explanation of Variance: The Housing Trust Fund's only multifamily program, the Rental Housing Development Fund for Unique Needs, was defunded due to the 5% General Revenue reduction that was requested for 2010-2011. The Rural Housing Expansion Program, which could serve both single and multifamily projects, provided three awards. Of the three awards, one was awarded for the purpose of constructing 16 multifamily units.

Strategy 1.8

Provide funding through the Mortgage Revenue Bond Program for affordable multifamily housing

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Number of households assisted through the Mortgage Revenue Bond Program	1,627	0	0.00%	500

Explanation of Variance: This measure is tied to the bond market which is experiencing a dramatic slowdown. Economic conditions in the equity markets have made it very difficult for developers to present financially feasible applications for private activity bonds for 2011.

GOAL 2: TDHCA will promote improved housing conditions for extremely low-, very low- and low-income households by providing information and technical assistance.

Strategy 2.1

Provide information and technical assistance to the public through the Public Affairs Division and the Housing Resource Center

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Number of information and technical assistance requests completed	5,000	5,607	112.14%	5,000

Explanation of Variance: None needed.

Strategy 2.2

To provide technical assistance to colonias through field offices

Strategy Measure (A)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of on-site technical assistance visits conducted annually from the field offices	900	1,071	119.00%	900

Explanation of Variance: None needed.

Strategy Measure (B)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of colonia residents receiving assistance	12,000	14,039	116.99%	15,000

Explanation of Variance: None needed.

Strategy Measure (C)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of entities and/or individuals receiving informational resources	1,000	1,204	120.40%	1,000

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 (A)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of persons assisted through homeless and poverty related funds	531,498	908,992	171.02%	584,921

Explanation of Variance: This measure is impacted by the number of person assisted through the CSBG and ESGP. However, two new programs were funded through the American Recovery and Reinvestment Act (ARRA), the CSBG ARRA program and the Homelessness Prevention and Rapid Re-Housing Program (HPRP). Additionally, CSBG-funded organizations also received other ARRA funding which enabled them to serve many more persons and those numbers are reflected in the number of persons served through CSBG.

Strategy Measure (B)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of persons assisted that achieve incomes above poverty level.	2,800	2,058	73.50%	1,200

Explanation of Variance: During 2010 it was more difficult to transition persons out of poverty due to the economic downturn and high levels of unemployment. Those additional persons served through all ARRA programs administered by CSBG subrecipients are reflected in the number of persons served through CSBG.

Strategy Measure (C)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of shelters assisted through the Emergency Shelter Grant Program	76	75	98.68%	77

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 (A)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of Households Receiving Energy Assistance	66,050	200,956	304.25%	48,152

Explanation of Variance: Federal LIHEAP funding increased, allowing assistance to more households than expected. As the program year progressed, more households received cooling assistance in the warmer months.

Strategy Measure (B)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of dwelling units weatherized through Weatherization Assistance Program	3,809	21,856	573.80%	19,127

Explanation of Variance: Figures reflect the impact of \$327 million in DOE Weatherization Assistance funds made available through the Recovery Act (ARRA). Also allowed under ARRA, the eligible income for both CEAP and WAP were temporarily increased from 125% to 200% of poverty for 2010-2012. These changes allowed assistance to more households than expected.

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 and Asset Oversight Division will monitor and inspect for Federal and State housing program requirements.

Strategy Measure (A)	2010 Target	2010 Actual	% of Goal	2011 Target
Total number of onsite reviews conducted.	864	908	105.09%	858

Explanation of Variance: None needed.

Strategy 4.2

The Compliance and Asset Oversight Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure (A)	2010 Target	2010 Actual	% of Goal	2011 Target
Total number of contract monitoring reviews conducted.	258	176	68.22%	208

Explanation of Variance: Existing contracts and new program contracts progressed slower than anticipated. Monitoring reviews will be conducted on existing contracts as they become active and expend funds.

Strategy Measure (B)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of single audit reviews conducted.	224	218	97.32%	194

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 titling and licensing services in a timely and efficient manner.

Strategy Measure (A)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of manufactured housing statements of ownership and location issued	80,000	57,240	71.55%	65,000

Explanation of Variance: This measure is under the targeted amount due to the excessive number of applications which were submitted incomplete. Approximately 37% of the applications received were rejected, but will ultimately be resubmitted for issuance. A large number of these applications were rejected based on a law change that went into effect in January 2008, which required a tax statement from the tax assessor-collector stating that there are no personal property taxes due on the manufactured home that may have accrued on each January 1, that falls within 18 months before the date of sale.

Strategy Measure (B)	2010 Target	2010 Actual	% of Goal	2011 Target
Total number of licenses issued	3,100	2,703	87.19%	2,100

Explanation of Variance: None needed.

Strategy 5.2

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure (A)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of routine installation inspections conducted	5,000	5,703	114.06%	4,600

Explanation of Variance: None needed.

Strategy Measure (B)	2010 Target	2010 Actual	% of Goal	2011 Target
Number of non-routine installation inspections conducted	2,300	2,230	96.96%	2,300

Explanation of Variance: None needed.

Strategy 5.3

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Number of complaints resolved	850	587	69.06%	550

Explanation of Variance: The Department has received fewer complaints than expected, resulting in fewer complaints needing resolution.

Riders 5 & 6 are established in legislation, as found in the General Appropriations Act.

Rider 5 (a): TDHCA will target its housing finance programs resources for assistance to extremely low-income households.*

The housing finance divisions shall adopt an annual goal to apply \$30,000,000 of the divisions' total housing funds toward housing assistance for individuals and families earning less than 30 percent of median family income.

Rider 5 (a)	2010 Target	2010 Actual	% of Goal	2011 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	\$50,058,301	166.86%	\$30,000,000

Explanation of Variance: The performance is higher than expected because the Rider 5 report now 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), 81st 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% of the division's total housing funds toward housing assistance for individuals and families earning between 31% and 60% of median family income.

Rider 5 (b)	2010 Target	2010 Actual	% of Goal	2011 Target
Percent of housing finance division funds applied towards housing assistance for individuals and families earning between 31% and 60% of median family income	20%	51.87%	259.35%	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), 81st Legislature, Regular Session.

Rider 6: TDHCA will provide contract for deed conversions for families who reside in a colonia and earn 60 percent or less of the applicable area median family income.

Help colonia residents become property owners by converting their contracts for deed into traditional mortgages.

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Amount of TDHCA funds applied toward contract for deed conversions for colonia families earning less than 60% of median family income.	100	0	0%	100

Explanation of Variance: Rider 6 of the Department's appropriations act requires that the Department direct \$2,000,000 a year towards completing 100 contract for deed conversions. The

decline in the number of contract for deed requests has inhibited the ability of the Department to attain the target.

Note: For more information, see Rider 6 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 81st Legislature, Regular Session.

The following TDHCA-designated goal addresses the housing needs of person with special needs.

HOME PROGRAM STATUTE REQUIREMENT: TDHCA will work to address the housing needs and increase the availability of affordable and accessible housing for persons with special needs.

Dedicate five percent (5%) of the HOME project allocation for benefits of persons with disabilities who live in any area of this state.*

Strategy Measure	2010 Target	2010 Actual	% of Goal	2011 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$2,179,691	\$2,445,796	112%	\$2,000,000

Explanation of Variance: These include funds from the Persons with Disabilities Set-Aside and HOME general funds that were used to assist households with person with disabilities. It is important to note that while funds from the set-aside may be used anywhere in the state, HOME general funds may only be utilized in non-participating jurisdictions, those communities that do not receive funds directly from HUD.

TDHCA ALLOCATION PLANS

The Department has developed allocation formulas for many TDHCA programs in order to target available housing resources to the neediest households in each uniform state service region. These formulas are based on objective measures of need in order to ensure an equitable distribution of funding.

2011 REGIONAL ALLOCATION FORMULA

Sections 2306.111(d) and 2306.1115 of the Government Code require that TDHCA use a Regional Allocation Formula (RAF) to allocate its HOME, HTC and housing Trust Fund funding. This RAF objectively measures the affordable housing need and available resources in 13 State Service Regions used for planning purposes. Within each region, the RAF further targets funding to rural and urban areas.

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 an available resources. The RAF is submitted annually for public comment.

Slightly modified versions of the RAF are used for HOME, HTC and Housing Trust Fund because the programs have different eligible activities, households and geographical service areas. For example, because 95 percent of HOME funding must be set aside for non-Participating jurisdictions, the HOME RAF only uses need and available resources data for non-Participating jurisdictions.

The RAF used the following 2000 U.S. Census date to calculate this regional need distribution:

- **Poverty:** Number of persons in the region who live in poverty.
- **Cost Burden:** Number of households with a monthly gross rent or mortgage payment to monthly household income ratio that exceeds 30 percent.
- **Overcrowded Units:** Number of occupied units with more than one person per room.
- **Units with Incomplete Kitchen or Plumbing:** Number of occupied units that do not have all of the following: sink with piped water; range or cook top and oven; refrigerator, not and cold piped water, flush toilet and bathtub or shower.

There are a number of other funding sources that can be used to address affordable housing needs. To mitigate any inherent inequities in the regional allocation of these funds, the RAF compares each region's level of need to its level of resources. Resources from the following sources were used in the RAF: HTC, Housing Trust Fund, HUD (HOME, HOPWA, PHA capital funding and Section 8 funding), Bond Financing and United States Department of Agriculture (USDA) housing programs.

HOME PROGRAM REGIONAL ALLOCATION FORMULA

According to §2306.111, Texas Government Code, in administering federal housing funds provided to the state under the Cranston-Gonzalez National Affordable Housing Act (Act), the Department shall expend 95 percent of these funds for the benefit of non-participating areas that do not qualify to receive funds under the Act directly from HUD. The remaining 5 percent of HOME funds may be expended in any area of the state, but only if the funding services persons with disabilities. Additionally, HOME funds awarded under this plan are subject to Texas Government Code §2306.111 and as such will be distributed according to the established Regional Allocation Formula (RAF). The 2011 RAF distributes funding for all HOME-funded activities with some exceptions for federal and state mandated set-asides including Community Housing Development Organizations (CHDO) Operating Expenses, Housing Programs for Persons with Disabilities and the Contract for Deed Conversion Program. The following table demonstrates the combined regional funding distribution for all of the HOME activities distributed under the RAF.

HOME Program 2011 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount	Regional Funding %	Rural Funding Amount	Rural Funding %	Urban Funding Amount	Urban Funding %
1	Lubbock	\$3,530,341	8.1%	\$3,530,060	100.0%	\$281	0.0%
2	Abilene	\$2,756,847	6.3%	\$2,696,904	97.8%	\$59,943	2.2%
3	Dallas/Fort Worth	\$4,796,235	11.0%	\$1,828,176	38.1%	\$2,968,059	61.9%
4	Tyler	\$5,492,308	12.6%	\$4,815,513	87.7%	\$676,795	12.3%
5	Beaumont	\$1,911,131	4.4%	\$1,612,736	84.4%	\$298,395	15.6%
6	Houston	\$4,021,293	9.2%	\$1,228,971	30.6%	\$2,792,321	69.4%
7	Austin/Round Rock	\$1,388,114	3.2%	\$445,822	32.1%	\$942,292	67.9%
8	Waco	\$2,247,257	5.2%	\$1,233,147	54.9%	\$1,014,110	45.1%
9	San Antonio	\$2,338,354	5.4%	\$1,713,952	73.3%	\$624,403	26.7%
10	Corpus Christi	\$3,975,070	9.1%	\$2,581,266	64.9%	\$1,393,805	35.1%
11	Brownsville/Harlingen	\$6,992,865	16.0%	\$2,897,267	41.4%	\$4,095,599	58.6%
12	San Angelo	\$3,130,453	7.2%	\$2,363,012	75.5%	\$767,441	24.5%
13	El Paso	\$1,013,556	2.3%	\$657,508	64.9%	\$356,048	35.1%
	Total	\$43,593,825	100.0%	\$27,604,333	63.3%	\$15,989,492	36.7%

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

Pursuant to §2306.111(d-1) of the Texas Government Code, housing Trust Fund programs will be regionally allocated unless the funding allocation for that program is mandated by state statute and the program's allocation represents less than 10 percent of the annual allocation for Housing Trust Fund; or service people with disabilities; or do not exceed \$3 million.

Housing Trust Fund Program 2011 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount*	Regional Funding %	Rural Funding Amount	Rural Funding %	Urban Funding Amount	Urban Funding %
1	Lubbock	\$115,293	5.8%	\$49,166	42.6%	\$66,127	57.4%
2	Abilene	\$72,096	3.6%	\$32,875	45.6%	\$39,221	54.4%
3	Dallas/Fort Worth	\$404,122	20.2%	\$30,727	7.6%	\$373,395	92.4%
4	Tyler	\$115,735	5.8%	\$81,477	70.4%	\$34,258	29.6%
5	Beaumont	\$61,677	3.1%	\$28,986	47.0%	\$32,691	53.0%
6	Houston	\$384,237	19.2%	\$23,794	6.2%	\$360,442	93.8%
7	Austin/Round Rock	\$83,085	4.2%	\$6,921	8.3%	\$76,163	91.7%
8	Waco	\$129,383	6.5%	\$20,793	16.1%	\$108,590	83.9%
9	San Antonio	\$129,124	6.5%	\$20,401	15.8%	\$108,723	84.2%
10	Corpus Christi	\$105,436	5.3%	\$35,118	33.3%	\$70,317	66.7%
11	Brownsville/Harlingen	\$228,283	11.4%	\$76,876	33.7%	\$151,407	66.3%
12	San Angelo	\$80,141	4.0%	\$34,579	43.1%	\$45,562	56.9%
13	El Paso	\$91,389	4.6%	\$12,967	14.2%	\$78,421	85.8%
	Total	\$2,000,000	100.0%	\$454,681	22.7%	\$1,545,319	77.3%

*This table is a depiction of the amounts available in each region if the required RAF amount was \$2,000,000; it is not an accurate depiction of the allocation for the total Housing Trust Fund funding available in each region. Every Housing Trust Fund program listed in a separate Notice of Funding Availability (NOFA) will be subject to its own RAF. In FY 2011, each NOFA for the Housing Trust Fund programs will make available approximately \$2,000,000, which will be run through its own RAF.

HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA

In accordance with Senate Bill 264, TDHCA allocates Housing Tax Credit (HTC) Program funds to each region using a need-based formula developed by the Department. Using the Regional Allocation Formula, each region will receive the following amount of funding for use with activities subject to the formula. Funding figures will be included in the final document.

HTC Program 2011 RAF

Region	Large MSA within Region for Geographical Reference	Regional Funding Amount*	Regional Funding %	Rural Funding Amount	Rural Funding %	Urban Funding Amount	Urban Funding %
1	Lubbock	\$1,923,703	4.4%	\$809,558	42.1%	\$1,114,146	57.9%
2	Abilene	\$1,188,198	2.7%	\$529,117	44.5%	\$659,081	55.5%
3	Dallas/Fort Worth	\$9,474,539	21.8%	\$1,095,748	11.6%	\$8,378,791	88.4%
4	Tyler	\$1,950,829	4.5%	\$1,205,946	61.8%	\$744,883	38.2%
5	Beaumont	\$1,490,636	3.4%	\$780,304	52.3%	\$710,331	47.7%
6	Houston	\$10,410,306	24.0%	\$908,649	8.7%	\$9,501,657	91.3%
7	Austin/Round Rock	\$2,410,963	5.6%	\$557,625	23.1%	\$1,853,339	76.9%
8	Waco	\$2,422,914	5.6%	\$557,910	23.0%	\$1,865,004	77.0%
9	San Antonio	\$3,392,677	7.8%	\$614,367	18.1%	\$2,778,310	81.9%
10	Corpus Christi	\$1,844,502	4.2%	\$717,931	38.9%	\$1,126,571	61.1%
11	Brownsville/Harlingen	\$3,853,440	8.9%	\$1,367,015	35.5%	\$2,486,425	64.5%
12	San Angelo	\$1,220,721	2.8%	\$529,177	43.3%	\$691,545	56.7%
13	El Paso	\$1,840,221	4.2%	\$543,983	29.6%	\$1,296,237	70.4%
	Total	\$43,423,648	100.0%	\$10,217,329	23.5%	\$33,206,319	76.5%

As required by state statute, 15% of that ceiling is deducted for the At-Risk Set-Aside, which is not awarded regionally. The balance of the estimated ceiling is regionally allocated using this formula.

Allocation and distribution for Stimulus Programs can be found in the Stimulus Programs chapter.

POLICY PRIORITIES

TDHCA's mission is to help Texans achieve an improved quality of life through the development of better communities. In addition to the goals established by the Legislative Appropriations Request, the Riders in the Legislative Appropriations Act and Texas state statute, TDHCA continues to search for new ways to meet its mission. The following are policy priorities of TDHCA.

The TDHCA statute, 2306.0721, requires the Action Plan to analyze the following:

- Rural Needs
 - Meeting the housing needs of the less-populous areas of the state
- Energy Efficiency
 - Encouraging energy efficiency in housing and appliances
- Underused Federal Resources
 - Monitor and analyze federal resources of other state agencies

Policy Priorities of TDHCA include:

- Fair Housing
 - Providing assistance without regard to race, color, religion, sex, disability, familial status or national origin and affirmatively furthering fair housing
- Extremely Low-Income Households and Households Living in Poverty
 - Addressing the underserved needs of extremely low-income households
- Housing Needs And Resources Available To Persons With Special Needs
 - Addressing and tracking the housing needs and resources available to special needs populations
- Housing With Services For Special Needs Populations
 - Coordination of housing resources and service providers that serve the needs of the populations with special needs
- Desegregation Of Person With Special Needs
 - Addressing the reintegration of people with special needs who live in institutions

HUD identified six special needs populations and TDHCA works to support these HUD-designated populations. To tailor its programs to meet Texas' particular needs, TDHCA has also included colonia residents and migrant farm workers as special needs populations.

A list of TDHCA special needs populations follows:

- Homeless Populations
- Persons with Disabilities
- Elderly Populations
- Persons with Alcohol and Substance Abuse Issues
- Persons with HIV/AIDS
- Public Housing Residents
- Colonia Residents
- Migrant Farm workers

A short description of each priority set by 2306 is below. Following the descriptions are policy-driven actions undertaken by TDHCA.

RURAL NEEDS

As the migration of populations and industries continues to urban and suburban areas, the less-populous areas of the state are left with a deteriorating housing stock and households with lower incomes than their urban or suburban counterparts. According to HUD, for 2010 the median income for Texas metropolitan statistical areas is \$61,000 compared to \$46,500 for non-metro area households.⁹⁰

Policy-Driven Action: Combined with a strategy of interagency collaboration, TDHCA's HOME, Housing Trust Fund, Housing Tax Credits and Section 8 Housing Choice Voucher programs all have specific measures to address rural populations. In addition, TDHCA created the Rural Housing Workgroup in 2010 to address issues specific to rural areas.

The Department works closely with several rural-based affordable housing organizations, private lenders, nonprofits and units of local government in order to give funding priority to rural areas. Affordable housing development in rural areas requires more effort because there are significantly fewer organizations available to assist with these activities. With this in mind, the Department has developed specific strategies to address the needs of the rural populations of the state, which include rural allocations for housing program funds, prioritizations of activities that are more needed in rural areas, willingness to expand capacity and increasing awareness of TDHCA programs in rural areas.

Section 2306.111(d) of the Texas Government Code requires that the TDHCA Regional Allocation Formula (RAF) consider rural and urban areas in its distribution of program funding. Because of this, allocations for the HOME, Housing Trust Fund and Housing Tax Credit programs are allocated by rural and urban areas within each region.

Specifically for Housing Tax Credits, the Housing Tax Credit RAF provides for a minimum of \$500,000 rural allocation in each uniform state service region and reserves a minimum of 20 percent of the state's tax credit amount for rural areas. Furthermore, TDHCA and the Texas Department of Rural Affairs (TDRA) administer the Housing Tax Credit Program's rural regional allocation. TDRA assists in developing criteria for rural regional allocation. TDRA also participates in the evaluation and site inspection of rural developments proposed under the rural allocation.

As established in Section 2306.111(c) of the Texas Government Code, 95 percent of the Department's HOME funds are required to serve households in non-participating jurisdictions, which are primarily rural areas of the state. Non-participating jurisdictions are those areas of the State that do not receive HOME funds directly from HUD. The remaining five percent of the annual HOME Program allocation is set aside for applicants servicing persons with disabilities regardless of their location in the state.

The Housing Trust Fund has programmed \$2,000,000 for a Rural Housing Expansion Program, which will build capacity in tandem with actual production of affordable housing in rural Texas. In addition, the Housing Trust Fund's Affordable Housing Match Program provides funds to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs. An example of eligible use includes direct match for state, federal or private grants or loans for affordable housing in rural Texas.

⁹⁰HUD. (2010, May 14) Estimated median family incomes for fiscal year 2010. Retrieved from <http://www.huduser.org/portal/datasets/il/il10/Medians2010.pdf>.

The TDHCA Section 8 Housing Choice Voucher Program specifically serves households in small cities and rural communities that are not served by similar local or regional housing voucher programs.

Rural Housing Workgroup

The Rural Housing Workgroup provides a forum for feedback to TDHCA management and staff as they develop policies, programs and rules for the federal and state programs administered by TDHCA. TDHCA programs serve urban and rural areas of the state. However, providing services and housing in rural areas presents unique challenges and opportunities. In order to address those challenges and make sure that rural input and concerns are adequately considered across all aspects of TDHCA's program development, design and implementation, TDHCA established the Rural Housing Workgroup in 2010. The Rural Housing Workgroup includes representatives from a spectrum of rural housing interests. The group includes for- and non-profit rural housing providers, rural policy advocates, farmworker housing policy advocates, legislative staff and affordable housing membership organizations.

ENERGY EFFICIENCY

Energy and water costs are often the largest single housing expense after food and shelter for lower-income families. Utility expenses can absorb approximately 25 percent of the income for a household that receives Social Security Insurance and no other forms of income, whereas utility costs comprise only 4 percent of the income for households that make the median income in the United States.⁹¹ Proper use of existing technologies and management practices can reduce these utility costs significantly at a relatively low initial cost, thereby greatly increasing housing affordability for low- and moderate-income families.

Policy-Driven Action: TDHCA offers training, workshops and conferences to encourage energy efficiency as well as requiring specific measures in its Comprehensive Energy Assistance program, Weatherization Assistance Program, HOME Programs, Housing Tax Credit Program, Multifamily Bond Program and Neighborhood Stabilization Program that address energy efficiency.

The Department encourages energy efficiency in the construction of affordable housing by offering training, workshops, conferences and other opportunities to learn about energy efficiency construction and by encouraging applicants for Department programs to consider energy efficiency in their developments.

Comprehensive Energy Assistance Program and the Weatherization Assistance Program allocate funding to help households control energy costs through utility payment assistance, the installation of weatherization measures and energy conservation education. Weatherization services include the installation of storm windows, repair and/or replacement of heating and cooling appliances, attic and wall insulation and weather-stripping and sealing.

The HOME, Housing Tax Credit, Multifamily Bond and Neighborhood Stabilization programs require applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances. The Housing Tax Credit Program also gives additional application points for the use of energy-efficient alternative construction materials including R-15 wall and R-

⁹¹ HUD. (2009, June 15). Utility bills burden the poor and can cause homelessness. Retrieved from <http://www.hud.gov/offices/cpd/library/energy/homelessness.cfm>.

30 ceiling insulation, structurally insulated panels, 14 SEER (seasonal energy efficiency ratio) cooling units and numerous green building initiatives.

UNDERUSED FEDERAL RESOURCES

TDHCA regularly analyzes the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and ensures that all available federal resources are used for affordable housing across Texas. TDHCA does this by participation in numerous committees, workgroups and councils that, among other things, allow the Department to stay apprised of other state agency resources for affordable housing. Relationships with other departments are vital to ensure that Texas agencies coordinate housing and services to most efficiently and effectively serve Texans. In addition to this collaboration, TDHCA closely monitors and proactively pursues available federal funding opportunities to ensure that Texas can access additional affordable housing funds.

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

Workgroup/Commission	Lead agency
Aging Texas Well Advisory Committee (ATWAC)	Department of Aging and Disability Services
Community Reinvestment Workgroup	Texas Comptroller
Community Resource Coordination Groups (CRCG)	Health and Human Services Commission
Faith and Community Based Initiative	One Star Foundation
Governor's Commission for Women	Governor's Office
Mental Health Planning Advisory Commission (MHPAC)	Department of State Health Services
Money Follows the Person Demonstration Project (MFTP)	Department of Aging and Disability Services
Promoting Independence Advisory Committee (PIAC)	Department of Aging and Disability Services
Reentry Task Force	Department of Criminal Justice
Interagency Coordinating Commission for Building Healthy Families (ICC)	Department of Family Protective Services
Transformation Workgroup (TWG)	Department of State Health Services

In addition to the external workgroups and commissions, TDHCA is the lead agency for two groups that also provide opportunities for state agency coordination, the Texas Interagency Council on the Homeless (TICH) which is discussed under Homeless Populations (Special Needs) below and the Housing and Health Services Coordination Council (HHSCC), which is discussed under Housing with Services for Special Needs Populations below.

A short description of other priorities set by TDHCA is below. Following the descriptions are policy-driven actions undertaken by TDHCA.

FAIR HOUSING

Through program requirements and compliance monitoring, TDHCA works to ensure that housing programs benefit individuals without regard to race, color, religion, sex, disability, familial status or national origin. Complaints involving all forms of housing discrimination are also referred to the Texas Workforce Commission Human Rights Division, which oversees the Texas Fair Housing Act.

The Texas Fair Housing Act of 1989 enables the State to remedy discriminatory public policies affecting housing affordability and access. The Act prohibits discrimination against individuals in their pursuit of homeownership or rental housing opportunities based on race, color, national origin, sex, religion, familial state and physical or mental handicaps.

Policy-Driven Action: The Department is in the process of updating its 2003 Analysis of Impediments to Fair Housing (AI). The AI is being completed in two parts: (1) the counties affected by Hurricanes Rita and Ike and (2) the balance of the State. Internal preparations have begun.

State activities and current ongoing objectives relating to fair housing are discussed below:

- Comply with the Texas Fair Housing Act in TDHCA-administered programs.
- Coordinate fair housing efforts with the Human Rights Division of the Texas Workforce Commission which was created under the Texas Fair housing Act to directly address public grievances related to fair housing.
- Additionally, consistent with federal law and guidance from HUD and the Department of Justice, it is the policy of TDHCA to not require its nonprofit recipients of funds to verify, as a condition of receiving federal funds, the citizenship or immigration status of applicants for funds, with the exceptions of the Section 8 voucher programs administered by the state. The overall policy of legal residency verification is subject to revision and will be made to conform to the HUD rule currently under review when it is adopted in a final form, or state statutory changes if enacted.

The Section 8 Admittance Policy has been adopted by the TDHCA Board and is as follows:

- Managers and owners of Housing Tax Credit (HTC) properties are prohibited from having policies, practices, procedures and/or screening criteria that have the effect of excluding applicants because they have a Section 8 voucher or certificate.
- The verification of such an exclusionary practice on the part of the owner or the manager by TDHCA will be considered a violation and will result in the issuance of a Notice of Violation and, if appropriate, issuance of a Form 8823 to the Internal Revenue Service.
- Any violation of program requirements relative to this policy will also impact the Owner's ability to participate in future TDHCA programs.

EXTREMELY LOW-INCOME HOUSEHOLDS AND HOUSEHOLDS LIVING IN POVERTY

The U.S. Department of Health and Human Services defines the 2010 poverty guideline as \$22,050 in income for a family of four,⁹² and many poor families make substantially less than this. Poverty can be self-perpetuating, creating barriers to education, health care and the financial stability provided by homeownership.

The data presented in the *Housing Analysis* chapter of this report shows that households with lower incomes have higher incidences of housing problems. There is a minimal difference between the incidences of housing problems between the two lowest income groups (0-30 percent and 31-50 percent of median income). While incidences of housing problems for these two groups are significantly higher than those of the other low-income group, households with incomes at 51-80 percent of median income have significant needs as well.

Policy-Driven Action: The Department has an important role in addressing poverty in Texas; the Department seeks to reduce the number of Texans living in poverty, thereby providing a better future for all Texans. This means (1) trying to provide long-term solutions to the problems facing people in poverty and (2) targeting resources to those with the greatest need.

Households at or under 80 percent AMFI have been given higher priority than households above 80 percent AMFI. This prioritization allows TDHCA to target resources to those households most in need, regardless of household type.

In the Neighborhood Stabilization Program Round 1, a minimum of \$25,499,212 will be dedicated to serve households at 50% AMFI or below through the acquisition and rehabilitation or redevelopment of residential properties that will result in permanent housing.

While one of the Department's charges is to serve the State's populations from extremely low income to moderate income, funding priority is given to those populations that are most in need of services; low-, very low- and extremely low-income individuals and households. Additionally, the Texas Legislature, through Rider 5 in the 2010-2011 Appropriations Act, specifically calls upon TDHCA to prioritize funding toward individuals and families that earn less than 60 percent AMFI. This rider directs TDHCA to apply \$30,000,000 annually towards assisting extremely low-income households and no less than 20 percent of the Department's total housing funds towards assisting very low-income households. TDHCA works to meet these goals by providing incentives for applicants to set aside units for very low-and extremely low-income households.

The Department provides low-income persons with energy, emergency and housing assistance to meet the basic necessities, as described in the Housing Support Continuum above. Almost all programs and divisions, with the exception of the Manufactured Housing Division, have income guidelines that target low-to moderate-income Texans and households in need.

HOUSING NEEDS AND RESOURCES AVAILABLE TO PERSONS WITH SPECIAL NEEDS

Serving persons with special needs is a priority for TDHCA. To accomplish this priority, TDHCA first has to identify the housing needs of and resources available to people with special needs. To identify the needs of persons with special needs, the Department uses research and public input.

⁹²U.S. Department of Health and Human Services, (2010, August 3). Annual Update of the HHS Poverty Guidelines. Retrieved from <http://aspe.hhs.gov/poverty/10poverty.shtml>.

To identify the resources available to people with special needs, the Department collaborates with other State, Federal and local entities to create a statewide database of resources, which is then made available to the public.

Research of the needs of people with special needs is accomplished in the *Housing Analysis* chapter above. The *Housing Analysis* chapter analyzes the housing need of each special needs category and provides estimates for the populations within each region for many different data sources and studies.

The Department gathers and responds to public input on the needs of people with special needs from several work groups for which TDHCA leads or participates, such as the Disability Advisory Workgroup (discussed under Persons with Disabilities (Special Needs) below), the Housing and Health Services Coordination Council (discussed under Housing with Services for Special Needs Populations below) and the Promoting Independence Advisory Committee (Discussed under Desegregation of Persons with Special Needs below).

The Department identifies resources available to people with special needs by working with State, Federal and local providers to compile a statewide database of available affordable and accessible housing. From online sources listed in the *Housing Analysis* chapter, TDHCA compiles the number of affordable housing units from HUD, USDA, and PHAs, as well as the number of Section 8 vouchers. In addition, the Housing Resource Center within TDHCA annually updates the *Program Guide*, which provides a list of affordable housing providers with contact information. Furthermore, TDHCA has set up a referral service to provide this information at no cost to the consumer. The referral service is within the Housing Resource Center and can be accessed by phone (800-525-0657), email (info@tdhca.state.tx.us) or physical mail (PO Box 13941, Austin, TX 78711). TDHCA promotes awareness of the statewide database to providers and potential clients throughout the State through public hearings, the TDHCA website and local informational workshops.

HOUSING WITH SERVICES FOR SPECIAL NEEDS POPULATIONS

TDHCA works to promote the coordination of housing resources available among State and Federal agencies and consumer groups that serve the needs of the populations with special needs. TDHCA also continues to work with agencies, advocates and other interested parties in the development of programs that will address the needs of persons with special needs. Finally, TDHCA strives to increase the awareness of potential funding sources for organizations to access and to serve populations with special needs through the use of TDHCA planning documents, website and the Housing and Health Services Coordination Council, as described below.

Housing and Health Services Coordination Council

The 81st Legislature created the Housing and Health Services Coordination Council (Council) through SB 1878. The Council's purpose is to increase the amount of service-enriched housing for seniors and people with disabilities; improve interagency understanding of housing and services and increase the number of staff in state housing and state health services agencies that are conversant in both housing and health care policies; offer a continuum of home and community-based services that is affordable to the state and the target population. The Council includes 16 members including the Executive Director of TDHCA, eight members appointed by the Governor and seven members appointed by State Agencies. The Council and its two committees (the Policy & Barriers Committee and the Cross-Agency Education & Training Committee) meet quarterly and TDHCA staff provides clerical and advisory support.

On September 1, 2010 the Council submitted the *2010-2011 Biennial Plan* to the Governor and Legislative Budget Board. The Plan provides policy and programmatic recommendations for meeting statutory directives and increasing service-enriched housing. The Plan can be found on the Council's webpage at: <http://www.tdhca.state.tx.us/hhsc>. In the Plan, the Council offered eleven housing policy and ten service policy recommendations for increasing and promoting production of service-enriched housing. On the housing side, the Council first sought to promote the use of multifamily rental housing funding sources for the set-aside of housing units for very low-income persons with disabilities and persons who are elderly and establishing a targeting plan for connecting these individuals with off-site services and supports. In regards to health and human services policy recommendations, the Council sought to support the expansion and increased funding of those programs and services that have proven successful at assisting persons with disabilities and persons who are elderly to remain living independently in community-based settings. These include Medicaid 1915(c) waiver programs, nursing facility diversion programs, Aging and Disability Resource Centers and nursing home relocation activities.

DESEGREGATION OF PERSONS WITH SPECIAL NEEDS

In the past, public program spending for long-term services and supports for persons who are elderly and persons with disabilities in Texas was allocated in large part to institutional facilities, such as nursing homes. However, over the last two decades, the advent of Medicaid waivers, home and community-based service alternatives have become an increasingly significant option and choice, as witnessed through recent federal and state legislation.

TDHCA works to increase the awareness of the availability of conventional housing programs for persons with special needs. TDHCA also supports the development of housing options and programs, which enable persons with special needs to reside in noninstitutional settings. The Department works to accomplish these priorities through the Housing and Health Services Coordination Council, described above, and the Promoting Independence Advisory Committee, described below. Furthermore, TDHCA contributes to promoting independence through the Project Access program.

Promoting Independence Advisory Committee

With the advent of the Olmstead decision, the Health and Human Services Commission (HHSC) initiated the Promoting Independence Initiative and appointed the Promoting Independence Advisory Board, as directed by then-Governor George Bush's Executive Order GWB 99-2. Governor Rick Perry's Executive Order RP 13 complements GWB 99-1. Now known as the Promoting Independence Advisory Committee (PIAC), the PIAC assists the Health and Human Services Commission in creating the State's response to the Olmstead decision through the biannual Promoting Independence Plan. This plan highlights the State's efforts to assist those individuals desirous of community placement, appropriate for community placement as determined by the state's treatment professionals and who do not constitute a fundamental alteration in the state's services, to live in the community. TDHCA participates in PIAC meetings.

TDHCA's Section 8 Housing Choice Vouchers Program administers the Project Access program to assist low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing. TDHCA's Project Access partners with the Department of Aging and Disability Services (DADS) to coordinate with the Money Follows the Person Program, which provides community-based alternatives to individuals living in institutions.

A short description of each special needs population is below. Following the descriptions are policy-driven actions undertaken by TDHCA.

HOMELESS POPULATION (SPECIAL NEEDS)

On May 20, 2009 President Obama signed into law a bill to reauthorized HUD's McKinney-Vento Homeless Assistance programs. The bill was included as part of the Helping Families Save Their Homes Act. The new Act, called the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH Act), updated the McKinney Vento definition of homelessness. The new definition of homelessness is as follows:

- 1) *An individual or family who lacks a fixed, regular, and adequate nighttime residence;*
- 2) *An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;*
- 3) *An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangement (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregated shelters, and transitional housing);*
- 4) *An individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;*
- 5) *An individual or family who—*
 - a. *Will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations...*
 - b. *Has no subsequent residence identified; and*
 - c. *Lacks the resource or support networks needed to obtain other permanent housing; and*
- 6) *Unaccompanied youth and homeless families with children and youth defined as homeless under other Federal Statutes who—*
 - a. *Have experience a long term period without living independently in permanent housing,*
 - b. *Have experienced persistent instability as measured by frequent moves over such period, and*
 - c. *can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.*

Estimates of homeless populations vary widely. The migratory nature of the homeless population, the stigma associated with homelessness and the fact that many homeless individuals lack basic documentation all contribute to the difficulty of making an accurate count. Most homeless surveys are "point-in-time" estimates, which do not capture the revolving-door phenomenon of persons moving in and out of shelters over time. Furthermore, the homeless population can be classified into three categories: (1) literally homeless, which describes people who have no permanent residence and stay in shelters or public places; (2) marginally homeless, which describes people who live temporarily with other people and have no prospects for housing; and (3) people-at-risk-of-homelessness, which describes people who have incomes below the poverty level, rely on utility

and rental assistance and may be unable to absorb unexpected events such as the loss of a job or serious illness.

Policy-Driven Action: The first phase of the Housing Support Continuum is “(1) Poverty and Homelessness Prevention” and includes the Community Service Block Grant, Comprehensive Energy Assistance, Emergency Shelter Grant, Homelessness Prevention and Rapid Re-Housing, and Homeless Housing and Services programs. In addition, other programs not specifically created for homelessness prevention nevertheless include several activities to address this population’s special needs. For instance, the Housing Tax Credit and the Housing Trust Fund programs both can be used for homeless populations. In addition, TDHCA coordinates with the Texas Interagency Council for the Homeless.

While the Housing Tax Credit Program is well-known and primarily used for the construction, acquisition and/or rehabilitation of new, existing, at-risk and rural housing, the Housing Tax Credit Program can also be used to develop transitional housing and permanent supportive housing for homeless populations. Furthermore, according to the 2011 Housing Tax Credit Program Rule, the Housing Tax Credit Program offers additional points during the award process for developments that propose to set aside 5 percent of the units for persons with special needs, including homeless populations, persons with alcohol and/or drug addictions, Colonia residents, person with disabilities, victims of domestic violence, persons with HIV/AIDS, and migrant farmworkers.

The Housing Trust Funds’ Affordable Housing Match Program provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans for homeless populations.

Texas Interagency Council for the Homeless

The Texas Interagency Council for the Homeless (TICH) was created in 1989 to coordinate the State’s homeless resources and services. TICH consists of representatives from all state agencies that serve persons experiencing or at risk of homelessness. The council receives no funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The council holds public hearings in various parts of the state to gather information useful to its members in administering programs. The Council’s major mandates include:

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

TICH is currently developing a *Strategic Plan to End Homelessness (Plan)* that will address collaboration among federal, state and local organizations to better address the needs of homeless persons and to prevent homelessness. Four committees met in 2010 to expand on sections of the Plan. Also, a Volunteers in Service to America (VISTA) member for the TICH began his placement with TDHCA in November of 2010. With this full-time position, the TICH hopes to function at fuller capacity and complete the development of the Plan by October 2011. The creation and implementation of the Plan will inventory existing State agency services, compare Texas’ efforts to recommendations for states made by the United States Interagency Council for the Homeless (USICH) and set a course for preventing and ending homelessness in Texas.

PERSONS WITH DISABILITIES (SPECIAL NEEDS)

Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." According to the 2005 and 2007 American Community Survey, approximately 6.6 percent, or 1,383,728 Texans over the age of 5 had one disability, and 7.8 percent, or 1,635,313 of Texans over the age of 5 had two or more disabilities. Of the people with disabilities aged 16 to 64, approximately 3.1 percent had a sensory disability (severe vision or hearing impairment), 7.1% had a physical disability (condition that substantially limits a physical activity such as walking or carrying), 4.4% had a mental disability (learning or remembering impairment), 2.1 percent had a self-care disability (dressing, bathing, or getting around inside the home), 3.1 percent had a go-outside-home disability, and 6.2 percent had an employment disability.⁹³

Housing opportunities for people with disabilities may be complicated by low incomes. The 2005 to 2007 American Community Survey estimates that 38.6 percent of persons with any disability were employed during that time period. In addition, 23.4 percent were below the poverty level.⁹⁴ Many people with disabilities may be unable to work, and receive social security income (SSI) or social security disability insurance (SSDI) benefits as their principal source of income. In nationwide study *Priced Out In 2008: The Housing Crisis for People with Disabilities*, a person receiving SSI as their sole source of income would need to pay 112.1 percent of their income to rent a one-bedroom unit or 99.3 percent of their income to rent a studio/efficiency.⁹⁵

The Olmstead Supreme Court decision maintained that unnecessary segregation and institutionalization of people with disabilities is unlawful discrimination under the Americans with Disabilities Act (ADA). Furthermore, the Fair Housing Act, Section 504 of the Rehabilitation Act, ADA and Section 2306.514 of the Texas Government Code all provide mandates for accessible residential housing for persons with disabilities. Housing developers may also choose to provide "adaptive design" or "universal access" housing, which promotes basic, uniform standards in the design, construction and alteration of structures that include accessibility or simple modification for individuals with a disability. While an "adaptable" unit may not be fully accessible at time of occupancy, it can easily and inexpensively be modified to meet the needs of any resident. Another option is to equip homes with special features designed for persons with disabilities, including ramps, extra-wide doors and hallways, hand rails and grab bars, raised toilets and special door levers.

Advocates for the elderly and persons with disabilities continue to stress that the primary goal of these populations is to live independently and remain in their own homes and communities. Advocates considered access to rehabilitation funds for single-family housing a priority. The rehabilitation funds would perform minor physical modifications such as extra handrails, grab bars, wheelchair-accessible bathrooms and ramps, thus making existing units livable and providing a cost-effective and consumer-driven alternative to institutionalization. Likewise, the availability of rental vouchers that provide options beyond institutional settings is a high priority. Another recognized need for people with disabilities is deeply affordable rents.

⁹³U.S. Census Bureau, 2005-2007 American Community Survey. (n.d.). Subject tables. Retrieved from <http://factfinder.census.gov/>.

⁹⁴ Ibid.

⁹⁵Cooper, E. Koman, H., O'Hara, A., & Zovistoski, A. (2009, April). Priced out in 2008. The housing crisis for people with disabilities. Retrieved from <http://www.endlongtermhomelessness.org/downloads/news/Priced%20Out%202008.pdf>.

Policy-Driven Action: The Comprehensive Energy Assistance, Weatherization Assistance, HOME, Housing Trust Fund, Housing Tax Credit, Multifamily Bond, Section 8, Neighborhood Stabilization, and Community Development Block Grant Disaster Recovery programs all have specific measures to address the needs of people with disabilities. Furthermore, the Integrated housing Rule, as implemented by TDHCA, works to meet the needs of people with disabilities. In addition, TDHCA plays an active role in the Housing and Health Services Coordination Council (described in Housing with Services for Special Needs Population above), Promoting Independence Advisory Committee (described in “Desegregation of Persons with Special Needs above), and the Disability Advisory Workgroup which all collaborate with groups representing people with disabilities.

Priority for energy assistance through Comprehensive Energy Assistance and Weatherization Assistance Programs are given to the person with disabilities as well as other special needs and prioritized groups. Local providers must implement special outreach efforts for these special needs populations.

As established in Section 2306.111(c) of the Texas Government Code and subject to the submission of qualified applications, five percent of the annual HOME Program allocation shall be allocated for applications serving person with disabilities living in any part of the state. Furthermore, the HOME Homeownership with Rehabilitation activity provides down payment and closing cost assistance as well as construction costs associated with architectural barrier removal to assist homebuyers with disabilities.

HOME, Housing Trust Fund, Housing Tax Credit, Multifamily Bond and Neighborhood Stabilization Program’s developments that are new construction must conform to Section 504 standards, which require that at least five percent of the development’s units be accessible for person with physical disabilities and at least two percent of the units be accessible for person with hearing and visual impairments.

According to the 2011 Housing Tax Credit Program QAP, the Housing Tax Credit Program offers additional application points during the award process for developments that propose to set aside 5 percent of the units for persons with special needs, including persons with disabilities, persons with alcohol and /or drug addictions, Colonia residents, victims of domestic violence, persons with HIV/AIDS, homeless populations and migrant farm workers.

The Housing Trust Fund’s Amy Young Barrier Removal Program is designed to provide a one-time grant up to \$15,000 for home modifications specifically needed for accessibility, and up to an additional \$5,000 in other rehabilitation costs correlated with the barrier removal project. Home modifications may include installing handrails; ramps, bussing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; and accessible showers, toilets and sinks. Home modifications may also include door widening and counter adjustments. In addition, the Housing Trust Funds’ Affordable Housing Match Program provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans for Persons with Disabilities.

TDHCA’s Section 8 Housing Choice Vouchers Program administers the Project Access program to assist low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing. Eligible households are those that meet the Section 8 criteria, have a disability and are either an At-Risk Applicant and a previous resident, or a current resident of nursing facility, intermediate care facility, or board and care facility at the time of voucher issuance. The 2011 Annual Public Housing Agency (PHA) Plan increases the number of

Project Access vouchers from 60 to 100 vouchers. In tandem with the increase in vouchers from 60 to 100, the Department instituted a change that 20 percent of Project Access vouchers will be reserved for persons at or over the age of 62, due to the great need for affordable housing among this aging population transitioning out of institutions. Previously, Project Access voucher recipients had to be under the age of 62 to qualify for the program.

The Community Development Block Grant Disaster Recovery Program Round Two's Sabine Pass Restoration Program allows homeowners with a disability or elderly households the opportunity to apply for an additional \$15,000 in assistance for accessibility-related costs associated with elevating the dwelling.

Integrated Housing Rule

An issue of particular concern for advocates for persons with disabilities involved the Department's policies related to integrated housing. Integrated housing, as defined by SB 367 and passed by the 77th Texas Legislature, is "housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers." The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, is found at 10 TAC 1.15 and is summarized as follows:

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

- Large housing developments (50 units or more) shall provide no more than 18 percent of the units of the development set aside exclusively for people with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 unites) shall provide no more than 36 percent of the units of the development set aside exclusively for people with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined about refer only to the units that are to be solely restricted for persons with disabilities. This section does not prohibit a property from having a higher percentage of occupants that are disabled.
- Property owners may not market a housing development entirely, nor limit occupancy to, persons with disabilities.

Exceptions to the above rule include (1) scattered site development and tenant-based rental assistance; (2) transitional housing that is time limited with a clear and convincing plan for permanent integrated housing upon exit from the transitional situation; (3) housing developments designed exclusively for the elderly; (4) housing developments designed for other special needs populations; and (5) TDHCA Board waivers of this rule to further the purposes or policies of Chapter 2306, Texas Government Code, or for other good cause.

Disability Advisory Workgroup

TDHCA has found that directly involving program beneficiary representatives, community advocates and potential applicants for funding in the process of crafting its policies, programs and rules is extremely helpful. This process is often done through a working group format. The working groups provide an opportunity for staff to interact with various program stakeholders in a more informal environment than that provided by the formal public comment process. TDHCA has actively

maintained a Disability Advisory Workgroup which provides ongoing guidance to the Executive Director on how TDHCA's programs can most effectively serve persons with disabilities.

ELDERLY POPULATIONS (SPECIAL NEEDS)

According to the 2006 to 2008 American Community Survey, there were approximately 2,396,684 Texans aged 65 and over during that time period. This made up approximately 10 percent of the Texas population. The *State of Texas Senior Housing Assessment* found that 91 percent of survey respondents expressed a desire to stay in their own homes as long as possible and two-thirds believed that they would always live in their homes.⁹⁶ Of all elderly households nationwide, 68 percent owned their own homes free and clear. However, elderly homeowners generally live in older homes than the majority of the population; the median year of construction for homes owned by elderly households was 1969 and 4.4 percent of the homes had physical problems.⁹⁷ Due to their age, homes owned by the elderly are often in need of weatherization and repair.

Policy-Driven Action: The Community Service Block Grant, CDBG Disaster Recovery, Comprehensive Energy Assistance, Weatherization Assistance, HOME, Housing Trust Fund, Housing Tax Credit and Multifamily Bond programs have specific activities that service elderly Texans. In addition, TDHCA plays an active role in the Housing and Health Service Coordination Council, which works to increase the amount of service-enriched housing for seniors and people with disabilities. A description of this Council is included under the Persons with Disabilities special needs category above.

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

The CDBG Disaster Recovery Program Round Two's Sabine Pass Restoration Program allows homeowners with a disability or elderly households the opportunity to apply for an additional \$15,000 in assistance for accessibility-related costs associated with elevating the dwelling.

The Department's Comprehensive Energy Assistance and Weatherization Assistance Programs give preference to the elderly as well as other special needs and priority populations. Subrecipients must conduct outreach activities for these special needs populations.

Homeowner Rehabilitation Assistance, offered through the HOME Program provides funds for the repair and rehabilitation of homes owned by very low-income households and many of the assisted households are elderly.

The Housing Trust Funds' Affordable Housing Match Program provides funding to Nonprofit Organization to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans for elderly populations.

⁹⁶Texas Department of Aging and Disability Services (2005). *The State of Our State on Aging*. 27. Retrieved from http://www.dads.state.tx.us/news_info/publications/studies/2005_sos_exec_summary.pdf.

⁹⁷U.S. Department of Health and Human Services. (2009). *A Profile on Older Americans: 2009*. Retrieved from http://www.aoa.gov/AoAroot/Aging_Statistics/Profile/2009/docs/2009profile_508.pdf

A Qualified Elderly Development is a development type that is eligible for funding through the Housing Tax Credit and Multifamily Bond programs. A Qualified Elderly Development is a development in which elderly residents occupy 80 to 100 percent of the units.

PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE ISSUES (SPECIAL NEEDS)

The national Surveys on Drug Use and Health found that from 2006 to 2007 approximately 6.4 percent of Texans aged 12 or older had used an illicit drug in the past month. The Texas rate is lower than the national average of 8 percent. Also, 2.7 percent of Texans aged 12 or older were dependent on or abused an illicit drug in the past year, compared to 2.8 percent nationwide.⁹⁸ In 2006, the Texas Department of State Health Services (DSHS) admitted 14,488 adult clients with alcohol problems and 40,667 adult clients with other drug addictions to state-funded treatment programs. The average age of adult clients was 34 and approximately 21 percent of adult clients were employed. The same year DSHS admitted 566 youth clients with alcohol problems and 7,013 youth clients with other drug problems to State-funded treatment programs.⁹⁹ The population of persons with alcohol or other drug addiction is diverse and often overlaps with the mentally disabled or homeless populations.

Supportive housing programs needed for persons with alcohol and/or other substance abuse issues range from short-term, in-patient services to long-term, drug-free residential housing environments for recovering addicts. Better recovery results may be obtained by placing individuals in stable living environments.

Policy-Drive Action: The Housing Tax Credit and Housing Trust Fund programs address the needs of people with alcohol and substance abuse issues.

According to the *2011 Housing Tax Credit Program QAP*, the Housing Tax Credit Program offers additional points during the award process for developments that propose to set aside 5 percent of the units for persons with special needs, including persons with alcohol and/or drug addictions, Colonia residents, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, homeless populations and migrant farmworkers.

The Housing Trust Funds' Affordable Housing Match Program provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans to address the needs of people with alcohol and substance abuse issues.

PERSONS WITH HIV/AIDS (SPECIAL NEEDS)

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. According to the Texas Department of State Health Services (DSHS), as of December 2007, there were 62,714 reported

⁹⁸Maxwell, J.C. (2009, June). Substance abuse trends in Texas: June 2009. Retrieved from http://www.utexas.edu/research/cswe/gcattc/documents/Texas2009_002.pdf.

⁹⁹Texas Department of State Health Services. (2007, December 12). Substance abuse statistics: Texas statewide totals. Retrieved from <http://www.dshs.state.tx.us/sa/researcyh/statewide-totals/>

persons living with HIV/AIDS in Texas.¹⁰⁰ 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.

DSHS addresses the housing needs of AIDS patients through the Housing Opportunities for Persons with AIDS Program (HOPWA), which is a federal program funded by HUD. In Texas, HOPWA funds provide emergency housing assistance, which funds short-term rent, mortgage and utility payments to prevent homelessness; and tenant-based rental assistance, which enables low-income individuals to pay rent and utilities until there is no longer a need or until they are able to secure other housing. In addition to the DSHS statewide program, the cities of Austin, Dallas, Fort Worth, Houston, San Antonio and El Paso receive HOPWA funds directly from HUD.

Policy-Driven Action: The Housing Tax Credit and Housing Trust Fund programs address the needs of people with HIV/AIDS.

According to the *2011 Housing Tax Credit Program QAP*, the HTC program offers additional points during the award process for developments that propose to set aside 5 percent of the units for persons with special needs, including persons with HIV/AIDS, persons with alcohol/or drug addictions, Colonia residents, persons with disabilities, victims of domestic violence, homeless populations and migrant farm workers.

The Housing Trust Funds' Affordable Housing Match Program provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans to address the needs of persons with Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS).

PUBLIC HOUSING RESIDENTS (SPECIAL NEEDS)

According to HUD data, there are 63,416 units of public housing and 155,770 Section 8 Housing Choice Vouchers in Texas.¹⁰¹ TDHCA believes that the future success of Public Housing Authorities (PHAs) will center on ingenuity in program design, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it is important to maintain a relationship with these service providers.

Policy-Driven Action: TDHCA has developed a strong relationship with the Texas Housing Association and the Texas chapter of the National Association of Housing and Redevelopment Officials, which represent the public housing authorities of Texas. TDHCA has worked to promote programs that will repair substandard housing and develop additional affordable housing units. In addition, the Housing Tax Credit Program may also be used for the redevelopment of public housing authority property.

¹⁰⁰Texas Department of Health, HIV/STD Epidemiology Division, Surveillance Branch, Texas HIV/STD surveillance report: 2007 Annual Report, Austin, TX: 1. Retrieved from Texas HIV/STD Annual Report 2007; <http://www.dshs.state.tx.us/hivstd/info/annual/2007.pdf>

¹⁰¹ HUD. (2010, November 11). Housing authority profiles. Retrieved from <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>.

COLONIA RESIDENTS (SPECIAL NEEDS)

Major issues affecting colonias include high rates of unemployment, extremely low incomes, lack of sufficient infrastructure for water and sewer service, higher rates of certain diseases, lack of educational resources, substandard housing and use of contract for deed. The latter two issues are directly related to housing. Housing in colonias is often constructed by residents using only available materials; professional builders are not often used.¹⁰² According to 2000 Census data, colonias have a 75 percent homeownership rate. Despite this rate, colonia homes are inadequate: 4.9 percent of colonia dwellings lack kitchen facilities and 5.3 percent lack plumbing facilities. It is estimated that 50 percent of colonia residents lack basic water and sewage systems: 51 percent use septic tanks, 36 percent use cesspools, 7 percent use outhouses and 6 percent use other wastewater systems.¹⁰³

Policy-Driven Action: The Office of Colonia Initiatives (OCI), HOME and Housing Tax Credit programs all address the special needs of colonia residents.

In 1996, in an effort to place more emphasis on addressing the needs of colonias, the Office of Colonia Initiatives (OCI) at TDCHA was created and charged with the responsibility of coordinating all Departments and legislative initiatives involving border and colonia issues and managing a portion of the Department's existing programs targeted at colonias. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public regarding the services that the Department has to offer.

As part of its plan to improve the living conditions in colonias, OCI offers OCI Border Field Offices. The three OCI border field offices provide technical assistance to the counties and Colonia Self-Help Centers.

The HOME Program also administers the Contract for Deed Conversion Program to assist households in the colonias. Contract for Deed Conversion facilitates homeownership by converting contracts for deed into traditional mortgages.

According to the 2011 Housing Tax Credit Program QAP, the HTC program offers additional points during the award process for developments that propose to set aside 5 percent of the units for persons with special needs, including Colonia residents, persons with alcohol and/or drug addictions, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, homeless populations and migrant farm workers.

MIGRANT FARM WORKERS (SPECIAL NEEDS)

According to the U.S. Department of Health and Human Service Migrant and Seasonal Farm worker Enumeration Profiles Study in 2000, a seasonal farm worker describes an individual whose principal employment (at least 51 percent of time) is in agriculture on a seasonal basis and who has been so employed within the preceding twenty-four months; a migrant farm worker meets the same definition, but establishes temporary housing for purposes of employment. As of 2000, the U.S. Department of Health and Human Services estimated that there are 361,414 migrant and

¹⁰²Federal Reserve Bank of Dallas. (n.d.). Texas colonias. Retrieved from <http://www.dallasfed.org/ca/pubs/colonias.html>

¹⁰³Moncada, N. (2001). A Colonias Primer. A briefing presented to the U.S. Department of Housing and Urban Development. Retrieved from <http://www.nationalmortgagenews.com/nmn/plus93.htm>.

seasonal farm workers and families residing in Texas. Of this population, 26 percent reside in Cameron, Hidalgo and Starr Counties.¹⁰⁴

Farm workers have a particularly difficult time finding available, affordable housing because of extremely low and sporadic incomes and mobility. Many of the small, rural communities where migrant workers may seek employment do not have the rental units available for the seasonal influx. Overcrowding and substandard housing are significant housing problems for farm workers.¹⁰⁵ In addition, migrant workers may not be able to afford security deposits, pass credit checks, or commit to long-term leases.

Policy-Driven Action: TDHCA addresses farm worker issues by licensing and inspecting migrant farm worker housing and conducting periodic studies on farm worker needs. In addition, the Community Service Block Grant and Housing Tax Credit programs serve seasonal farm workers. In HB1099, the 79th Texas Legislative Session transferred the license and inspection migrant farm worker housing facilities from the Texas health and Human Service Commission to TDHCA.

Additionally, the bill directed TDHCA to complete a study on quantity, availability, need and quality of migrant farm labor housing facilities in Texas. See <http://www.tdhca.state.tx.us/ppa/housing-center/pubs.htm#reports> for a copy of the report.

During the 2010 Community Service Block Grant State Discretionary Funds Notice of Fund Availability cycle, TDHCA awarded \$214,594 of Community Service Block Grant State discretionary funds to fund two organizations serving migrant seasonal farm workers: the County of Hidalgo Community Services Agency and to Community Council of South Central Texas. The Department also awarded \$225,000 to two Native American tribes, Urban Inter-Tribal Center of Texas and Alabama-Coushatta Tribe of Texas. The Department's Community Service Block Grant State Plan approved by U.S. Department of Health and Human Services includes Native Americans and migrant farm worker populations as special populations category eligible for Community Service Block Grant State discretionary funds.

According to the *2011 Housing Tax Credit Program QAP*, the Housing Tax Credit Program offers additional points during the award process for developments that propose to set aside 5 percent of the units for persons with special needs, including migrant farm workers, person with alcohol and/or drug addictions, Colonia residents, persons with disabilities, victims of domestic violence, persons with HIV/AIDS and homeless populations.

The Housing Trust Fund has programmed \$2,000,000 in funds to Rural Housing Expansion Program, which may be used to develop or rehabilitate housing for persons with special needs including, but not limited to, migrant farm workers. Additionally, the Housing Trust Funds' Affordable Housing Match Program provides funding to Nonprofit Organization to attract or meet requirements for affordable housing grants or government programs. An example of an eligible use includes direct match for state, federal or private grants or loans to help meet the housing needs of migrant farm workers.

¹⁰⁴Larson, A. (2000, September). Migrant and seasonal farm worker enumeration profiles study: Texas. *US Department of Health and Human Services, health Resources and Services Administration, Bureau of Primary Health Care*. Retrieved from [http://www.ncfh.org/enumeration/PDF10 Texas.pdf](http://www.ncfh.org/enumeration/PDF10%20Texas.pdf).

¹⁰⁵Holden, C. (2001, October). Monograph no. 8: housing. Buda, TX: national center for farm worker health inc. *Migrant Health Issues*: 40. Retrieved from <http://www.ncfh.org/docs/08%20-%20housing.pdf>

SECTION 5: STIMULUS PROGRAMS

According to the National Bureau of Economic Research, the United States experienced a severe recession from December 2007 to June of 2010,¹⁰⁶ dubbed the Great Recession. While the Great Recession has officially ended, the effects of the decrease in income and job losses are still being felt throughout Texas.

As a reaction to the recession, the federal government created programs to alleviate the stress of the economic downturn. Beginning with the Housing and Economic Recovery Act (HERA) of 2008, the federal government began to address the high rates of foreclosures. The American Recovery and Reinvestment Act (ARRA) of 2009 followed and the federal government set a goal of creating new jobs as well as saving existing ones; spurring economic activity and investing in long-term economic growth; and fostering unprecedented levels of accountability and transparency in government spending. Additionally, some temporary programs were not created through either of the recovery acts, but were created to address the recession. Programs created to stem the economic downturn, regardless of funding source, are included in this chapter.

TDHCA administers several programs created by the funds meant to stimulate the economy. These programs are grouped and discussed in their own chapter rather than the Annual Report and Action Plan because of their temporary nature; most of them will conclude in two to three years. In addition, these programs are based on a multiyear model, not a fiscal year model. The reporting for these programs is from the beginning of each program to the fall of 2010. However, temporary programs are mentioned in the Action Plan's Housing Support Continuum for clarity because of their administration through the Department and their creation to serve the needs of low- to moderate-income Texans.

The following table provides summary information about each of the Department's programs funded through the stimulus.

¹⁰⁶ The National Bureau of Economic Research. 2010, September 30. The national bureau of economic research. Retrieved from <http://www.nber.org/>.

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS STIMULUS PROGRAMS

Program	Funding
Community Services Block Grant Program ARRA	\$48,148,071
Homebuyer Tax Credit Programs: <ul style="list-style-type: none"> 90-Day Down Payment Assistance Program (DPAP) Mortgage Advantage Program (MAP) 	DPAP: \$4,043,738 MAP: \$531,445
Homelessness Prevention and Rapid Re-Housing Program	\$41,472,772
Housing Tax Credit Recovery Act Programs: <ul style="list-style-type: none"> Housing Tax Credit Exchange Program (HTC Exchange) Tax Credit Assistance Program (TCAP) 	HTC Exchange: \$594,091,928 TCAP: \$148,354,769
National Foreclosure Mitigation Counseling Program (NFMC): <ul style="list-style-type: none"> NFMC Round 2 NFMC Round 3 NFMC Round 4 NFMC Round 5 	NFMC Round 2: \$491,490 NFMC Round 3: \$449,960 NFMC Round 4: \$58,293 NFMC Round 5: Application due 1/6/2011
Neighborhood Stabilization Program (NSP): <ul style="list-style-type: none"> NSP 1 NSP 3 	NSP 1: \$101,996,848 NSP 3: \$7,284,978
Weatherization Assistance Program ARRA	\$326,975,732
Total	\$1,273,900,024

COMMUNITY SERVICES BLOCK GRANT

PROGRAM DESCRIPTION

ARRA expanded the funds available for the Department's existing Community Services Block Grant (CSBG) Program. The CSBG funds are distributed through the U.S. Department of Health and Human Services (USHHS). TDHCA received \$48,148,071 in CSBG ARRA funds. CSBG is administered through the Community Affairs Division.

The CSBG Program funds eligible entities and activities that support the intent of the CSBG Act. CSBG ARRA subrecipients were highly encouraged to utilize funds to implement employment and education projects which would have a long term impact on assisting low-income individuals. The funds could also be utilized to provide administrative support for other anti-poverty programs, such as head Start and Meals on Wheels and to provide direct services such as short-term rental assistance and transportation. For non-ARRA CSBG, individuals who received assistance needed to have income at or below 125 percent of the federal poverty guidelines; CSBG ARRA assistance raised the income limit to 200 percent of the federal poverty guidelines. This income limit increase resulted in the eligibility of more households in Texas.

Ninety-nine percent of the new funding available through ARRA was made available to the CSBG-eligible entities. One percent of funding was used to promote the enrollment of low-income persons in federal, state and local benefits programs. This one percent is being utilized to support the purchase of a uniform database management software for the Texas 211 Information and Referral Service which informs Texans of services and benefits available.

IMPLEMENTATION AND ALLOCATION

The Department submitted the CSBG ARRA plan to USHHS on May 28, 2009 and received notice of approval on July 24, 2009. The Department applied the Existing CSBG allocation formula to the ARRA funds available for the CSBG-eligible entities. Allocations were based on two factors: (1) the number of persons living in poverty within the designated service-delivery area for each organization and (2) a calculation of population density. Poverty population was given 98 percent weight and the ratio of inverse population density was given two percent weight. The formula also included a base award for each organization before the factors were applied, as well as a minimum award, also known as a floor.

Sub-recipient contracts began August 1, 2009 and ended on September 30, 2010.

STATUS OF FUNDS

This program has been successfully completed within the timeframe allowed. ARRA required that all CSBG ARRA funds be fully obligated by September 30, 2010 and fully expended by December 29, 2010. Based on projections provided by CSBG ARRA subrecipients, the Department anticipates an expenditure rate of 99.6% by the conclusion of the close-out period on December 29, 2010.

Of the total award of \$48,148,071, one percent (\$481,480) was used for benefits coordination, as referenced in Program Description above. There were no administrative funds for CSBG ARRA. Therefore, \$47,666,590 was allocated to subrecipients, as shown in the chart below. The table below shows the status of the CSBG ARRA program as of September 2010.

Community Service Block Grant ARRA Funding and Persons Served, as of September 2010

Agency	County Served	Allocation	Persons Served	Black	White	Other	Hispanic	Non-Hispanic
Aspermont Small Business Development Center, Inc.	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$173,304	111	0	65	46	44	67
Bee Community Action Agency	Aransas, Bee, Kenedy, Kleberg, Live Oak, McMullen, Refugio	\$1,430,692	2,445	1,112	763	570	1,082	1,363
Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$ 440,027	1,228	84	534	610	625	603
Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$224,240	216	2	43	171	169	47
Cameron And Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$1,537,698	911	390	385	136	87	824
Central Texas Opportunities, Inc.	Brown, Callaghan, Coleman, Comanche, Eastland, McCullough, Runnels	\$265,575	636	43	100	493	489	147
City Of Austin, Health And Human Services Dept	Travis	\$332,866	506	35	297	174	182	324
City Of Fort Worth Parks & Community Services Department	Tarrant	\$300,631	44	13	23	8	7	37
City Of Lubbock	Lubbock	\$382,915	117	0	13	104	102	15

Stimulus Programs

Agency	County Served	Allocation	Persons Served	Black	White	Other	Hispanic	Non-Hispanic
City Of San Antonio, Department Of Community Initiatives	Bexar	\$454,914	2,336	786	338	1,212	1,172	1,164
Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Lee	\$300,525	729	37	640	52	587	142
Community Action Committee Of Victoria	Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$365,276	764	130	267	367	357	407
Community Action Corp. Of South Texas	Brooks, Jim Wells, San Patricio	\$288,213	873	0	0	873	872	1
Community Action Inc., Of Hays, Caldwell And Blanco Counties	Blanco, Caldwell, Hays	\$321,938	643	24	40	579	579	64
Community Action Program, Inc.	Mitchell, Shackelford, Stephens, Taylor	\$824,995	1,276	61	365	850	838	438
Community Action Social Services & Education, Inc.	Maverick	\$413,334	101	0	8	93	93	8
Community Council Of Reeves County	Loving, Reeves, Ward, Winkler	\$150,000	81	0	0	81	79	2
Community Council Of South Central Texas	Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$426,295	279	142	122	15	17	262
Community Council Of Southwest Texas	Edwards, Kinney, Real, Uvalde, Val Verde, Zavala	\$1,685,879	1,544	614	582	348	268	1,276
Community Services Agency Of South Texas, Inc.	Dimmit, La Salle	\$424,732	1,255	162	342	751	631	624
Community Services Of Northeast Texas, Inc.	Bowie, Camp, Cass, Marion, Morris	\$4,285,529	5,962	4,413	542	1,007	921	5,041
Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$150,000	192	88	17	87	87	105
Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$803,569	1,059	523	328	208	229	830

Agency	County Served	Allocation	Persons Served	Black	White	Other	Hispanic	Non-Hispanic
Economic Action Committee Of The Gulf Coast	Matagorda	\$2,290,345	6,723	106	86	6,531	6,467	256
Economic Opportunities Advancement Corporation Of Pr Xi	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$2,214,992	562	295	65	202	109	453
El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,318,657	1,797	999	228	570	538	1,259
Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$1,508,614	1,136	601	412	123	102	1,034
Greater East Texas Community Action Program (Getcap)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$7,209,002	15,073	8,210	1,037	5,826	4,865	10,208
Gulf Coast Community Services Association	Harris	\$2,757,585	2,539	2	148	2,389	2,490	49
Hidalgo County Community Services Agency	Hidalgo	\$742,653	579	147	248	184	144	435
Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$150,000	625	2	11	612	611	14
Institute Of Rural Development, Inc.	Duval	\$626,462	807	191	174	442	433	374
Northeast Texas Opportunities, Inc	Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus	\$395,338	1,334	492	705	137	102	1,232
Nueces County Community Action Agency	Nueces	\$833,581	843	27	129	687	659	184
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	\$972,381	4,202	579	1,354	2,269	2,168	2,034

Agency	County Served	Allocation	Persons Served	Black	White	Other	Hispanic	Non-Hispanic
Pecos County Community Action Agency	Crane, Pecos, Terrell	\$152,828	221	0	15	206	196	25
Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Young	\$499,859	595	125	276	194	178	417
South East Texas Regional Planning Commission	Hardin, Jefferson, Orange	\$3,124,174	5,698	878	584	4,236	4,297	1,401
South Plains Community Action Association	Bailey, Cochran, Garza, Hockley, Lamb, Lynn, Terry, Yoakum, Crosby, Dickens, Floyd, Hale, King, Motley	\$1,894,395	2,557	27	2,165	365	2,424	133
South Texas Development Council	Jim Hogg, Starr, Zapata	\$465,702	540	0	0	540	540	-
Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$854,434	1,492	488	860	144	133	1,359
Texoma Council Of Governments	Cooke, Fanin, Grayson	\$589,476	1,639	97	444	1,098	922	717
Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upsher	\$354,311	673	249	403	21	17	656
Urban League Of Greater Dallas	Dallas	\$ 610,310	1,245	725	435	85	31	1,214
Webb County Community Action Agency	Webb	\$869,850	871	0	6	865	858	13
West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Gaines, Glasscock, Howard, Martin, Midland, Fisher, Nolan, Scurry, Upton	\$966,654	1,405	239	311	855	846	559
Williamson-Burnet County Opportunities, Inc.	Burnet, Williamson	\$281,840	667	153	166	348	331	336
Total		\$47,666,590	77,131	23,291	16,076	37,764	38,978	38,153

HOMEBUYER TAX CREDIT PROGRAMS

ARRA created a tax credit program for qualifying taxpayers who bought a home before December 1, 2009. The Department created two programs in late Spring 2009 to help Texas families take advantage of the ARRA tax credit program for first-time homebuyers. The 90-day Down Payment Assistance Program (DPAP) and Mortgage Advantage Program (MAP) both provided short-term loans at 0 percent interest to eligible families in exchange for them filing for and receiving the federal first-time homebuyer tax credit. Upon receipt, borrowers were required to either repay the 2nd lien in full or make monthly payments for the duration of the term of the loan. Due to the overwhelming popularity of the program and limited availability of funds, applications were only accepted through September 23, 2009.

The ARRA homebuyer tax credit program allowed homebuyers to claim a tax credit on either their 2008 or 2009 tax return. Homebuyers do not have to repay the credit to the IRS if the home remains their main residence for 36 months after the purchase date. Homebuyers can claim 10 percent of the purchase price up to \$8,000 for individuals or married couples, or \$4,000 for married couples filing separately. Taxpayers whose adjusted gross income is less than \$75,000 for individual filers or \$150,000 for joint filers were eligible to claim the credit. A first-time homebuyer is an individual or a married couple who has not owned a principal residence during the three-year period ending on the date of the purchase. Homebuyers applying for the Department's DPAP or MAP needed to complete a homebuyer education course, be eligible to claim the federal tax credit and file the appropriate IRS forms to receive the credit.

90-DAY DOWN PAYMENT ASSISTANCE PROGRAM

PROGRAM DESCRIPTION

The Department's Board gave staff the authority to utilize up to \$5 million in Supplemental Bond Contingency Reserve Funds for down payment and closing cost assistance. The 90-day DPAP allowed a maximum of \$7,000 for this purpose. DPAP offered 90 days interest-free for the homebuyer to access the tax credit and repay the loan. If the homeowner did not repay the loan within the specified period, the homeowners were responsible for repayment of a second lien note with a two year term and an interest rate of 10 percent.

MORTGAGE ADVANTAGE PROGRAM

PROGRAM DESCRIPTION

The Department's Board gave staff the authority to utilize up to \$2.5 million from funds within the Mortgage Credit Certificate (MCC) Program and Mortgage Revenue Bond (MRB) Program 70. Like DPAP, MAP provided short-term loans at 0 percent interest to eligible families in exchange for them filing for and receiving the federal first-time homebuyer program tax credit. MAP funds were only available in conjunction with the Department's First Time Homebuyer Program or the Mortgage Credit Certificate Program. MAP allowed a maximum of \$6,000 for down payment and/or closing cost assistance interest-free for 120 days for the homebuyer to access their tax credit and repay the loan. If the homeowner did not repay the loan within the specified period, the homeowners were responsible for repayment of a second lien note with a five year term and an interest rate of 7 percent.

IMPLEMENTATION AND ALLOCATION FOR DPAP AND MAP

The TDHCA Board approved the use of funds for the Mortgage Advantage Program on April 23, 2009. On May 21, 2009 the TDHCA Board approved the use of Supplemental Bond Contingency Funds for the 90-day Down Payment Assistance Program.

First-time homebuyers accessed this program through a participating lender. The second lien for qualified borrowers was processed by TDHCA's Texas Homeownership Division. Although applications were accepted through September 23, 2009, loans were allowed to close up to December 1, 2009.

STATUS OF FUNDS

DPAP and MAP have been successfully completed within the timeframe allowed. A total of 756 households received DPAP and 98 households received MAP. A total of \$4,043,738 was loaned as a result of DPAP and a total of \$531,445 was loaned as a result of MAP. As of the end of state fiscal year 2010 (August 31, 2010), \$3,318,853 in principal and interest were repaid to the Department.

90-Day Down Payment Assistance Funds

County	Region	Allocation	Households Served
ATASCOSA	9	\$ 3,373	1
BASTROP	7	\$ 4,000	1
BELL	8	\$ 47,124	9
BEXAR	9	\$ 458,753	89
BRAZORIA	6	\$ 51,886	8
CAMERON	11	\$ 17,153	4
COLLIN	3	\$ 170,964	28
COMAL	9	\$ 6,900	1
CORYELL	8	\$ 8,749	2
DALLAS	3	\$ 314,871	61
DEAF SMITH	1	\$ 6,100	2
DENTON	3	\$ 148,327	24
ECTOR	12	\$ 20,329	4
EL PASO	13	\$ 87,342	18
ELLIS	3	\$ 40,495	8
FORT BEND	6	\$ 145,869	24
GAINES	12	\$ 7,000	1
GALVESTON	6	\$ 64,771	12
GRAYSON	3	\$ 3,233	1
GUADALUPE	9	\$ 25,251	5
HARDIN	5	\$ 4,551	1
HARRIS	6	\$ 905,127	164
HAYS	7	\$ 12,879	2
HENDERSON	4	\$ 7,470	2
HIDALGO	11	\$ 3,815	1
HOOD	3	\$ 10,682	2
HUNT	3	\$ 7,312	2
JEFFERSON	5	\$ 21,670	5
JOHNSON	3	\$ 39,350	8

County	Region	Allocation	Households Served
KAUFMAN	3	\$ 25,895	5
KERR	9	\$ 6,382	1
LIBERTY	6	\$ 3,741	1
LUBBOCK	1	\$ 25,292	5
MATAGORDA	6	\$ 4,516	1
MCLENNAN	8	\$ 8,131	2
MEDINA	9	\$ 7,000	1
MIDLAND	12	\$ 10,623	2
MONTGOMERY	6	\$ 72,022	14
NUECES	10	\$ 77,928	17
PARKER	3	\$ 23,095	5
POTTER	1	\$ 19,819	5
RAINS	4	\$ 4,000	1
RANDALL	1	\$ 69,613	13
ROCKWALL	3	\$ 18,732	3
RUSK	4	\$ 11,154	2
SAN PATRICIO	5	\$ 5,935	1
SMITH	4	\$ 23,657	5
TARRANT	3	\$ 527,418	102
TOM GREEN	12	\$ 32,580	7
TRAVIS	7	\$ 185,710	30
UPSHUR	4	\$ 4,173	1
VAN ZANDT	4	\$ 4,418	1
WALLER	6	\$ 7,000	1
WEBB	11	\$ 41,502	8
WILLIAMSON	7	\$ 178,056	32
Total		\$ 4,043,738	756

Mortgage Assistance Program Funds

County	Region	Allocation	Households Served
BASTROP	7	\$ 3,150	1
BELL	8	\$ 5,619	1
BEXAR	9	\$ 87,032	16
BRAZORIA	6	\$ 19,000	3
DALLAS	3	\$ 37,442	7
DENTON	3	\$ 17,000	3
FORT BEND	6	\$ 12,000	2
GALVESTON	6	\$ 4,000	1
GUADALUPE	9	\$ 6,000	1
HARRIS	6	\$ 225,489	42
JOHNSON	3	\$ 5,640	1
MONTGOMERY	6	\$ 4,909	1
TARRANT	3	\$ 28,551	5
TRAVIS	7	\$ 49,458	9
WILLIAMSON	7	\$ 26,155	5
Total		\$ 531,445	98

HOMELESS PREVENTION AND RAPID RE-HOUSING PROGRAM

PROGRAM DESCRIPTION

ARRA created the Homelessness Prevention and Rapid Re-Housing Program (HPRP) to enable person who are homeless or at risk of homelessness to maintain housing. The HPRP funds are administered through the U.S. Department of Housing and Urban Development (HUD). The Department received \$41,472,772 in HPRP funds. HPRP is administered through the Community Affairs Division.

The intent of HPRP is to transition program participants to stability, either through their own means or with public assistance, as appropriate. HPRP is not intended to provide long-term support for program participants (assistance in limited to 18 months). This program was created in response to the financial stress on individuals and households due to the impact of the current economic downturn. HPRP funds homeless prevention assistance to individuals and households who would otherwise become homes and assists in re-housing persons rapidly who are homeless, as defined by Section 103 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11303). To be eligible, households must have income at or below 50 percent of the area median income.

Two target populations facing housing instability are eligible to receive funding under HPRP. The first target population eligible for homeless prevention assistance includes individuals and families who are currently housed but are at risk of becoming homeless; they may need temporary rent or utility assistance to prevent them from becoming homeless or assistance to move to another unit. The second target population eligible for rapid re-housing assistance includes individuals and families who are experiencing homelessness (e.g. residing in emergency or transitional shelters or places not intended for habitation) and need temporary assistance in order to obtain and retain housing.

Homelessness Prevention services to at-risk populations include:

- Assistance to locate, secure, and/or maintain housing, including mediation or outreach to property owner to help avoid eviction;
- Assistance for certain financial needs, such as utility payment, utility security deposit assistance, housing search and moving costs;
- Counseling and other activities to help repair credit ratings; and
- Case management to ensure that appropriate programs are accessed to help achieve and maintain self-sufficiency.

The Department set aside \$2,073,639 of HPRP funds for a Pilot Program targeted to applicants interested in providing homelessness prevention services and case management to one or more targeted subpopulations. Five agencies were awarded funds under the Pilot Program. The targeted subpopulations are:

- persons with a history of past institutionalization (including prisons, mental health institutions and hospitals);
- persons with mental health and substance abuse issues;
- persons with physical disabilities and other chronic health issues, including HIV/AIDS;
- and youth aging out of the foster care system.

The individuals must be at risk of homelessness and meet the HPRP Eligible Program Participant guidelines.

IMPLEMENTATION AND ALLOCATION

The Department submitted a substantial amendment to its Consolidated Plan 2008 Action Plan that also served as the Department's application for HPRP funds to HUD in May 2009 and HUD approved the Department's substantial amendment on June 26, 2009.

TDHCA released a Notice of Funding Availability (NOFA) for the HPRP funds, authorized by its Governing Board based on public input for both competitive portions of the HPRP funds. Applications were due May 29, 2009. Eligible applicants included units of general local government and private nonprofit organizations with an exemption under Section 501(c)(3) of the Internal Revenue Code exemption and whose professional activities included the promotion of social welfare and the prevention or elimination of homelessness.

To allocate funds regionally across the State, the Department used a regional allocation based on the 13 Uniform State Service Regions. Calculation of regional allocations utilized U.S. Census data for individuals in poverty as well as unemployment figures for December 2008, January and February 2009 provided by the Texas Workforce Commission.

STATUS OF FUNDS

The Department awarded HPRP funds to 58 eligible applicants. The contracts start date was September 1, 2009 and will end August 31, 2011. As required by ARRA, 60 percent of the HPRP funds must be expended within two years and 100 percent within three years or no later than July 16, 2012. The Department is on target to meet this deadline.

The following table shows the amount of funds awarded to HPRP subrecipients and the expended amounts from the beginning of the HPRP program to the end of the 2010 state fiscal year (August 31, 2010). Expenditures by subrecipients are \$19,757,245. Of the total award of \$41,472,772, 2.5% (\$1,036,819) was for administration for TDHCA. The total amount allocated to subrecipients was \$40,435,953.

Homelessness Prevention and Rapid Re-Housing Expenditures, as of August 2010

No.	Agency	County Served	Award Amount	2009/2010 EXPENDITURES as of 9/2010	Persons Served	HH Served	White	Black	Other	Hispanic	Non-Hispanic
1	Abilene Regional MHMR Center	Taylor, Jones, Callahan, Shackelford, Stephens	\$84,297	\$50,466	188	79	136	44	8	32	156
2	*Any Baby Can Of Austin, Inc.	Travis	\$341,507	\$135,942	287	67	248	35	4	237	50
3	*Caritas Of Austin	Travis	\$600,000	\$249,893	222	218	101	119	2	39	183
4	Caritas Of Austin	Travis	\$1,000,000	\$611,140	669	371	423	225	21	147	522
5	Catholic Charities Diocese Of Fort Worth, Inc.	Cooke, Wise, Denton, Palo Pinto, Parker, Erath, Hood, Johnson, Somervell	\$500,000	\$176,998	265	104	242	10	13	45	220
6	Catholic Charities Diocese Of Fort Worth, Inc.	Cooke, Wise, Denton, Palo Pinto, Parker, Erath, Hood, Johnson, Somervell	\$1,000,000	\$435,111	289	139	255	32	2	27	262
7	Catholic Charities Of Central Texas	Bastrop, Blanco, Burnet, Caldwell, Fayette, Hays, Lee, Llano, Travis, Williamson	\$651,717	\$334,575	410	130	225	112	73	127	283
8	Catholic Charities Of Dallas, Inc.	Dallas, Collin, Grayson, Fannin, Rockwall, Hunt, Kaufman, Ellis, Navarro	\$1,000,000	\$585,357	536	200	279	246	11	110	426
9	Christian Community Action	Denton	\$1,000,000	\$529,070	460	174	261	183	16	109	351
10	City Of Brownsville	Cameron	\$1,000,000	\$199,535	299	118	297	2	0	299	0
11	City Of Dallas	Dallas	\$790,316	\$583,935	1,677	759	391	1,279	7	242	1,435
12	City Of Denton	Denton	\$826,697	\$267,587	715	210	474	150	91	116	599
13	City Of Irving	Dallas	\$1,000,000	\$283,384	214	100	145	66	3	87	127
14	City Of San Antonio, Department Of Community Initiatives	Bexar	\$1,000,000	\$493,459	502	149	352	60	90	333	169
15	Community Storehouse	Denton, Tarrant, Wise	\$999,955	\$484,828	481	136	330	91	60	95	386
16	Corpus Christi Metro Ministries, Inc.	Nueces	\$624,500	\$397,832	1,002	366	909	79	14	757	245

Stimulus Programs

No.	Agency	County Served	Award Amount	2009/2010 EXPENDITURES as of 9/2010	Persons Served	HH Served	White	Black	Other	Hispanic	Non-Hispanic
17	Crisis Center Of The Plains	Bailey, Briscoe, Castro, Crosby, Floyd, Hale, Hall, Lamb, Motley, Parmer, Swisher	\$308,500	\$189,894	1,163	285	1,060	100	3	645	518
18	*Dallas County Mental Health Mental Retardation Center	Dallas	\$320,905	\$133,592	266	154	105	136	25	41	225
19	East Texas Crisis Center, Inc.	Smith, Henderson, Van Zandt, Wood, Rains	\$201,679	\$80,123	509	206	408	96	5	107	402
20	El Paso Center For Children	El Paso	\$438,818	\$209,564	71	47	65	1	5	69	2
21	*El Paso Coalition For The Homeless	El Paso	\$414,489	\$134,674	90	65	83	7	0	78	12
22	El Paso County	El Paso	\$955,351	\$276,188	155	105	139	16	0	123	32
23	Families In Crisis, Inc.	Bell, Coryell	\$400,437	\$349,632	353	139	162	180	11	49	304
24	Family Place, The	Dallas	\$998,843	\$606,636	969	341	349	469	151	294	675
25	Family Violence Prevention Services, Inc.	Bexar	\$167,827	\$86,088	66	26	57	1	8	30	36
26	Grayson County Juvenile Alternatives Inc	Grayson, Fannin, Cooke	\$669,133	\$317,410	417	171	282	122	13	36	381
27	Houston Area Urban League	Fort Bend, Harris	\$644,727	\$312,218	186	112	39	147	0	30	156
28	Houston Area Women's Center	Harris	\$599,749	\$312,264	114	45	47	61	6	38	76
29	Loaves And Fishes Of The Rio Grande Valley, Inc.	Cameron, Willacy	\$937,120	\$171,584	197	57	196	1	0	184	13
30	Love I.N.C. Of Nacogdoches	Nacogdoches, Angelina, San Augustine, Shelby, Sabine	\$998,401	\$368,676	715	254	348	359	8	67	648
31	Memorial Assistance Ministries	Harris	\$1,000,000	\$548,905	481	143	275	189	17	280	201
32	Mid-Coast Family Services, Inc.	Calhoun, Dewitt, Goliad, Gonzales, Jackson, Lavaca, Victoria	\$495,513	\$290,794	833	301	684	126	23	527	306
33	Montgomery County Women's Center	Montgomery	\$1,000,000	\$448,958	399	132	245	128	26	61	338

Stimulus Programs

No.	Agency	County Served	Award Amount	2009/2010 EXPENDITURES as of 9/2010	Persons Served	HH Served	White	Black	Other	Hispanic	Non-Hispanic
34	New Hope Counseling Center, Inc.	Harris, Fort Bend	\$522,522	\$286,011	354	144	82	259	13	82	272
35	New Life Housing Foundation-Erath County	Erath	\$468,999	\$159,464	136	47	134	0	2	18	118
36	New Life Housing Foundation-Medina County	Medina	\$453,765	\$187,079	181	63	178	1	2	173	8
37	New Life Housing Foundation-Walker County	Walker	\$750,878	\$782,807	420	172	110	307	3	39	381
38	Northwest Assistance Ministries	Harris	\$1,000,000	\$653,818	463	169	88	372	3	37	426
39	Randy Sams' Outreach Shelter, Inc.	Bowie	\$511,892	\$186,913	723	383	289	420	14	15	708
40	Rockwell Fund, Inc.	Fort Bend, Galveston, Harris, Montgomery	\$998,000	\$432,930	503	151	243	246	14	125	378
41	Salvation Army For The DFW Metroplex Command	Dallas, Collin, Denton, Ellis, Tarrant	\$880,103	\$261,561	225	94	18	206	1	17	208
42	Salvation Army Of Abilene	Taylor, Jones, Callahan, Runnels, Nolan	\$400,000	\$181,269	272	109	184	86	2	112	160
43	Salvation Army Of Corpus Christi	Nueces	\$447,912	\$200,288	462	149	410	38	14	363	99
44	Salvation Army Of Galveston	Galveston	\$387,500	\$127,450	187	93	98	89	0	39	148
45	Salvation Army Of Houston	Harris	\$999,118	\$699,216	705	271	111	466	128	198	507
46	Salvation Army Of Kerrville	Kerr, Bandera, Edwards, Gillespie, Kendall, Kimble, Real	\$999,849	\$594,099	1,079	402	874	56	149	369	710
47	Salvation Army Of McAllen	Hidalgo	\$250,330	\$7,501	3	3	3	0	0	3	0
48	Salvation Army Of Midland	Midland	\$402,338	\$399,109	974	354	762	212	0	491	483
49	Salvation Army Of Tyler	Smith	\$810,255	\$313,380	1,033	525	387	635	11	146	887
50	Salvation Army Of Waco	McLennan, Falls, Bosque, Hill, Limestone, Freestone	\$999,980	\$429,207	1,241	475	600	630	11	279	962

Stimulus Programs

No.	Agency	County Served	Award Amount	2009/2010 EXPENDITURES as of 9/2010	Persons Served	HH Served	White	Black	Other	Hispanic	Non-Hispanic
51	San Antonio Metropolitan Ministry, Inc.	Bexar	\$1,000,000	\$769,247	2,003	734	1,486	462	55	1214	789
52	SEARCH	Harris	\$1,000,000	\$388,737	115	82	18	97	0	6	109
53	*SEARCH	Harris	\$396,738	\$188,173	60	50	19	41	0	13	47
54	Shelter Agencies Families In East Texas	Titus, Camp, Morris, Franklin, Hopkins, Lamar, Red River, Delta	\$538,350	\$261,705	322	125	175	146	1	59	263
55	Texas Rio Grande Legal Aid, Inc.	El Paso	\$251,023	\$132,515	399	120	372	26	1	352	47
56	Urban League Of Greater Dallas	Dallas	\$1,000,000	\$496,853	489	225	112	377	0	43	446
57	Wesley Community Center	Harris	\$995,920	\$313,731	288	120	62	194	32	53	235
58	Youth And Family Alliance DBA Lifeworks	Travis	\$1,000,000	\$647,874	448	160	321	110	17	268	180
	Total		\$40,435,953	\$19,757,245	28,285	11,123	16,748	10,348	1,189	9,975	18,310

* These subrecipients were awarded funds for pilot projects.

ADDITIONAL RESOURCES

See the substantial Amendment to the Consolidated Plan 2008 Action plan for the Homelessness Prevention and Rapid Re-Housing Program (HPRP) as approved by HUD posted on the TDHCA website at <http://www.tdhca.state.tx.us/recovery/detail-homelessness.htm>.

HOUSING TAX CREDIT RECOVERY ACT PROGRAMS

Two ARRA programs are administered by the Department to assist with the existing Low Income Housing Tax Credit (HTC) Program, the Tax Credit Assistance Program and the Housing Tax Credit Exchange Program. The HTC Program is an existing Department program and is the primary program used to develop affordable rental housing for working families. Through the HTC Program, the federal government encourages private investment in affordable rental housing by providing investors a dollar-for-dollar reduction on their federal tax liability for every dollar of eligible construction expenses. The current economic crisis has decreased demand for tax credits by investors. As a result, the pricing of tax credits has plummeted and many approved developments now lack the total funding needed for completion. This devaluation undermines the ability to develop housing with recently awarded tax credits.

HOUSING TAX CREDIT EXCHANGE PROGRAM

PROGRAM DESCRIPTION

Through ARRA, the Housing Tax Credit Exchange Program (HTC Exchange) administered through the U.S. Department of Treasury (Treasury) allows developments allocated HTCs in 2007, 2008, 2009 and 2010 to return their tax credits by December 31, 2010. The Department can exchange the returned credits with the Treasury for cash at a rate of \$0.85 for each dollar in credit returned. The total amount of national funding is estimated at \$3 billion and the Department received \$594,091,929. Administration of the program is led by the HTC Exchange Administrator and shared by several Department divisions, including the HOME and Multifamily Finance Production divisions with support from the Real Estate Analysis and Program Services divisions.

The HTC program can only be used for the new construction or rehabilitation/reconstruction of rental properties affordable to households earning up to 60 percent of the Area Median Family Income (AMFI), as determined by HUD.

IMPLEMENTATION AND ALLOCATION

The Department submitted two applications for HTC Exchange funds to Treasury in 2009. The first application was submitted on November 24, 2009 for \$333,226,792 and was subsequently granted on December 10, 2009. The second application was submitted on December 30, 2010 for \$260,865,137 and was subsequently granted on January 13, 2010. The total HTC Exchange grant funds provided by the Treasury is \$594,091,928.

As of this writing, 85 applicants have closed/executed the Exchange Subaward agreements. The 85 developments represent \$577,750,427. Of the remaining \$16,341,501, \$15,646,100 has been conditionally awarded to 5 additional applicants that are expected to close on or before December 1, 2010. The remaining HTC Exchange funds of approximately \$695,000 may be disbursed to an applicant. The amount of remaining HTC Exchange funds is subject to change since the 5 remaining transactions may close with slightly different final Exchange award amounts, depending on final underwriting and review process. If it is not allocated, the funds will be returned to Treasury on January 1, 2011.

Eligible applicants include HTC applicants that:

- received an allocation of HTC for award years 2007, 2008, 2009, and/or 2010;
- have paid all required tax credit commitment fees; and

- intend to return 100 percent of their HTC allocation.

The 2007 and 2008 HTC developments with a legally binding tax credit carryover will have priority for the allocation of HTC Exchange funds. Requests for HTC Exchange funds will be distributed based on each applicant's original selection score and the application of a modified Regional Allocation Formula. Changes to the Regional Allocation Formula emphasize at-risk and rural developments. At-risk funding targets will increase to 20 percent from 15 percent and the funding targets for rural developments will increase to 40 percent from 20 percent.

STATUS OF FUNDS

HTC Exchange Funding, as of November 8, 2010

FUNDING	Amount	Percent
Exchange funds committed to date (Executed Subawards)	\$ 577,750,427	97.25%
Exchange funds remaining (Per final REA/Subawards)	\$16,341,501	2.75%
Total Exchange dollars allocated to TDHCA from the Treasury Department	\$594,091,928	

There have been 7,795 units closed to date. The following table shows the allocated amounts and the awarded amounts from the beginning of HTC EX program to November 8, 2010.

HTC Exchange Subaward Recipients, as of November 8, 2010

Deal Name	City	Closing Date	Low-Income Units	Total Units	Subaward Amount
377 Villas	Brownwood	12/31/2009	73	76	\$5,955,888
Abilene Seniors Apartments	Abilene	8/25/2010	92	92	\$8,668,329
Anson Park Seniors	Abilene	2/22/2010	80	80	\$7,518,709
Arbor Pines	Orange	7/20/2010	76	76	\$6,725,114
Arrowsmith	Corpus Christi	6/29/2010	70	70	\$3,755,601
Aurora Meadows	Eagle Pass	6/29/2010	76	76	\$9,642,000
Autumn Villas	Lorena	9/29/2010	16	16	\$903,082
Brazos Bend Villas	Fort Bend	7/7/2010	120	120	\$11,555,478
Buena Vida Apartments	Corpus Christi	7/13/2010	100	100	\$7,532,749
Cambridge Crossing	Corsicana	2/12/2010	58	60	\$5,010,115
Canyons Retirement Community	Amarillo	10/27/2010	106	111	\$7,899,892
Carpenter's Point	Dallas	3/15/2010	150	150	\$11,321,332
Casa Brazoria	Clute	5/27/2010	36	36	\$7,448,709

Stimulus Programs

Deal Name	City	Closing Date	Low-Income Units	Total Units	Subaward Amount
Cedar Street Apartments	Browfield	5/7/2010	48	48	\$3,883,800
Champion Homes at Bay Walk	Galveston	9/28/2010	192	192	\$10,987,246
Chelsea Senior Community	Houston	5/19/2010	150	150	\$15,066,382
Cherrywood Apartments	West	9/30/2010	44	44	\$2,458,658
Constitution Court	Copperas Cove	5/27/2010	108	108	\$8,838,615
Courtwood Apts	Eagle Lake	9/30/2010	50	50	\$2,052,965
Creekside Villas Senior Village	Buda	2/3/2010	144	144	\$12,055,533
Crestmoor Apartments	Burleson	6/24/2010	68	68	\$3,041,202
Crowley Fountainhead St. Charles	Crowley	6/29/2010	52	52	\$2,096,644
Floral Gardens	Houston	7/28/2010	100	100	\$11,786,975
Gardens at Clearwater	Kerrville	1/29/2010	80	80	\$6,989,490
Gholson Hotel	Ranger	6/29/2010	50	50	\$3,028,922
Greenhouse	Houston	6/30/2010	140	140	\$12,426,601
Hacienda Del Sol	Dallas	6/22/2010	55	55	\$8,643,534
Hampton Villages	Pampa	3/4/2010	76	76	\$10,001,457
Harris Manor	Pasadena	6/21/2010	193	201	\$6,414,471
Heights at Coral	Kingsville	7/2/2010	80	80	\$5,755,096
Heritage Park Vista	Ft. Worth	3/26/2010	135	140	\$10,707,151
Heritage Square	Texas City	5/20/2010	50	50	\$3,058,062
Highland Manor	LaMarque	2/23/2010	134	141	\$11,138,884
Holland House	Holland	6/21/2010	68	68	\$3,622,969
HVM Alta Vista Apartments	Marble Falls	7/14/2010	64	64	\$2,936,283
HVM Mid-Town Apartments	Tomball	7/14/2010	54	54	\$2,549,514
Hyatt Manor I and II Apartments	Gonzales	9/28/10 - Escrow	65	65	\$2,551,331
Jackson Village	Lake Jackson	4/26/2010	92	96	\$8,009,337
Lakeview Apartments	Tyler	7/21/2010	134	140	\$12,169,238
Las Palmas Gardens Apartments	San Antonio	9/30/2010	100	100	\$6,223,846

Stimulus Programs

Deal Name	City	Closing Date	Low-Income Units	Total Units	Subaward Amount
Legacy Villas	Eagle Pass	7/23/2010	64	64	\$8,100,000
Leona Apartments	Uvalde	5/20/2010	40	40	\$1,148,900
Lexington Apartments	Angelton	7/9/2010	80	80	\$2,997,690
Lincoln Terrace	Fort Worth	6/15/2010	72	72	\$7,894,851
Lufkin Apartments	Lufkin	7/22/2010	80	80	\$6,094,394
Malibu Apartments	Austin	6/10/2010	428	476	\$15,400,000
Meaghan Point	Elsa	5/26/2010	80	80	\$10,164,292
Melbourn Apartments	Alvin	4/29/2010	110	110	\$12,250,999
Millie Street Apartments	Longview	5/3/2010	59	60	\$4,800,000
Mineral Wells Pioneer Crossing	Mineral Wells	2/15/2010	80	80	\$5,300,934
Montgomery Meadows	Huntsville	3/19/2010	48	48	\$4,519,862
Northgate Apts and Rhomberg Apts	Burnet	9/28/10 - Escrow	60	60	\$2,712,282
Oak Manor/Oak Village	San Antonio	4/7/2010	229	229	\$12,171,481
Oak Tree Village	Dickinson	3/19/2010	36	36	\$3,197,117
Oakwood Apartments	Brownwood	9/29/2010	47	48	\$2,123,128
Park Place Apartments	Cleveland	5/20/2010	60	60	\$4,301,518
Park Ridge	Llano	6/28/2010	62	64	\$5,645,838
Park View Terrace	Pharr	6/11/2010	100	100	\$9,498,011
Peachtree Seniors	Balch Springs	9/22/2010	144	144	\$14,834,619
Prairie Village Apartments	Rogers	9/30/10 - Escrow	24	24	\$1,279,003
Premier on Woodfair	Houston	7/9/2010	390	408	\$10,781,101
Residences at Stalcup	Fort Worth	5/4/2010	92	92	\$7,279,740
San Gabriel	Liberty Hill	6/2/2010	71	76	\$6,028,000
Sante Fe Seth Heritage Crossing	Santa Fe	7/9/2010	68	72	\$6,051,451
Senior Villages at Huntsville	Huntsville	5/21/2010	36	36	\$4,023,653
Sierra Meadows	Houston	6/30/2010	85	90	\$9,104,580
Southern View	Ft. Stockton	2/4/2010	47	48	\$3,807,300

Deal Name	City	Closing Date	Low-Income Units	Total Units	Subaward Amount
Apartments					
Stone Hearst Seniors	Beaumont	6/10/2010	36	36	\$4,176,653
Stoneleaf at Dalhart	Dalhart	3/26/2010	76	76	\$6,150,599
Suncrest	El Paso	6/15/2010	100	100	\$3,362,746
Tierra Point	Karnes City	6/11/2010	76	80	\$8,597,850
Trebah Vilalges	Katy	3/5/2010	121	129	\$9,392,459
Tremont Apartments	Killeen	7/22/2010	112	112	\$10,224,660
Trinity Gardens	Liberty	7/7/2010	76	76	\$6,943,395
Turner Street	Palestine	6/16/2010	59	60	\$4,840,000
Village Place Apartments	Lorena	9/30/2010	32	32	\$ 1,747,030
Villages at Snyder	Snyder	3/12/2010	80	80	\$9,277,302
Villas at Beaumont	McAllen	5/7/2010	36	36	\$3,367,917
Villas on Raiford	Carrollton	8/19/2010	172	180	\$10,542,031
Vista Bonita Apartments	Houston	5/19/2010	118	118	\$10,822,758
Wentworth Apartments	Atascocita	4/28/2010	90	90	\$9,757,269
Weslaco Apartments	Weslaco	7/13/2010	120	120	\$10,021,149
West End Baptist Manor Apartments	San Antonio	9/30/2010	50	50	\$3,198,456
Whispering Oaks	Goldthwaite	8/27/2010	24	24	\$1,386,205
TOTAL AWARDED			7,649	7,795	\$577,750,427
REMAINING TO BE AWARDED					\$16,341,501
TOTAL					\$ 594,091,928

ADDITIONAL RESOURCES

For more information, see the Department's website at
<http://www.tdhca.state.tx.us/recovery/detail-htc-exchange.htm>.

TAX CREDIT ASSISTANCE PROGRAM

PROGRAM DESCRIPTION

The Tax Credit Assistance Program (TCAP) provides funding through HUD to compensate for the current state of the investor market for Housing Tax Credits (HTCs). TDHCA received \$148,354,769 in TCAP funding. TCAP is administered through TDHCA's HOME division.

TCAP is modeled after the HOME Program which is also funded through HUD. ARRA seeks to address the loss in value of HTCs by allowing the Department to award TCAP funds to HTC developments adversely affected by current HTC market conditions. Eligible recipients for this funding are 2007, 2008 and 2009 HTC awardees. The HTC Program can only be used for the new construction or rehabilitation/reconstruction of housing units or adaptive reuse of commercial properties to provide housing units affordable to households earning up to 60 percent of the Area Median Family Income (AMFI), as determined by HUD.

IMPLEMENTATION AND ALLOCATION

The TCAP Plan was submitted to HUD by June 3, 2009 after a five-day public comment period. The Department revised the TCAP Plan on July 16, 2009 and HUD approved the Plan on July 23, 2009.

The Department released TCAP funds through a competitive process open to eligible entities. TDHCA held four application rounds with applications for the fourth round accepted until December 31, 2010. TCAP funds were allocated according to the HTC Regional Allocation Formula distributing funds to 13 state regions, and within those regions, to urban and rural areas. The HTC Regional Allocation Formula is based on regional need for affordable housing and includes an at-risk set-aside of 15 percent and rural set-aside of 20 percent. TCAP funds must be expended by February 16, 2012.

STATUS OF FUNDS

TCAP is currently over-subscribed based on the funding requests at application and the number of active applications. All (100%) of the funds have been conditionally awarded. The conditions to final award are: 1) Application Review; 2) Underwriting Review; and 3) Previous Participation Review.

A conditional award becomes an award when a TCAP Written Agreement has been fully executed. The award amount is shown in the first table below. The conditional award amount is shown in the second table below.

Tax Credit Assistance Program Funding, as of November 18, 2010

FUNDING	Amount	Percent
TCAP Funds Awarded	\$134,167,200.00	90%
TCAP Funds Conditionally Awarded	\$20,592,168.00	14%
Amount Over-Subscribed	(\$6,404,599.00)	
Total TDHCA TCAP Funds	\$148,354,769.00	

Contractor Allocation and Awards for Tax Credit Assistance Program,
as of November 18, 2010

Applicant Name	Project City	Total TCAP Award*	TCAP Loan Closed	Total Amount Drawn	Low-Income Units	Total Units
Akard Walk Residential, LLC	Dallas	\$4,028,185.00			200	200
Beaumont Grace Lake Townhomes, L.P.	Beaumont	\$2,200,000.00	9/30/2010		112	128
Beaumont Leased Housing Associates I, LP	Beaumont	\$3,409,016.00	7/19/2010	\$2,556,762	150	150
Beaumont Leased Housing Associates II, LP	Beaumont	\$2,261,410.00	7/19/2010	\$1,696,058	90	90
Beechnut Oaks LP	Houston	\$1,684,640.00	7/2/2010	\$421,160	144	144
Boerne Terraces at Cibolo Apartments, LP	Boerne	\$514,854.00	3/4/2010	\$514,854	150	150
Bowie Garden Apartments, LP	Brownsville	\$2,827,801.00	6/29/2010		86	86
Brownstone Pearland Senior Village, Ltd.	Pearland	\$1,800,000.00	4/20/2010	\$900,000	126	126
Buda Huntington Partners, Ltd.	Buda	\$1,593,040.00	2/11/2010	\$1,194,780	116	120
Cevallos Lofts, Ltd.	San Antonio	\$7,000,000.00	4/6/2010		63	252

Stimulus Programs

Applicant Name	Project City	Total TCAP Award*	TCAP Loan Closed	Total Amount Drawn	Low-Income Units	Total Units
Chicory Court VI, LP	Brownsville	\$2,950,000.00	11/1/2010	\$2,950,000	132	132
Corban Townhomes, L.P.	Corpus Christi	\$1,600,000.00	11/15/2010		128	128
Costa Esmeralda, Ltd.	Waco	\$5,200,000.00	5/17/2010	\$1,300,000	112	112
Costa Ibiza , Ltd.	Houston	\$1,500,000.00			216	216
Costa Mariposa, Ltd.	Texas City	\$2,500,000.00	8/9/2010	\$1,875,000	252	252
Costa Rialto, Ltd.	Houston	\$1,500,000.00			216	216
Costa Vizcaya II, Ltd.	Houston	\$1,025,000.00	10/29/2010		116	116
Costa Vizcaya, Ltd.	Houston	\$1,500,000.00			252	252
Crestshire Village, Ltd.	Dallas	\$3,350,000.00	8/3/2010		74	74
DDC Belmont, Ltd.	Leander	\$3,900,000.00	8/17/2010		168	192
Desert Villas, Ltd.	El Paso	\$3,100,000.00	5/12/2010	\$1,550,000	94	94
Encino Pointe, Ltd.	San Marcos	\$2,500,000.00	9/8/2010	\$1,875,000	252	252
Fairway Townhomes Housing, L.P.	Dallas	\$1,352,350.00	4/14/2010	\$1,352,350	297	302
Four Seasons at Clear Creek, Ltd.	Fort Worth	\$5,365,000.00	7/21/2010		92	96
Glenwood Trails LP	Deer Park	\$1,200,000.00			114	114
Horizon Meadows Apartments, Ltd.	La Marque	\$2,490,000.00	5/26/2010	\$562,901	96	96
Jason Avenue Residential LP	Amarillo	\$2,200,000.00	3/31/2010	\$1,650,000	252	252
Kerrville Clearwater Paseo Apartments, LP	Kerrville	\$2,440,146.00	12/31/2009	\$2,440,146	73	76
Lexington Court Phase II, LTD	Kilgore	\$1,296,300.00	2/12/2010	\$972,225	76	76
Mariposa Ella Blvd. LP	Houston	\$3,556,213.00	9/14/2010		180	180
Mesquite Terrace, Ltd.	Pharr	\$2,736,597.00	9/23/2010	\$2,736,597	106	106

Stimulus Programs

Applicant Name	Project City	Total TCAP Award*	TCAP Loan Closed	Total Amount Drawn	Low-Income Units	Total Units
Montabella Pointe, Ltd.	San Antonio	\$1,755,000.00	10/20/2010		144	144
Onion Creek Housing Partners, Ltd.	Fort Worth	\$1,500,000.00	5/5/2010	\$1,500,000	224	224
Palmas Apartments, Ltd.	El Paso	\$7,533,861.00	5/4/2010	\$5,650,396	172	172
PK Hillwood Apartments, LP	Weimar	\$994,497.00	10/4/2010		24	24
San Angelo River Place Apartments, LP	Tom Green	\$980,345.00	5/12/2010	\$735,259	120	120
San Elizario Palms, Ltd.	San Elizario	\$680,000.00			80	80
SDC Fiji Senior, LP	Dallas	\$5,550,000.00	5/19/2010	\$4,162,500	130	130
Senior Living at Emory, LP	Lubbock	\$2,746,454.00			102	102
Silsbee Oakleaf Estates, LP	Silsbee	\$529,396.00	9/20/2010	\$529,396	80	80
South Acres Ranch II, Ltd.	Houston	\$690,000.00	7/12/2010		48	49
South Acres Ranch, Ltd.	Houston	\$750,000.00			77	80
TF Development, LP	Dallas	\$1,412,476.00	11/9/2010		144	160
The Grand Reserve-Waxahachie, Ltd.	Waxahachie	\$3,420,000.00	1/13/2010	\$2,565,000	80	80
The Mirabella, Ltd.	San Antonio	\$6,175,000.00	4/14/2010		172	172
Timber Village Apartments II, Ltd.	Marshall	\$1,259,000.00	9/29/2010		72	72
Trinity Quality Housing, LP	Fort Worth	\$4,950,523.00	5/14/2010	\$3,712,893	168	168
UHF Magnolia Trace LP	Dallas	\$2,488,000.00	10/13/2010		112	112
UHF Tuscany Villas Housing, LP	Plano	\$1,855,000.00	9/16/2010		90	90
Vista Ridge Senior Community, L.P.	Lewisville	\$3,408,272.00	2/3/2010	\$2,556,204	120	120
Woodmont Apartments, Ltd.	Fort Worth	\$2,500,000.00	8/17/2010	\$1,875,000	252	252
WOV Apartments, LP	Houston	\$2,408,824.00	6/25/2010	\$1,806,618	232	232
TOTAL		\$134,167,200	n/a	\$93,331,480	7,178	7,443

* Based on the date TCAP Written Agreement was fully executed by all parties

 Conditional Awards for Tax Credit Assistance Program, as of November 18, 2010

Applicant Name	Project City	Low-Income Units	Total Units	Total TCAP requested
ARDC San Marcos, Ltd.	San Antonio	252	252	\$2,000,000.00
ARDC Sutton, Ltd.	San Antonio	186	194	\$750,000.00
Beaumont Leased Housing Associates I, LP	Beaumont	150	150	\$618,990.00
Beaumont Leased Housing Associates II, LP	Beaumont	90	90	\$328,565.00
BETCO-Bowie Housing, L.P.	Bowie	42	48	\$2,000,000.00
Boerne Terraces at Cibolo Apartments, LP	Boerne	150	150	\$3,000,000.00
Boerne Terraces at Cibolo Apartments, LP	Boerne	150	150	\$5,000,000.00
HFI Wyndham Park Apartments, L.P.	Baytown	184	184	\$1,489,613.00
Presidio Palms, Ltd.	San Elizario	80	80	\$450,000.00
San Angelo River Place Apartments, LP	Tom Green	120	120	\$2,005,000.00
Senior Living at Emory, LP	Lubbock	102	102	\$450,000.00
The Colony Senior Community, L.P.	The Colony	145	145	\$1,500,000.00
The Gibraltar Senior, Ltd.	Clute	48	48	\$1,000,000.00
TOTAL		1,699	1,713	\$20,592,168

ADDITIONAL RESOURCES

For more information regarding TCAP funds, see the Department's TCAP website at <http://www.tdhca.state.tx.us/recovery/detail-tcap.htm>.

NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

The Neighborhood Stabilization Program (NSP) is a HUD-funded program. TDHCA received NSP 1 funding and is eligible to receive funds under NSP 3.

NSP 1

PROGRAM DESCRIPTION

The purpose of the program is to redevelop into affordable housing or acquire and hold abandoned and foreclosed properties in areas that are documented to have the greatest potential for declining property values as a result of excessive foreclosures. Units of local governments and nonprofit affordable housing providers are eligible to apply for these funds.

NSP 1 was authorized by HERA as a supplemental allocation to the Community Development Block Grant Program through an amendment to the existing *2008 State of Texas Consolidated Plan One-Year Action Plan*.

According to the NSP 1 Action Plan Substantial Amendment, each subrecipient will be required to set aside at least 35% of their non-administrative allocation to benefit households with incomes less than or equal to 50% of area median family income (AMFI). The balance of the subrecipient award will be used by the subrecipient to purchase the abandoned or foreclosed properties to rehabilitate and sell to households earning 120% AMFI or below.

IMPLEMENTATION AND ALLOCATION

TDHCA and the Texas Department of Rural Affairs TDRA have worked work together to administer the \$102 million in funds received from HUD. TDHCA is taking the lead role in this partnership.

- Direct Awards \$61 million (more urban areas)
- Select Pool \$19 million (more rural/smaller communities)
- Land Bank \$11 million
- Administration \$10 million

STATUS OF FUNDS

Because NSP is a multi-year program, most funds have not yet reached households; information on households served will be included in the 2012 State Low Income Housing Plan and Annual Report. The following tables show the allocated amounts per region and the awarded amounts from the beginning of the NSP program to the obligation date of October 2010.

NSP 1 Obligations, as of October 2010

Subrecipient	Total Subrecipient Obligations
Abilene Neighborhoods in Progress	\$5,000.00
Affordable Homes of South Texas, Inc.	\$3,638,760.10
Austin Habitat for Humanity, Inc.	\$1,209,600.00
Brownsville Housing Authority	\$2,934,248.95
Bryan-College Station Habitat for Humanity	\$94,500.00
Builders of Hope CDC	\$2,123,898.00
Central Dallas Community Development Corporation	\$1,159,375.00

Subrecipient	Total Subrecipient Obligations
City of Austin	\$1,796,876.75
City of Beaumont	\$1,121,413.00
City of Bryan	\$220,731.00
City of El Paso	\$354,375.00
City of Galveston	\$1,053,258.90
City of Garland	\$1,505,659.02
City of Harlingen	\$762,816.56
City of Houston	\$3,353,519.00
City of Huntsville	\$1,533,609.00
City of Irving	\$2,940,540.00
City of Laredo	\$1,807,441.51
City of Lubbock	\$716,874.70
City of Odessa	\$1,493,126.34
City of Port Arthur	\$1,418,352.53
City of San Angelo	\$525,000.00
City of San Marcos	\$365,701.29
City of Seguin	\$1,193,690.76
City of Terrell	\$49,554.35
City of Waelder	\$800,886.80
Community Development Corporation of Brownsville	\$3,868,571.00
Covenant Community Capital Corporation	\$5,796,000.00
Enterprise Community Partners, Inc.	\$6,009,618.42
FC Austin One Housing Corporation	\$4,682,918.74
Fort Worth Affordability, Inc.	\$4,724,901.00
Fort Worth Affordability, Inc.	\$6,863,850.00
Frazier Revitalization, Inc.	\$960,787.24
Housing Authority of the City of San Benito	\$525,000.00
Housing Authority of the County of Hidalgo	\$1,228,634.36
Inclusive Communities Project	\$1,868,139.11
Midland County Housing Authority	\$1,061,949.00
Neighborhood Housing Services of Waco, Inc.	\$1,036,186.20
Plano Housing Corporation	\$5,828.94
San Antonio Alternative Housing Corporation	\$3,307,928.00
Tarrant County Housing Partnership	\$5,630,397.05
Texas State Affordable Housing Corporation	\$6,068,750.00
Texoma Housing Finance Corporation	\$8,651,259.38
Travis County Housing Finance Corporation	\$427,479.00

NSP 1 Activity Funding, as of October 2010

Activities	Total Funds
Homebuyer Financing	\$1,019,320.00
Homebuyer Financing Setaside (benefits households at 50% AMFI)	\$1,166,193.52
Purchase and Rehabilitation	\$9,196,317.60
Purchase and Rehabilitation Setaside (benefits households at 50% AMFI)	\$37,370,884.75
Land Bank	\$11,284,087.64
Clearance and Demolition	\$2,610,250.21
Redevelopment	\$4,688,799.40
Redevelopment Setaside (benefits households at 50% AMFI)	\$24,723,872.97
Administration	\$4,837,279.91

ADDITIONAL RESOURCES

The NSP 1 Substantial Amendment and the Notice of Funding Availability (NOFA) may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/nsp>. For more information, contact Marni Holloway, NSP Manager, at (512) 475-3726.

NSP 3**PROGRAM DESCRIPTION**

The purpose and eligible uses of funds under NSP3 duplicate those of NSP1, with an additional requirement to focus on rental housing.

IMPLEMENTATION AND ALLOCATION

A Roundtable will be held on December 3, 2010 to gather public input on the plan for use of NSP3 funds and the draft Substantial Amendment required by HUD will be presented to the TDHCA Governing Board at their January meeting. After a public comment period, the Amendment must be submitted to HUD by March 1, 2011. Funds will be available in the second quarter of 2011.

STATUS OF FUNDS

NSP3 was created by the Dodd-Frank Wall Street Reform Act on July 21, 2010. The allocation formula provides \$18,038,242 of Neighborhood Stabilization funds to the State of Texas. An amount of \$10,753,264 will be granted directly to communities impacted by the foreclosure crisis and TDHCA will receive \$7,284,978 to be distributed statewide.

ADDITIONAL RESOURCES

The NSP 3 information may be accessed on the TDHCA website at <http://www.tdhca.state.tx.us/nsp>. For more information, contact Marni Holloway, NSP Manager, at (512) 475-3726.

NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM (NFMC)

The Department applied for and received NFMC Round 2, NFMC Round 3 and NFMC Round 4. The Department is in the process of applying for NFMC Round 5.

NFMC ROUND 2

PROGRAM DESCRIPTION

HERA gave authority to NeighborWorks America to continue the National Foreclosure Mitigation Counseling (NFMC) Program, originally authorized by the FY 2008 Consolidated Appropriations Act. NFMC funds are federal funds available for foreclosure intervention counseling, training and administration expenses. The purpose of the program is to expand and supplement foreclosure counseling. All funds are targeted to “areas of greatest need” which are defined as areas experiencing a high rate of subprime lending, delinquent loans and foreclosure starts.

The three NFMC funding categories are Counseling Funds, Program-Related Support and Operational Oversight. Counseling funds are used to provide financial counseling to homeowners in danger of foreclosure. As described by NeighborWorks America, “Many clients in the early stages of delinquency may benefit from brief counseling sessions that result in an Action Plan they can follow to get back on track and prevent foreclosure. More complex workouts, sometimes involving negotiations with mortgage lenders or servicers, require staff with additional expertise and will take longer to resolve.”¹⁰⁷ Program-Related Support are funds used to support the direct costs associated with increasing effectiveness and efficiency of the foreclosure programs, such as funding outreach to delinquent clients, collecting data and uploading quarterly reports. Operational Oversight is only available for intermediaries and state housing finance agencies and is for the administration of the program.

The HUD-approved housing counseling agencies have written plans for providing counseling to homeowners in danger of foreclosure. Eligible recipients of foreclosure intervention counseling must be owner-occupants of single-family (one-to-four unit) properties with mortgages in default or danger of default. Many of the partner organizations work with toll-free foreclosure prevention hotlines.

IMPLEMENTATION AND ALLOCATION

In October 2008, TDHCA partnered with six HUD-approved foreclosure mitigation counseling organizations that met the NeighborWorks’ experience threshold in order to create an application for funding for NFMC Round 2. In December 2008, TDHCA was awarded \$491,490 for NFMC Round 2. At the September 4, 2008 TDHCA Board meeting, staff received approval to use up to \$250,000 in deobligated Housing Trust Fund funds for match to secure foreclosure mitigation assistance. To receive NFMC funds, the grantee must provide a 20 percent match for the first \$500,000 in funding it receives. Of the \$250,000 in Housing Trust Fund matching funds approved by TDHCA’s Board, \$98,298 was provided as match by TDHCA.

Of the NFMC amount, \$27,090 was allocated by NeighborWorks America for Operational Oversight of the grant. TDHCA jointly administered the program with the Texas State Affordable Housing Corporation (TSAHC).

¹⁰⁷ NeighborWorks America. (2010, January 19) National foreclosure mitigation counseling program funding announcement for round 4 funds. Retrieved from <http://www.nw.org/network/nfmcpc/documents/Round4FundingAnnouncementRedlinedFINAL.pdf>.

Funding was awarded to the partner nonprofit organization and local units of government included in the application submitted to NeighborWorks America. NFMC Round 2 reimbursed for counseling performed between January 1, 2009 and December 31, 2009. For NFMC Round 2, 30 percent of the funds were targeted to low-income or minority homeowners and low-income and minority neighborhoods.

Matching funding categories were designed similarly to NFMC funds. Counseling Match reimbursed Sub-grantees for counseling sessions if the Sub-grantee had exceeded Round 2 production goals or if the Sub-grantee had re-counseling a household that had received sub-standard counseling from a non-TDHCA-funded agency. Because Counseling Match was provided with funds from the Housing Trust Fund, the households served with Counseling Match had to be in the 0-80 percent area median family income category. Capacity-Building Match was modeled after NFMC's Program-Related Support. Capacity-Building Match was awarded based on a percentage of the counseling funds allocated by NeighborWorks America. Operational Oversight Match was allocated to TSAHC for program set up, sub-grantee technical assistance and auditing.

STATUS OF FUNDS

The final counseling sessions were uploaded in June 2010. NFMC Round 2 is in program review by NeighborWorks America. After review, NeighborWorks America will release the final draw.

NFMC Round 2 Households served by MSA

MSA/Location	Households (HH) Served	Counseling Ending in Foreclosure	HHs <50% AMFI	HHs 50-79% AMFI	HHs 80-100% AMFI	HHs >100% AMFI	White	Black	Other	Hispanic
Austin/Round Rock	393	1	147	138	66	42	328	51	14	201
Dallas/Fort Worth/Arlington	265	12	102	87	63	13	109	134	22	63
El Paso	65	0	61	4	0	0	3	3	59	58
Houston/Sugar Land/Baytown	281	2	112	44	42	83	113	162	6	80
San Antonio	125	0	16	29	27	53	113	12	0	98
Rural - Texas	7	1	3	2	2	0	6	1	0	0
Total	1,136	16	441	304	200	191	672	363	101	500

The foreclosure rate for households that received counseling was 1.4 percent compared to the Texas foreclosure rate of about 2 percent at the end of 2009.¹⁰⁸ Sixty-five percent of households served had incomes under 80 percent AMFI. Forty-one percent of households served were racial minorities and 44 percent were ethnic minorities.

The most successful tool used by counseling agencies in NFMC Round 2 was bringing the mortgage current, which was successful for 167 households. Other tools commonly used included initiating a forbearance agreement or initiating a repayment plan (137 households) and negotiation of mortgage modifications (127 households). Due to the nature of the counseling process, counseling may continue for many months while the counselors and homeowners negotiate with the servicer. The outcomes of the counseling sessions are illustrated in the table below.

¹⁰⁸ Houston Business Journal. (2010, February 19). Texas foreclosure rate hits 2%. Retrieved from <http://www.bizjournals.com/houston/stories/2010/02/15/daily45.html>.

NFMC Round 2 Counseling Outcomes by Households Served

Counseling Outcomes	Households
Bankruptcy	12
Brought mortgage current (with or without rescue funds)	167
Counseled and referred to another organization for assistance (e.g. legal, social service, emergency)	8
Counseled on debt management or referred to debt management agency	2
Currently in negotiation with servicer; outcome unknown	382
Currently Receiving Foreclosure Prevention/Budget Counseling	158
Foreclosure put on hold or in moratorium; final outcome unknown	7
Homeowner(s) sold property (not short sale)	10
Initiated Forbearance Agreement/Repayment Plan	137
Mortgage foreclosed	16
Mortgage modified	127
Mortgage refinanced	5
Obtained partial claim loan from FHA lender	5
Other	19
Pre-foreclosure sale/short sale	8
Withdrew from counseling	74
Total	1,137

NFMC Round 2 Funding by Organization

Counseling Agency	Metropolitan Statistical Areas Served	NFMC Funds Allocated	NFMC Funding Drawn	% NFMC Funds Drawn	Matching Funds Allocated/Expended	% Match Funds Drawn
City of San Antonio	San Antonio	\$65,880.00	\$64,507.50	97.9%*	\$9,783.00	100%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown	\$11,160.00	11,160.00	100%	\$2,397.00	100%
El Paso Community Action Agency, Project Bravo	El Paso	\$16,740.00	\$16,740.00	100%	\$3,595.50	100%
Frameworks Community Development Corporation	Austin/Round Rock	\$128,700.00	\$128,700.00	100%	\$18,532.50	100%
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	\$104,040.00	\$101,872.50	97.9%*	\$16,263.00	100%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	\$137,880.00	\$135,007.50	97.9%*	\$22,083.00	100%
Texas Department of Housing and Community Affairs	N/A - Grantee	\$5,000.00	\$4,322.75	86.5%*	\$0.00	100%
Texas State Affordable Housing Corporation	N/A - Administrator	\$22,090.00	\$18,827.50	85.2%*	\$25,644.00**	100%
Total		\$491,490.00	\$481,137.75	97.8%	\$98,298.00	100%

*Does not include final draw; NeighborWorks America will release final draw after it approves the final review.

**TSAHC was allocated matching funds to establish the program oversight and fiscal process.

NFMC ROUND 3

PROGRAM DESCRIPTION

The Omnibus Appropriations Act of 2009 (Public law 111-8) continued the NFMC Program, Round 3. The purpose of NFMC Round 3 is the same as prior NFMC Rounds.

IMPLEMENTATION AND ALLOCATION

In August 2009, TDHCA partnered with nine HUD-approved foreclosure mitigation counseling organizations to submit an application for NFMC Round 3 to NeighborWorks America. In October 2009, TDHCA was awarded \$449,960 for NFMC Round 3. To receive NFMC funds, the grantee must provide a 20 percent match for the first \$500,000 in funding it receives. For matching funds, \$89,992 was made available by combined funds from TDHCA and TSAHC.

Of the NFMC amount, \$24,800 was allocated by NeighborWorks America for administration of the grant. TDHCA jointly administered the program with the Texas State Affordable Housing Corporation (TSAHC).

Funding was awarded to the partner nonprofit organization and local units of government included in the application submitted to NeighborWorks America. NFMC Round 3 reimburses for counseling performed between July 1, 2009 and June 30, 2010. Due to an adjustment to the allocation of counseling sessions between Metropolitan Statistical Areas, an extension was requested and received to extend the counseling performance period to December 31, 2010. For NFMC Round 3, 50 percent of the funds will be targeted to low-income or minority homeowners and 15 percent of the funds will be targeted to low-income and minority neighborhoods.

Counseling Match reimbursed Sub-grantees for counseling sessions if the Sub-grantee had exceeded Round 3 production goals. Because half of the Counseling Match was provided with funds from the Housing Trust Fund, half of the households served with Counseling Match had to be in the 0-80 percent area median family income category. Capacity-Building Match was modeled after NFMC's Program-Related Support. Capacity-Building Match was available up to \$2,000 for each Sub-grantee. Because NFMC was running efficiently, there was no need to allocate TSAHC Operational Oversight Match for Round 3.

STATUS OF FUNDS

The final counseling sessions were uploaded in August 2010. NFMC Round 3 is in its final reporting stage; once this is complete, the final draw will be released from NeighborWorks America. All counseling sessions were completed before NeighborWorks America's deadline.

NFMC Round 3 Households served by MSA

	Households (HH) Served	Counseling Ending in Foreclosure	HHs <50% AMFI	HHs 50-79% AMFI	HHs 80-100% AMFI	HHs >100% AMFI	White	Black	Other	Hispanic
Austin/Round Rock	418	19	178	125	54	61	325	77	16	177
Beaumont/Port Arthur	5	1	3	2	0	0	3	2	0	0
Brownsville/Harlingen	86	2	35	23	10	18	86	0	0	79
Corpus Christi	145	3	42	39	16	48	134	11	0	95
Dallas/Fort Worth/Arlington	182	3	60	63	45	14	114	53	15	67
El Paso	115	2	115	0	0	0	8	0	107	105
Houston/SugarLand/Baytown	118	1	37	27	20	34	46	64	8	32
McAllen/Edinburg/Mission	206	3	67	62	28	49	201	2	3	193
San Antonio	149	1	26	58	37	28	133	8	8	117
Rural - Texas	22	1	6	5	4	7	22	0	0	12
Total	1,446	36	569	404	214	259	1,072	217	157	877

The foreclosure rate for households that received counseling was 2.4 percent compared to the Texas foreclosure rate of about 2 percent 2009.¹⁰⁹ This percentage is slightly higher than the statewide average foreclosure rate, probably because these borrowers were already in financial distress and at risk of foreclosure when they sought help from the NFMC program. Sixty-seven percent of households served had incomes under 80 percent AMFI. Twenty-six percent of households served were racial minorities and 61 percent of households served were ethnic minorities.

The most successful tool used by counseling agencies was initiating a forbearance agreement or initiating a repayment plan, which was successful for 210 households. Other tools commonly used included negotiation of mortgage modifications (164 households) and bringing the mortgage current (89 households). Due to the nature of the counseling process, counseling may continue for many months while the counselors and homeowners negotiate with the servicer. The outcomes of the counseling sessions are illustrated in the table below.

¹⁰⁹ Ibid, 3.

NFMC Round 3 Counseling Outcomes by Households Served

Counseling Outcome	Households
Bankruptcy	84
Brought mortgage current (with or without rescue funds)	89
Counseled and referred to another organization for assistance (e.g. legal, social service, emergency)	37
Counseled on debt management or referred to debt management agency	4
Currently in negotiation with servicer; outcome unknown	588
Executed a Deed-in-Lieu	4
Foreclosure put on hold or in moratorium; final outcome unknown	8
Home lost due to tax sale or condemnation	1
Homeowner(s) sold property (not short sale)	12
Initiated forbearance agreement/repayment plan	210
Mortgage foreclosed	36
Mortgage modified	164
Mortgage refinanced	7
Obtained partial claim loan from FHA lender	5
Other	7
Pre-foreclosure sale/short sale	28
Withdrew from counseling	162
Total	1,446

NFMC Round 3 Funding by Organization

Counseling Agency	Metropolitan Statistical Areas Served	NFMC Funding Allocated	NFMC Funding Drawn	% NFMC Funds Drawn	Matching Funds Allocated/Expended	% Match Drawn
Consumer Credit Counseling Service (CCCS) of South Texas	Brownsville/Harlingen, McAllen/Edinburg/Mission, Corpus Christi	\$91,800.00	\$89,805.00	97.8%*	\$51,192.00	100%
CCCS of Greater San Antonio	San Antonio	\$25,650.00	\$24,753.75	96.5%*	\$2,000.00	100%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown	\$14,160.00	\$13,852.50	97.8%*	\$3,950.00	100%
El Paso Community Action Agency, Project Bravo	El Paso	\$26,100.00	\$25,533.75	97.8%*	\$6,200.00	100%
Frameworks Community Development Corporation	Austin/Round Rock	\$137,700.00	\$134,831.25	97.9%*	\$7,400.00	100%

Counseling Agency	Metropolitan Statistical Areas Served	NFMC Funding Allocated	NFMC Funding Drawn	% NFMC Funds Drawn	Matching Funds Allocated/ Expended	% Match Drawn
Gulf Coast Community Services Association	Houston/Sugar Land/Baytown	\$17,430.00	\$17,051.25	97.8%*	\$2,000.00	100%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	\$81,570.00	\$79,800.00	97.8%*	\$11,000.00	100%
New Vision Housing Alliance	Houston/Sugar Land/Baytown	\$3,600.00	\$3,525.00	97.9%*	\$2,000.00	100%
Our Casas Residents Council	San Antonio	\$19,167.00	\$19,167.00	100%	\$4,250.00	100%
Texas Department of Housing and Community Affairs	N/A - Grantee	\$7,983.00	\$7,983.00	100%	\$0.00	100%
Texas State Affordable Housing Corporation	N/A - Administrator	\$24,800.00**	\$24,180.00	95%*	\$0.00	100%
Total		\$449,940.00	\$440,482.5	97.9%*	\$89,992.00	100%

*Does not include final draw; requirements to receive the final draw have not been released from NeighborWorks America.

**TSAHC was allocated \$16,817 in Operational Oversight and \$7,983 in Program-Related Support funds to facilitate data collection and submission of quarterly reports.

NFMC ROUND 4

PROGRAM DESCRIPTION

The Consolidated Appropriations Act of 2010 (Public Law 111-117) appropriated \$65 million to NeighborWorks America for the continuation of NFMC. The purpose of NFMC Round 4 is the same as previous NFMC funds.

IMPLEMENTATION AND ALLOCATION

In February 2010, TDHCA partnered with twelve HUD-approved foreclosure mitigation counseling organizations to submit an application for NFMC Round 4 to NeighborWorks America. In April 2010, TDHCA was awarded \$58,293 for NFMC Round 4. Because of the small size of the award, only seven Sub-grantees were funded. For matching funds, \$11,658.60 was made available by combined funds from TDHCA and TSAHC.

Of the NFMC amount, \$3,213 was allocated for administration of the grant. TDHCA jointly administers the program with the TSAHC. An additional \$4,486.50 in Program-Related Support is allocated to TSAHC for data collection and submission of quarterly reports.

Based on the Metropolitan Statistical Area allocation awarded by NeighborWorks America and the capacity of the counseling agencies, seven of the twelve counseling agencies included in the original application were funded. For NFMC Round 4, 50 percent of the funds will be targeted to low-income or minority homeowners and 15 percent of the funds will be targeted to low-income and minority neighborhoods. NFMC Round 4 reimburses for counseling performed between December 1, 2009 and December 31, 2010.

Only Counseling Match was used as an expense category for matching funds. Because Counseling Match was provided with funds from the Housing Trust Fund, half of the households served with Counseling Match have to be in the 0-80 percent area median family income category. Counseling Match will reimburse Sub-grantees for counseling sessions if the Sub-grantee had exceeded Round

4 production goals. Counseling match was awarded up to \$5,829.30 on a first-come, first-served basis.

STATUS OF FUNDS

Round 4 began during the week of October 25, 2010 and is on schedule to finish by December 31, 2010. As of this writing, Draw 1, out of five draws, has been received. Matching funds were available for counseling agencies that performed over and above what was in their contract, up to \$5,829.30. In the first draw request from Sub-grantees, all the matching funds were allocated.

NFMC Round 4 Funding by Organization, as of November 2010

Counseling Agency	Metropolitan Statistical Areas Served	NFMC Funding Allocated	NFMC Funding Drawn	% NFMC Funding Drawn	Matching Funds Allocated	% Match Drawn
Consumer Credit Counseling Service (CCCS) of Greater Dallas	Amarillo, Tyler	\$999.00	\$0	0%	0	0%
CCCS of South Texas	Brownsville/Harlingen, McAllen/Edinburg/Mission, Corpus Christi, Victoria	\$7,492.50	\$1,800	24%	0	0%
Credit Coalition	Beaumont/Port Arthur, Houston/Sugar Land/Baytown, Rural	\$4,536.00	\$1,050	23.1%	0	0%
El Paso Community Action Agency, Project Bravo	El Paso	\$1,332.00	\$420	31.5%	\$5,829.30	0%
Frameworks Community Development Corporation	Austin/Round Rock	\$14,319.00	\$3,150	30%	\$5,829.30	0%
North Texas Housing Coalition	Dallas/Fort Worth/Arlington	\$18,315.00	\$4,350	23.8%	0	0%
Our Casas Residents Council	San Antonio	\$3,600.00	\$750	20.1%	0	0%
Texas Department of Housing and Community Affairs	N/A - Grantee	\$2,000.00	\$700	35%	0	0%
Texas State Affordable Housing Corporation	N/A - Administrator	\$5,699.50*	\$2,157.05	37.8%	0	0%
Total		\$58,293.00	\$14,377.05	24.7%	\$11,658.60	0%

*TSAHC was allocated \$1,213.00 in Operational Oversight and \$4,486.50 in Program-Related Support funds to facilitate data collection and submission of quarterly reports.

ADDITIONAL RESOURCES

Homeowners in danger of foreclosure can find a HUD-approved foreclosure counselor at <http://www.findaforeclosurecounselor.org>. For additional information on the NFMC program, see the NeighborWorks America website at <http://www.nw.org/network/nfmc/>.

NFMC ROUND 5

PROGRAM DESCRIPTION

The federal FY 2011 budget will continue the NFMC Program, Round 5. The purpose of NFMC Round 5 is the same as previous NFMC Rounds.

IMPLEMENTATION AND ALLOCATION

In December 2010, TDHCA sent out an invitation to all HUD-approved housing counselors, with contact information found on HUD's website at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. TDHCA will partner with interested HUD-approved Housing counselors to submit an application to Neighborworks America by January 6, 2011. To receive NFMC funds, the grantee must provide a 20 percent match for the first \$500,000 in funding it receives and 10 percent match for any amount in excess of \$500,000.

ADDITIONAL RESOURCES

Homeowners in danger of foreclosure can find a HUD-approved foreclosure counselor at <http://www.findaforeclosurecounselor.org>. For additional information on the NFMC program, see the NeighborWorks America website at <http://www.nw.org/network/nfmc/>.

WEATHERIZATION ASSISTANCE PROGRAM

DESCRIPTION OF PROGRAM

The Weatherization Assistance Program (WAP) is funded through the U.S. Department of Energy (DOE). ARRA expands the Department's existing Weatherization Assistance Program, which was previously funded approximately \$13,000,000 per year through the DOE and the U.S. Health and Human Services' Low Income Home Energy Program (LIHEAP). The Department received \$326,975,727 in WAP Recovery Funds. WAP is administered through the Community Affairs Division.

The Weatherization Assistance Program allocates funding to help households control energy costs through the installation of weatherization measures and through energy conservation education. Activities include measures to reduce air infiltration, such as replacement of doors and windows, repairing of holes and caulking; installation of ceiling, wall and floor insulation; replacement of energy inefficient appliances and heating and cooling units; and energy education to help families reduce their energy consumption.

The ARRA WAP program is able to benefit from the success of the pre-existing program. The Recovery Act allowed the increase of the income limit for households served from 125 percent to 200 percent of federal poverty guidelines and the Department has increased the income limits to 200 percent. This income limit increase will result in the eligibility of more households in Texas. The Recovery Act increased the maximum percentage of funds that can be used for training and technical assistance from 10 to 20 percent of the total award amount. ARRA also raised the monetary cap (WAP funds only) that may be spent on each household from \$3,044 in 2009 to \$6,500. Priority households include the elderly, persons with disabilities, families with young children, households with the highest energy costs or needs in relation to income (highest home energy burden) and households with high energy consumption.

IMPLEMENTATION AND ALLOCATION

The Department submitted a Plan for WAP ARRA funds to DOE on March 23, 2009. The DOE approved the Department's WAP Plan and the release of half the total funds on July 10, 2009.

The allocation formula for WAP uses the following five factors and corresponding weights to distribute funds to all 254 counties in Texas through the existing network of providers: non-elderly poverty household factor (40 percent); elderly poverty household factor (40 percent); inverse poverty household density factor (5 percent); median income variance factor (5 percent); and weather factor (10 percent).

The pre-existing Weatherization Assistance Program is administered by an existing subrecipient network comprised of 32 agencies that provide weatherization services to all 254 counties in Texas. Moreover, 11 cities were temporarily added to the existing network because of the significant increase in Recovery Act WAP funding compared to the historical WAP funding and the short timeframe for expenditure.

The projections for Recovery Act WAP awarded in 2009 with performance period lasting until March 2012: \$326,975,732 funding allocated to weatherize 33,908 units. Note that ARRA WAP is a one-time multiyear funding award.

The TDHCA Weatherization Training Academy is an educational service of TDHCA which manages WAP. The TDHCA Weatherization Training Academy is funded by the U.S. Department of Energy and ARRA. TDHCA established the Training Academy with the purpose of providing quality training and technical assistance to the members of the WAP subrecipient network. To be eligible to attend and receive training and technical assistance, individuals must be members of the TDHCA subrecipient network or an authorized subcontractor of the TDHCA WAP subrecipient network. The Training Academy is not available to the general public. Training Academy courses include Basic and Advanced Weatherization, Weatherization Program Management, Lead Safe Renovator, Multifamily Weatherization, NEAT/MHEA Weatherization Audit, Mobile Home Weatherization, and HVAC Weatherization.

STATUS OF FUNDS

The following tables show the allocated amounts per region and the awarded amounts from the beginning of ARRA WAP program to October 31, 2010.

As of November 2010, the WAP Training Academy had provided 145 classes, trained a total of 1,928 students and provided a total of 62 days of technical assistance. The Training Academy timeline is from October 2009 through March 2012

WAP ARRA Funding for Sub-recipients

Funding Category	Amount
Sub-recipients Program	\$291,372,343
Sub-recipients Training and Technical Assistance	\$5,571,225
Subs. Total	\$296,943,567 *

WAP ARRA Funding for TDHCA

Funding Category	Amount
State Administrative funds	\$14,349,967
State Training and Technical Assistance	\$15,682,198 (\$4,767,170 used for training academy)
State Total	\$30,032,165

WAP ARRA Funding, Total

Funding Category	Amount
Grand Total	\$326,975,732

*The total distributed to Sub-recipients differs between this chart and the spreadsheet below due to funds held by TDHCA that were received from Sub-recipients that were terminated from the program.

WAP ARRA Expenditures, as of October 31, 2010

#	Subrecipient	Counties Served	Allocation	Expenditures	HH Served	White	Black	Hispanic
1	Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$ 14,519,919	\$ 4,469,194	994	199	177	578
2	Alamo Area Council of Governments for Community Council of South Central TX	Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$ 1,000,000	\$ 80,764	17	6	1	10
3	Bee Community Action Agency	Bee, Live Oak, McMullen, Refugio	\$ 1,137,192	\$ 301,977	49	2	15	32
4	Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	\$ 2,376,922	\$ 911,728	120	9	-	111
5	Brazos Valley Community Action Agency, Inc.	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$ 6,012,088	\$ 1,676,445	291	139	102	47
6	Brazos Valley Community Action Agency, Inc. for City of Huntsville	Walker	\$ 500,000	\$ 105,265	7	1	5	1
7	Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$ 5,253,463	\$ 2,440,786	410	8	-	402
8	Cameron and Willacy Counties Community Projects, Inc. for Community Devl. Corp. of Brownsville	Cameron	\$ 500,000	\$ -	-	-	-	-
9	City of Arlington	Tarrant	\$ 2,188,456	\$ 840,490	166	82	43	32
10	City of Austin - Austin Energy	Travis	\$ 5,969,774	\$ 1,285,665	230	68	66	86
11	City of Beaumont	Jefferson	\$ 1,506,338	\$ 470,045	111	13	94	4

#	Subrecipient	Counties Served	Allocation	Expenditures	HH Served	White	Black	Hispanic
12	City of Brownsville	Cameron	\$ 3,281,585	\$ 1,801,759	184	2	-	182
13	City of Corpus Christi	Nueces	\$ 3,163,472	\$ 1,028,427	372	24	21	327
14	City of Dallas Department of Housing	Dallas	\$ 13,306,985	\$ 3,224,364	438	27	332	78
15	City of El Paso	El Paso	\$ 8,020,066	\$ 2,175,797	442	42	181	215
16	City of Fort Worth	Tarrant	\$ 5,270,464	\$ 1,938,303	317	66	212	29
17	City of Houston	Harris	\$ 23,571,279	\$ 3,093,264	683	81	343	226
18	City of Laredo	Webb	\$ 3,395,441	\$ 279,950	38	-	-	38
19	City of Lubbock	Lubbock	\$ 2,544,609	\$ 840,216	145	48	34	63
20	City of Lubbock	Lubbock	\$ 2,234,926	\$ 1,038,483	153	85	18	50
22	City of Odessa	Ector	\$ 1,175,064	\$ 651,937	108	28	16	63
23	City of San Antonio	Bexar	\$ 12,432,609	\$ 5,199,426	996	180	123	689
24	Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$ 3,461,915	\$ 1,926,371	290	168	54	68
25	Combined Community Action, Inc. for Fort Bend Community Revitalization Projects	Fort Bend	\$ 1,000,000	\$ 126,602	13	2	8	2
26	Community Action Committee of Victoria	Aransas, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Matagorda, Victoria, Wharton	\$ 4,766,792	\$ 2,279,553	483	203	88	190
27	Community Action Corp. of South Texas	Brooks, Hidalgo, Jim Wells, Kenedy, Kleberg, San Patricio	\$ 10,913,796	\$ 5,029,494	879	88	8	783
28	Community Action Corp. of South Texas for the City of McAllen	Hidalgo	\$ 1,580,866	\$ 409,131	95	4	-	90
29	Community Action Program, Inc.	Brown, Callahan, Comanche, Eastland,	\$ 329,424	\$ 276,923	43	33	4	6

#	Subrecipient	Counties Served	Allocation	Expenditures	HH Served	White	Black	Hispanic
		Haskell, Jones, Kent, Knox, Shackelford, Stephens, Stonewall, Taylor, Throckmorton						
30	Community Action Program, Inc. - For City OF Abilene	Taylor	\$ 116,053	\$ 116,052	13	5	2	5
31	Community Action Program, Inc. for Abilene Neighborhoods in Progress	Taylor	\$ 7,333	\$ 7,333	1	-	1	-
32	Community Council of Reeves County	Loving, Reeves, Ward, Winkler	\$ 800,361	\$ 367,483	50	2	3	45
33	Community Services Agency of South Texas, Inc.	Dimmit, Edwards, Kinney, La Salle, Maverick, Real, Uvalde, Val Verde, Zavala	\$ 3,685,430	\$ 853,691	135	9	1	125
34	Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hood, Hunt, Kaufman, Johnson, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt	\$ 9,778,693	\$ 2,599,653	430	288	97	40
35	Community Services, Inc. - For City of Denton	Denton	\$ 748,195	\$ 69,698	15	11	1	2
36	Community Services, Inc. - For City of Lewisville	Denton	\$ 294,106	\$ 22,548	3	2	-	1
37	Community Services, Inc. - For City of Tyler	Smith	\$ 869,039	\$ 93,824	13	1	11	1
38	Community Services, Inc. - For City of Plano	Collin	\$ 603,588	\$ 39,101	10	6	3	1
39	Community Services, Inc. for Greenville Electric Utility System	Hunt	\$ 500,000	\$ 95,917	16	9	7	-
40	Community Services, Inc. for Life Rebuilders Inc.	Ellis, Kaufman	\$ 1,000,000	\$ 9,459	-	-	-	-

#	Subrecipient	Counties Served	Allocation	Expenditures	HH Served	White	Black	Hispanic
41	Concho Valley CAA - For City of San Angelo	Tom Green	\$ 843,434	\$ 396,775	54	19	3	32
42	Concho Valley Community Action Agency	Coke, Coleman, Concho, Crocket, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$ 1,000,000	\$ 225,706	100	7	11	82
43	Concho Valley Community Action Agency for Rebuilding Together (San Angelo)	Tom Green	\$ 3,620,250	\$ 768,572	31	1	3	26
44	Dallas County - DCHHS - For City of Carrollton	Dallas	\$ 384,835	\$ 322,101	47	1	2	44
45	Dallas County- DCHHS - For City of Garland	Dallas	\$ 1,208,954	\$ 703,430	109	27	26	35
46	Dallas County - DCHHS - For City of Grand Prairie	Dallas	\$ 890,641	\$ 738,555	111	14	15	62
47	Dallas County - DCHHS - For City of Irving	Dallas	\$ 1,285,388	\$ 764,842	135	26	5	104
48	Dallas County- DCHHS - For City of Mesquite	Dallas	\$ 532,174	\$ 225,873	33	16	9	7
49	Dallas County - DCHHS - For City of Richardson	Dallas	\$ 361,390	\$ 232,896	70	8	3	57
50	Dallas County Department of Health and Human Services	Dallas	\$ 13,476,216	\$ 6,080,607	856	85	452	299
51	Dallas County Department of Health and Human Services for Rebuilding Together (Greater Dallas)	Dallas	\$ 1,000,000	\$ 490,054	77	38	16	23
52	Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$ 3,800,849	\$1,683,115	226	101	107	7
53	El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$ 7,272,128	\$ 2,927,433	500	8	2	490

#	Subrecipient	Counties Served	Allocation	Expenditures	HH Served	White	Black	Hispanic
54	El Paso Community Action Program, Project Bravo, Inc. For El Paso Collaborative for Comm/Econ Development	El Paso	\$ 998,820	\$ 162,926	34	-	-	34
55	El Paso Community Action Program, Project Bravo, Inc. for City of Socorro	El Paso	\$ 500,000	\$ 140,685	24	-	-	24
56	EOAC of Planning Region XI - For City of Waco	McLennan	\$ 1,769,084	\$ 915,965	131	13	102	15
57	Fort Worth, City of, Department of Housing	Tarrant	\$ 7,624,994	\$ 2,856,670	498	164	110	41
58	Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood	\$ 5,848,602	\$ 1,638,857	258	128	121	9
59	Hill Country CAA- For City of Killeen	Bell	\$ 707,722	\$ 135,476	20	8	10	1
60	Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$ 4,433,555	\$ 1,545,187	200	146	4	49
61	Hill Country Community Action Association, Inc. for City of Georgetown	Williamson	\$ 500,000	\$ 49,069	7	6	-	1
62	Hill Country Community Action Association, Inc. for Williamson Burnet County Opportunities	Burnet, Williamson	\$ 500,000	\$ 172,202	23	19	3	1
63	Institute of Rural Development, Inc.	Duval	\$ 451,415	\$ 105,050	27	-	-	27
64	Nueces County Community Action Agency	Nueces	\$ 3,169,161	\$ 1,914,988	292	34	53	205
65	Panhandle Community	Armstrong, Briscoe,	\$ 6,186,247	\$ 858,847	306	228	14	62

#	Subrecipient	Counties Served	Allocation	Expenditures	HH Served	White	Black	Hispanic
	Services	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						
66	Panhandle Community Services - For City of Amarillo	Randall	\$ 1,581,844	\$ 593,590	99	30	40	19
67	Programs for Human Services, Inc.	Chambers, Galveston, Hardin, Jefferson, Liberty, Orange	\$ 6,397,787	\$ 3,300,756	525	222	243	30
68	Rolling Plains - For City of Wichita Falls	Wichita	\$ 821,832	\$ 497,921	114	56	39	19
69	Rolling Plains Management Corporation	Archer, Baylor, Cottle, Clay, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Wise, Young	\$ 8,435,638	\$ 1,092,994	225	171	16	30
70	Sheltering Arms Sr Svcs for City of Pasadena*	Harris	\$ 1,431,646	\$ -	-	-	-	-
71	Sheltering Arms, Inc.	Harris	\$ 22,352,062	\$ 9,067,206	2,374	225	1,780	308
72	South Plains Community Action Association	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$ 1,643,044	\$ 777,472	129	33	6	90
73	South Plains Community Action Association	Jim Hogg, Starr, Zapata	\$ 1,795,845	\$ 634,051	106	44	5	57
74	South Texas Development Council		\$ 1,827,920	\$ 343,373	85	-	-	85

#	Subrecipient	Counties Served	Allocation	Expenditures	HH Served	White	Black	Hispanic
75	Texoma Council of Governments	Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	\$ 5,963,409	\$ 2,931,665	519	369	133	14
76	Travis County	Travis	\$ 4,622,699	\$ 549,333	196	5	36	153
77	Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$ 3,489,424	\$ 211,064	15	6	9	-
78	Webb County Community Action Agency	Webb	\$ 2,426,009	\$ 599,128	91	-	-	91
79	West Texas Opp. - For City of Midland	Midland	\$ 766,683	\$ 237,425	48	8	14	26
80	West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton	\$ 4,999,064	\$ 2,264,369	449	181	60	207
			\$ 296,737,008	\$ 97,333,345	17,904	4,388	5,523	7,488

****Allocation made in SFY 2010, reporting to begin in SFY 2011.**

Some Subrecipients were awarded multiple ARRA WAP contracts on behalf of cities that opted to not participate in the program.

ADDITIONAL RESOURCES

See the Department plan approved by DOE; U. S. Department of Energy State Plan, ARRA; and Weatherization Assistance Program for Low-Income Persons posted on the TDHCA website at <http://www.tdhca.state.tx.us/recovery/detail-wap.htm>

SECTION 6: DISASTER RECOVERY

Similar to the Stimulus Programs, Disaster Recovery programs are temporary programs targeted to certain areas to address specific issues arising from events in time. Because of the large amount of funds the Disaster Recovery division administers and because Disaster Recovery is based on a multi-year schedule and not a state fiscal year schedule, the Disaster Recovery Division has its own chapter in the State Low Income Housing Plan and Annual Report (this document). The Disaster Recovery Division primarily administers Community Development Block Grant Disaster Recovery Programs.



Eduardo and Ana Cardenas receiving the keys to their home, the 1,500th home rebuilt after Hurricane Rita under the Community Development Block Grant Disaster Recovery Program.

CDBG DISASTER RECOVERY PROGRAMS RITA ROUND 1 AND ROUND 2 OVERVIEW

The 2005 hurricane season was one of the most extreme in recorded history. The gulf coast of Texas was hit by several huge storms that caused tremendous destruction. In August, Hurricane Katrina made landfall in Louisiana and then in September, 2005, Hurricane Rita made landfall near Sabine Pass on the southeast Texas Gulf Coast. The rages of Hurricane Rita left over 75,000 homes in southeast Texas severely damaged or destroyed. Of these homes, approximately 40,000 homeowners were uninsured. As a result of Hurricane Katrina, Texas experienced an influx of evacuees from Louisiana. It is estimated that Texas absorbed more than 400,000 evacuees shortly after the storms. The overall impact of Hurricanes Katrina and Rita in Texas was widespread and evident. According to the Federal Emergency Management Agency (FEMA), 640,968 Katrina and Rita applicants for assistance were residing in Texas as of February 1, 2006.

The State of Texas prepared the *Texas Rebounds* report to estimate the financial impact of Hurricanes Rita and Katrina. The report indicates a total of \$2.017 billion is needed to meet the needs presented by Hurricanes Rita and Katrina.

<i>Texas Rebounds Summary of Recovery Needs – Rita & Katrina</i>¹¹⁰	
Housing Assistance	\$367 million
Public Safety	\$18.7 million
Community & Economic Development	\$71.1 million
Critical Infrastructure	\$498.3 million
Agriculture, Forestry and Rural Assistance	\$170.0 million
Social Services and Emergency Assistance	\$125.1 million
Transportation Infrastructure	\$54.4 million
Workforce Services	\$115 million
Educational Services	\$412.6 million
Navigation and Waterway Repairs	\$59.0 million
Health Care and Mental Health Services	\$126.2 million
TOTAL	\$2.017 billion

¹¹⁰ Office of the Governor. (2006, February) *Texas Rebounds: Helping our Communities and Neighbors Recover from Hurricanes Rita and Katrina*. Retrieved from <http://www.governor.state.tx.us/files/press-office/Texas-Rebounds.pdf>.

However, to date, the State of Texas has been allocated only \$503.19 million in Community Development Block Grant (CDBG) disaster recovery funds. The CDBG disaster recovery funds in combination with FEMA funds, Small Business Administration (SBA) efforts and other assistance, do not fulfill the financial needs to achieve long-term sustainable and resilient recovery.

In an effort to help states recover from these devastating storms, Congress appropriated funds through the U.S. Department of Housing and Urban Development (HUD)'s CDBG program. Texas received an initial allocation from HUD of \$74,523,000 in February 2006 (Public Law 109-148). Recognizing the ongoing need, Congress made a second appropriation in June 2006 (Public Law 109-234) resulting in \$428,671,849 to the State of Texas. The Texas Department of Housing & Community Affairs (TDHCA) was designated as the lead agency for these two disaster recovery CDBG allocations. The Texas Department of Rural Affairs (TDRA) administered the non-housing funds in agreement with TDHCA. The funds must meet one of HUD's national objectives of urgent need, removal of slum or blight, or households with incomes not exceeding 80 percent Area Median Family Income (AMFI).

RITA ROUND 1 ACTIVITIES AND ALLOCATION

Hurricane Rita First Supplemental (\$74.5 million), Public Law 109-148

The first round of funding (Rita Round 1) of \$74.5 million was administered by the three Councils of Governments (COGs) in the affected areas. Over fifty-six percent of the Rita Round 1 funding was dedicated to housing activities to help the residents of southeast Texas recover. The Houston-Galveston Area Council (HGAC), the South East Texas Regional Planning Commission (SETRPC) and Deep East Texas Council of Governments (DETCOG) utilized their CDBG allocation to provide assistance to households in their local counties and cities with the greatest need. The CDBG disaster recovery program operated under a reimbursement program, meaning that funds were reimbursed to the COG once program expenditures were made.

Housing activities under Rita Round 1 included single-family demolition, repair, rehabilitation, reconstruction and new construction as appropriate for the specific local needs.

RITA ROUND 1 REPORTING

Rita Round 1 represents the first of two awards to help restore and rebuild in areas of the State most directly impacted by Hurricane Rita. As of October 2010 all construction activities were complete for Rita Round 1 funding. COGs continue to draw funds for reimbursement, even though construction is complete. Also, approximately \$218,000 in unobligated funds has been transferred to Rita Round 2 to assist the same population under the Texas Homeowner Assistance Program through the Maximization Fund.

Construction Activities Complete as of September 30, 2010

- 531 single family homes rehabilitated or reconstructed. This program is now complete.

Financial Summary*

	Current Budget	Cumulative Expenditures	Percentage Expended	Transfer to Maximization Fund
DETCOG	\$6,674,546.00	\$6,674,546.00	100%	\$ -
Houston-Galveston Area Council	\$6,598,618.90	\$6,598,618.90	100%	\$58,477.10
SETRPC	\$26,472,723.41	\$26,472,723.41	100%	\$948,812.59
Admin Funds	\$1,406,920.00	\$1,406,920.00	100%	\$ -
Unobligated Balance	\$ -	\$ -	-	\$218,087.00
Totals	\$40,944,909.54	\$40,944,909.54	100%	\$1,225,376.69

The following counties were included in the COG housing programs:

DETCOG: Angelina, Jasper, Nacogdoches, Newton, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity and Tyler

H-GAC: Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery and Walker

SETRPC: Hardin, Jefferson and Orange

****Construction is complete but subrecipients continued to draw funds until December 31, 2010.***

RITA ROUND 2 ACTIVITIES AND ALLOCATION

Hurricanes Rita and Katrina 2nd Supplemental (\$428.6 million), Public Law 109-234

Texas received a second round of funding of \$428.6 million in August 2006 for long-term recovery assistance. The 2nd Supplemental is referred to as Rita Round 2 and is the second allocation of CDBG funding to help restore and rebuild in areas of the State most directly impacted by Hurricane Rita. These funds also address needs of Katrina evacuees in Houston and Harris County.

The action plan for the second round of CDBG funding for disaster recovery was approved by HUD in April 2007. The housing funds are divided among a Homeowners Assistance Program, the Sabine Pass Restoration Program, the Multifamily Rental Housing Stock Preservation Program, the Restoration of Critical Infrastructure Program and the City of Houston and Harris County Public Service and Community Development Program, which are described below. The City of Houston and Harris County received assistance to address increased demands in public services, law enforcement, judicial services and community development in areas that have experienced a dramatic population increase due to an influx of Hurricane Katrina evacuees.

The Homeowner Assistance Program is available for homeowners with incomes up to 80 percent of AMFI whose homes were damaged by Hurricane Rita. All grant amounts or deferred forgivable loans are based on damage to the dwelling and used for rehabilitation and new construction. The goal of the state-administered Housing Assistance Program (HAP) under Rita Round 2 is to replace or rehabilitate approximately 2,500 homes. Unlike the application process for Rita Round 1 in which the homeowners applied to COGs, for Rita Round 2 homeowners who experienced damage during Hurricane Rita were able to apply directly to the State-run Texas Homeowner Assistance Program and Sabine Pass Restoration Program. The HAP program is no longer accepting homeowner applications because the program was oversubscribed and the congressional appropriation did not provide enough funding for all homeowners.

In December 2010, the Department initiated the Maximization Fund to move unutilized Rita Round 1 and Round 2 funds from other agencies and programs to the Homeowner Assistance Program in order to serve additional households. The Department expects to build an additional 40 homes in the Spring of 2011 through the Maximization Fund.

The Sabine Pass Restoration Program provides three types of assistance to residents in the area. The first type, home rehabilitation and reconstruction assistance, was available for homeowners with income up to 150 percent of AMFI. The second type of assistance was for homeowners needing elevation assistance to defray the costs of elevating rehabilitated or reconstructed homes that increases a home's ability to survive another storm event. The last type of assistance for Sabine Pass residents was grants to eligible homeowners with more than 50 percent damage of their home's market value to purchase a new home in the Rita Gulf Opportunity Zone.

Federal rules require at least 10.6% of the disaster assistance to be used for rental housing. TDHCA Multifamily Rental Housing Stock Preservation Program is made available in the form of a grant or loan to the owners of affordable rental properties that were damaged by Hurricane Rita to

rehabilitate the properties or build units to replace those damaged by the storm. Property owners applied directly to the State-administered program.

RITA ROUND 2 REPORTING

Rita Round 2 represents the second of two awards to help restore and rebuild in areas of the State most directly impacted by Hurricane Rita.

Construction Activities as of March 10, 2011:

Homeowner Assistance Program (HAP)

As of March 2011 Rita Round 2 CDBG disaster recovery funds have assisted over 2,475 homes.

- 2,475 homes rehabilitated or reconstructed
- 5 homes currently under construction

Multifamily Rental Programs

Texas utilized over \$82 million in a state-administered affordable rental program to replace or rehabilitate seven rental developments in the affected areas. The State also allocated \$26 million to the City of Houston and Harris County to rehabilitate 3 rental developments.

- 1,183 rental units have been rehabilitated or reconstructed
- 694 rental units are currently under construction

Financial Summary

Subrecipient Awards	Current Budget	Cumulative Expenditures	Balance Remaining	Percentage Expended
Homeowner Assistance Program (HAP)	\$210,371,273.00	\$203,685,841.31	\$6,685,431.69	96.82%
Sabine Pass Restoration Program (SPRP)	\$12,000,000.00	\$10,433,919.56	\$1,566,080.44	86.95%
Rental Housing Stock Restoration Program (RHSRP)	\$82,779,333.00	\$82,261,210.42	\$518,122.58	99.37%
City of Houston	\$41,663,498.00	\$35,072,577.63	\$6,590,920.37	84.18%
Harris County	\$17,313,240.12	\$12,441,807.86	\$4,871,432.26	71.86%
Restoration of Critical Infrastructure Program (TDRA)	\$43,300,000.00	\$35,878,946.31	\$7,421,053.69	82.86%
State Administrative Funds (Admin Funds)	\$17,707,342.00	\$12,883,564.12	\$4,823,777.88	72.76%
Grand Total	\$425,134,686.12	\$392,657,867.21	\$32,476,818.91	92.36%

*The following counties were included in HAP:

Angelina, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity, Tyler and Walker

**The following counties were served with the RHSRP:

Jefferson and Orange

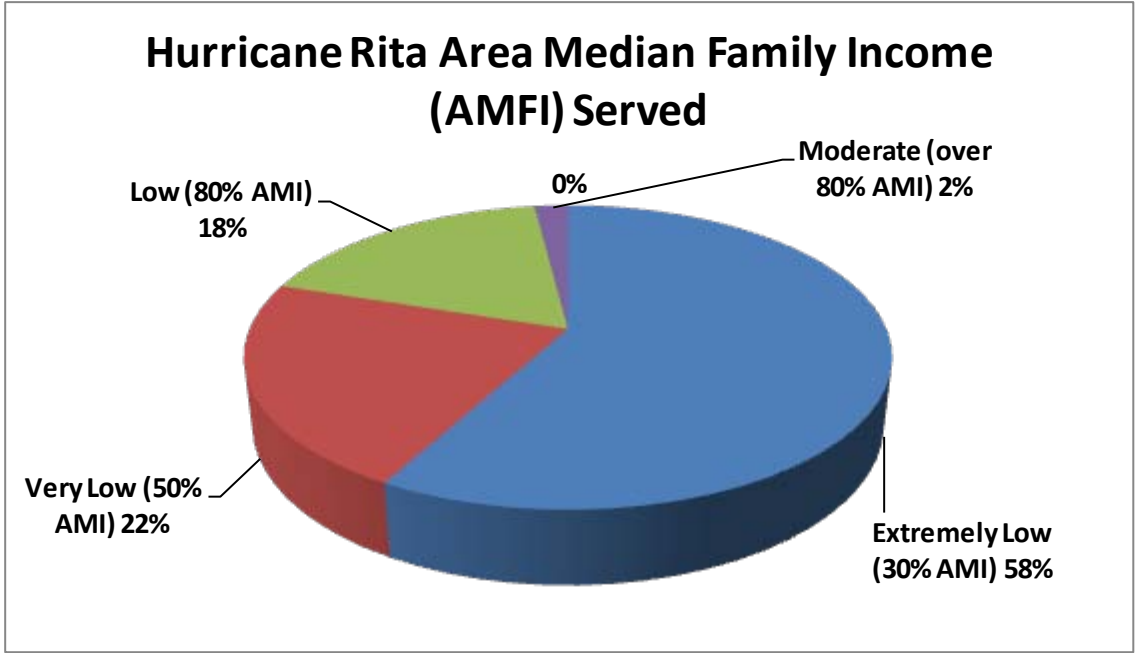
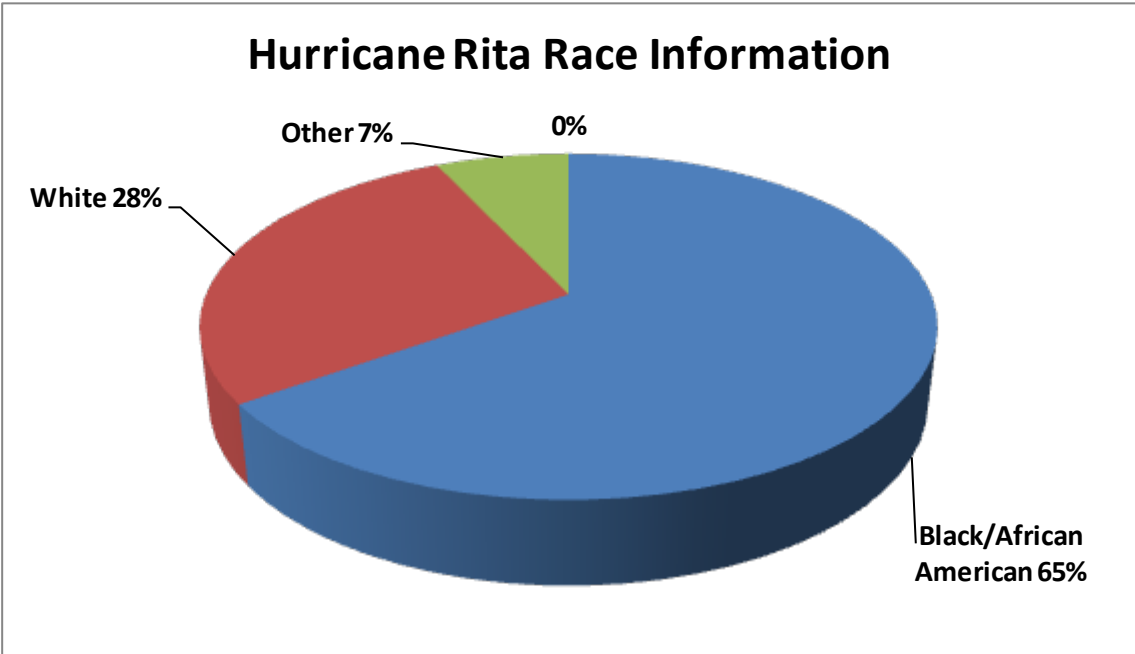
Rita Multifamily Rental Properties

Project Name	Applicant Name	Project County	Project City	Low Income Units	Total Units	Award Amount
Cypresswood Estates	Harris County/Harris County Housing Authority	Harris	Houston	45	88	\$5,574,826.00
Fondren Court	City of Houston/10700, LLC	Harris	Houston	177	345	\$9,850,000.00
Regency Walk	City of Houston/Regency Walk, LLC	Harris	Houston	309	606	\$10,150,000.00
Pointe North	158 Pointe North, LLC	Jefferson	Beaumont	158	158	\$13,778,332.00
Orange Navy Homes	Orange Navy, L.P.	Orange	Orange	140	140	\$15,821,439.00
Virginia Estates Apartments	Virginia Estates, L.P.	Jefferson	Beaumont	110	110	\$6,707,534.00
Brittany Place II	Chicory Court-Brittany Place II, L.P.	Jefferson	Port Arthur	100	100	\$13,077,366.00
Brittany Place I	Chicory Court-Brittany Place II, L.P.	Jefferson	Port Arthur	96	96	\$11,046,835.00
Gulfbreeze Plaza I	The Housing Authority of the City of Port Arthur	Jefferson	Port Arthur	86	86	\$ 9,067,577.00
Gulfbreeze Plaza II	The Housing Authority of the City of Port Arthur	Jefferson	Port Arthur	148	148	\$13,280,250.00

RITA ROUNDS 1 AND 2 REPORTING

Households Served by Type of Activity for the Homeowner Assistance Program and Sabine Pass Restoration Program

County	Elevation/ Accessibility Assistance or Relocation	Replacement of Manufactured Housing Unit	Rehabilitation of stick-built home	Reconstruction of stick-built home	Total homes
Jefferson	22	54	206	1,347	1,629
Jasper	0	156	29	149	334
Newton	0	114	16	98	228
Orange	0	85	15	158	258
Hardin	0	54	4	76	134
Tyler	0	52	10	37	99
Liberty	0	51	6	51	108
Sabine	0	28	2	12	42
Chambers	0	31	3	21	55
Polk	0	13	4	12	29
Angelina	0	8	1	12	21
Galveston	0	3	1	12	16
San Jacinto	0	6	3	3	12
San Augustine	0	8	0	5	13
Nacogdoches	0	5	0	4	9
Harris	0	1	0	3	4
Shelby	0	2	0	2	4
Walker	0	4	2	1	7
Trinity	0	2	0	1	3
Montgomery	0	1	0	0	1
Total	22	678	302	2,004	3,006



CDBG DISASTER RECOVERY PROGRAMS IKE ROUND 1 AND ROUND 2 OVERVIEW

In 2008, within a 52-day time frame Hurricanes Ike, Gustav and Dolly impacted eastern Texas. Hurricane Ike was the largest and most damaging at a Category 4 and caused great damage to Galveston and other Texas coastal areas. Hurricane Ike was enormous at 900 miles wide and comparable to the size of West Virginia. Hurricane Dolly, a Category 2 storm, overwhelmed the south Texas coast including the Rio Grande Valley. Hurricane Dolly was the most destructive storm to hit the Rio Grande Valley in over four decades. Hurricane Gustav, while noteworthy, did not result in significant damage.

The State of Texas prepared the *Texas Rebounds* report to estimate the financial impact of Hurricanes Dolly and Ike. The report indicates a total of \$29.4 billion is needed to meet the needs presented by Hurricanes Dolly and Ike.

<i>Texas Rebounds Summary of Recovery Needs¹¹¹ - Dolly & Ike</i>	
Housing Assistance	\$3.4 billion
Critical Infrastructure	\$1.9 billion
Economic Development	\$.05 billion
Economic Development – Gulf Opportunity Zone	\$14.3 billion
Forestry, Agriculture and Fisheries	\$1.1 billion
Social Services & Facilities	\$1.4 billion
Transportation Facilities	\$0.5 billion
Workforce Services & Facilities	\$0.6 billion
Educational Services & Facilities	\$0.7 billion
Navigation & Waterway Facilities	\$3.2 billion
Health Care & Mental Health Services & Facilities	\$0.2 billion
Utility Infrastructure	\$1.6 billion
TOTAL	\$29.4 billion

However, to date, the State of Texas has been allocated only \$3.1 billion in CDBG disaster recovery funds. In combination with FEMA funds, SBA efforts and other assistance, the CDBG disaster recovery funds still do not fulfill the financial needs to achieve long-term sustainable and resilient recovery.

IKE AND DOLLY ROUND 1 ACTIVITIES AND ALLOCATION

Hurricane Ike and Dolly First Supplemental Appropriation (\$1.3 billion) Public Law 110-329

To assist the recovery efforts of the areas across the United States declared major disasters in 2008, HUD provided \$1,315,990,193 to Texas in CDBG funds for public infrastructure, economic development and housing under Public Law 110-329. The Office of the Governor designated TDRA the lead agency for Hurricane Ike and Dolly funding. TDHCA is partnered with TDRA for disaster recovery and will administer the housing portion of the funding.

Of the disaster recovery CDBG funding granted in 2008, 50 percent of the funds had to be used to support activities benefiting low- and moderate-income persons and up to 50 percent of the funds

¹¹¹ Texas Department of Rural Affairs & Texas Department of Housing & Community Affairs. (2010, May 25), State of Texas Plan for Disaster Recovery – Revised Amendment No. 1, Consolidated Security, Disaster Assistance and Continuing Appropriations Act, Public Law 110-329.

may be used for activities of urgent need or the elimination of slums and blight. According to the federal register notice regarding the allocations of these funds, at least 10.6 percent or \$139,743,911, of the funding amount must be used for affordable rental housing. Of this amount, 4.47 percent, or \$58,834,914 has been set aside for TDHCA affordable rental housing stock restoration; the remaining required 6.13 percent, or \$80,908,997 will be met or exceeded through rental activities administered by the Subrecipients of these funds. The *State of Texas Plan for Disaster Recovery* prepared by TDRA was approved by HUD in March 2009.

Awardees of CDBG Hurricanes Dolly and Ike Recovery funding primarily include city and county governments and Councils of Government. Under the Ike Round 1 housing program, 18 Subrecipients administer the CDBG disaster recovery funds. The Subrecipients service areas included in the federally-declared disaster counties after Hurricanes Ike and Dolly. Housing programs offered by these Subrecipients include programs to assist homeowners with damaged or destroyed homes, down payment assistance, repair or replacement assistance for rental housing and other activities designed to address disaster-related needs. Storm hardening, demolition and elevation of structures out of flood prone areas are also recovery eligible activities. Subrecipients chose which activities they want to administer based on local need assessments. TDHCA closed applications and awarded contracts with all Subrecipients in December 2009.

TDHCA reestablished the application process of Rita Round 1: households apply to the Subrecipients and not to the State directly. Housing programs offered by the 18 Subrecipients are oversubscribed; to date approximately 12,000 applications have been accepted for homeowner assistance in programs expected to assist no more than 5,000 applicants. Although, some Subrecipients are still taking Ike Round 1 individual homeowner applications based on their program capacity. Homeowners who do not receive assistance under Round 1 could be eligible to receive assistance under the Ike and Dolly Round 2 program.

IKE AND DOLLY ROUND 1 REPORTING

TDHCA awarded \$621,448,377 for housing activities related to CDBG Disaster Recovery Funding in the hurricane impacted areas with reported housing damage. This funding is comprised of \$562,613,464 that has been awarded to 18 Subrecipients and \$59,926,832 for rental set-aside.

Summary of Activities as of *March 10, 2011*

Rental Program

The State awarded rental assistance under the TDHCA affordable rental program to 13 rental developments.

- Over \$59 million has been awarded to 13 multifamily developments in the hurricane impacted area.
- 1,981 rental units are anticipated to be rehabilitated or reconstructed by the Ike and Dolly awardees.

Subrecipient Program

- 11 of the 18 Subrecipients have projects underway, including assistance to 280 homebuyers and approval for repairs to 143 homes.

Financial Summary

Subrecipient Awards	Current Budget	Cumulative Expenditures	Balance Remaining	Percentage Expended
City of Galveston	\$160,432,233.00	\$4,668,409.53	\$155,763,823.47	2.91%
Galveston County	\$99,503,498.00	\$5,728,864.95	\$93,774,633.05	5.76%
South East Texas Regional Planning Commission	\$95,000,000.00	\$1,491,148.01	\$93,508,851.99	1.57%
City of Houston	\$87,256,565.00	\$27,456,648.54	\$59,799,916.46	31.47%
Harris County	\$56,277,229.00	\$6,235,166.44	\$50,042,062.56	11.08%
Houston-Galveston Area Council	\$11,076,980.00	\$0.00	\$11,076,980.00	0.00%
Liberty County	\$8,878,923.00	\$330,005.25	\$8,548,917.75	3.72%
Montgomery County	\$6,909,237.00	\$270,277.05	\$6,638,959.95	3.91%
Deep East Texas Council of Governments	\$5,931,070.00	\$187,317.73	\$5,743,752.27	3.16%
Cameron County	\$3,093,750.00	\$0.00	\$3,093,750.00	0.00%
Hidalgo County	\$2,000,000.00	\$246,702.50	\$1,753,297.50	12.34%
City of Brownsville	\$1,635,318.00	\$0.00	\$1,635,318.00	0.00%
Fort Bend County	\$1,582,107.00	\$27,247.93	\$1,554,859.07	1.72%
Brazos Valley Affordable Housing Corporation	\$948,930.00	\$0.00	\$948,930.00	0.00%
Willacy County	\$541,287.00	\$0.00	\$541,287.00	0.00%
East Texas Council of Governments	\$415,117.00	\$21,331.00	\$393,786.00	5.14%
City of Mission	\$209,638.00	\$43,328.98	\$166,309.02	20.67%
Chambers County	\$20,921,582.00	\$0.00	\$20,921,582.00	0.00%
Total:	\$562,613,464.00	\$46,706,447.91	\$515,907,016.09	8.30%

Multifamily Rental Properties

Project Name	Project County	Project City	Applicant Name	LI Units	Total Units	Award Amount
Orange Navy II	Orange	Orange	Orange Navy II, LP	36	36	\$ 3,450,000.00
Tidwell Estates	Harris	Houston	Tidwell Estates, Ltd.	99	132	\$ 277,676.00
Beacon Bay Townhomes	Cameron	Port Isabel	Housing Associates of Port Isabel, Ltd.	76	76	\$ 816,898.00
2101 Church Street	Galveston	Galveston	2101 Church Street, LLC	46	83	\$ 5,000,000.00
Fountains Of Westchase	Harris	Houston	ELP Simon, LP	147	288	\$ 2,390,000.00
Towers at Clear Lake	Harris	Houston	Towers CL, Ltd.	108	196	\$ 5,000,000.00
Union Acres Apartments	Shelby	Center	Union Acres Trust	100	100	\$ 3,003,389.00
Champion Homes at Bay Walk	Galveston	Galveston	Chicory Court VII, L.P.	192	192	\$ 5,000,000.00
Champion Homes at Marina Landing	Galveston	Galveston	Chicory Court I, L.P.	256	256	\$ 10,000,000.00
Lexington Square Apartments	Brazoria	Angleton	NHDC Lexington Square, LLC	80	80	\$ 1,425,868.00
Colony of Humble	Harris	Humble	NHDC Colony, LLC	175	200	\$ 6,296,670.00
Arthur Robinson Apartments	Orange	Orange	Housing Authority of the City of Orange	112	160	\$ 10,000,000.00
Countryside Village Apartments	Harris	Humble	NHDC Countryside Village, LLC	182	182	\$ 7,266,331.00

Because Disaster Recovery is a multi-year program, information on households served will be included in the 2012 State Low Income Housing Plan and Annual Report.

IKE AND DOLLY ROUND 2 ACTIVITIES AND ALLOCATION

Hurricane Ike and Dolly Second Supplemental Appropriation (\$1.7 billion) Public Law 110-329

The State of Texas received a second allocation in spring 2009 for \$1,743,001,247. To incorporate rules governing the receipt and use of the second allocation of funds, the First Amendment to the *State of Texas Plan for Disaster Recovery* was prepared by TDRA and approved by HUD in June 2010. The State is working with its Subrecipients under Ike and Dolly Round 1 to administer the second round of funding. Over \$1 billion will be used for housing specific activities. TDHCA anticipated that it will award \$805,195,286 to its Subrecipients and will oversee over \$174 million in affordable rental assistance. Similar to Ike Round 1, households affected by Hurricane Ike may apply to the Subrecipient and not to the State directly.

As a condition of HUD's June 2010 approval, the State of Texas entered into a Conciliation Agreement with two housing advocacy groups to address fair housing concerns under Round 2 funding. As a requirement of the Conciliation Agreement, TDHCA must complete an Analysis of Impediments (AI) before the majority of funds may be released. TDHCA anticipates the completion of the AI and release of funding at the beginning of 2011. The Conciliation Agreement requires the State and its Subrecipients to include outreach, assistance and activities not previously included in disaster recovery funding. In addition, according to the Conciliation Agreement, 55 percent of the funds must benefit households of low to moderate income (80% AMFI). For more information on the Conciliation Agreement and ongoing activity under Ike Round 2 please visit our website at www.tdhca.state.tx.us/cdbg.

Subrecipient jurisdictions will develop housing programs under Ike/Dolly Round 2 that have the same basic program elements as offered under Ike/Dolly Round 1. The combined Ike/Dolly Round 1 and 2 housing programs must appropriately and proportionally address the following housing needs of owners and renters and lower-income households:

- Homeowner repair, rehabilitation and replacement;
- Rental repairs, rehabilitation and replacement, including new construction to replace damaged or destroyed multifamily housing stock;
- Down payment assistance;
- Activities designed to relocate families outside of floodplains;
- Activities that address slum and blighted areas designated as such by the local jurisdiction; and
- Activities designed to address environmental hazards including local code compliance, storm mitigation activities and elevation assistance.

In addition to funding awarded to Subrecipients, TDHCA will administer several targeted programs, which exceed established minimum requirements set forth by HUD, including:

Ike Round 2 Activities Administered by TDHCA¹¹²

Program	Summary	Funding Amount
Affordable Rental Housing Recovery Program*	Addresses restoration of single-family rental housing stock; restoration of projects with project-based rental assistance including public housing rental stock; restoration of multifamily rental stock; one for one replacement of all family and elderly public housing units in the City of Galveston damaged or destroyed by Hurricane Ike; and construction, reconstruction, replacement or	\$174,000,000

¹¹² Ibid, 2.

Program	Summary	Funding Amount
	rehabilitation of family and elderly public housing units damaged or destroyed by the hurricanes	
Texas Title Clearance & Legal Assistance Program	Program will help low-income Texans overcome title clearance and legal obstacles and fully realize the benefits of hurricane recovery programs and homeownership.	\$500,000
Texas Housing Reconstruction Demonstration Pilot Program	This statutorily-required pilot program will identify and demonstrate alternative approaches to rebuilding housing following a natural disaster. The pilot is projected to build 60 homes. Funds will be offered on a competitive basis in Harris and Galveston Counties and the Lower Rio Grande Valley Development Council (LRGVDC) region.	\$6,000,000
Subsidized Housing Rebuilding Program	This program, to be administered by the appropriate COG, for the sole benefit of low- and moderate-income persons with unmet housing needs resulting from the hurricanes, with priority given to addressing issued identified with public housing and affordable rental housing damaged or destroyed by the hurricanes.	\$100,000,000
Impacted Area Buyout Program	TDHCA shall fund relocation and buyout assistance for low and moderate income victims of the hurricanes living in FEMA designated "High Risk Areas" and areas of high minority and poverty concentration as approved by TDHCA.	\$18,000,000
Moving-to-Opportunity Program	TDHCA will work with stakeholders to prepare a request to HUD for an allocation of additional Housing Choice Vouchers, or assistance in developing alternative tenant-based rental assistance for eligible households. Contingent on federal appropriations, TDHCA shall propose to establish a Moving-to-Opportunity Program, operating by Public Housing Authorities, to permit renter households in areas affected by the hurricanes to locate alternative rental housing in higher opportunity areas.	Contingent on securing federal funds

* Allocated to H-GAC, SETRPC and LRGVDC

IKE AND DOLLY ROUND 2 REPORTING

TDHCA awarded \$ 979,495,139 for housing activities related to CDBG Disaster Recovery Funding in the hurricane impacted areas. This funding includes \$174,299,853 for affordable rental housing.

Amount Allocated for Round 2

COGs	General Housing	Program Specific Activities: Affordable Rental Program*	Total Housing
Houston-Galveston Area Council**	\$521,261,621	\$126,095,018	\$384,970,743
South East Texas Regional Planning Commission**	\$157,007,878	\$33,096,235	\$190,104,113
Lower Rio Grande Valley Development Council	\$106,925,787	\$15,108,600	\$122,034,387
Deep East Texas Council of Governments	\$20,000,000	-	\$20,000,000
TOTAL	\$805,195,286	\$174,299,853	\$979,495,139

*Administered through a competition by the State.

**H-GAC and SETRPC have HUD-required set-aside allocation amounts to Harris, Galveston and Orange Counties over and above the allocations established through the regional MODs.

Additional information about CDBG Disaster Recovery for Hurricanes Dolly and Ike can be found online at www.TDRA.state.tx.us or www.TDHCA.state.tx.us for housing activities. For more information, contact TDRA at (512) 936-9701.

SECTION 7: PUBLIC PARTICIPATION

TDHCA strives to include the public in policy, program and resource allocation decisions that concern the Department. This section outlines how the public is involved with the preparation of the plan and includes a summary of public comment.

- *Participation in TDHCA Programs:* Discusses efforts to ensure that individuals of low income and their community-based institutions participate in TDHCA programs
- *Citizen Participation in Program Planning:* Discusses affirmative efforts to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process

PARTICIPATION IN TDHCA PROGRAMS

Texas is an economically, regionally and demographically diverse state. The Department recognizes this by establishing criteria to distribute funds based on the priorities established in TDHCA's governing statute. It is incumbent upon TDHCA to increase the public's awareness of available funding opportunities so that its funds will reach those in need across the state.

Below are the approaches taken by TDHCA to achieve this end:

- Throughout the year, the TDHCA staff reaches out to interested parties at informational workshops, roundtables and conferences across the state to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.
- The Department's Division of Public Affairs is responsible for media releases, attends conferences and maintains conference information booths on behalf of TDHCA, as well as coordinates media interviews and speaking events.
- The *TDHCA Program Guide* provides a comprehensive, statewide housing resource guide for both individuals and organizations across the state. The *Program Guide* provides a list of housing and housing-related programs operated by TDHCA, HUD and other federal and state agencies.
- The TDHCA website, through its provision of timely information to consumers, is one of TDHCA's most successful marketing tools and affordable housing resources.
- TDHCA also operates a listserv e-mail service, where subscribed individuals and entities can receive email updates on TDHCA information, announcements and trainings.
- TDHCA is involved with a wide variety of committees and workgroups, which serve as valuable resources to gather input from people working at the local level. These groups share information on affordable housing needs and available resources and help TDHCA to prioritize these needs.

CITIZEN PARTICIPATION IN PROGRAM PLANNING

The Department values and relies on community input to direct resources to meet its goal and objectives. In an effort to provide the public with an opportunity to more effectively give input on the Department's policies, rules, planning documents and programs, the Department has consolidated its public hearings into six hearings for program area Rules. In addition to these annual public hearings, individual program sections hold various hearing and program workshops

throughout the year. Furthermore, the TDHCA Board accepts extensive public comment on programmatic and related policy agenda items at monthly board meetings.

The Department ensures that all programs allow the citizen participation and public hearing requirements as outlined in the Texas Government Code. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. The Department maintains a voluntary membership e-mail 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* and on TDHCA's website. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

PREPARATION OF THE PLAN

Section 2306.0722 of the Texas Government Code mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the Plan. As this is a working document, there is no time at which the Plan is static. Throughout the year, research was performed to analyze housing needs across the state, focus meetings were held to discuss ways to prioritize funds to meet specific needs and public comment was received at program-level public hearing as well as at every Governing Board meeting.

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

PUBLIC HEARING

The draft version of the *2011 State of Texas Low Income Housing Plan and Annual Report* was submitted to the TDHCA Board of Directors for approval at the December 2010 Board meeting and was released for public comment in accordance with §2306.0732 and §2306.0661.

During the comment period from January 10 to February 8, 2011, the public was encouraged to submit input toward the Plan in writing via mail, fax, or e-mail. A public hearing was held on January 27, 2011 at the Stephen F. Austin Building, Room 170, 1700 N. Congress Avenue, Austin, Texas at 10:30am. Notice of the public comment period and public hearing was published in the *Texas Register* and was sent via a listserv announcement.

PUBLIC COMMENT

No public comments were received.

SECTION 8: 2011-2012 COLONIA ACTION PLAN

POLICY GOALS

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

The OCI Division was created to do the following:

- Expand housing opportunities to colonia residents living along the Texas-Mexico border.
- Increase knowledge and awareness of programs and services available through the Department.
- Implement initiatives that promote improving the quality of life of colonia residents and border communities.
- Train and increase the capacity of organizations that serve the targeted colonia population.
- Provide consumer education to colonia and border residents.
- 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.
- Solicit input from colonia residents on major funding decisions that will affect border communities.

OVERVIEW

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

While new colonias continue to develop, many have been in existence for over 50 years. A few colonia developments began as small communities of farm laborers employed by a single rancher or farmer while others originated as town sites established by land speculators as early as the 1900s. A majority of the colonias, however, emerged in the 1950s as developers discovered a large market of aspiring homebuyers who could not afford to purchase in cities or who did not have access to conventional financing mechanisms.

POPULATION AND POVERTY

Data updated in 2006 by the Texas Office of the Attorney General recorded 2,060 colonias in 30 counties within 150 miles of the Texas-Mexico border. However, approximately 1,700 of those colonias are concentrated in just seven counties directly abutting the US-Mexico border. It should be noted that these figures represent only the documented colonias. There may be many small, rural colonias that have not yet been recorded. Currently, Hidalgo County has the largest number of colonias, with 847 counted in 2006. The 13 counties running along the Texas-Mexico have an

average Hispanic or Latino population of 74.2 percent, as compared to the statewide average of 34.6 percent.

Between 2000 and 2005 many Texas border counties experienced rapid population growth. El Paso, Maverick, Webb, Zapata, Starr, Hidalgo and Cameron counties have shown an average increase in population of 12.3 percent, surpassing the state average increase of 9.6 percent. Simultaneously, a 5.4 percent average decrease in population has actually occurred in several counties that are adjacent to the border counties over the same time period. Counties experiencing large decreased include Hudspeth, Reeves, Pecos, Terrell, Edwards, Kinney, Duval, Jim Hogg and Brooks.

2003 U. S. Census data placed the median household income for Texas at \$39,967, while the median household income for the Texas-Mexico border counties averages a much lower \$26,606. Zavala County, near the border, posted the lowest median household income at \$18,553. In the larger border-region cities El Paso, McAllen, Brownsville, Corpus Christi and Laredo, the average median values of owner-occupied housing units in 2000 was \$69,640. Laredo had the highest home values at \$77,900.¹¹³

The particular need for affordable housing in the border region can be largely attributed to the poverty level of the rapidly growing population. Counties along the Texas-Mexico border shoulder some of the highest poverty rates in the state. According to 2003 U.S. Census data, the poverty level in the state of Texas stood at 16.2 percent, while the average poverty level of counties along the Texas-Mexico border was 25.3 percent. Furthermore, the four counties with the greatest number of colonias (Hidalgo, El Paso, Starr and Cameron), had an average poverty level of 31.5 percent, nearly double the state rate. Counties like Dimmit and Starr at 32.7 percent and 36.2 percent respectively, were even higher.

HOUSING

According to a review completed by the Texas Comptroller's Office, most homebuilders would have a difficult time constructing houses for a sale price of less than \$60,000 to \$70,000. Housing in this price range would typically be affordable to workers earning \$12 to \$14 an hour (assuming a housing debt to income ratio of 33 percent with no additional debts). Some builders indicate that it is difficult to build lower-priced homes because many of the construction costs, including the cost of acquisition and site development, are fixed, regardless of the size of the home.¹¹⁴ Land acquisition and development can add \$10,000 to \$20,000 to the cost of a house.

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

¹¹³ U.S. Census Bureau: State and County Quickfacts. <http://quickfacts.census.gov/qfd/states/48000.html> (Viewed July 27, 2006).

¹¹⁴ *Bordering the Future: Homes of Our Own. Windows on State Government.* Texas Comptroller of Public Accounts. July 1998. Interview with Clark Wilson Homebuilders, November 20, 1997.

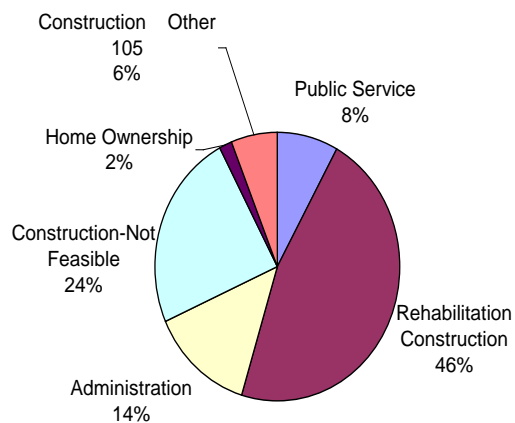
COLONIA Beneficiaries

The following table displays the total number of beneficiaries served by the Department's Colonia Self-Help Center Program. This data is reported by the participating counties as part of their colonia needs assessments and provides a representation of the acute need for housing-related assistance in these communities. Each county conducts its own needs assessments, holds a public hearing and establishes the activities to be performed under the Colonia Self-Help Center program. Approximately 94% beneficiaries are of low to moderate income.

County	Total Population Beneficiaries	Total Low to Moderate Beneficiaries
Cameron/Willacy	7,723	6,258
El Paso	8,982	8,533
Hidalgo	3,573	3,215
Maverick	5,184	5,184
Starr	8,024	8,024
Val Verde	5,923	5,923
Webb	1,212	1,151
Total	40,621	38,288

The activities to be performed under the Colonia Self Help Center contracts include, homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaign, technology access, house to line connections, utility connections, rehabilitation, self-help small repair, reconstruction, new construction and down payment assistance.

COLONIA SELF-HELP CENTERS



Activity	Percentage
Public Service	8%
Rehabilitation Construction	46%
Administration	14%
Construction-Not Feasible	24%
Home Ownership	2%
Construction Other	6%



PROGRAM PLAN

TDHCA, through its Office of Colonia Initiatives, administers various programs designed to improve the lives of colonia residents. This action plan outlines how various initiatives and programs will be implemented for 2011 and 2012.

FY 2011 and 2012 Office of Colonia Initiatives Funding

Programs	Estimated Available Funding for FY 2011	Estimated Available Funding for FY 2012
Texas Bootstrap Loan Program	\$5,500,000.00	\$3,000,000.00
Colonia Self-Help Centers	\$1,800,000.00	\$1,800,000.00
TOTAL	\$7,300,000.00	\$4,800,000.00

COLONIA SELF-HELP CENTERS

In 1995, the 74th Legislature passed Senate Bill 1509 (Texas Government Code Subchapter §2306.581 - §2306.591), a legislative directive to establish colonia self-help centers (SHCs) in Cameron/Willacy, Hidalgo, Starr, Webb and El Paso counties. This program also allows the Department to establish a colonia SHC in a county designated as an economically distressed area. Maverick and Val Verde County have been so designated and now operate a colonia self-help center. Each county identifies five colonias to receive concentrated assistance. The operation of the colonia SHCs may be managed by a local nonprofit organization, local community action agency, or local housing authority that has demonstrated the capacity to operate a center.

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

The colonia SHC program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 40,600 residents. The Department contracts with the counties, who subcontract with nonprofit organizations to administer the colonia SHC program or specific activities offered under the program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (RFP) to provide these services.

The Department designates a geographic area to receive the services provided by the colonia SHCs based upon funding proposals submitted by each county. In consultation with the Colonia Residents Advisory Committee (C-RAC) and the appropriate unit of local government, the Department designates up to five colonias in each service area to receive concentrated attention from the colonia SHCs. The C-RAC is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department regarding the needs of colonia residents and the types of programs and activities which should be undertaken by the colonia SHCs. Each county nominates two colonia residents to serve on the committee. The Department's Board of Directors appointed the C-RAC members. The C-RAC meets thirty days before a contract is scheduled to be considered for award by the Board. During this meeting, members of the C-RAC review the proposal and may make recommendations for the Board's consideration.

The operations of the colonia SHCs are funded by HUD through the Texas Community Development Block Grant Program (CDBG) 2.5 percent set-aside, which is approximately \$1.8 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Rural Affairs. CDBG funds can only be provided to eligible units of general local governments. Therefore, the Department must enter into a contract with each participating county government. The Department provides administrative and general oversight to ensure programmatic and contract compliance. In addition, colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

BORDER FIELD OFFICES

OCI manages three border field offices located in Edinburg, El Paso and Laredo. These border field offices act as a liaison between nonprofit organizations and units of local government and administer, at the local level, various OCI programs and services, provide technical assistance to nonprofits, for profits, units of general local government, community organizations and colonia residents along the 150 mile Texas-Mexico border region. The border field offices are partially funded from General Revue, Bond Funds and CDBG programs. OCI will continue to maintain these three border field offices.

The Border Field Officers anticipated approximately 900 technical assistance outreach efforts to nonprofit organizations and units of local government in 2011 and 2012 if funding remains consistent. The technical assistance may include providing guidance on program rules, reviewing financial draw submittals, testing policies and procedures, conducting workshops and trainings, inspections, draw processing, loan application reviews, file testing, monitoring and general compliance. In addition, The Border Field Officers anticipate approximately 1,000 technical assistance informational efforts to colonia residents and may include referrals to housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. It is projected that the Border Field Officers and the Self Help Center programs will provide 12,000 targeted technical assistance to individual colonia residents through the Self Help Centers.

TEXAS BOOTSTRAP LOAN PROGRAM

The Texas Bootstrap Loan Program is a statewide program that funds certified non-profit organizations and enables owner-builders to purchase real estate and construct or renovate a home. In 2009 the 81st Legislature amended this program under Senate Bill 679 with a legislative directive requiring continuation of an Owner Builder Loan Program through 2020. TDHCA is required under Section 2306.753(d) of the Texas Government Code, to set aside two-thirds of the available funds for owner-builders whose property is located in a county that is eligible to receive financial assistance under Subchapter K, Chapter 17, of the Water Code (called the 2/3 set aside). A county is only eligible to receive financial assistance under Subchapter K, Chapter 17, Water Code, if: 1) the county contains an area that meets the criteria for an economically distressed area under Section 17.92(1), Water Code; and 2) the county has adopted and enforces the model subdivision rules under Section 16,343, Water Code. The remaining one-third is available for the balance of the state (called the 1/3 set aside).

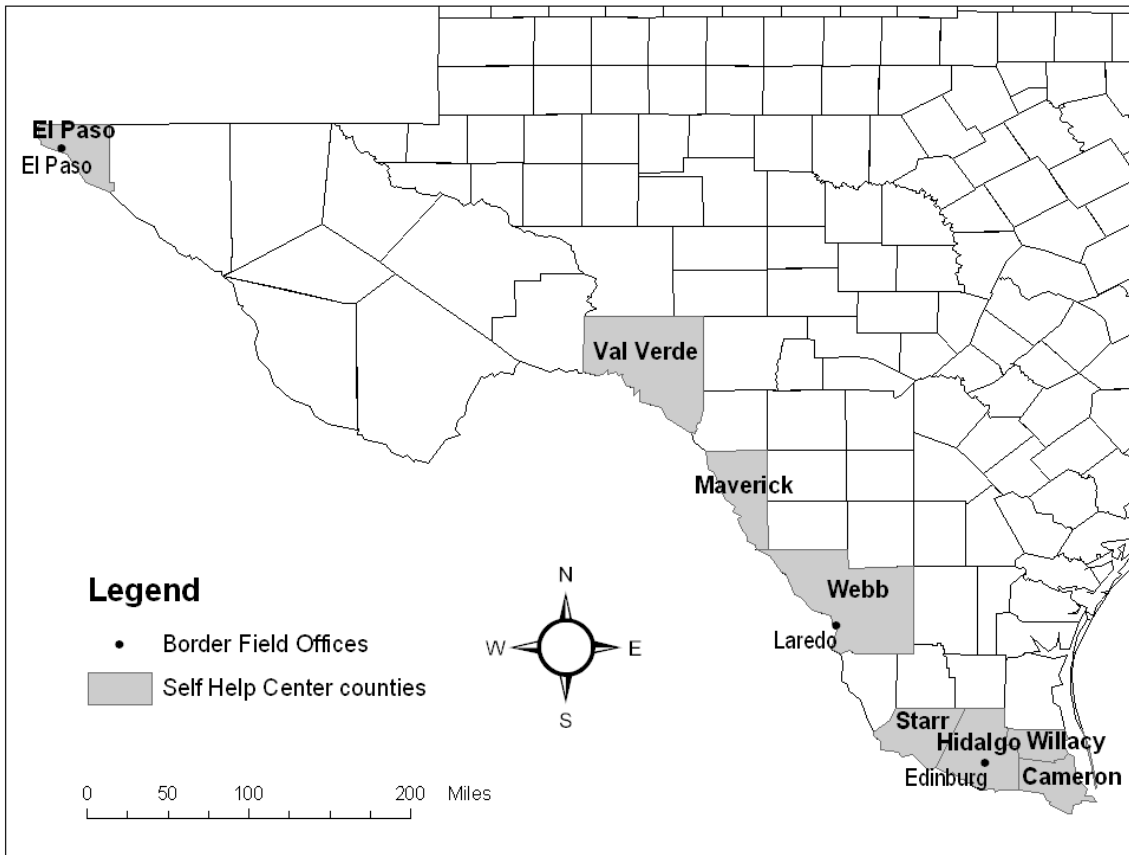
The Texas Bootstrap program promotes and enhances homeownership for very low-income Texans by providing funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing throughout Texas. Participating owner-builders must provide a minimum of sixty-five percent (65%) of the labor

required to build or rehabilitate the home. Section 2306.753(a) of the Texas Government Code directs TDHCA to establish a priority in directing funds to Owner-Builders with an annual income of less than \$17,500. The maximum loan amount using TDHCA funds may not exceed \$45,000 per Owner-Builder. The total amount of loans made with TDHCA and any other funding source may not exceed a combined \$90,000 per household. The Department committed \$12 million in Fiscal Year 2009 to implement this initiative from the Housing Trust Fund.

TDHCA is required under Section 2306.7581 (a-1) of the Texas Government Code, to make available at least \$3,000,000 each state fiscal year for mortgage loans to very low-income families (60% Area Median Family Income) not to exceed \$45,000 per unit. In addition to the 2010 & 2011 Fiscal year allocation of \$3,000,000 per year, TDHCA's Governing Board set-aside an additional \$3,500,000 for this program under the 2010/2011 Housing Trust Fund Plan. The remaining funds from FY 2009 in the amount of \$2,125,883 were re-allocated with the 2010/2011 allocation for a total of \$11,625,883.

In an effort to disseminate Texas Bootstrap funds across a broader network of providers and increase the Department's ability to efficiently assist households and expend funds, the OCI implemented a reservation system. The reservation system is a "ready to proceed" model that allows program funds to be expended rapidly and efficiently. Under the reservation system, participating nonprofit organization must be certified by TDHCA as a Nonprofit Owner-Builder Housing Program (NOHP) in accordance with Section 2306.755 of the Texas Government Code and must execute a Loan Origination Agreement with the Department in order to assure full compliance with program rules and guidelines. After being certified as an NOHP, the NOHP will then be able to submit individual loan applications to TDHCA on behalf of the owner-builder applicant on a first-come, first-served basis. A nonprofit is allowed to reserve up to \$900,000 at any given time under the 2/3 set-aside allocation. Nonprofits operating under the 1/3 set aside may reserve up to \$450,000. The reservations are for twelve months and nonprofits are required to meet specific performance benchmarks within that time period in order to retain the funding.

Border Field Office and Colonia Self Help Centers



SECTION 9: TEXAS STATE AFFORDABLE HOUSING CORPORATION ANNUAL ACTION PLAN

INTRODUCTION

This plan is prepared in accordance with Texas Government Code, Section 2306.566, which requires the Texas State Affordable Housing Corporation (“Corporation”) to develop a plan to address the state’s housing needs. According to Section 2306.0721(g), the Corporation’s Annual Action Plan must be included in the 2011 State Low Income Housing Plan (“SLIHP”) prepared by the Texas Department of Housing and Community Affairs (“TDHCA”).

In accordance with Section 2306.0722(b), TDHCA will provide the needs assessment information compiled for the SLIHP report to the Corporation. In addition to addressing the needs in general, the Corporation's plan must include specific proposals to help serve rural and other underserved areas of the state.

CORPORATION OVERVIEW

The Texas State Affordable Housing Corporation, created in 1994 by the Texas State Legislature, is a self-sustaining non-profit entity whose mission is to serve the housing needs of low, very low and extremely low-income Texans and other underserved populations who do not have comparable housing options through conventional financial channels. The Corporation’s enabling legislation can be found in the Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq. The Corporation’s only office is located in Austin, Texas. A five-member Board of Directors appointed by the Governor, with the advice and consent of the Senate, oversees the business of the Corporation. In addition, the Corporation has a four-member Advisory Council appointed by the Board of Directors. The Advisory Council assists with fundraising activities and reviews and recommends to the Board the funding of grant applications under the Texas Foundations Fund program. None of the Corporation’s programs and operations are funded through the State’s appropriations process.

The Corporation is statutorily authorized to issue mortgage revenue bonds and other private activity bonds to finance the purchase and creation of affordable housing. Over the course of its history, the Corporation has utilized over \$600 million in single family and approximately \$540 million in multifamily bonding authority. Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following first-time homebuyer programs:

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

Using its mission as guidance, the Corporation has developed the following additional programs and activities to help meet the needs for affordable housing in Texas:

- Direct Lending
- Affordable Communities of Texas
- Asset Oversight and Compliance
- Texas Foundations Fund

- Foreclosure Prevention Program
- Development

As a 501(c)(3) nonprofit, the Corporation accesses private sources of funding to help accomplish its mission. The Corporation is also an approved originating seller/servicer for single family loans with Fannie Mae, Freddie Mac, Ginnie Mae, U.S. Rural Development, FHA and VA. The Corporation has conduit sales agreements with Bank of America Home Loans and Wells Fargo Funding and with the Community Development Trust, Inc., for multifamily mortgage loans. The Corporation is also an associate member borrower of the Federal Home Loan Bank of Dallas.

CORPORATION OBJECTIVE

In conjunction with the Association of Rural Communities in Texas (ARCIT), the Corporation conducted a Rural Housing Survey of 1,400 rural government officials in 2010. Although the response rate was just under 10%, the respondents provided insight on housing challenges in their communities, such as the need for affordable single family homes.

A review of the housing analysis included in the annual State Low Income Housing Plan and other published studies on housing needs provides a picture of the critical need for affordable housing throughout Texas. The housing analysis provides statistical information on the housing challenges faced by special needs and underserved populations.

The Texas State Affordable Housing Corporation's mission has been to serve the housing needs of low, very low and extremely low-income Texans and other underserved populations. However, given its relatively small size and limited funding sources, the Corporation determined in 2010 it could be more effective in meeting its mission if it defined the underserved populations it will strive to serve. Using feedback from its Board, stakeholders, funders, and staff, the Corporation developed a strategic plan that identifies people with disabilities and people living in rural areas of the state as the populations it will aim to serve.

The Corporation's next objective is to explore ways it can modify current programs to help serve more people with disabilities and those living in rural areas.

PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS

FIRST-TIME HOMEBUYER PROGRAMS

The Corporation administers the Professional Educators, Homes for Texas Heroes, and Home Sweet Texas Loan Programs. These programs are the Corporation's Single Family Mortgage Revenue Private Activity Bond Programs. The first two programs were established by the Legislature in 2001 and 2003, respectively, and are allocated 10 percent of the State's Private Activity Bond Cap for the exclusive purpose of making single family mortgage loans to Texas professional educators and fire fighters, EMS personnel, law enforcement officers, corrections officers and public security officers who are first-time home buyers.

In 2006 the Corporation created the Home Sweet Texas Loan Program which is funded by applying for mortgage revenue bonding authority not used by other bond issuers after a specified date. The Home Sweet Texas Loan Program is available statewide to those at or below 80 percent of the area median family income.

The programs are available statewide on a first come, first-served basis to first-time homebuyers who wish to purchase a newly constructed or existing home. Borrowers must meet income and purchase price limits set by federal guidelines, while meeting standard mortgage underwriting requirements and demonstrating credit worthiness. The borrower must also occupy the purchased home as his or her primary residence.

Through each program, eligible borrowers are able to apply for a 30-year fixed-rate mortgage loan and may receive down payment assistance in the form of a grant. The programs are accessible to eligible borrowers by directly contacting a participating mortgage lender.

Since the inception of the Professional Educator Home Loan Program in 2001, the Homes for Texas Heroes Home Loan Program in 2003, and the Home Sweet Texas Loan Program in 2006, the Corporation has seen the demand for these programs steadily increase. Over 3500 individuals and families have become homeowners by utilizing these programs.

Given the volatility of the bond market in 2008 and 2009, the Corporation was not able to issue mortgage revenue bonds for its first-time homebuyer programs. In an effort to continue serving homebuyers, the Corporation established the Mortgage Credit Certificate (MCC) Program by converting its bonding authority into mortgage credit certificates. The Corporation's MCC Program serves the same populations as the three home loan programs described above.

Under the MCC Program, the qualified homebuyer is eligible to take a portion of the annual interest paid on the mortgage as a special tax credit, up to \$2,000 each year that they occupy the home as their principal residence. An MCC has the potential of saving the homebuyer thousands of dollars over the life of the loan. And although the MCC Program is not a home loan program, the homebuyer is required to have a fixed rate mortgage. To date, the Corporation has served 980 first-time homebuyers under the MCC Program.¹¹⁵

Every homebuyer who utilizes one of the Corporation's first-time homebuyer programs must complete a homebuyer education course prior to closing on the purchase of their home.

2011 IMPLEMENTATION PLAN

In 2011 the Corporation plans to continue to offer its programs for first-time homebuyers, which entails developing a bond financing structure that is appealing to bond investors but also minimizes the programs' mortgage interest rates and offers the best possible down payment assistance to the borrowers. Although conventional mortgage rates have reached historic lows, we find that down payment assistance is still especially critical to the demographic we serve.

If, due to market conditions, the Corporation is unable to issue bonds for the home loan programs in 2011, then other avenues to assist first-time homebuyers will be explored. Given the success and demand for the Mortgage Credit Certificate Program, the Corporation will continue to provide this program as another alternative for homebuyers.

Above and beyond the statutory requirements of the programs, the Corporation plans to explore ways to increase homeownership for households in which one or more members have a disability and for those households in rural areas of the state. Discussions are planned with different stakeholders, such as lenders and nonprofits who work with underserved populations, as to how best to increase homeownership in those two demographics.

¹¹⁵ As of December 10, 2010.

The Corporation also will work to broaden the reach of the programs through the recruitment of additional lenders, especially in areas of the state with low utilization of the programs.

Given the widespread demand for first-time homebuyer programs, the Corporation will continue to submit applications to the Texas Bond Review Board requesting additional mortgage revenue bonding authority.

DIRECT LENDING PROGRAMS

The Corporation operates two lending programs that provide financing to developers for the construction or redevelopment of housing that serves the needs of low-, very low- and extremely low-income Texans in rural and underserved communities. All homes or apartments built using the Corporation's funding must be affordable to households earning 80% or less of the area median income and must be constructed to meet the Corporation's housing construction standards.

Since 2003 the Corporation has approved more than \$9.9 million in loans for rental home development, and more than \$1.4 million for development of single-family homes. In 2007, the Corporation committed \$2 million for a revolving loan fund and has since focused its efforts on providing loans leveraging additional funds from the Federal Home Loan Bank of Dallas (\$2.1 million), Wells Fargo Bank (\$1.9 million), the Meadows Foundation (\$500,000) and the Community Development Trust (\$4.1 million).

Loan Production	FY 2010	Total
Loans in Portfolio	3	15
# of Single Family Homes	11	72
# of Rental Units	103	1,906
Total Amount of Loan Funds Approved	\$1,913,125	\$9,933,865
Total Value of Constructed Properties	\$9,568,000	\$139,532,000
Estimated Jobs Created ¹¹⁶	102	1,484

2011 IMPLEMENTATION PLAN

The Corporation's direct lending programs have experienced steady growth over the past three years. With its current sources of funding, the Corporation has kept up with demand from developers seeking short-term loans. The Corporation is expecting loan repayments in 2011 which will be redeployed to provide additional direct lending loans. However, a rise in lending activity is expected in 2011, so the Corporation will be working to secure additional program related investments to expand the size of its loan fund.

Several developments receiving assistance from the Corporation's direct lending programs are in rural areas or provide housing for people with disabilities. However, the Corporation will investigate how it can encourage even more housing activity that assists those underserved populations.

AFFORDABLE COMMUNITIES OF TEXAS PROGRAM

The Affordable Communities of Texas ("ACT") program works to stabilize communities experiencing high levels of foreclosures by working with nonprofit and government agencies in Texas to acquire and redevelop foreclosed homes, vacant land and tax foreclosed properties. The Corporation has created a network of local nonprofit partners which grew from three in 2009 to 16 in 2010. These

¹¹⁶ Using estimate of \$94,000 per job created, the mid-point of the federal range formula for calculating job creation (\$92,000 - \$96,000)

local partners identify available foreclosed properties in their communities, complete due diligence, and, using funds from the Corporation, facilitate the purchase of the target properties. The Corporation becomes the owner of the properties and works with the local partners to complete redevelopment or construction of homes which will be sold to low and very-income households.

The ACT program was launched with \$100,000 committed by the Corporation's Board in December 2008. The Corporation has received a \$25,000 grant for program operations from the F.B. Heron Foundation, and more than \$6.2 million through the federally-funded Neighborhood Stabilization Program (NSP) administered by TDHCA in Texas.

The Corporation has purchased more than 100 homes and vacant lots thus far in 2010 and has an additional 200 homes and vacant lots under contract.

The ACT program also operates a Buyer's Agent initiative, wherein the Corporation provides to local partners foreclosed property listings available through our participation in the National Community Stabilization Trust (NCST). The Corporation is the only statewide coordinating agency in Texas for NCST.

2011 IMPLEMENTATION PLAN

The ACT program has far exceeded its original program targets for funding utilization and unit acquisitions, but continual changes to federal and state NSP program guidelines have slowed the process of property acquisitions significantly. The Corporation expects to continue to work with the local partners to conclude the purchase of the 200 homes currently under contract.

Despite its challenges, the ACT program is a good model for creating affordable housing for low and very-income families, strengthening the capacity of nonprofit local partners and providing a viable alternative to traditional property acquisition strategies. Several local partners are in rural areas of the state or provide housing for people with disabilities, and the Corporation will work to encourage even more housing activity that assists those two underserved populations through the ACT program.

MULTIFAMILY BOND PROGRAMS

The Corporation's Multifamily Bond program encourages private investment in the construction or rehabilitation of affordable rental housing through the issuance of tax exempt private activity bonds ("PAB"). As a conduit issuer (i.e., the Corporation does not invest its or the State's funds in developments) it receives 10 percent of the State's multifamily PAB allocation each year (approximately \$49 million in 2010).

The Corporation also has the ability to issue 501(c)(3) bonds for the construction or rehabilitation of multifamily rental housing; however, the Corporation has not issued this type of bond since 2002. The primary reasons for inactivity include statutory limits on available property tax exemptions for nonprofit developments, lack of alternative equity sources and a history of financial failures of 501(c)(3) bond financed properties in Texas and nationally.

2011 IMPLEMENTATION PLAN

Over the last two years there has been limited new activity in the Corporation's multifamily bond programs. Nationally, bond market conditions, tax credit equity pricing and the overall health of the housing market have reduced investor demand for housing bonds.

Still, the Corporation released an RFP for the 2011 PAB program in late 2010 with the following target areas of housing need identified by the Corporation's board

- Preservation of Existing Affordable Rental Housing
- Housing in Rural Communities
- Senior and Assisted Living Developments
- Rental Housing in Communities Affected by a Federally-declared Disaster

In 2010, the Corporation received an application to issue new bonds to acquire and rehabilitate more than 1,700 units of affordable housing using private activity bonds. The Corporation's board has approved an inducement resolution and staff is working with the developer to finalize details for a reservation application to the Texas Bond Review Board. If final approval is granted, the Corporation expects to close on this private activity bond transaction in 2011.

ASSET OVERSIGHT AND COMPLIANCE

Asset oversight and compliance monitoring of properties financed through tax-exempt bonds is required by many bond issuers, including the Corporation. We believe these important reviews are one of the best ways to ensure properties are providing safe and decent affordable housing to their residents.

Through the activity of asset oversight, the Corporation monitors the financial and physical health of a property and provides suggestions to property owners and managers for improvement. Asset oversight staff conducts an annual on-site inspection of each property and issues an annual report on each property. Reports are submitted to property owners, managers, and other stakeholders and are available online at www.tsahc.org.

Compliance monitoring ensures that property owners and managers are providing the required number of affordable units to income-eligible households and that quality resident services are being provided to all residents of the property. The Corporation has an online reporting system that allows each property manager to complete the Certificate of Continuing Program Compliance and report resident services activities monthly. Annual on-site inspections and resident file reviews of affordable units ensure that federal requirements relating to the tax-exempt status of the bonds are followed.

In 2010, the Corporation provided asset oversight and compliance reviews for 38 bond-financed properties totaling 6,766 units.¹¹⁷

2011 IMPLEMENTATION PLAN

The Corporation will continue to provide asset oversight and compliance monitoring services to the properties in its current portfolio. The Corporation's compliance policy was updated in late 2010, and the Corporation will continue to regularly review its programs and policies to identify ways increase the performance of the properties under review.

The Corporation plans to continue to market its asset oversight and compliance capabilities to other organizations and public agencies.

¹¹⁷ As of December 10, 2010

TEXAS FOUNDATION FUND

The Corporation created the Texas Foundations Fund (TFF) in early 2008 to make grants aimed at improving the living standards of Texas residents of very low income and extremely low income, specifically those at 50 percent or below of the area median family income. Funding for the TFF comes from the Corporation's own income and private funds raised.

TFF provides grants of up to \$50,000 to nonprofit organizations and rural governmental entities (or their instrumentalities) for (i) the construction, rehabilitation, and/or critical repair of single family homes for Texas homeowners, with a particular emphasis on serving people with disabilities and rural Texans and (ii) the provision of supportive housing services for residents of multifamily rental units.

The Corporation accepts and evaluates eligible project proposals through a competitive process. A notice of funding availability is published on an annual basis provided the Board of Directors determines that sufficient funds exist to award grants. Proposals are first considered by the Corporation's Advisory Council, whose members are appointed by the Corporation's Board of Directors, with final approval provided by the Board of Directors.

The Corporation has completed three award cycles of the Texas Foundations Fund. Fourteen applicants have been awarded \$50,000 each to carry out eligible activities, totaling \$700,000. Four of the fourteen awards were given to entities specifically for the purpose of assisting individuals who experienced damage due to Hurricanes Ike and Dolly.

2011 IMPLEMENTATION PLAN

Prior to a funding round, the Corporation's Board of Directors determines the amount available for grants based on income and private funding received. The Corporation anticipates conducting a funding round in 2011. A notice of funding availability likely will be released in the first or second quarter of 2011.

FORECLOSURE PREVENTION

The Corporation is a founding member of the Texas Foreclosure Prevention Task Force ("Task Force") and supports the efforts of the Task Force by providing such services as fundraising and program administration. Since 2008, the Corporation has raised approximately \$925,000 to support foreclosure prevention counseling sessions for delinquent borrowers, foreclosure counseling training for HUD-approved housing counselors, and other Task Force initiatives. These initiatives include producing and distributing the Texas Foreclosure Intervention Resource Guide, implementing an application process to provide funding support to local foreclosure prevention initiatives, hosting foreclosure prevention outreach events, and creating a loan modification scam alert initiative to help homeowners avoid mortgage loan modification scams.

The Corporation also administers the National Foreclosure Mitigation Counseling ("NFMC") Program for TDHCA. The NFMC Program is a federal program that provides funding for foreclosure counseling services.

In 2010, the Corporation raised and administered funds to local HUD-approved housing counseling agencies to support approximately 2,600¹¹⁸ foreclosure prevention counseling sessions for Texas homeowners struggling to make their mortgage payments.

2011 IMPLEMENTATION PLAN

The Corporation will continue to provide fundraising and administrative support for the Task Force's foreclosure prevention initiatives. This support includes fundraising to support foreclosure prevention counseling sessions and administering these funds to participating HUD-approved counseling agencies. The Corporation will also continue to administer the Task Force's loan scam mitigation outreach initiative to help vulnerable homeowners identify, avoid, and report loan modification and foreclosure rescue scams. Finally, the Corporation will support new initiatives adopted by the Task Force's leadership committee in 2011.

The Corporation is also assisting TDHCA in preparing an application to NeighborWorks America for NFMF Round 5 funding. The Corporation will administer these funds to local HUD-approved housing counseling agencies partnering with TDHCA.

DEVELOPMENT

As a 501(c)(3) nonprofit entity, the Texas State Affordable Housing Corporation actively pursues grants and other investments from corporations, private foundations and government entities. The Corporation's development program, which was established in 2006, works to fundraise for programs such as the Texas Foundations Fund, direct lending, and Affordable Communities of Texas. In addition, the Corporation actively fundraises for other initiatives, such as the Texas Foreclosure Prevention Task Force and the Texas Statewide Homebuyer Education Program administered by TDHCA.

In December 2010, the Corporation reached an important fundraising milestone of over \$1 million in grants received from corporations, individuals and foundations.

In addition to grants, the Corporation actively pursues program-related investments (PRIs), which are low-cost loans and equity investments provided at below-market rates by foundations and financial institutions to support charitable activities. The Corporation has received PRIs totaling over \$1.5 million in support of our direct lending programs from Wells Fargo and the Meadows Foundation.

2011 IMPLEMENTATION PLAN

The Corporation will continue to apply for grants and program-related investments from existing supporters, as well as investigate potential new funding sources that can further its ability to assist underserved populations in attaining affordable housing. And with the assistance of its Advisory Council, the Corporation may explore the possibility of fundraising from individuals.

¹¹⁸ As of December 13, 2010

APPENDIX**LEGISLATIVE REQUIREMENTS FOR THE STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT****SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (b) Not later than the 30th day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the house of representatives, and member of any legislative oversight committee.
- (c) The report must include:
 - (1) a complete operating and financial statement of the department;
 - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
 - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
 - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department; and
 - (C) the department's progress in meeting the goals established in the previous housing plan;
 - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
 - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
 - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
 - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
 - (A) the street address and municipality or county in which the property is located;
 - (B) the telephone number of the property management or leasing agent
 - (C) the total number of units, reported by bedroom size;
 - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
 - (E) the rent for each type of rental unit, reported by bedroom size;
 - (F) the race or ethnic makeup of each project;
 - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;

- (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;
 - (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
 - (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

SEC. 2306.0721. LOW INCOME HOUSING PLAN

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30th day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
 - (1) an estimate and analysis of the housing needs of the following populations in each uniform state service region:
 - (A) individuals and families of moderate, low, very low, and extremely low income;
 - (B) individuals with special needs; and
 - (C) homeless individuals;
 - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
 - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;
 - (4) a description of state programs that govern the use of all available housing resources;
 - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;
 - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;
 - (7) strategies to provide housing for individuals and families with special needs in each uniform state service region;

- (8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;
 - (9) an estimate and analysis of the housing supply in each uniform state service region
 - (10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;
 - (11) strategies for meeting rural housing needs;
 - (12) a biennial action plan for colonias that:
 - (A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals; and
 - (B) includes information on the demand for contract-for-deed conversions, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international boarder of the state;
 - (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and
 - (14) any other housing-related information that the state is required to include in the one-year action plan of the consolidated plan submitted annually to the United States Department of Housing and Urban Development.
- (d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.
 - (e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.
 - (f) The director may subdivide the uniform state serve regions as necessary for purposes of the state low income housing plan.
 - (g) The department shall include the plan developed by the Texas State Affordable Housing Corporation under Section 2306.566 in the department's resource allocation plan under Subsection (c)(5).

SEC. 2306.0722. PREPARATION OF PLAN AND REPORT

- (a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with regional planning commissions created under Chapter 391, Local Government Code, representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, residents of low income housing, and members of the Colonia Resident Advisory Committee. The department shall obtain the comments and suggestions of the representatives, officials, residents, and members about the prioritization and allocation of the department's resources in regard to housing.
- (b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:
 - (1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;
 - (2) set priorities for the available housing resources to help the neediest individuals;
 - (3) evaluate the success of publicly supported housing programs\

- (4) survey and identify the unmet housing needs of individuals the department is required to assist;
- (5) ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;
- (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
- (7) develop housing programs through an open, fair, and public process;
- (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
- (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;
- (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate;
- (11) develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
- (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
 - i. 0 to 30 percent of area median income adjusted for family size;
 - ii. more than 30 to 60 percent of area median income adjusted for family size;
 - iii. more than 60 to 80 percent of area median income adjusted for family size;
 - iv. more than 80 to 115 percent of area median income adjusted for family size; or
 - v. more than 115 percent of area median income adjusted for family size;
- (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and
- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS

The Department shall consider the annual low income housing report to be a rule and in developing the report shall follow rulemaking procedures required by Chapter 2001.

SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT

- (a) The Department shall require the owner of each housing development that receives financial assistance from the Department and that contains 20 or more living units to submit an annual fair housing sponsor report. The report must include the relevant information necessary for the analysis required by Section 2306.072(c)(6). In compiling the information for the report, the owner of each housing development shall use data current as of January 1 of the reporting year.
- (b) The Department shall adopt rules regarding the procedure for filing the report.
- (c) The Department shall maintain the reports in electronic and hard-copy formats readily available to the public at no cost.
- (d) A housing sponsor who fails to file a report in a timely manner is subject to the following sanctions, as determined by the Department:

- (1) denial of a request for additional funding; or
- (2) an administrative penalty in an amount not to exceed \$1,000, assess in the manner provided for an administrative penalty under Section 2306.6023.