



*Homeowner Rehabilitation*



*Tenant Based Rental Assistance*



*Multifamily Development*



*Contract for Deed Conversion*



*Homebuyer Assistance*

*Celebrating 20 Years of HOME*

## 2012 State of Texas Low Income Housing Plan & Annual Report

HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. Since 1992, the TDHCA's HOME Program has expended approximately \$500 million to provide affordable housing assistance to over 22,000 Texas families.

*Homeowner Rehabilitation beneficiaries  
the Ellis family from Taylor*

*Tenant Based Rental Assistance beneficiary,  
Clarence Hoodye from Corpus Christi*

*Multifamily Development property,  
Canal Street Apartments in Houston*

*Contract for Deed Conversion beneficiaries,  
the Castillo-Mendoza family from El Paso*

*Homebuyer Assistance beneficiaries,  
the Zavalija-Leal family from Del Valle*

**TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS**

Street Address: 221 East 11th Street, Austin, TX 78701 Mailing Address: PO Box 13941, Austin, TX 78711  
Main Number: 512-475-3800 Toll Free: 1-800-525-0657 Email: [info@tdhca.state.tx.us](mailto:info@tdhca.state.tx.us) Web: [www.tdhca.state.tx.us](http://www.tdhca.state.tx.us)



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## **SECTION 1: INTRODUCTION**

The Texas Department of Housing and Community Affairs (TDHCA, 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 72<sup>nd</sup> 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 the Office of Rural Affairs within the Texas Department Agriculture (TDA) as a result of the 82<sup>nd</sup> Legislative Regular Session. However, TDHCA, through an interagency contract with TDA, administers 2.5 percent of the CDBG funds used for Self-Help Centers along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322, the Manufactured Housing Division became an independent entity administratively attached to TDHCA. Regarding CDBG Disaster Recovery, effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred to the Texas General Land Office (GLO) from the Department.

### **AGENCY MISSION AND CHARGE**

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 Family Income (AMFI) or the poverty level. A primary function of TDHCA is to act as a conduit for federal grant funds for housing and community services. 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 Texas. This document focuses on programs within TDHCA's jurisdiction, which are intended to either work in cooperation with or as complements to the services provided by other organizations.

## **HOUSING SUPPORT CONTINUUM ACTIVITIES CHART**

TDHCA's Housing Support Continuum can be divided into six categories. It should be noted that, with the exception of the Section 8 Housing Choice Voucher Program and HOME Homebuyer Assistance in limited areas, 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 Education, Assistance and Single-Family Development, (4) Rehabilitation and Weatherization, (5) Foreclosure Relief and (6) Disaster Relief.

The following table outlines TDHCA's State Fiscal Year 2012 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  |
|--|--|---|----------------------|
| <b>(1) Poverty and Homelessness Prevention</b>                           | <b>Community Services Block Grant</b>                        | Funds local community action agencies to provide essential services and poverty programs  | <125% poverty        |
|  | <b>Comprehensive Energy Assistance Program</b>               | Funds local agencies to offer energy education, financial assistance and Heating, Ventilating and Air Conditioning (HVAC) replacement                               | <125% poverty        |
|  | <b>Emergency Shelter/Solutions Grant Program</b>             | Fund entities to provide shelter and related services to the homeless   | <50% AMFI (Homeless) |
|  | <b>Homeless Housing and Services Program</b>                 | Funds the eight largest Texas cities to provide services or facilities to homeless individuals and families   | <50% AMFI (Homeless) |
| <b>(2) Rental Assistance and Multifamily Development</b>                 | <b>Section 8 Housing Choice Vouchers</b>                     | Acts as a public housing authority to offer tenant-based rental assistance vouchers in certain rural areas  | <50% AMFI            |
|  | <b>Tenant-Based Rental Assistance (HOME Program)</b>         | Grants for entities to provide tenant-based rental assistance   | <80% AMFI            |
|  | <b>Affordable Housing Match Program (Housing Trust Fund)</b> | Provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs                                    | <80% AMFI            |
|  | <b>Housing Tax Credit Program</b>                            | Tax credits to developers for the creation or preservation of affordable rental housing   | <60% AMFI            |
|  | <b>Multifamily Bond Program</b>                              | Loans to develop or preserve affordable rental housing  | <60% AMFI            |
|  | <b>Multifamily Rental Housing Development (HOME Program)</b> | Loans or grants to develop or preserve affordable rental housing and are available to Community Housing Development Organization (CHDO)                             | <80 % AMFI           |
|  | <b>Neighborhood Stabilization Program</b>                    | Provides funds to nonprofit developers for acquisition, construction or rehabilitation of foreclosed, vacant or abandoned rental properties                         | <50% AMFI            |
| <b>(3) Homebuyer Education, Assistance and Single-Family Development</b> | <b>Colonia Self-Help Center Program</b>                      | Provides funding for rehabilitation, reconstruction, new construction, homebuyer assistance and counseling for eligible colonia residents in the targeted colonias. | <80% AMFI (All)      |
|  | <b>Texas Statewide Homebuyer Education</b>                   | Training for nonprofits to provide homebuyer education  | NO AMFI Limits       |
|  | <b>Affordable Housing Match Program (Housing Trust Fund)</b> | Provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs.                                   | <80% AMFI            |
|  | <b>Contract For Deed Conversion Program (HOME Program)</b>   | Stabilizes home ownership for colonia residents by converting contract for deeds into traditional mortgages   | <60% AMFI            |
|  | <b>First Time Homebuyer Program – Non-targeted funds</b>     | Low-interest loans and/or down payment and closing costs for first time homebuyers  | <115% AMFI           |

| Continuum                                    | Program/Activities   | Description   | Eligible Households   |
|--|--|---|---|
|  | <b>First Time Homebuyer Program – Targeted funds</b>   | Low-interest loans and/or down payment and closing costs for first time homebuyers in areas of chronic economic distress  | <140% AMFI  |
|  | <b>Homebuyer Assistance Program (Housing Trust Fund)</b>   | 0% Loans to low income borrowers for down payment and closing cost assistance   | <80% AMFI   |
|  | <b>Mortgage Credit Certificate Program – Non-targeted funds</b>  | Annual tax credit for qualified homebuyers based on the interest paid on the homebuyer's mortgage loan  | <115% AMFI  |
|  | <b>Mortgage Credit Certificate Program – Targeted funds</b>  | Annual tax credit for qualified homebuyers based on the interest paid on the homebuyer's mortgage loan in areas of chronic economic distress  | <140% AMFI  |
|  | <b>Neighborhood Stabilization Program (Stimulus Program)</b>   | Funds for nonprofit or local government entities to purchase, construct or rehabilitate foreclosed, vacant or abandoned properties. Homebuyer Assistance and permanent financing for eligible households to purchase foreclosed, vacant or abandoned homes.               | <120% AMFI  |
|  | <b>Homebuyer Assistance Program (HOME Program)</b>   | Loans and grants for entities to offer down payment and closing cost assistance   | <80% AMFI   |
|  | <b>Affordable Housing Match Program (Housing Trust Fund)</b>   | Provides funding to nonprofit organizations to attract or meet requirements for affordable housing grants or government programs  | <80% AMFI   |
|  | <b>Single Family Development (HOME Program)</b>  | 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   |
|  | <b>Texas Bootstrap Loan Program</b>  | Provides 0% loan funds to owner-builders through certified nonprofit organizations to rehabilitate or construct their homes through self-help construction.   | <60% AMFI   |
| <b>(4) Rehabilitation and Weatherization</b> | <b>Amy Young Barrier Removal Program (Housing Trust Fund)</b>  | Grants for entities to provide home modifications needed for accessibility for person with disabilities   | <80% AMFI   |
|  | <b>Homeowner Rehabilitation Assistance Program (HOME Program)</b>                                      | Loans and grants for entities to provide home repair assistance   | <80% AMFI   |
|  | <b>Weatherization Assistance Program and Weatherization Assistance Program ARRA (Stimulus Program)</b> | Funds local agencies to provide minor home repairs to increase energy efficiency  | <125% poverty (annual allocation)<br><200% poverty (stimulus) |



| <b>Continuum</b>              | <b>Program/Activities</b>  | <b>Description</b>   | <b>Eligible Households</b> |
|-------------------------------|--|--|----------------------------|
| <b>(5) Foreclosure Relief</b> | <b>National Foreclosure Mitigation Counseling (Stimulus Program)</b> | Fund Foreclosure Counselors to assist households avoid foreclosure   | No AMFI limits             |
|                               | <b>Neighborhood Stabilization Program (Stimulus Program)</b>         | Purchase foreclosed properties to demolish or create affordable housing and stabilize existing neighborhoods   | <120% AMFI                 |
| <b>(6) Disaster Relief</b>    | <b>Community Services Block Grant</b>                                | Provide persons with emergency shelter, food, clothing and other essentials, such as appliances and hygiene items  | <200% poverty              |
|                               | <b>Disaster Relief (HOME Program)</b>                                | 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, 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 reporting and federal guidance that apply to programs established by the American Recovery and Reinvestment Act (ARRA) of 2009. The Department of 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.

## ***2012 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT***

The *2012 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 Texas' housing needs. The SLIHP is adopted by reference yearly in 10 Texas Administrative Code 1.23. The Plan offers policy makers, affordable housing providers and local communities a comprehensive reference on statewide housing need, housing resources and performance-based funding allocations. The format is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the Plan is a working document and its annual changes reflect changes in programs or funding amounts, policy changes, statutory guidance and input received throughout the year.

The Plan is organized into eight sections:

- *Section 1: Introduction* - An overview of TDHCA and the Plan
- *Section 2: Housing Analysis* - An analysis of statewide and regional demographic information, housing characteristics and housing needs
- *Section 3: Annual Report* - A comprehensive statement of activities for state fiscal year 2011, including performance measures, actual numbers served and a discussion of TDHCA's goals
- *Section 4: Action Plan* - A description of TDHCA's program descriptions and plans, resource allocations, policy initiatives, special needs and goals.

- **Section 5: Stimulus Programs** - A description and report of programs offered through TDHCA created as a result of the Housing and Economic Recovery Act (HERA) of 2008, American Recovery and Reinvestment Act of 2009 (ARRA) and other federal legislation that established temporary programs to address current economic issues.
- **Section 6: Public Participation** - Information on the Plan preparation and a summary of public comment
- **Section 7: Colonia Action Plan** - A biennial plan for 2012-2013, 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 8: Texas State Affordable Housing Corporation (TSAHC) Plan** - This section outlines TSAHC's plans and programs for 2012 and is included in accordance with legislation
- **Appendix: 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.
- **Consolidated Planning required by HUD:** These plans and reports include the Five Year Consolidated Plan, the One Year Action Plan and the Consolidated Plan Annual Performance Report required for the HOME Investment Partnerships Program, Emergency Shelter/Solutions Grants Program, Community Block Grant Program and Housing Opportunities for Persons with AIDS/HIV Program, which fulfills §2306.0721(c)(14).

## **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 used, but the Department lacks the resources to obtain such data through third parties or, confronted with an area covering over 268,000 square miles, to compile it directly. The following issues should be considered when reviewing the information contained in this report:

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

Major data sources include the decennial Census, the Comprehensive Housing Affordability Strategy (CHAS), and the American Community Survey. Currently CHAS data is from 2000 updated with projections purchased from Ribbon Demographics (HISTA data), and from 2005-2007, which is available only at the state level and metropolitan area level and cannot be analyzed regionally. The 2005-2009 CHAS data was not released in time to be included in this analysis, but will be included in next year's analysis. Other sources and studies were used to fill gaps in data availability.

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 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.

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 (MSA). 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.

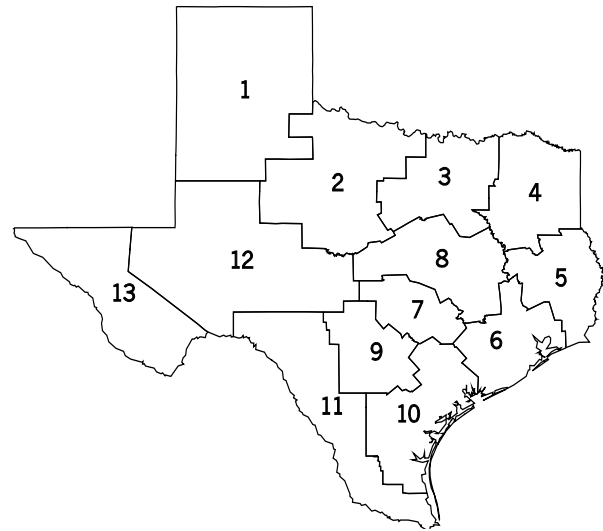
The U.S. Office of Management and Budget (OMB) determines which counties are within each MSA. For this document, the OMB MSAs from 2009 are used. Between the 2000 and 2009 MSA designations, 22 counties changed from not being in an MSA to being in an MSA and 3 counties (Harrison, Henderson and Hood) were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

By using the decennial census for 2000 and 2010, it is possible to analyze population trends during the last 10 years and its implication for housing need.

- Texas has grown in population at a rate more than twice the national growth rate between 2000 and 2010. Texas' population increased approximately 20.6 percent, compared to 9.7 percent nationwide. Approximately 4,293,741 people were added to Texas during this time, from 20,851,820 people to 25,145,561 people.
- Other races are growing at a faster rate than the White population. The Asian population grew 71.5 percent and the Black or African American population grew 23.9 percent, while the White population grew 19.6 percent. However, in 2010 the White population still made up the majority of Texas' population at 68.4 percent, with the Black or African American as the largest racial minority group at 11.5 percent, followed by Asian at 3.7 percent.
- The percentage of the Hispanic population is growing at a faster rate than non-Hispanic population. The rate of growth for the Hispanic population was approximately 41.8 percent since 2000. While the 2010 the non-Hispanic population is still the majority at 62.4 percent, given the current growth rates, the Hispanic population will become the majority in the future.
- The percentage of elderly people is increasing and the percentage of young people is decreasing. Both age categories grew in the last 10 years with the rise of the overall population. However, the elderly (65 and older) grew at a rate of 25.5 percent, while youth (under 18) grew only at a rate of 16.6 percent.
- Metro areas are growing faster than non-metro areas. The Harris and Dallas-Fort Worth metro areas accounted for 56.9 percent of Texas' population growth between 2000 and 2010 and makes up 49.0 percent of the population Texas in 2010. In addition, many Great Plains counties in Texas lost population during the same time period (Mackun and Wilson, 2011).

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 2005-2009 American Community Survey, in Texas the difference in median household income between Whites and Blacks was \$17,159 and the White-Hispanic difference was \$16,452. Generally Whites made more than both these populations during this time period. However, Whites' medium income is approximately \$12,036 less than

Asians. Even with Asians high growth rate, Asians are a small racial minority in Texas at 7.8 to 33.9 percent smaller than Blacks and Hispanics respectively. Because of these disparities, households in Texas will become poorer over the coming decades unless the relationship between ethnicity and income changes.

The elderly face unique housing challenges that will become more prevalent as the population ages. The incidences of disability increase with age: in Texas 13.7 percent of persons between 18-49 years old have a disability, while 48.6 percent of persons 65 and older have a disability. In addition, older householders tend to live in older homes: in 2010, 65.2 percent of householders aged 50 years and older lived in housing stock built before 1970 (Harrell and Houser, 2011). These factors will increase the need for housing modifications for accessibility and home repair.

The population in the table below shows that the rural population has been decreasing while the urban population has been increasing. In 2000, the rural population was approximately 15 percent of the total Texas population. In 2010, approximately 12 percent of the total Texas population is rural. The migration shift to urban areas comes with a shift in building types and patterns. For example, according to the 2005-2009 American Community Survey, Dallas-Fort Worth and Houston-Sugar Land-Baytown MSAs have a higher rate of multifamily apartment buildings (i.e. 3 or more units) than the State as a whole, at approximately 25 percent compared to 20 percent respectively.

It should be noted that the change in rural to urban population is a result of population shifts as well as a result of the change in how MSAs are defined by the U.S. Office of Management and Budget. Because 22 counties changed from not being in an MSA to being in an MSA between 2000 and 2010, the populations in those counties were counted as urban, even though the people did not move to an urban area. In a sense, the urban area moved to them.

*Urban and Rural Population Change*

| State | 2000 Rural<br>196 Non-MSA<br>Counties | 2000 Urban<br>58 MSA<br>counties | 2000 Total | 2010 Rural<br>177 Non-<br>MSA<br>Counties | 2010 Urban<br>77 MSA<br>counties | 2010 Total |
|-------|---------------------------------------|----------------------------------|------------|---|----------------------------------|------------|
| Total | 3,159,940                             | 17,691,880                       | 20,851,820 | 3,060,392                                 | 22,085,169                       | 25,145,561 |

Source: U.S. Census Bureau, 2000 and 2010 Census. Metropolitan Statistical areas defined by Office of Management and Budget, 2009.

## STATEWIDE SPECIAL NEEDS

Section 2306.0721 requires the Department to include the housing needs of individuals with special needs. The Department identifies special needs as colonia residents, elderly and frail elderly persons, homeless persons, migrant farm workers, persons with alcohol and drug abuse, persons with disabilities, persons with HIV/AIDS and their families, public housing residents, and victims of domestic violence. New legislation from the 82<sup>nd</sup> Legislative Regular Session added veterans and youth aging out of foster care as populations to analyze in this chapter. Additional discussion on how the Department meets these needs is located in the *Action Plan* chapter of this document.

Throughout the Housing Analysis chapter, whenever possible the special need populations in each region are 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.

### 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

- 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 (Federal Reserve Bank of Dallas). According to 2000 Census data, colonias have a 75 percent homeownership rate. Despite this rate, colonia homes often have inadequate plumbing, waste disposal and other infrastructure (Ward, 1999).

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 (Federal Reserve Bank of Dallas, n.d.).

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. Over 70% of colonia residents reside in urban areas.

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 |
| Total  |        | 2,212 | -     | 2,212 |

| 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 |
| 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   |
| 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 |
| 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    |

| Region             | County   | Rural          | Urban          | Total          |
|--------------------|----------|----------------|----------------|----------------|
| 13                 | Presidio | 409            | -              | 409            |
| Total              |          | 3,239          | 77,169         | 80,408         |
| <b>State Total</b> |          | <b>124,398</b> | <b>296,220</b> | <b>420,618</b> |

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

### ELDERLY PERSONS AND FRAIL ELDERLY

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 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 (Texas Department of Aging and Disability Services, 2009). 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.

HUD defines frail elderly as an elderly person who is unable to perform at least three "activities of daily living, such as eating, bathing, grooming, dressing or home management (U.S. Department of Housing and Urban Development, n.d). In Texas, of householders age 50 or over, 9.5 percent have a self-care difficulty and 15.6 have an independent living difficulty. These rates increase to 12.8 percent and 22.2 percent respectively for persons aged 65 or over (Harrell and Houser, 2011). Frail elderly may benefit from housing combined with needed services for daily living

According to the chart below, of elderly Texans, approximately 81.3 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 (Cruz, 2010).

#### Elderly Persons (aged 65 years old and over) – Texas, 2010

| State | Rural Elderly Persons | Urban Elderly Persons | Total Elderly Persons | 2010 Total Population | Percent Elderly of Statewide Population |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|---|
| Total | 485,617               | 2,112,592             | 2,598,209             | 25,145,561            | 10.3%                                   |

Source: Census 2010.

### HOMELESS PERSONS

On a single night in January 2011, a statewide count found 36,847 persons experiencing homelessness in Texas. Individuals slept in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and other places not intended for human habitation. Homelessness impacts a complex population, which includes single adults, families with children, single men and women, unaccompanied youth, persons with disabilities or mental illness, full-time workers, chronic substance users, elderly persons, victims of family violence, and veterans. According to the 2011 point-in-time count, around 21 percent of Texas's homeless population experience chronic homelessness and 36 percent of the homeless population are families.

It must be noted that a larger number of individuals and families experience episodes of homelessness over the course of a year than on a single night. The Texas Interagency Council for the Homeless (TICH) estimates that more than 90,000 Texans experience at least one night of homelessness over the course of a year (Texas Department of Housing and Community Affairs, 2011). 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 (National Coalition for the Homeless, 2008). 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.

Homeless figures are taken from the 2010 Census Summary File 1, group quarters, other non-institutional group quarters. Other non-institutional group quarters include emergency and transitional shelters, soup kitchens, group homes and residential treatment centers for adults, maritime vessels, workers quarters, living quarters for victims of natural disasters and religious group quarters. The numbers reflected in other non-institutional group quarters include all categories listed above and the individual categories cannot be separated. Therefore, the homeless figures will be overestimated since they include categories other than homeless shelters. However, the census does not include unsheltered homeless persons in its count, so the census also represents an undercount of the total number of homeless persons. Because data is needed at the county level in order to calculate regional estimates, this other non-institutional group quarters, while an imperfect count, is the data set used for homeless persons.

**Homeless, Non-Institutionalized Group Quarters Population – Texas, 2010**

| State | Rural Non-Institutionalized Group Quarters | Urban Non-Institutionalized Group Quarters | Total Non-Institutionalized Group Quarters | 2010 Total Population | % of Non-Institutionalized Group Quarters by Population |
|-------|--|--|--|-----------------------|---|
| Total | 5,551                                      | 45,102                                     | 50,653                                     | 25,145,561            | 0.2%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

**MIGRANT SEASONAL FARMWORKERS**

Texas is the nation’s second largest agricultural producing state, and agriculture is the second-largest industry in Texas. One of every five Texans (20%) works in an agriculture-related job, and many employed in this sector are migrant and seasonal farmworkers. The 2008 hurricane season had an adverse affect on crops in the Lower Rio Grande Valley, causing a drop in agricultural jobs in that area. Even with the shortfall, there were still 8,767 agricultural employers in Texas in 2008 (Texas Workforce Commission, 2009).

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 (Texas Department of Housing and Community Affairs, 2006). Approximately 54.7 percent of migrant farmworkers reside in rural areas of the State.

### Migrant Seasonal Farmworker Population Estimates – Texas, 2000

| State | Rural   | Urban   | Total   |
|-------|---------|---------|---------|
| Total | 197,588 | 163,826 | 361,414 |

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

#### PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE DISORDERS

Alcohol or substance abuse can lead to homelessness or can be a result of homelessness. Of the homeless population, it is estimated that approximately 38 percent of homeless people are dependent on alcohol and 26 percent abused other drugs (National Coalition for the Homeless, 2009b). There are emerging types of housing, such as Housing First or Permanent Supportive Housing, that are tailored for hard-to-serve populations such as persons with alcohol and substance abuse issues. Without secure housing, persons with alcohol or substance abuse disorders can cycle through more costly options such as emergency room care, the criminal justice system and other service providers (U.S. Department of Housing and Urban Development, 2011a). Supportive housing programs needed for persons with alcohol and/or other substance 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.

Estimates from the *2008-09 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 2.5 percent of Texans as compared with 2.6 percent nationwide. This report estimates that, in Texas from 2008-2009, 438,000 people over the age of 18 were dependent or abusive of illicit drugs and 1,250,000 people over the age of 18 were dependent or abusive on alcohol. Approximately 1,619,000 people in Texas needed treatment but did not receive it (U.S. Department of Health and Human Services, 2009).

#### PERSONS WITH DISABILITIES (MENTAL, PHYSICAL AND DEVELOPMENTAL)

A significant number of persons with disabilities face extreme housing needs. Research conducted by the HUD's Office of Policy Development and Research found that as many as 1.1 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 their income for housing or live in severely inadequate housing, or both. Between 2007 and 2009, the number of worst case needs among very low-income renters with disabilities increased from 38 to 41 percent (U.S. Department of Housing and Urban Development, 2011b). 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%) (National Council on Disability, 2010). 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 (Hartman et al, 2010).

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 (Cruz, 2010).

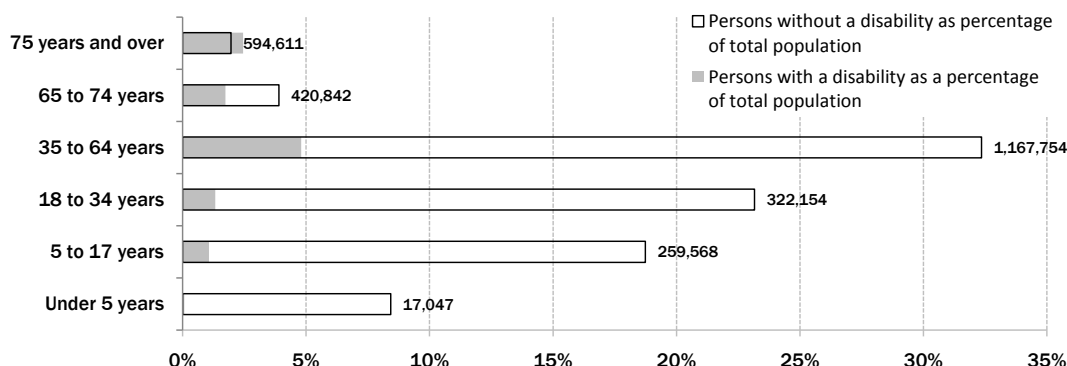
**Persons with Disabilities – Texas, 2000**

| State | Rural   | Urban     | Total     |
|-------|---------|-----------|-----------|
| Total | 588,708 | 3,016,812 | 3,605,520 |

Source: Census 2000

Note: The American Community Survey changed the definition in the measurement of disability in 2008. Therefore, Census 2000 is the most recent complete data source for persons with disabilities.

**Persons with Disabilities graph as a percentage of Total Population – Texas, 2009**



**Persons with Disabilities table as a percentage of Total Population – Texas, 2009**

| Age               | Population | Persons without a disability as a percentage of total population | Persons with a disability as a percentage of total population |
|-------------------|------------|--|---|
| Under 5 years     | 17,047     | 8.4%   | 0.1%  |
| 5 to 17 years     | 259,568    | 18.7%  | 1.1%  |
| 18 to 34 years    | 322,154    | 23.2%  | 1.3%  |
| 35 to 64 years    | 1,167,754  | 32.4%  | 4.8%  |
| 65 to 74 years    | 420,842    | 3.9%   | 1.7%  |
| 75 years and over | 594,611    | 2.0%   | 2.4%  |

Source: U.S. Census Bureau, 2009 American Community Survey.

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

The *2011 Texas HIV/STD Statewide Prevention Plan* shows that the HIV epidemic has reached a crossroads. It states: “Advances in treatment now allow persons with HIV to live longer, healthier lives, but the number people living with HIV in Texas continues to rise” (Schield & Beets, 2011, p. 1). Between 2003 and 2009, new diagnoses among persons aged 13-24 showed a 66% increase. Also, the distribution of this population is not uniform across the State. In 2009 over half of this population in Texas lived in Houston and Dallas area (Texas Department of State Health Services, 2009). The reason behind such a large urban concentration 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 (Texas Department of State Health Services, 2008).

The 2008-2010 Texas Statewide Coordinated Statement of Need (2008) found that housing was the second largest allocation category, with \$14,765,131 in Ryan White, Housing Opportunities for Persons with AIDS (HOPWA), and State Services and Medication funding in 2007. However, the Statement of Need also reported affordable housing as one of the two most frequent gaps in services identified by clients in six of the seven HIV Service Delivery Areas assessed in Texas. Many HIV-positive women with children who have had access to stable housing through Ryan White funds will lose this benefit once their children turn 18 and leave the home. Also, through informant interviews, the Statement of Need found that reimbursement rates for housing are below fair market rates, which can place clients into housing in high crime/low income areas which may lead to substance abuse issues, crime and other factors that are known to affect access and maintenance in care.

### Persons with HIV/AIDS – Texas, 2010

| State | Rural Persons with HIV/AIDS | Urban Persons with HIV/AIDS | Total Persons with HIV/AIDS | 2010 Total Population | Percent of Persons with HIV/AIDS to Statewide Population |
|-------|-----------------------------|-----------------------------|-----------------------------|-----------------------|--|
| Total | 2,500                       | 58,818                      | 61,318                      | 25,145,561            | 0.2%   |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

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

### PUBLIC HOUSING RESIDENTS

Beginning in the 1930s, local public housing authorities (PHAs) built and managed properties for low-income residents primarily through funding provided by HUD. Most of the PHA 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 (Turner & Kingsley, 2008).

A recent study found that a majority of public housing residents were employed or searching for employment (Martinez, 2002). However, most residents worked part-time, low-paying jobs offering no fringe benefits. Public housing residents may have educational barriers or transportation barriers that further challenge them from transitioning to market-rate housing (Turner & Kingsley, 2008).

### PHA Units – Texas, 2011

| State | Rural PHA Units | Urban PHA Units | Total PHA Units | 2010 Total Population | Percent PHA Units Compared to Population |
|-------|-----------------|-----------------|-----------------|-----------------------|--|
| Total | 14,256          | 42,827          | 57,083          | 25,145,561            | 0.2%                                     |

Source: US Department of Housing and Urban Development.

## VETERANS

According to the 2011 point-in-time homeless count, around 13 percent of Texas' homeless population was veterans (Texas Department of Housing and Community Affairs, 2011). Many homeless veterans live with Post Traumatic Stress Disorder and substance abuse disorder (National Coalition for Homeless Veterans, 2011), which may become barriers to sustaining housing. Veterans may benefit from housing with services to help them adjust to civilian life.

### Veterans – Texas, 2005-2009

| State | Rural Veterans | Urban Veterans | Total Veterans | 2005-2009 Population over 18 years | Percent Veterans of Population Over 18 Years |
|-------|----------------|----------------|----------------|------------------------------------|--|
| Total | 51,036         | 369,906        | 420,942        | 17,170,560                         | 2.5%   |

Source: American Community Survey 2005-2009.

## VICTIMS OF DOMESTIC VIOLENCE

The Texas Family Code defines Family Violence as an act by a member of a family that is intended to result in physical harm, bodily injury, assault, or a threat that reasonably places the member in fear of imminent physical harm. In 2009, 12,213 adults received shelter as a result of domestic violence in Texas. However, 11.1 percent of adults seeking shelter were denied due to lack of space (Texas Council on Family Violence, 2009). Because of long waiting lists for assisted housing, many people in abusive relationships must choose between abuse at home and homelessness (National Coalition for the Homeless, 2009a).

The table below shows total incidents of violence in Texas, but it must be noted that several incidents could be reported by the same couple. There is not a one-to-one ratio of "incidences of violence" to "victims of domestic violence".

### Incidents of Violence – Texas, 2009

| Incidents | Total Incidents in 2009 | Total Population in 2010 | Percent of Incidents to Population |
|-----------|-------------------------|--------------------------|------------------------------------|
| Rural     | 18,849                  | 3,060,392                | 0.6%                               |
| Urban     | 177,940                 | 22,085,169               | 0.8%                               |
| Texas     | 196,789                 | 25,145,561               | 0.8%                               |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

## YOUTH AGING OUT OF FOSTER CARE

Foster youth that age out of foster care often have multiple factors that can keep them from entering into or maintaining stable housing. Lack of educational achievement, joblessness and lack of social capital all may affect foster care alumni (Smith, 2011). These factors combine to make homelessness a real possibility for many youth that age out of foster care. One study found that 25% of foster youth have experienced homelessness at least one night within 2.5 to 4 years after existing foster care (*Children who age out of the foster care system*, 2007). Foster care alumni may most benefit from housing tied with other services, such as educational, financial literacy and services to facilitate connections for emotional support.

**Youth Aging out of Foster Care – Texas, 2010**

|       | Rural | Urban | Total |
|-------|-------|-------|-------|
| State | 180   | 838   | 1,018 |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.



## STATEWIDE POVERTY AND INCOME

According to the 2005-2009 American Community Survey, 3,892,532 individuals in Texas live below the poverty line. Poverty conditions along the Texas-Mexico border warrant special attention. Parts of the State, like McAllen-Edinburg-Mission, suffered from unemployment rates higher than the State's (12.3 percent vs. 8.5 percent in September 2011) and its residents made approximately 62 percent of the State's median income (U.S. Bureau of Labor Statistics, 2010). Conditions are particularly acute in the colonias, unincorporated areas along the border.

### Individuals Below Poverty – Texas, 2005-2009

| Individuals                 | Rural     | Urban      | Texas      |
|-----------------------------|-----------|------------|------------|
| Total Individuals           | 2,787,189 | 20,420,967 | 23,208,156 |
| Individuals below poverty   | 537,068   | 3,355,464  | 3,892,532  |
| % Individuals below poverty | 19.30%    | 16.40%     | 16.80%     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

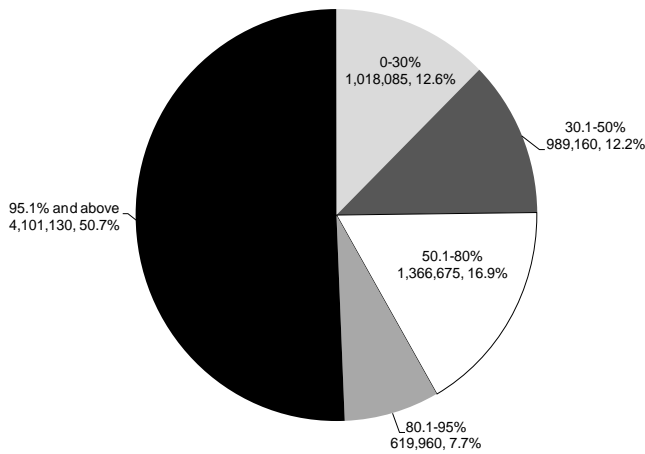
The total number of individuals in poverty is one of the need indicators for some of the Department's programs. Urban areas have higher numbers of people in poverty, but a slightly lower poverty rate than rural areas.

The economic future of Texans is shifting. In 2010, median earnings for workers with a bachelor's degree or higher was 88 percent higher than a typical high school graduate in the same age range. However, tuition costs in Texas have more than quadrupled since the early 1990s. Workers employed in service jobs increased from 33 percent to 40 percent from 1990 to 2010. This shift leaves more Texans with lower wages and fewer employee benefits than other industries, such as manufacturing employment, which declined from 18 to 10 percent during the same time period. Even though medical costs have risen dramatically, 27 percent of Texas workers lack health insurance, compared to 17 percent nationwide. A medical emergency can lead to a financial emergency (Center for Public Policy Priorities, 2011). Barriers to education, lower-wage jobs and lack of health care can lead to poverty for many Texan families.

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 household 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.

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.

**STATEWIDE AFFORDABLE HOUSING NEED**

When analyzing local housing markets and developing strategies for meeting housing problems, HUD suggests the consideration of several factors. These factors include how much a household spends on housing costs (also called Housing Cost Burden), the physical condition of 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**

| Households        | Renter<br>At least one<br>problem | Renter<br>Total<br>Households | Renter<br>Percent with at<br>least once problem | Owner<br>At least one<br>problem | Owner<br>Total<br>Households | Owner<br>Percent with at<br>least once problem | Total<br>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           |
| <b>Total</b>      | <b>1,326,235</b>                  | <b>2,816,115</b>              | <b>47.1%</b>                                    | <b>1,449,110</b>                 | <b>5,278,920</b>             | <b>27.5%</b>                                   | <b>8,095,035</b>    |

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**

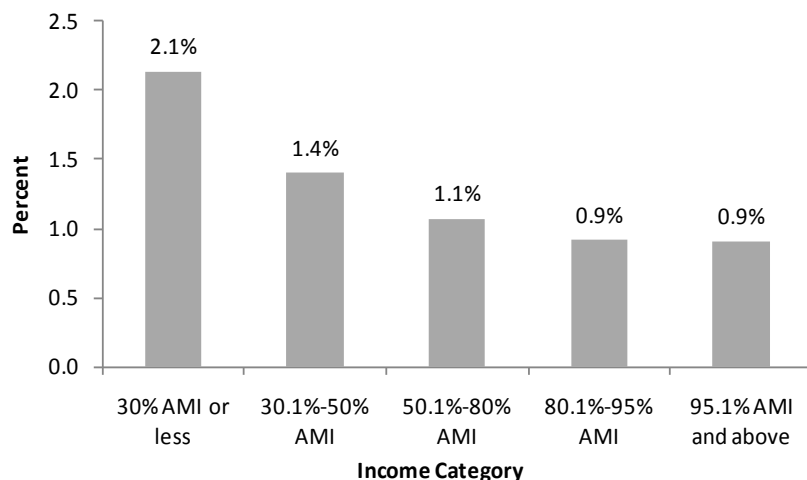
| Income Group | Units         | Percent |
|--------------|---------------|---------|
| 0% to 30%    | 20,635        | 29.3    |
| 31% to 50%   | 11,335        | 16.1    |
| 51% to 80%   | 13,195        | 18.8    |
| 80% to 95%   | 4,535         | 6.5     |
| Over 95%     | 20,610        | 29.3    |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

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**

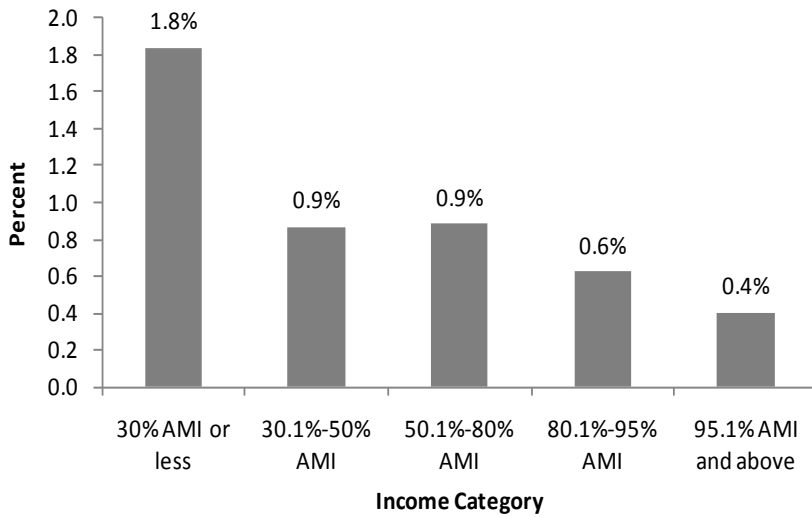


| Income Group  | Percent |
|---------------|---------|
| 0-30%         | 2.1%    |
| 30.1-50%      | 1.4%    |
| 50.1-80%      | 1.1%    |
| 80.1-95%      | 0.9%    |
| 95.1% & above | 0.9%    |

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**



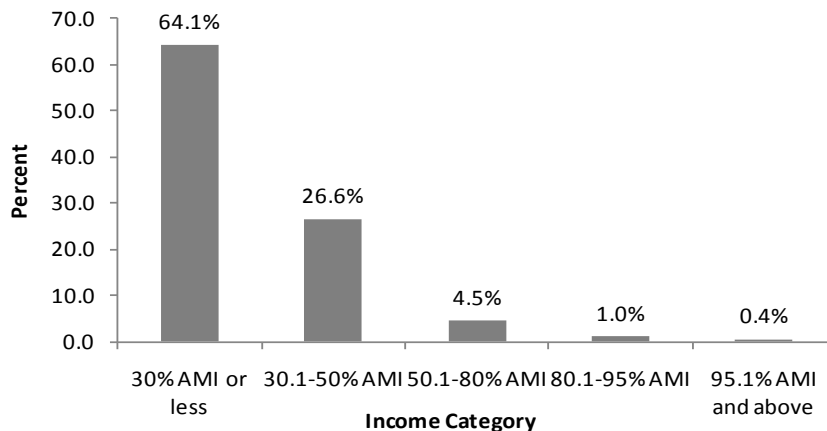
| Income Group  | Percent |
|---------------|---------|
| 0-30%         | 1.8%    |
| 30.1-50%      | 0.9%    |
| 50.1-80%      | 0.9%    |
| 80.1-95%      | 0.6%    |
| 95.1% & above | 0.4%    |

Source: CHAS 2005-07 statewide figures.

**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**



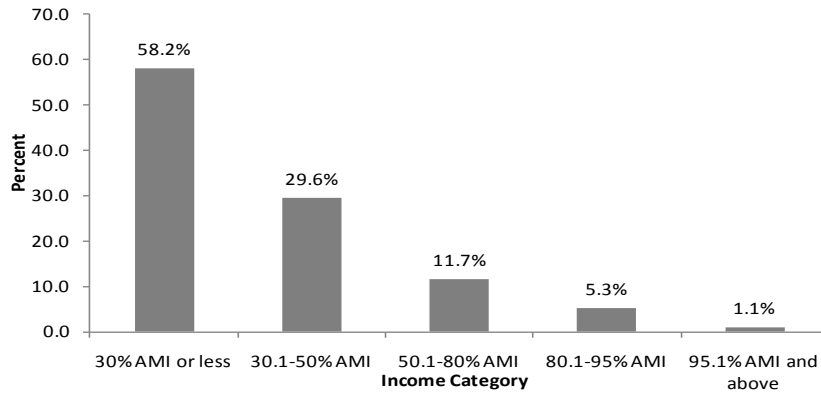
| Income Group  | Percent |
|---------------|---------|
| 0-30%         | 64.1%   |
| 30.1-50%      | 26.6%   |
| 50.1-80%      | 4.5%    |
| 80.1-95%      | 1.0%    |
| 95.1% & above | 0.4%    |

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**

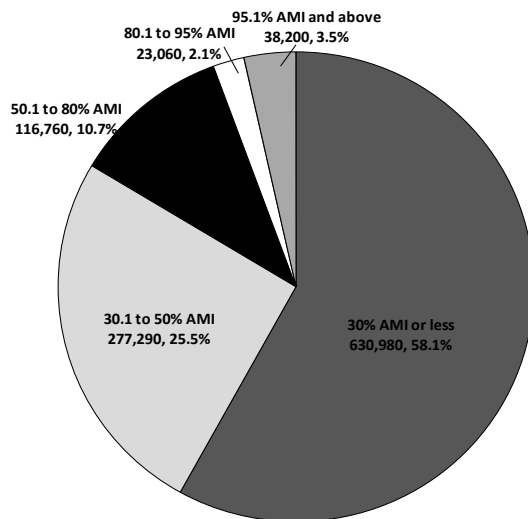


| Income Group  | Percent |
|---------------|---------|
| 0-30%         | 58.2%   |
| 30.1-50%      | 29.6%   |
| 50.1-80%      | 11.7%   |
| 80.1-95%      | 5.3%    |
| 95.1% & above | 1.1%    |

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%    |

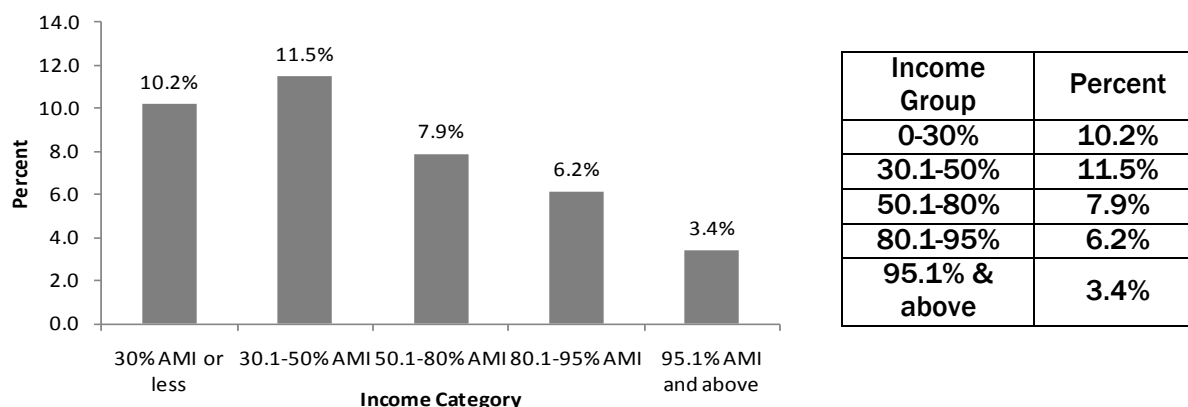
Source: CHAS 2005-07 statewide figures.

## 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.

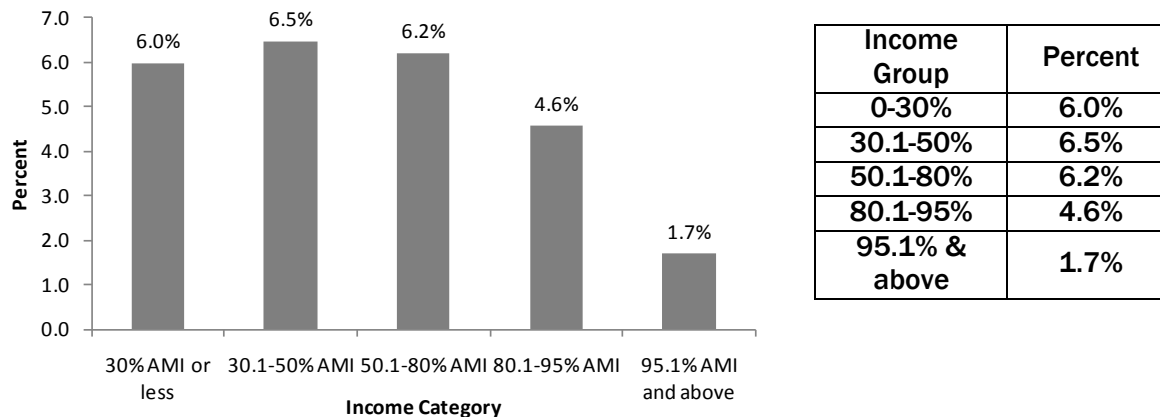
**Renter Households with Incidence of Overcrowding by Income Group – Texas, 2005-2007**



Source: CHAS 2005-07 statewide figures.

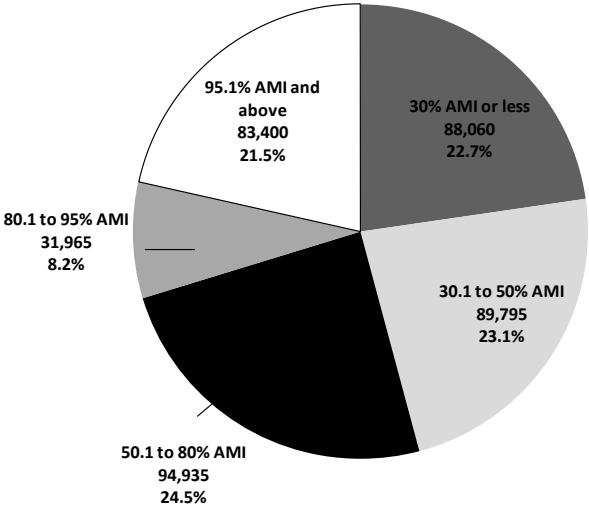
Lower income owner households also experience overcrowded conditions more frequently than higher income owner households. More than 6.5 percent of owner households earning less than 50 percent HAMFI live in overcrowded conditions compared to 4.6 percent of owner households over 80 percent HAMFI. The 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**



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.



## STATEWIDE HOUSING AVAILABILITY AND AFFORDABILITY

### HOUSING SUPPLY

Approximately 67.8 percent of occupied units in Texas were single-family homes. Approximately 24.4 percent of housing units were within multifamily structures: 2.1 percent were in developments up to 2 units; 3.3 percent were in developments with 3 or 4 units; 11.8 percent were within 5 to 19 units; and 7.1 percent were in developments of over 20 units. The remaining 7.8 percent of units were manufactured homes and other units such as boats. Additionally, over 85.8 percent of all occupied housing units in Texas are located in urban areas.

#### Physical Housing Characteristics for Occupied Units – Texas, 2005-2009

| Housing Characteristics | Rural Units      | Urban Units      | Total Units      | Percent of Total |
|-------------------------|------------------|------------------|------------------|------------------|
| 1, detached             | 972,022          | 5,164,551        | 6,136,573        | 65.2%            |
| 1, attached             | 16,194           | 231,401          | 247,595          | 2.6%             |
| 2 apartments            | 29,307           | 169,474          | 198,781          | 2.1%             |
| 3 or 4 apartments       | 31,140           | 280,276          | 311,416          | 3.3%             |
| 5 to 19 apartments      | 39,454           | 1,070,462        | 1,109,916        | 11.8%            |
| 20 to 49 apartments     | 9,958            | 288,382          | 298,350          | 3.2%             |
| 50 apartments or more   | 9,552            | 363,759          | 373,311          | 4.0%             |
| Mobile home             | 224,833          | 492,532          | 717,365          | 7.6%             |
| Other type of housing   | 2,857            | 11,528           | 14,385           | 0.2%             |
| <b>Totals</b>           | <b>1,335,317</b> | <b>8,072,375</b> | <b>9,407,692</b> | -                |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

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

The chart below shows occupied and vacant housing. Rural areas experienced higher levels of vacancy than urban areas. The statewide vacancy rate was 10.6 percent.

#### Housing Occupancy Rural, 2010

| State | Rural Occupied Housing Units | Rural Vacant Housing Units | Rural Percent of Vacant Housing Units |
|-------|------------------------------|----------------------------|---------------------------------------|
| Total | 1,114,124                    | 252,520                    | 18.5%                                 |

#### Housing Occupancy Urban, 2010

| State | Urban Occupied Housing Units | Urban Vacant Housing Units | Urban Percent of Vacant Housing Units |
|-------|------------------------------|----------------------------|---------------------------------------|
| Total | 7,808,809                    | 801,983                    | 9.3%                                  |

#### Housing Occupancy Statewide, 2010

| State | Statewide Percent of Vacant Housing Units |
|-------|---|
| Total | 10.6%                                     |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

## STATEWIDE ASSISTED HOUSING INVENTORY

The following table shows the number of multifamily units in Texas financed through state and federal sources, including TDHCA, the U.S. Department of Housing and Urban Development (HUD), public housing authorities (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](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 2011 and does not specify assisted units, so these unit totals will also include market-rate units in the area. Because the majority of HFC-financed developments also receive housing tax credits from TDHCA, these units are not included in the final total.

### Subsidized Multifamily Units, Texas 2011

| Multifamily Units  | State Total | Percent of State Inventory |
|--------------------|-------------|----------------------------|
| THDCA Units        | 209,133     | 44.7%                      |
| HUD Units          | 57,648      | 12.3%                      |
| PHA Units          | 57,083      | 12.2%                      |
| Section 8 Vouchers | 129,432     | 27.7%                      |
| USDA Units         | 14,165      | 3.0%                       |
| HFC Units*         | 100,596     | 21.5%                      |
| Total              | 467,461     |                            |

\*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 financed through state and federal sources.

### Subsidized Multifamily Units, Texas 2011

|       | TDHCA Units | HUD Units | PHA Units | Section 8 Vouchers | USDA Units | HFC Units* | Total Assisted Units | 2010 Total Population | % Assisted Units to Population |
|-------|-------------|-----------|-----------|--------------------|------------|------------|----------------------|-----------------------|--------------------------------|
| State | 209,133     | 57,648    | 57,083    | 129,432            | 14,165     | 2,874      | 467,461              | 25,145,561            | 1.9%                           |

\*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**

| <b>Renter Households</b>  | <b>Total</b>     | <b>50% or less</b> | <b>50.1-80%</b> | <b>Above 80%</b> |
|---------------------------|------------------|--------------------|-----------------|------------------|
| 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          |
| <b>Total</b>              | <b>2,779,085</b> | <b>1,140,240</b>   | <b>596,965</b>  | <b>1,041,880</b> |

| <b>Percent of Renter Households</b> | <b>Total</b> | <b>50% or less</b> | <b>50.1-80%</b> | <b>Above 80%</b> |
|-------------------------------------|--------------|--------------------|-----------------|------------------|
| 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.

| <b>Owner Households</b>   | <b>Total</b>     | <b>50% or less</b> | <b>50.1-80%</b> | <b>Above 80%</b> |
|---------------------------|------------------|--------------------|-----------------|------------------|
| 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        |
| <b>Total</b>              | <b>5,245,620</b> | <b>835,035</b>     | <b>756,505</b>  | <b>3,654,080</b> |

| <b>Percent of Owner Households</b> | <b>Total</b> | <b>50% or less</b> | <b>50.1-80%</b> | <b>Above 80%</b> |
|------------------------------------|--------------|--------------------|-----------------|------------------|
| 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%            |

| <b>Number of Total Units</b> | <b>Total</b> | <b>50% or less</b> | <b>50.1-80%</b> | <b>Above 80%</b> |
|------------------------------|--------------|--------------------|-----------------|------------------|
| 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        |

| <b>Percent of Total Units</b> | <b>Total</b>        | <b>50% or less</b> | <b>50.1-80%</b>  | <b>Above 80%</b> |
|-------------------------------|---------------------|--------------------|------------------|------------------|
| 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%            |
|                               | <b>Total units:</b> |                    | <b>8,024,705</b> |                  |

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

- calls made to TDHCA's Automated Call Distribution line (800-525-0657);
- emails sent to TDHCA's general mailbox (info@tdhca.state.tx.us); 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. Below are explanations of types of requests received:

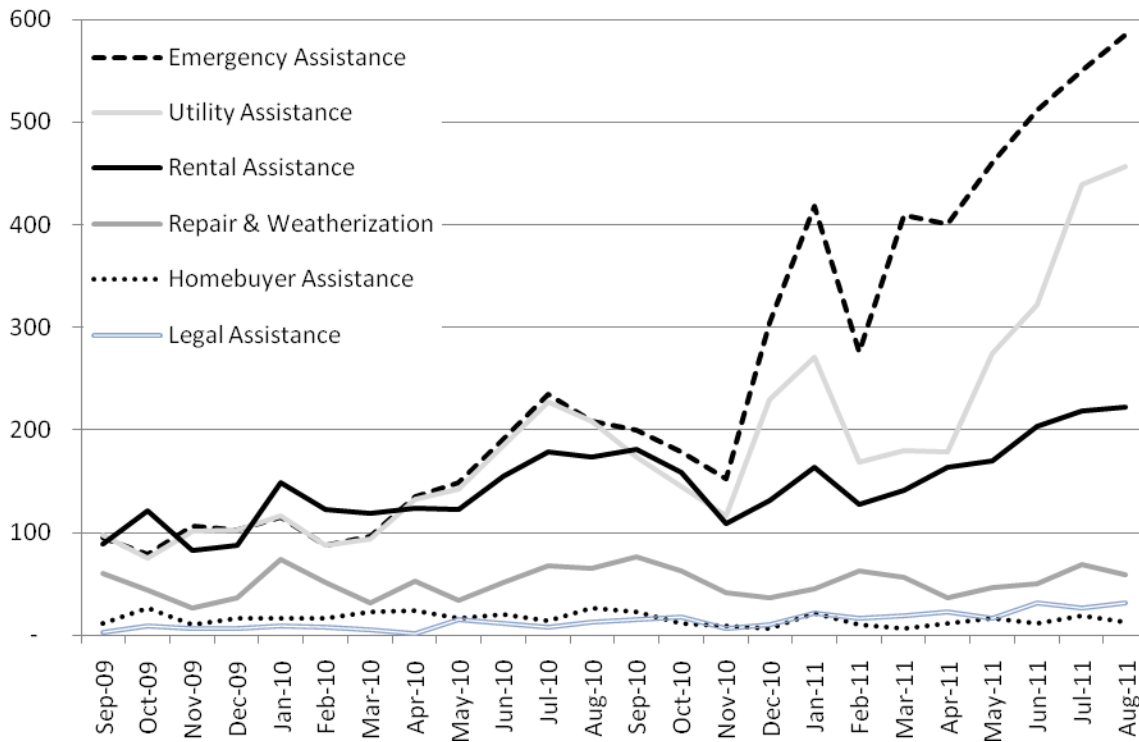
1. **Emergency Assistance:** short-term rental payments, often used to prevent eviction, and various social services for poverty-level households.
2. **Utility Assistance:** utility payment needs, possibly to prevent utilities from being disconnected.
3. **Rental Assistance:** longer-term rental assistance, such as subsidized rent in a market-rate apartment or lower rents in reduced-rent apartments.
4. **Repair and Weatherization:** modifications for accessibility, owner-occupied home repairs, and weatherization to decrease utility use.
5. **Homebuyer Assistance:** down payment assistance, low-interest loans, and mortgage credit certificates.
6. **Legal Assistance:** landlord/tenant disputes, contract for deeds issuances and other legal matters. (Please note that TDHCA does not provide legal assistance to the public.)
7. **Foreclosure Prevention:** problems with banks or servicers or problems making mortgage payments. (Please note that TDHCA does not provide mediation with banks or servicers or mortgage assistance payments.)
8. **Disaster Assistance:** home rebuilding or rental vouchers needed to recover from a natural or manmade disaster.
9. **Other Housing-Related Assistance:** referrals to realtors, sewers connections, homeowners associations and other general questions about housing. (Please note that TDHCA does not have jurisdiction over the issues in "Other Housing-Related Assistance".)

For all requests except Legal Assistance and Other-Housing Related Assistance, TDHCA usually responds by referring the requestor to local agencies that provide help with these services. Some of the local providers are funded through TDHCA's programs. While majority of TDHCA's programs do not serve individuals directly, there are two exceptions: (1) The Section 8 program run by TDHCA in limited areas of the State which serves individuals directly, and (2) the HOME Homebuyer Program in limited areas of the State which serves individuals directly. For Legal Assistance, most requests are referred to the Office of the Attorney General or local nonprofits that help with legal matters. For Other Housing-Related Assistance, most requests are referred to other State agencies.

Over a two-year period, the volume of requests for assistance has changed dramatically, as can be seen in the following graph. Emergency Assistance requests increased 178.2 percent from state fiscal year (SFY) 2010 to SFY 2011. Often TDHCA provides Emergency Assistance referrals and Utility Assistance referrals to the same requestor, which most likely explains why Utility Assistance requests had the next largest increase at 88.4 percent during that timeframe. Rental Assistance

requests increased at a more modest rate of 30.5 percent. The number of other types of assistance requests remained relatively steady during this time period.

**Public Assistance Request Inventory Graph, Comparison SFY 2010-2011**



**Note:** For ease of reading, the graph above does not include requests for assistance under 100 in number (e.g. Foreclosure Prevention, Disaster Assistance, Other Housing-Related Assistance).

## Public Assistance Request Inventory Table, Comparison SFY 2010-2011

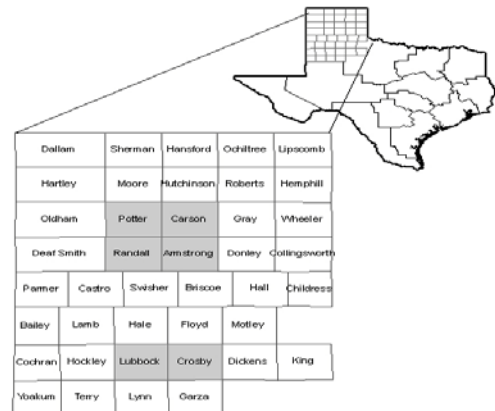
| State Fiscal Year 2010 | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing-Related Assistance | Total |
|------------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|-------|
| Sep-09                 | 95                   | 97                 | 89                | 60                      | 11                   | 3                | -                      | -                   | 1                                | 15    |
| Oct-09                 | 79                   | 75                 | 121               | 44                      | 27                   | 9                | 4                      | 4                   | 6                                | 50    |
| Nov-09                 | 106                  | 101                | 82                | 26                      | 10                   | 7                | 1                      | 1                   | 3                                | 22    |
| Dec-09                 | 103                  | 102                | 87                | 37                      | 17                   | 7                | 1                      | 4                   | 2                                | 360   |
| Jan-10                 | 115                  | 116                | 149               | 74                      | 17                   | 9                | 2                      | 5                   | 2                                | 489   |
| Feb-10                 | 87                   | 88                 | 122               | 51                      | 17                   | 8                | 1                      | 3                   | 2                                | 379   |
| Mar-10                 | 96                   | 94                 | 119               | 32                      | 23                   | 5                | 1                      | 1                   | -                                | 371   |
| Apr-10                 | 135                  | 132                | 124               | 53                      | 24                   | 2                | 5                      | -                   | 1                                | 476   |
| May-10                 | 149                  | 143                | 123               | 34                      | 16                   | 15               | 5                      | 1                   | -                                | 486   |
| Jun-10                 | 191                  | 185                | 155               | 52                      | 20                   | 12               | 1                      | 2                   | 1                                | 619   |
| Jul-10                 | 235                  | 227                | 178               | 67                      | 14                   | 8                | 5                      | 2                   | 1                                | 737   |
| Aug-10                 | 208                  | 209                | 173               | 65                      | 26                   | 13               | 3                      | 4                   | 2                                | 703   |
| Total                  | 1,599                | 1,569              | 1,522             | 595                     | 222                  | 98               | 29                     | 27                  | 21                               | 5,682 |

| State Fiscal Year 2011 | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing-Related Assistance | Total  |
|------------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|--------|
| Sep-10                 | 200                  | 174                | 181               | 76                      | 23                   | 15               | 5                      | 4                   | 1                                | 679    |
| Oct-10                 | 178                  | 145                | 158               | 63                      | 11                   | 18               | 7                      | 6                   | -                                | 586    |
| Nov-10                 | 153                  | 116                | 109               | 42                      | 9                    | 6                | 8                      | 2                   | -                                | 445    |
| Dec-10                 | 305                  | 230                | 131               | 36                      | 6                    | 10               | 9                      | 1                   | 6                                | 734    |
| Jan-11                 | 418                  | 271                | 164               | 45                      | 21                   | 22               | 6                      | 3                   | 5                                | 955    |
| Feb-11                 | 276                  | 169                | 127               | 62                      | 10                   | 17               | 11                     | 4                   | -                                | 676    |
| Mar-11                 | 409                  | 180                | 141               | 56                      | 7                    | 19               | 5                      | 1                   | 1                                | 819    |
| Apr-11                 | 401                  | 179                | 163               | 37                      | 12                   | 23               | 5                      | -                   | 6                                | 826    |
| May-11                 | 461                  | 274                | 170               | 46                      | 17                   | 16               | 3                      | 2                   | 3                                | 992    |
| Jun-11                 | 512                  | 322                | 203               | 50                      | 11                   | 32               | 6                      | 12                  | 7                                | 1,155  |
| Jul-11                 | 550                  | 439                | 218               | 69                      | 19                   | 26               | 14                     | 6                   | 1                                | 1,342  |
| Aug-11                 | 585                  | 457                | 222               | 59                      | 13                   | 31               | 8                      | 7                   | -                                | 1,382  |
| Total                  | 4,448                | 2,956              | 1,987             | 641                     | 159                  | 235              | 87                     | 48                  | 30                               | 10,591 |
| 2-SFY Total            | 6,047                | 4,525              | 3,509             | 1,236                   | 381                  | 333              | 116                    | 75                  | 51                               | 16,273 |

## REGION 1

This 41-county region in the northwest corner of Texas encompasses over 39,500 square miles of the Panhandle. Region 1 has approximately 839,586 people, which is 3.3 percent of Texas' population.

Region 1



Region 1 Population Figures

| Region 1       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Region 1       |                 |          |                 |
| Rural          | 320,247         | -4.8%    | 304,815         |
| Urban          | 460,486         | 16.1%    | 534,771         |
| Region 1 Total | 780,733         | 7.5%     | 839,586         |

Source: U.S. Census Bureau, 2000 and 2010 Census.

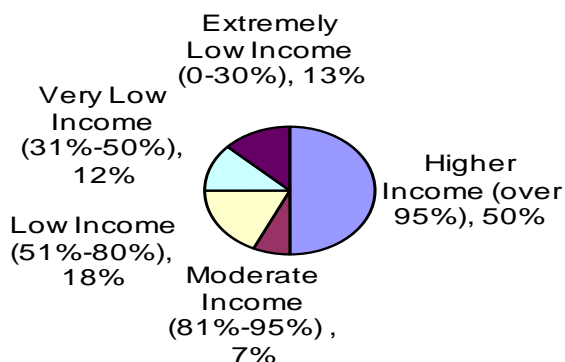
Approximately 63.6 percent of the Region 1 residents live in the urban areas, including Amarillo and Lubbock, and the rest live in rural areas of the region. In the map of Region 1 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below the poverty line in Region 1. Of the 135,344 individuals living below poverty, approximately 63.7 percent live in urban areas and the remaining 36.3 percent live in rural areas. However, the percentage of total rural residents below poverty is slightly higher than the percentage of total urban residents that are below the poverty line. This may be due to the region's rural counties lagging behind the Amarillo and Lubbock MSAs in recent and expected job creation (Texas Comptroller of Public Accounts, 2008a).

Region 1 Poverty Figures, 2005-2009

| Region 1       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Region 1       |                                 |                             |                                       |                                   |
| Rural          | 225,669                         | 82.1%                       | 49,119                                | 17.9%                             |
| Urban          | 407,057                         | 82.5%                       | 86,225                                | 17.5%                             |
| Region 1 Total | 632,726                         | 82.4%                       | 135,344                               | 17.6%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

The pie chart below depicts the income breakdown of the households in the region. Approximately 43 percent of households are low income. According to the Texas Comptroller's *Texas In Focus* report (2008a), the majority of occupations with high job growth in Region 1 are low paying and do not require a post-secondary education.



Region 1 Household Incomes

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

Source: 2000 CHAS.



## 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 are not available at the county level, so analysis could only be done at the state level. In addition, the regional number of public housing units, in which public housing residents live, is not included in the Special Needs Population section of each regional analysis because it is included in the Assisted Housing Inventory at the end of each regional analysis. Finally, colonia residents are only included in the state section above so that Regions 9 to 13 can be formatted in a uniform fashion to the other regions for ease of reading.

## ELDERLY PERSONS

Region 5 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 1 make up 4.0 percent of the statewide total elderly population.

### Region 1 Elderly Persons – Texas 2010

| Region 1 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 41,758          | 304,815             | 13.7%   | 485,617                   | 8.6%   |
| Urban    | 61,536          | 534,771             | 11.5%   | 2,112,592                 | 2.9%   |
| Total    | 103,114         | 839,586             | 12.3%   | 2,589,209                 | 4.0%   |

Source: Census 2010.

## HOMELESS PERSONS

Region 1 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 1 make up 4.0 percent of the statewide total homeless persons. For a sample urban county, Lubbock, and a sample rural county, Bailey, there is an estimated 1,145 people and 0 people, respectively, in non-institutional group quarters.

### Region 1 Persons in Other Group Quarters, 2010

| Region 1 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 356              | 304,815             | 0.1%                                       | 5,551                         | 6.4%  |
| Urban    | 1,668            | 534,771             | 0.3%                                       | 45,102                        | 3.7%  |
| Total    | 2,024            | 839,586             | 0.2%                                       | 50,653                        | 4.0%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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 (Texas Comptroller of Public Accounts, 2008a).

**Region 1 Migrant and Seasonal Farmworker Population, 2000**

| Region 1 | 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.

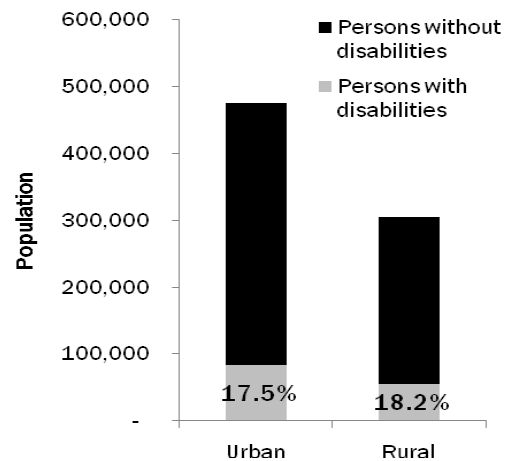
**PERSONS WITH DISABILITIES**

Of the total population in Region 1, persons with disabilities account for approximately 17.7 percent of the population. Of this total, approximately 60.0 percent are residing in urban areas, with the remaining 40.0 percent in rural areas.

**Region 1 Persons With and Without Disabilities, 2000**

| Region 1 | 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.



**PERSONS WITH HIV/AIDS**

Region 1 persons with HIV/AIDS make up 0.1 percent of the region’s population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State’s total population. Approximately 81.6 percent of this population lives in urban areas, with the remaining 18.4 percent in rural areas.

**Region 1 Persons Living with HIV/AIDS, 2010**

| Region 1 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 137                         | 304,815             | 0.0%  |
| Urban    | 606                         | 534,771             | 0.1%  |
| Total    | 743                         | 839,586             | 0.1%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 1 has the lowest percentage of veterans compared to the region's total population (1.9 percent), which is lower than the statewide percentage of veterans compared to total population (2.5 percent). Veterans in Region 1 make up 2.6 percent of the statewide total veteran population.

**Region 1 Veteran Population, 2005-2009**

| Region 1 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 3,311              | 207,491                       | 1.6%   | 0.8%   |
| Urban    | 7,641              | 380,317                       | 2.0%   | 1.8%   |
| Total    | 10,952             | 587,808                       | 1.9%   | 2.6%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

Region 1 is tied with Region 1 for the highest percent of incidence of domestic violence compared to regional population (1.1 percent) which is higher than the statewide percentage of incidents of domestic violence compared to population (0.8 percent). Incidents of violence in Region 1 make up 4.5 percent of the statewide total incidents of violence.

**Region 1 Incidences of Violence – 2009**

| Region 1 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 1,877                   | 0.6%   | 10.0%  |
| Urban    | 6,999                   | 1.3%   | 3.9%   |
| Total    | 8,876                   | 1.1%   | 4.5%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 1, 64.6 percent of youth aging out of foster care live in urban areas, while the remaining 35.4 percent live in rural areas. Region 1 has 6.4 percent of the statewide number of youth aging out of foster care.

**Region 1 Youth Aging out of Foster Care – Texas, 2010**

| Region 1 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 23                             | 12.8%  |
| Urban    | 42                             | 5.0%   |
| Total    | 65                             | 6.4%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 249 public assistance requests from Region 1, which accounted for 2.4 percent of total annual requests. Of requests from Region 1, the three most requested categories of assistance were, in order: Rental Assistance, Emergency Assistance, and Utility Assistance. Region 1 had the lowest percentage of requests compared to regional population (0.01 percent), which was lower than the statewide average (0.04 percent).

### Region 1 Public Assistance Request Inventory, SFY 2011

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 1          | 69                   | 46                 | 98                | 17                      | 5                    | 9                | 2                      | -                   | 3                                | 249           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

## 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 the Census Bureau, 89.2 percent of the housing units in the region are occupied. Of the total housing stock, approximately 74.4 percent are one unit; 3.4 percent are two units; 13.8 percent are three or more units; 8.3 percent are manufactured homes; and the rest are boats and RVs.

### Region 1 Housing Supply - 2005-2009

| Housing Supply                | Rural   | Urban   | Total   |
|-------------------------------|---------|---------|---------|
| Total housing units           | 128,476 | 216,176 | 344,652 |
| Housing units, 1 unit         | 103,980 | 152,505 | 256,485 |
| Housing units, 2 units        | 3,273   | 8,362   | 11,635  |
| Housing units, 3 to 4 units   | 3,347   | 7,446   | 10,793  |
| Housing units, 5 to 19 units  | 3,374   | 18,123  | 21,497  |
| Housing units, 20 to 49 units | 626     | 6,550   | 7,176   |
| Housing units, 50+ units      | 829     | 7,098   | 7,927   |
| Housing units, mobile home    | 12,909  | 15,827  | 28,736  |
| Housing units, other          | 138     | 265     | 403     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Region 1 Housing Occupancy – 2010

| Region 1 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|----------|---------------------|----------------------|---------------------------------|
| Rural    | 126,120             | 19,002               | 5.1%                            |
| Urban    | 220,512             | 18,383               | 8.3%                            |
| Total    | 346,632             | 37,385               | 10.8%                           |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.7 percent, which is lower than the statewide average of 1.9 percent.

### Region 1 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 5,332         | 38.1%             | 2.5%                   |
| HUD Units          | 2,006         | 14.3%             | 3.5%                   |
| PHA Units          | 1,478         | 10.6%             | 2.6%                   |
| Section 8 Vouchers | 4,117         | 29.4%             | 3.2%                   |
| USDA Units         | 1,062         | 7.6%              | 7.5%                   |
| HFC Units*         | 1,607         | -                 | -                      |
| <b>Total</b>       | <b>13,995</b> | <b>100%</b>       | <b>3.0%</b>            |

\*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 2011, the median home prices for Amarillo and Lubbock are \$137,100 and \$125,300, respectively (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Amarillo MSA is \$676, requiring an annual income of approximately \$27,040 and in Lubbock MSA is \$728, which requires an annual income of approximately \$29,120. In a sample rural county, Bailey, fair market rent on a two-bedroom apartment is \$595, which requires an annual income of approximately \$23,800 (National Low Income Housing Coalition, 2011).

### 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**

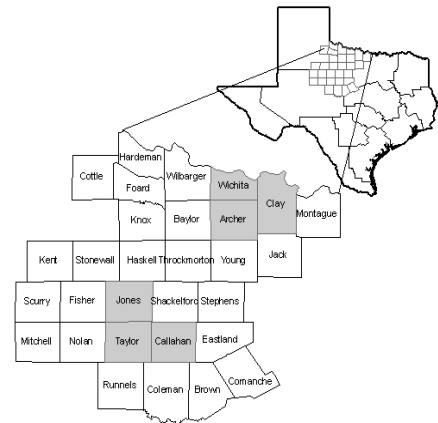
| Households                      | Region Total  | Extremely Low Income (0-30%) | Very Low Income (31-50%) | Low Income (51-80%) | Higher Incomes (81% and up) |
|---------------------------------|---------------|------------------------------|--------------------------|---------------------|-----------------------------|
| 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                       |
| <b>Total</b>                    | <b>91,669</b> | <b>30,211</b>                | <b>22,982</b>            | <b>20,169</b>       | <b>18,306</b>               |

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

## REGION 2

Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene. The 2010 Census found that the total population in Region 2 is 552,250, which grew by 0.2 percent since 2000. The rural areas lost population and urban areas gained population. However, this shift may be tempered with the changes in urban/rural designation of counties from 2000 to 2010, since 22 counties statewide changed from not being in an MSA to being included in an MSA, and the population in those counties will now be counted as urban.

Region 2



Region 2 Population Figures

| Region 2       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Rural          | 282,194         | -17.2%   | 233,692         |
| Urban          | 267,073         | 18.5%    | 316,558         |
| Region 2 Total | 549,267         | 0.2%     | 550,250         |

Source: U.S. Census Bureau, 2000 and 2010 Census.

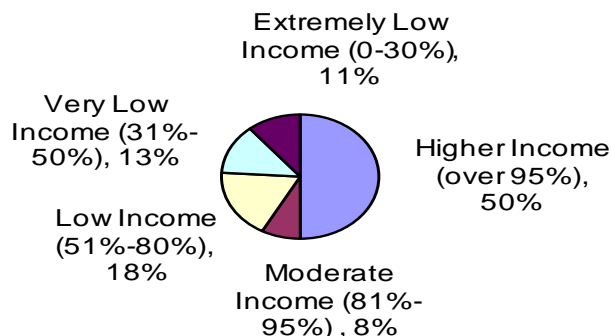
Approximately 57.5 percent of Region 2 residents live in urban areas. In the map of Region 2 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below the poverty line in Region 2. Of the 81,752 individuals living below poverty, approximately 52.0 percent live in urban areas and the remaining 48.0 percent live in rural areas. However, the percentage of total rural residents below poverty is higher than the percentage of total urban residents below poverty.

Region 2 Poverty Figures, 2005-2009

| Region 2       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural          | 176,049                         | 81.8%                       | 39,209                                | 18.2%                             |
| Urban          | 241,520                         | 85.0%                       | 42,543                                | 15.0%                             |
| Region 2 Total | 417,569                         | 83.6%                       | 81,752                                | 16.4%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

The pie chart below depicts the income breakdown of Region 2. Approximately 42 percent of households are low income.



Region 2 Household Incomes

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

Source: 2000 CHAS.

## REGION 2 SPECIAL NEEDS POPULATIONS

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

## ELDERLY PERSONS

Elderly persons in Region 2 account for 15.6 percent of the population, which ties with Region 4 for the highest percentage of elderly persons compared to the region's population. Elderly persons in Region 2 make up 3.3 percent of the statewide total elderly population.

### Region 2 Elderly Persons, 2010

| Region 2 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 42,770          | 233,692             | 18.3%   | 485,617                   | 8.8%   |
| Urban    | 43,126          | 316,558             | 13.6%   | 2,112,592                 | 2.0%   |
| Total    | 85,896          | 550,250             | 15.6%   | 2,598,209                 | 3.3%   |

Source: Census 2010.

## HOMELESS PERSONS

According to 2010 Census, the ratio of Persons in Group Quarters compared to the regional population is slightly higher (0.4 percent) in Region 2 than the State average (0.2 percent). This is the highest percentage in all the regions of persons in group quarters compared to the population. Region 2 has 4.3 percent of the statewide homeless population. For a sample urban county, Wichita, and a sample rural county, Mitchell, there is an estimated 276 people and 0 people, respectively, in non-institutional group quarters.

### Region 2 Persons in Other Group Quarters, 2010

| Region 2 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 814              | 233,692             | 0.3%                                       | 5,551                         | 14.7%   |
| Urban    | 1,363            | 316,558             | 0.4%                                       | 45,102                        | 3.0%  |
| Total    | 2,177            | 550,250             | 0.4%                                       | 50,653                        | 4.3%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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**

| Region 2 | 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.

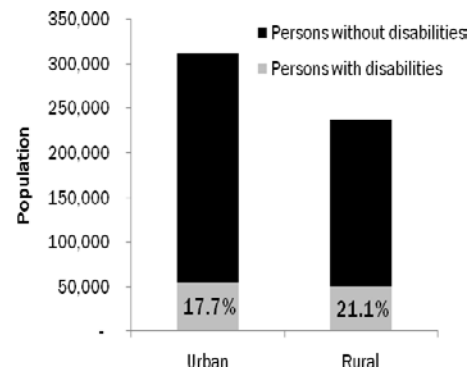
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 2 | 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.



**PERSONS WITH HIV/AIDS**

Region 2 persons with HIV/AIDS make up 0.1 percent of the region’s population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State’s total population. Region 2 has the lowest number of persons with HIV/AIDS compared to the other regions. Approximately 64.4 percent of this population lives in urban areas, with the remaining 35.6 percent in rural areas.

**Region 2 Persons Living with HIV/AIDS, 2010**

| Region 2 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 163                         | 233,692             | 0.1%  |
| Urban    | 295                         | 316,558             | 0.1%  |
| Total    | 458                         | 550,250             | 0.1%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

In Region 2, 59.2 percent of veterans live in urban areas, while the remaining 40.8 percent live in rural areas. Region 2 tied with Region 5 for the highest percentage of veterans compared to the region's total population (2.9 percent), which is higher than the statewide percentage of veterans compared to total population (2.5 percent). Region 2 has 2.8 percent of the statewide veteran population.

**Region 2 Veteran Population, 2005-2009**

| Region 2 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 4,780              | 173,874                       | 2.7%   | 1.1%   |
| Urban    | 6,934              | 232,873                       | 3.0%   | 1.6%   |
| Total    | 11,714             | 406,747                       | 2.9%   | 2.8%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 2, incidences of violence affect 0.9 percent of the region's population, compared to statewide average of 0.8 percent. Incidents of violence in Region 2 make up 2.5 percent of the statewide total incidents of violence.

**Region 2 Incidences of Violence – 2009**

| Region 2 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 1,357                   | 0.6%   | 7.2%   |
| Urban    | 3,499                   | 1.1%   | 2.0%   |
| Total    | 4,856                   | 0.9%   | 2.5%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 2, 50.0 percent of youth aging out of foster care live in urban areas, while the remaining 50.0 percent live in rural areas. Region 2 has 2.9 percent of the statewide number of youth aging out of foster care.

**Region 2 Youth Aging out of Foster Care – Texas, 2010**

| Region 2 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 15                             | 8.3%   |
| Urban    | 15                             | 1.8%   |
| Total    | 30                             | 2.9%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 165 public assistance requests from Region 2, which accounted for 1.6 percent of total annual requests. Of requests from Region 2, the three most requested categories of assistance were, in order: Emergency Assistance, Rental Assistance and Utility Assistance.

### Region 2 Public Assistance Request Inventory, SFY 2011

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 2          | 56                   | 39                 | 41                | 13                      | 4                    | 12               | -                      | -                   | -                                | 165           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

## 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 Census Bureau, 83.3 percent of the housing units in the region are occupied. Of the total housing stock, approximately 77.3 percent are one unit; 2.7 percent are two units; 10.2 percent are three or more units; 9.6 percent are manufactured homes; and the rest are boats and RVs.

### Region 2 Housing Supply, 2005-2009

| Housing Supply                | Rural   | Urban   | Total   |
|-------------------------------|---------|---------|---------|
| Total housing units           | 118,533 | 132,757 | 251,290 |
| Housing units, 1 unit         | 93,872  | 100,290 | 194,162 |
| Housing units, 2 units        | 3,316   | 3,379   | 6,695   |
| Housing units, 3 to 4 units   | 2,212   | 5,032   | 7,244   |
| Housing units, 5 to 19 units  | 2,609   | 9,360   | 11,969  |
| Housing units, 20 to 49 units | 598     | 1,697   | 2,295   |
| Housing units, 50+ units      | 801     | 3,378   | 4,179   |
| Housing units, mobile home    | 14,841  | 9,276   | 24,117  |
| Housing units, other          | 284     | 345     | 926     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

## Region 2 Housing Occupancy – 2010

| Region 2 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|----------|---------------------|----------------------|---------------------------------|
| Rural    | 117,743             | 26,638               | 22.6%                           |
| Urban    | 134,544             | 15,465               | 11.5%                           |
| Total    | 252,287             | 42,103               | 16.7%                           |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.2 percent, which is higher than the statewide average of 1.9 percent.

### Region 2 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 3,546         | 28.9%             | 1.7%                   |
| HUD Units          | 1,401         | 11.4%             | 2.4%                   |
| PHA Units          | 3,886         | 31.7%             | 6.8%                   |
| Section 8 Vouchers | 2,280         | 18.6%             | 1.8%                   |
| USDA Units         | 1,144         | 9.3%              | 8.1%                   |
| HFC Units*         | 359           |                   |                        |
| <b>Total</b>       | <b>12,257</b> | <b>100%</b>       | <b>2.6%</b>            |

\*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 2011, the median home prices for Wichita Falls and Abilene are \$105,200 and \$110,000, respectively (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Wichita Falls is \$673, requiring an annual income of approximately \$26,920, and in Abilene MSA is \$650, which requires an annual income of approximately \$26,000. In a sample rural county, Mitchell, fair market rent on a two-bedroom apartment is \$595, which requires an annual income of approximately \$23,800 (National Low Income Housing Coalition, 2011).

### 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**

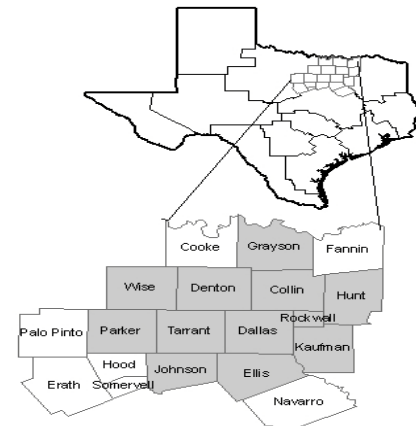
| Households                      | Region Total  | Extremely Low Income (0-30%) | Very Low Income (31-50%) | Low Income (51-80%) | Higher Incomes (81% and up) |
|---------------------------------|---------------|------------------------------|--------------------------|---------------------|-----------------------------|
| 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                       |
| <b>Total</b>                    | <b>56,447</b> | <b>18,541</b>                | <b>15,196</b>            | <b>11,882</b>       | <b>10,828</b>               |

Source: CHAS Database with projections based on HISTA data.

### REGION 3

Region 3, which encompasses the metropolitan areas of Dallas, Fort Worth, Arlington, Sherman and Denison, is the State's most populous region. The 2010 Census reports that Region 3 has a population of 6,733,179, which grew by 22.7 percent since 2000. Both rural and urban areas showed an increase in population.

Region 3



Region 3 Population Figures

| Region 3       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Rural          | 228,358         | 7.6%     | 245,760         |
| Urban          | 5,259,119       | 23.4%    | 6,487,419       |
| Region 3 Total | 5,487,477       | 22.7%    | 6,733,179       |

Source: U.S. Census Bureau, 2000 and 2010 Census.

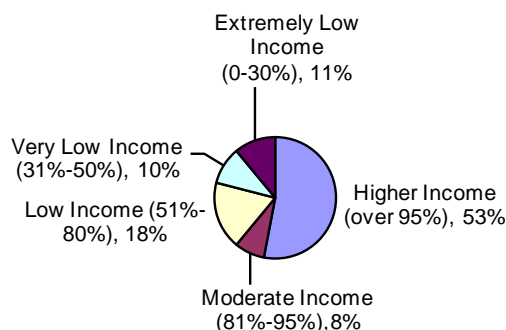
Approximately 96.4 percent of Region 3 residents reside in urban areas. In the map of Region 3 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below the poverty line in Region 3. Of the 848,698 individuals below poverty, approximately 95.6 percent live in urban areas and the remaining 4.4 percent in rural areas. However, the percentage of total rural residents below poverty is higher than the percentage of total urban residents below poverty.

Region 3 Poverty Figures, 2005-2009

| Region 3       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural          | 194,928                         | 83.9%                       | 37,539                                | 16.1%                             |
| Urban          | 5,345,091                       | 86.8%                       | 811,159                               | 13.2%                             |
| Region 3 Total | 5,540,019                       | 86.7%                       | 848,698                               | 13.3%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

The pie chart below depicts the income breakdown Region 3. Approximately 39 percent of the households are low income.



Region 3 Household Incomes, 2000

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

Source: 2000 CHAS.

### REGION 3 SPECIAL NEEDS POPULATIONS

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

### ELDERLY PERSONS

Region 3 elderly persons make up 9.2 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 3 make up 23.8 percent of the statewide total elderly population.

**Region 3 Elderly Persons, 2010**

| Region 3 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 40,239          | 245,760             | 16.4%   | 485,617                   | 8.3%   |
| Urban    | 578,224         | 6,487,419           | 8.9%  | 2,112,592                 | 27.4%  |
| Total    | 618,463         | 6,733,179           | 9.2%  | 2,598,209                 | 23.8%  |

Source: Census 2010.

### HOMELESS PERSONS

According to 2010 Census, this region has approximately 19.4 percent of the statewide total of people in non-institutional group quarters, including homeless shelters. While the Region 3 has the second highest number of persons in other group quarters, the region's percentage of persons in group quarters compared to total population (0.1 percent) is less than the statewide percentage of persons in group quarters compared to population (0.2 percent). For a sample urban county, Johnson, and a sample rural county, Navarro, there is an estimated 158 people and 79 people, respectively, in non-institutional group quarters.

**Region 3 persons in group quarters, 2010**

| Region 3 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 586              | 245,760             | 0.2%                                       | 5,551                         | 10.6%   |
| Urban    | 9,224            | 6,487,419           | 0.1%                                       | 45,102                        | 20.5%   |
| Total    | 9,810            | 6,733,179           | 0.1%                                       | 50,653                        | 19.4%   |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

### 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**

| Region 3 | 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.

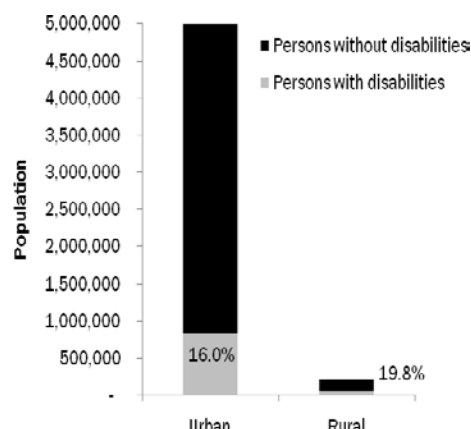
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 3 | 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                    | 487,477   |

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



**PERSONS WITH HIV/AIDS**

There are 20,141 persons living with HIV/AIDS in Region 3. Region 3 has the second highest number of persons with HIV/AIDS and the region's percentage of persons in with HIV/AIDS compared to total population (0.3 percent) is slightly higher than the statewide percentage of persons with HIV/AIDS compared to population (0.2 percent).

**Region 3 Persons Living with HIV/AIDS, 2010**

| Region 3 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 191                         | 245,760             | 0.1%  |
| Urban    | 19,950                      | 6,487,419           | 0.3%  |
| Total    | 20,141                      | 6,733,179           | 0.3%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.



**VETERANS**

Region 3 veterans make up 2.3 percent of the region’s population, compared to statewide veteran population which makes up 2.5 percent the State’s total population. Veterans in Region 3 make up 25.5 percent of the statewide total veteran population.

**Region 3 Veteran Population, 2005-2009**

| Region 3 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 5,124              | 181,010                       | 2.8%   | 1.2%   |
| Urban    | 102,114            | 4,504,905                     | 2.3%   | 24.3%  |
| Total    | 107,238            | 4,685,915                     | 2.3%   | 25.5%  |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

Region 3 is tied with Region 7 for the lowest percent of incidence of domestic violence compared to regional population (0.7 percent), which is lower than the statewide percentage of incidents of domestic violence compared to population (0.8 percent). Incidents of violence in Region 3 make up 22.9 percent of the statewide total incidents of violence.

**Region 3 Incidences of Violence – 2009**

| Region 3 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 1,425                   | 0.6%   | 7.6%   |
| Urban    | 43,662                  | 0.7%   | 24.5%  |
| Total    | 45,087                  | 0.7%   | 22.9%  |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 3, 93.4 percent of youth aging out of foster care live in urban areas, while the remaining 6.6 percent live in rural areas. Region 3 has the second highest number of youth aging out of foster care compared to the other regions.

**Region 3 Youth Aging out of Foster Care – Texas, 2010**

| Region 3 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 13                             | 7.2%   |
| Urban    | 184                            | 22.0%  |
| Total    | 197                            | 19.4%  |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Request Inventory for SFY2011, the agency received 3,213 public assistance requests from Region 3, which accounted for 30.3 percent of total annual requests. Of requests from Region 3, the three most requested categories of assistance were, in order: Emergency Assistance, Utility Assistance and Rental Assistance.

#### Region 3 Public Assistance Request Inventory, SFY 2011

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 3          | 1,499                | 959                | 476               | 155                     | 31                   | 62               | 22                     | 3                   | 6                                | 3,213         |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

### 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 Census Bureau, 91.4 percent of the housing units in the region are occupied. Of the total housing stock, 66.5 percent are one unit; 1.5 percent are two units; 27.2 percent are three or more units; 4.6 are manufactured homes; and the rest are boats and RVs.

#### Region 3 Housing Supply, 2005-2009

| Housing Supply                | Rural   | Urban     | Total     |
|-------------------------------|---------|-----------|-----------|
| Total housing units           | 102,359 | 2,400,626 | 2,502,985 |
| Housing units, 1 unit         | 73,846  | 1,591,392 | 1,665,238 |
| Housing units, 2 units        | 2,027   | 36,639    | 38,666    |
| Housing units, 3 to 4 units   | 2,286   | 83,193    | 85,479    |
| Housing units, 5 to 19 units  | 2,856   | 374,652   | 377,508   |
| Housing units, 20 to 49 units | 1,235   | 107,021   | 108,256   |
| Housing units, 50+ units      | 983     | 109,293   | 110,276   |
| Housing units, mobile home    | 18,868  | 96,700    | 115,568   |
| Housing units, other          | 258     | 1,736     | 1,994     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Region 3 Housing Occupancy – 2010

| Region 3 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|----------|---------------------|----------------------|---------------------------------|
| Rural    | 111,857             | 18,502               | 16.5%                           |
| Urban    | 2,553,344           | 210,029              | 8.2%                            |
| Total    | 2,665,201           | 228,534              | 8.6%                            |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.7 percent, which is lower than the statewide average of 1.9 percent.

### Region 3 Assisted Multifamily Units

| Multifamily Units  | Region Total   | Percent in Region | Percent of State Total |
|--------------------|----------------|-------------------|------------------------|
| TDHCA Units        | 58,437         | 51.7%             | 27.9%                  |
| HUD Units          | 10,686         | 9.5%              | 18.5%                  |
| PHA Units          | 8,704          | 7.7%              | 15.2%                  |
| Section 8 Vouchers | 32,826         | 29.0%             | 25.4%                  |
| USDA Units         | 2,371          | 2.1%              | 16.7%                  |
| HFC Units**        | 21,552         |                   |                        |
| <b>Total</b>       | <b>113,024</b> | <b>100%</b>       | <b>24.2%</b>           |

\*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 2011, the median home price in Collin County is \$214,800 and in Sherman-Denison is \$81,500 (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Collin County is \$738, requiring an annual income of approximately \$35,640, and in Sherman-Denison MSA is \$745, which requires an annual income of approximately \$29,800. In a sample rural county, Navarro, fair market rent on a two-bedroom apartment is \$685, which requires an annual income of approximately \$27,400 (National Low Income Housing Coalition, 2011).

### 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**

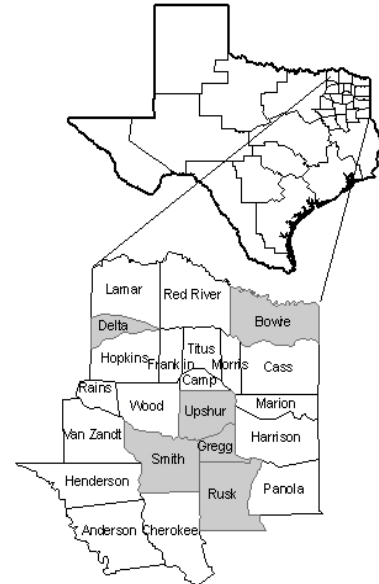
| Households                      | Region Total   | Extremely Low Income (0-30%) | Very Low Income (31-50%) | Low Income (51-80%) | Higher Incomes (81% and up) |
|---------------------------------|----------------|------------------------------|--------------------------|---------------------|-----------------------------|
| 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                      |
| <b>Total</b>                    | <b>699,636</b> | <b>189,878</b>               | <b>168,057</b>           | <b>175,718</b>      | <b>165,984</b>              |

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. The 2010 Census reports that the total population in Region 4 is 1,111,696, which grew by 9.5 percent since 2000. Region 4 is unique in that the urban areas lost population. This could be explained by Harrison and Henderson Counties' MSA status, which were in an MSA in 2000, but not in an MSA 2010, changing their designation from urban to rural.

Region 4



### Region 4 Population Figures

| Region 4       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Rural          | 469,579         | 25.6%    | 589,817         |
| Urban          | 546,069         | -4.4%    | 521,879         |
| Region 4 Total | 1,015,648       | 9.5%     | 1,111,696       |

Source: U.S. Census Bureau, 2000 and 2010 Census.

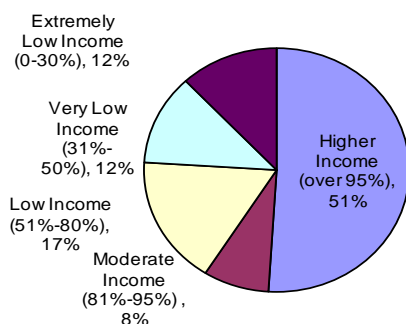
In the map of Region 4 (right), the shaded counties are MSAs as defined by the U.S. Census. As seen in the table below, the percentage of rural residents below poverty is slightly higher than the urban residents below poverty. This may be due to the region's rural counties lagging behind the Longview and Tyler MSAs in recent and expected job creation (Texas Comptroller of Public Accounts, 2008c).

### Region 4 Poverty Figures, 2005-2009

| Region 4       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural          | 454,258                         | 83.1%                       | 92,545                                | 16.9%                             |
| Urban          | 405,133                         | 84.3%                       | 75,319                                | 15.7%                             |
| Region 4 Total | 859,391                         | 83.7%                       | 167,864                               | 16.3%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

According to the pie chart below, approximately 41 percent of households are low income. Per the Texas Comptroller's *Texas In Focus* report (2008c), Region 4 exceeds the State's 2007 per capita income level of \$37,187, with 171 occupations paying more than this amount.



### Region 4 Household Incomes

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

Source: 2000 CHAS.

## REGION 4 SPECIAL NEEDS POPULATIONS

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

## ELDERLY PERSONS

Elderly persons in Region 4 account for 15.6 percent of the population, which ties with Region 2 for the highest percentage of elderly persons compared to the region's population. Elderly persons in Region 4 make up 6.7 percent of the statewide total elderly population.

### Region 4 Elderly Persons, 2010

| Region 4 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 98,949          | 589,817             | 16.8%   | 485,617                   | 20.4%  |
| Urban    | 74,145          | 521,879             | 14.2%   | 2,112,592                 | 3.5%   |
| Total    | 173,094         | 1,111,696           | 15.6%   | 2,598,209                 | 6.7%   |

Source: Census 2010.

## HOMELESS PERSONS

Region 4 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 4 make up 5.1 percent of the statewide total homeless persons. For a sample urban county, Smith, and a sample rural county, Marion, there is an estimated 470 people and 0 people, respectively, in non-institutional group quarters.

### Region 4 Persons in Other Group Quarters, 2010

| Region 4 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 1,121            | 589,817             | 0.2%                                       | 5,551                         | 20.2%   |
| Urban    | 1,485            | 521,879             | 0.3%                                       | 45,102                        | 3.3%  |
| Total    | 2,606            | 1,111,696           | 0.2%                                       | 50,653                        | 5.1%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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.

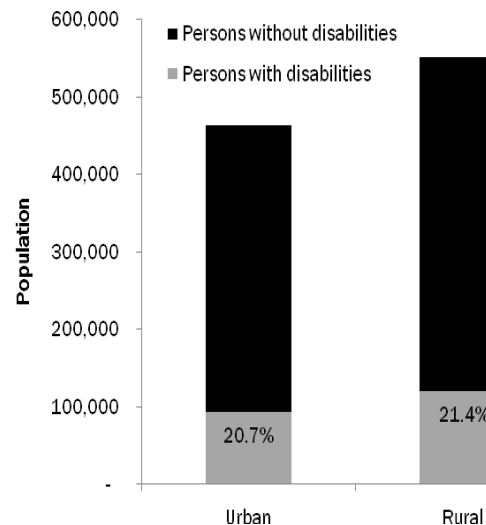
**Region 4 Migrant and Seasonal Farmworker Population, 2000**

| Region 4 | 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.

**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 4 | 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

**PERSONS WITH HIV/AIDS**

There are 1,445 persons living with HIV/AIDS in Region 4. Region 4 persons with HIV/AIDS make up 0.1 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 58.3 percent of this population is living in urban areas, with the remaining 41.7 percent in rural areas.

**Region 4 Persons Living with HIV/AIDS, 2010**

| Region 4 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 602                         | 589,817             | 0.1%  |
| Urban    | 843                         | 521,879             | 0.2%  |
| Total    | 1,445                       | 1,111,696           | 0.1%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 4 veterans make up 2.4 percent of the region’s population, compared to statewide veteran population which makes up 2.5 percent the State’s total population. Veterans in Region 4 make up 4.6 percent of the statewide total veteran population.

**Region 4 Veteran Population, 2005-2009**

| Region 4 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 10,132             | 437,589                       | 2.3%   | 2.4%   |
| Urban    | 9,391              | 370,837                       | 2.5%   | 2.2%   |
| Total    | 19,523             | 808,426                       | 2.4%   | 4.6%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 4, incidences of violence affect 0.8 percent of the region’s population, compared to statewide average of 0.8 percent. Incidents of violence in Region 4 make up 4.2 percent of the statewide total incidents of violence.

**Region 4 Incidences of Violence – 2009**

| Region 4 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 3,557                   | 0.6%   | 18.9%  |
| Urban    | 4,787                   | 0.9%   | 2.7%   |
| Total    | 8,344                   | 0.8%   | 4.2%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 4, 47.0 percent of youth aging out of foster care live in urban areas, while the remaining 53.0 percent live in rural areas. Region 4 has 6.5 percent of the statewide number of youth aging out of foster care.

**Region 4 Youth Aging out of Foster Care – Texas, 2010**

| Region 4 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 35                             | 19.4%  |
| Urban    | 31                             | 3.7%   |
| Total    | 66                             | 6.5%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.



### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 552 public assistance requests from Region 4, which accounted for 5.2 percent of total annual requests. Of requests from Region 4, the three most requested categories of assistance were, in order: Emergency Assistance, Utility Assistance and Rental Assistance.

#### Region 4 Public Assistance Request Inventory, SFY 2011

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 4          | 195                  | 145                | 128               | 51                      | 15                   | 13               | 4                      | -                   | 1                                | 552           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

### 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 Census Bureau, 87.2 percent of the housing units in the region are occupied. Of the total housing stock, 71.8 percent are one unit; 2.2 percent are two units; 8.8 percent are three or more units; 17.0 are manufactured homes; and the rest are boats and RVs.

#### Region 4 Housing Supply, 2005-2009

| Housing Supply                | Rural   | Urban   | Total   |
|-------------------------------|---------|---------|---------|
| Total housing units           | 255,509 | 203,372 | 458,881 |
| Housing units, 1 unit         | 184,396 | 145,117 | 329,513 |
| Housing units, 2 units        | 4,350   | 5,600   | 9,950   |
| Housing units, 3 to 4 units   | 5,312   | 6,511   | 11,823  |
| Housing units, 5 to 19 units  | 6,528   | 13,464  | 19,992  |
| Housing units, 20 to 49 units | 1,769   | 2,110   | 3,879   |
| Housing units, 50+ units      | 1,126   | 3,728   | 4,854   |
| Housing units, mobile home    | 51,337  | 26,518  | 77,855  |
| Housing units, other          | 691     | 324     | 1,015   |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Region 4 Housing Occupancy – 2010

| Region 4 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|----------|---------------------|----------------------|---------------------------------|
| Rural    | 262,578             | 40,604               | 15.5%                           |
| Urban    | 215,578             | 20,567               | 9.5%                            |
| Total    | 478,156             | 61,171               | 12.8%                           |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.7 percent, which is lower than the statewide average of 1.9 percent.

### Region 4 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 6,510         | 35.5%             | 3.1%                   |
| HUD Units          | 2,980         | 16.2%             | 5.2%                   |
| PHA Units          | 3,323         | 18.1%             | 5.8%                   |
| Section 8 Vouchers | 3,688         | 20.1%             | 2.8%                   |
| USDA Units         | 1,849         | 10.1%             | 13.1%                  |
| HFC Units*         | 1,173         |                   |                        |
| <b>Total</b>       | <b>18,350</b> | <b>100%</b>       | <b>3.9%</b>            |

\*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 2011, the median home prices for Tyler and Longview-Marshall are \$144,900 and \$126,000, respectively (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Tyler MSA is \$722, requiring an annual income of approximately \$28,880, and in Longview-Marshall MSA is \$659, which requires an annual income of approximately \$26,360. In a sample rural county, Marion, fair market rent on a two-bedroom apartment is \$613, which requires an annual income of approximately \$24,520 (National Low Income Housing Coalition, 2011).

### 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.

**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                       |
| <b>Total</b>                    | <b>115,387</b> | <b>37,357</b>                | <b>28,194</b>            | <b>24,732</b>       | <b>25,104</b>               |

Source: CHAS Database with projections based on HISTA data.

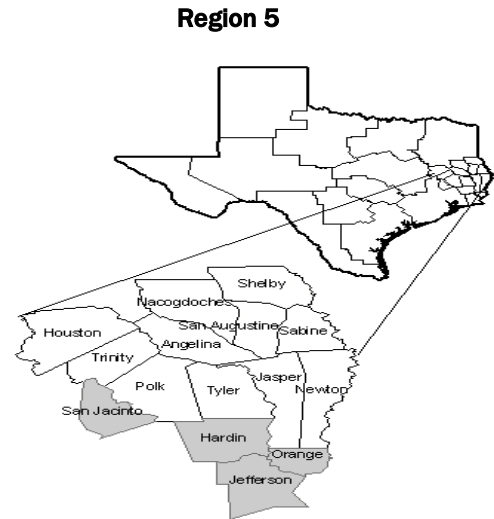
## REGION 5

Region 5 encompasses a 15-county area in east Texas including the urban areas of Beaumont and Port Arthur. The 2010 Census reports that the total population in Region 5 is 767,222, which grew by 3.5 percent since 2000.

### Region 5 Population Figures

| Region 5       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Rural          | 355,862         | -1.1%    | 352,093         |
| Urban          | 385,090         | 7.8%     | 415,129         |
| Region 5 Total | 740,952         | 3.5%     | 767,222         |

Source: U.S. Census Bureau, 2000 and 2010 Census.



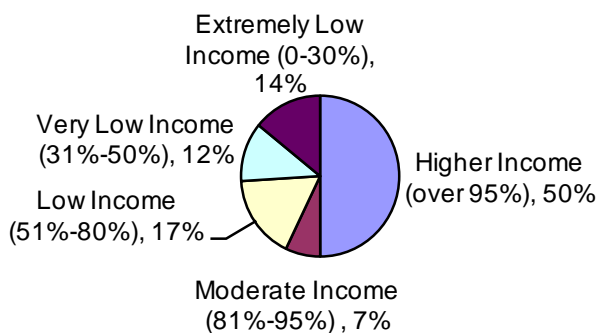
Approximately 54.1 percent of Region 5 residents live in urban areas. In the map of Region 5 (above), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below the poverty line in Region 5. Of the 131,670 individuals living below poverty, approximately 48.7 percent live in urban areas and the remaining 51.3 percent live in rural areas. Additionally, the percentage of total rural residents below poverty is higher than the percentage of total urban residents below poverty.

### Region 5 Poverty Figures, 2005-2009

| Region 5       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural          | 256,031                         | 79.1%                       | 67,501                                | 20.9%                             |
| Urban          | 319,706                         | 83.3%                       | 64,169                                | 16.7%                             |
| Region 5 Total | 575,737                         | 81.4%                       | 131,670                               | 18.6%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

The pie chart below depicts the income breakdown of Region 5. Approximately 43 percent of the households are low income.



### Region 5 Household Incomes

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

Source: 2000 CHAS.

## REGION 5 SPECIAL NEEDS POPULATIONS

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

## ELDERLY PERSONS

Region 5 elderly persons make up 14.7 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 5 make up 4.3 percent of the statewide total elderly population.

### Region 5 Elderly Persons, 2010

| Region 5 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 57,281          | 352,093             | 16.3%   | 485,617                   | 11.8%  |
| Urban    | 55,429          | 415,129             | 13.4%   | 2,112,592                 | 2.6%   |
| Total    | 112,710         | 767,222             | 14.7%   | 2,598,209                 | 4.3%   |

Source: Census 2010.

## HOMELESS PERSONS

Region 5 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 5 make up 3.5 percent of the statewide total homeless persons. For a sample urban county, Hardin, and a sample rural county, Shelby, there is an estimated 26 people and 10 person, respectively, in non-institutional group quarters.

### Region 5 Persons in Other Group Quarters, 2010

| Region 5 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 922              | 352,093             | 0.3%                                       | 5,551                         | 16.6%   |
| Urban    | 876              | 415,129             | 0.2%                                       | 45,102                        | 1.9%  |
| Total    | 1,798            | 767,222             | 0.2%                                       | 50,653                        | 3.5%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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**

| Region 5 | 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.

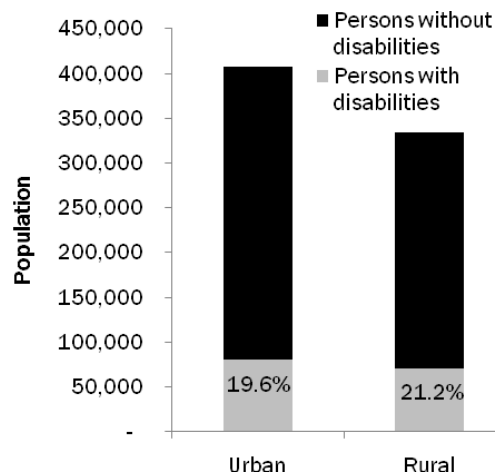
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 5 | 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.



**PERSONS WITH HIV/AIDS**

There are 1,346 persons living with HIV/AIDS in Region 5. Region 5 persons with HIV/AIDS make up 0.2 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 67.2 percent of this population is living in urban areas, with the remaining 32.8 percent in rural areas.

**Region 5 Persons with HIV/AIDS, 2010**

| Region 5 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 442                         | 352,093             | 0.1%  |
| Urban    | 904                         | 415,129             | 0.2%  |
| Total    | 1,346                       | 767,222             | 0.2%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

In Region 5, 66.7 percent of veterans live in urban areas, while the remaining 33.3 percent live in rural areas. Region 5 tied with Region 2 for the highest percentage of veterans compared to the region's total population (2.9 percent), which is higher than the statewide percentage of veterans compared to total population (2.5 percent). Veterans in Region 5 make up 3.8 percent of the statewide total veteran population

**Region 5 Veteran Population, 2005-2009**

| Region 5 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 5,354              | 260,076                       | 2.1%   | 1.3%   |
| Urban    | 10,701             | 301,199                       | 3.6%   | 2.5%   |
| Total    | 16,055             | 561,275                       | 2.9%   | 3.8%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 5, incidences of violence affect 0.8 percent of the region's population, compared to statewide average of 0.8 percent. Incidents of violence in Region 5 make up 3.3 percent of the statewide total incidents of violence.

**Region 5 Incidences of Violence – 2009**

| Region 5 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 2,265                   | 0.6%   | 12.0%  |
| Urban    | 4,155                   | 1.0%   | 2.3%   |
| Total    | 6,420                   | 0.8%   | 3.3%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 5, 73.1 percent of youth aging out of foster care live in urban areas, while the remaining 26.9 percent live in rural areas. Region 5 has the lowest number of youth aging out of foster care compared to the other regions.

**Region 5 Youth Aging out of Foster Care – Texas, 2010**

| Region 5 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 7                              | 3.9%   |
| Urban    | 19                             | 2.3%   |
| Total    | 26                             | 2.6%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 341 public assistance requests from Region 5, which accounted for 3.2 percent of total annual requests. Of requests from Region 5, the three most requested categories of assistance were, in order: Emergency Assistance, Utility Assistance and Rental Assistance.

**Region 5 Public Assistance Request Inventory, SFY 2011**

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 5          | 104                  | 81                 | 57                | 45                      | 12                   | 9                | 5                      | 26                  | 2                                | 341           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

### 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 the Census Bureau, 84.0 percent of the housing units in the region are occupied. Of the total housing stock, 70.3 percent are one unit; 1.9 percent are two units; 10.3 percent are three or more units; and 17.3 percent are manufactured homes. Boats and RVs make up the rest of the housing stock.

**Region 5 Housing Supply, 2005-2009**

| Housing Supply                | Rural   | Urban   | Total   |
|-------------------------------|---------|---------|---------|
| Total housing units           | 165,069 | 174,338 | 339,407 |
| Housing units, 1 unit         | 110,229 | 128,365 | 238,594 |
| Housing units, 2 units        | 3,748   | 2,704   | 6,452   |
| Housing units, 3 to 4 units   | 3,170   | 4,467   | 7,637   |
| Housing units, 5 to 19 units  | 5,034   | 13,700  | 18,734  |
| Housing units, 20 to 49 units | 1,310   | 2,231   | 3,541   |
| Housing units, 50+ units      | 1,607   | 3,379   | 4,986   |
| Housing units, mobile home    | 39,701  | 19,179  | 58,880  |
| Housing units, other          | 270     | 313     | 583     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.



### Region 5 Housing Occupancy – 2010

| Region 5 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|----------|---------------------|----------------------|---------------------------------|
| Rural    | 165,645             | 34,129               | 20.6%                           |
| Urban    | 175,521             | 20,491               | 11.7%                           |
| Total    | 341,166             | 54,620               | 16.0%                           |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

Region 5 has the highest percentage of total number of assisted multifamily units compared to regional population (2.9 percent), which is higher than the statewide average of 1.9 percent.

### Region 5 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 7,244         | 32.6%             | 3.5%                   |
| HUD Units          | 4,309         | 19.4%             | 7.5%                   |
| PHA Units          | 3,145         | 14.2%             | 5.5%                   |
| Section 8 Vouchers | 6,557         | 29.6%             | 5.1%                   |
| USDA Units         | 932           | 4.2%              | 6.6%                   |
| HFC Units*         | 1,289         |                   |                        |
| <b>Total</b>       | <b>22,187</b> | <b>100%</b>       | <b>4.7%</b>            |

\*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 2011, the median home prices for Beaumont and Port Arthur are \$144,600 and \$103,800, respectively (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Beaumont-Port Arthur MSA is \$697, requiring an annual income of approximately \$27,880. In a sample rural county, Shelby, fair market rent on a two-bedroom apartment is \$595, which requires an annual income of approximately \$23,800 (National Low Income Housing Coalition, 2011).

### 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**

| <b>Households</b>               | <b>Region Total</b> | <b>Extremely Low Income (0-30%)</b> | <b>Very Low Income (31-50%)</b> | <b>Low Income (51-80%)</b> | <b>Higher Incomes (81% and up)</b> |
|---------------------------------|---------------------|-------------------------------------|---------------------------------|----------------------------|------------------------------------|
| 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                              |
| <b>Total</b>                    | <b>83,490</b>       | <b>30,569</b>                       | <b>19,843</b>                   | <b>16,114</b>              | <b>16,967</b>                      |

Source: CHAS Database with projections based on HISTA data.

## REGION 6

Region 6 includes the urban area of Houston, Brazoria and Galveston. The Census shows that the rural areas lost population and urban areas gained population. However, this may be tempered with the changes in urban/rural designation. Twenty-two counties statewide changed from not being in an MSA to being included in an MSA from 2000 to 2010, and those counties will now be counted as urban.

Region 6



### Region 6 Population Figures

| Region 6       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Rural          | 184,883         | -9.8%    | 166,717         |
| Urban          | 4,669,571       | 26.8%    | 5,920,416       |
| Region 6 Total | 4,854,454       | 25.4%    | 6,087,133       |

Source: U.S. Census Bureau, 2000 and 2010 Census.

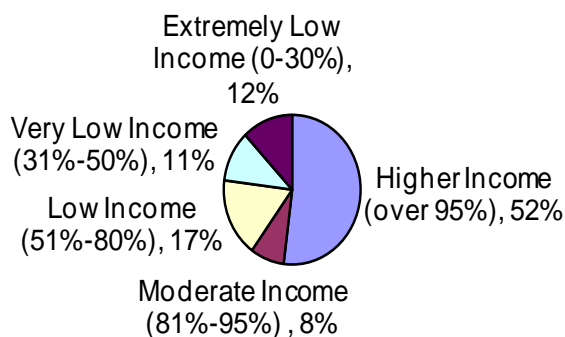
In the map of Region 6 (above), the shaded counties are MSAs as defined by the U.S. Census. According to the table below, the percentage of total rural residents below poverty is higher than the percentage of total urban residents below poverty. This may be due to the region's rural counties lagging behind the Houston MSA in recent and expected job creation (Texas Comptroller of Public Accounts, 2010).

### Region 6 Poverty Figures, 2005-2009

| Region 6       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural          | 112,439                         | 80.5%                       | 27,287                                | 19.5%                             |
| Urban          | 4,666,701                       | 85.0%                       | 820,361                               | 15.0%                             |
| Region 6 Total | 4,779,140                       | 84.9%                       | 847,648                               | 15.1%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

According to the chart below, approximately 40 percent of households are low income. Per the Texas Comptroller's Texas In Focus report (2010), many Region 6 jobs exceed the state's per capita income level of \$37,774, with 376 occupations paying more than this amount.



### Region 6 Household Income

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

Source: 2000 CHAS.

## REGION 6 SPECIAL NEEDS POPULATIONS

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

## ELDERLY PERSONS

Elderly persons in Region 6 account for 8.7 percent of the total regional population, which is the lowest percentage of all regions. Elderly persons in Region 6 make up 20.4 percent of the statewide total elderly population.

### Region 6 Elderly Persons, 2010

| Region 6 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 22,288          | 166,717             | 13.4%   | 485,617                   | 4.6%   |
| Urban    | 506,988         | 5,920,416           | 8.6%  | 2,112,592                 | 24.0%  |
| Total    | 529,276         | 6,087,133           | 8.7%  | 2,598,209                 | 20.4%  |

Source: Census 2010.

## HOMELESS PERSONS

According to 2010 Census, this region has approximately 23.3 percent of the statewide total of people in non-institutional group quarters, including homeless shelters. While the Region 6 has the highest number of persons in other group quarters, the percentage of persons in group quarters compared to total population (0.2 percent) is equal to the statewide percentage of persons in group quarters compared to population (0.2 percent). For a sample urban county, Fort Bend, and a sample rural county, Walker, there is an estimated 330 people and 159 people, respectively, in non-institutional group quarters.

### Region 6 Persons in Other Group Quarters, 2010

| Region 6 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 245              | 166,717             | 0.1%                                       | 5,551                         | 4.4%  |
| Urban    | 11,539           | 5,920,416           | 0.2%                                       | 45,102                        | 25.6%   |
| Total    | 11,784           | 6,087,133           | 0.2%                                       | 50,653                        | 23.3%   |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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**

| Region 6 | 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.

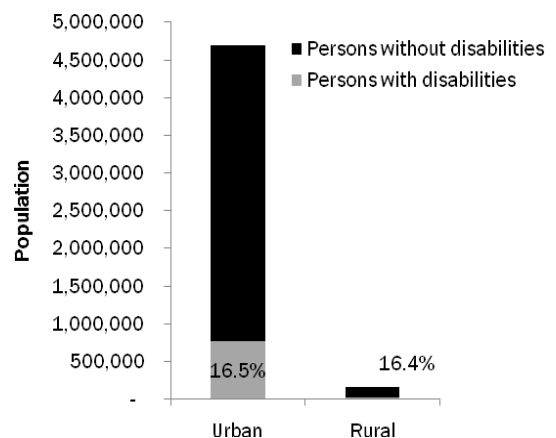
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 6 | 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.



**PERSONS WITH HIV/AIDS**

There are 22,063 persons living with HIV/AIDS in Region 6. Region 6 has the highest number of persons with HIV/AIDS and the region's percentage of persons in with HIV/AIDS compared to total population (0.4 percent) is slightly higher than the statewide percentage of persons with HIV/AIDS compared to population (0.2 percent).

**Region 6 Persons Living with HIV/AIDS, 2010**

| Region 6 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 190                         | 166,717             | 0.1%  |
| Urban    | 21,873                      | 5,920,416           | 0.4%  |
| Total    | 22,063                      | 6,087,133           | 0.4%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 6 veterans make up 2.8 percent of the region’s population, compared to statewide veteran population which makes up 2.5 percent the State’s total population. Veterans in Region 6 make up 27.6 percent of the statewide total veteran population.

**Region 6 Veteran Population, 2005-2009**

| Region 6 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 3,187              | 125,631                       | 2.5%   | 0.8%   |
| Urban    | 113,081            | 3,974,959                     | 2.8%   | 26.9%  |
| Total    | 116,268            | 4,100,590                     | 2.8%   | 27.6%  |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 6, incidences of violence affect 0.8 percent of the region’s population, compared to statewide average of 0.8 percent. Incidents of violence in Region 6 make up 25.2 percent of the statewide total incidents of violence.

**Region 6 Incidences of Violence – 2009**

| Region 6 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 1,394                   | 0.8%   | 7.4%   |
| Urban    | 48,229                  | 0.8%   | 27.1%  |
| Total    | 49,623                  | 0.8%   | 25.2%  |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 6, 97.1 percent of youth aging out of foster care live in urban areas, while the remaining 2.9 percent live in rural areas. Region 6 has the highest number of youth aging out of foster care compared to the other regions.

**Region 6 Youth Aging out of Foster Care – Texas, 2010**

| Region 6 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 6                              | 3.3%   |
| Urban    | 200                            | 23.9%  |
| Total    | 206                            | 20.2%  |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

**LOCAL REQUESTS FOR HOUSING ASSISTANCE**

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 2,587 public assistance requests from Region 6, which accounted for 24.4 percent of total annual requests. Of requests from Region 6, the three most requested categories of assistance were, in order: Emergency Assistance, Utility Assistance and rental Assistance.

**Region 6 Public Assistance Request Inventory, SFY 2011**

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 6          | 1,150                | 765                | 438               | 129                     | 24                   | 38               | 21                     | 15                  | 7                                | 2,587         |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

**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 Census Bureau, 89.7 percent of the housing units in the region are occupied. Of the total housing stock, 64.8 percent are one unit; 1.3 percent are two units; 28.4 percent are three or more units; 545 percent are manufactured homes; and the rest are RVs and boats.

**Region 6 Housing Supply, 2005-2009**

| Housing Supply                | Rural  | Urban     | Total     |
|-------------------------------|--------|-----------|-----------|
| Total housing units           | 69,700 | 2,149,097 | 2,218,797 |
| Housing units, 1 unit         | 46,191 | 1,391,812 | 1,438,003 |
| Housing units, 2 units        | 1,324  | 27,243    | 28,567    |
| Housing units, 3 to 4 units   | 2,205  | 58,701    | 60,906    |
| Housing units, 5 to 19 units  | 5,539  | 346,022   | 351,561   |
| Housing units, 20 to 49 units | 1,346  | 86,377    | 87,723    |
| Housing units, 50+ units      | 1,821  | 127,194   | 129,015   |
| Housing units, mobile home    | 11,154 | 109,292   | 120,446   |
| Housing units, other          | 120    | 2,456     | 2,576     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Region 6 Housing Occupancy – 2010

| Region 6 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|----------|---------------------|----------------------|---------------------------------|
| Rural    | 70,513              | 12,336               | 17.5%                           |
| Urban    | 2,295,018           | 232,489              | 10.1%                           |
| Total    | 2,365,531           | 244,825              | 10.3%                           |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.7 percent, which is lower than the statewide average of 1.9 percent.

#### Region 6 Assisted Multifamily Units

| Multifamily Units  | Region Total   | Percent in Region | Percent of State Total |
|--------------------|----------------|-------------------|------------------------|
| TDHCA Units        | 59,232         | 58.2%             | 28.3%                  |
| HUD Units          | 13,894         | 13.6%             | 24.1%                  |
| PHA Units          | 5,019          | 4.9%              | 8.8%                   |
| Section 8 Vouchers | 22,373         | 22.0%             | 17.3%                  |
| USDA Units         | 1,318          | 1.3%              | 9.3%                   |
| HFC Units*         | 40,619         |                   |                        |
| <b>Total</b>       | <b>101,836</b> | <b>21.8%</b>      | <b>21.8%</b>           |

\*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 2011, the median home prices for Houston and Galveston are \$157,700 and \$160,000 respectively (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Houston/Baytown/Sugar Land HMFA and Galveston County is \$931 requiring an annual income of approximately \$37,240. In a sample rural county, Walker, fair market rent on a two-bedroom apartment is \$761, which requires an annual income of approximately \$30,440 (National Low Income Housing Coalition, 2011).

### 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                      |
| <b>Total</b>                    | <b>621,947</b> | <b>181,621</b>               | <b>151,706</b>           | <b>142,910</b>      | <b>145,708</b>              |

Source: CHAS Database with projections based on HISTA data.

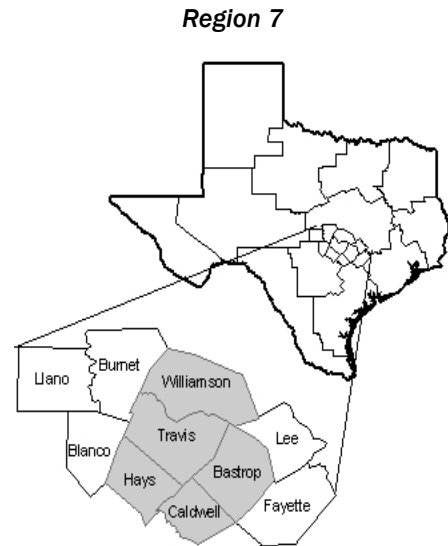
### REGION 7

The urban area of Austin-San Marcos is at the center of Region 7. The 2010 Census reports that the total population in Region 7 is 1,830,003, which grew by 35.9 percent since 2000. Region 7 had the largest regional increase in urban population and the second largest regional increase in rural population.

**Region 7 Population Figures**

| Region 7       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Rural          | 97,070          | 17.1%    | 113,714         |
| Urban          | 1,249,763       | 37.3%    | 1,716,289       |
| Region 7 Total | 1,346,833       | 35.9%    | 1,830,003       |

Source: U.S. Census Bureau, 2000 and 2010 Census.



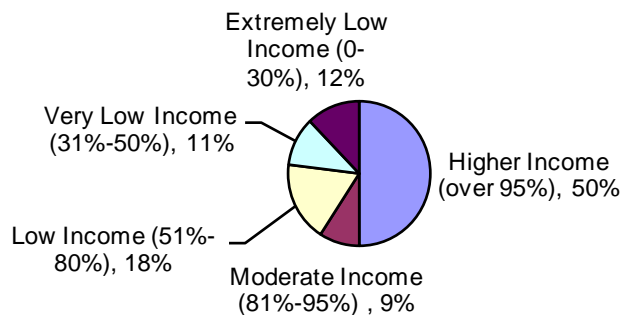
Approximately 93.8 percent of Region 7 residents live in urban areas. In the map of Region 7 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below the poverty line in Region 7. Of the 218,786 individuals living below poverty, approximately 94.4 percent live in urban areas and the remaining 5.6 percent live in rural areas. The percentage of total rural residents below poverty is lower than the percentage of total urban residents below poverty.

**Region 7 Poverty Figures, 2005-2009**

| Region 7       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural          | 94,230                          | 88.5%                       | 12,294                                | 11.5%                             |
| Urban          | 1,348,100                       | 86.7%                       | 206,492                               | 13.3%                             |
| Region 7 Total | 1,442,330                       | 86.8%                       | 218,786                               | 13.2%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

The pie chart below depicts the income breakdown of Region 7. Approximately 41 percent of households are low income.



**Region 7 Household Income**

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

Source: 2000 CHAS.

## REGION 7 SPECIAL NEEDS POPULATIONS

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

## ELDERLY PERSONS

Elderly persons in Region 7 account for 8.9 percent of the regional population, which is the second lowest percentage of all regions. Elderly persons in Region 7 make up 6.3 percent of the statewide total elderly population.

### Region 7 Elderly persons, 2010

| Region 7 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 23,749          | 113,714             | 20.9%   | 485,617                   | 4.9%   |
| Urban    | 138,736         | 1,716,289           | 8.1%  | 2,112,592                 | 6.6%   |
| Total    | 162,485         | 1,830,003           | 8.9%  | 2,598,209                 | 6.3%   |

Source: Census 2010.

## HOMELESS PERSONS

Region 7 persons in group quarters make up 0.3 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 7 make up 11.4 percent of the statewide total homeless persons. For a sample urban county, Williamson, and a sample rural county, Llano, there is an estimated people 229 and 6 people, respectively, in non-institutional group quarters.

### Region 7 Persons in Other Group Quarters, 2010

| Region 7 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 129              | 113,714             | 0.1%                                       | 5,551                         | 2.3%  |
| Urban    | 5,643            | 1,716,289           | 0.3%                                       | 45,102                        | 12.5%   |
| Total    | 5,772            | 1,830,003           | 0.3%                                       | 50,653                        | 11.4%   |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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**

| Region 7 | 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.

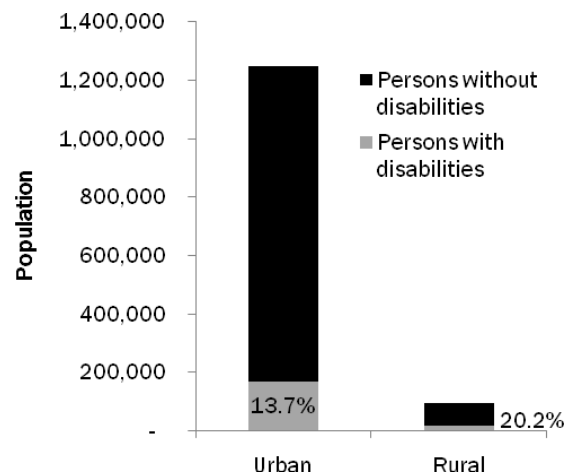
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 7 | 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.



**PERSONS WITH HIV/AIDS**

There are 4,408 persons living with HIV/AIDS in Region 7. Region 7 persons with HIV/AIDS make up 0.2 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 98.5 percent of this population is living in urban areas, with the remaining 1.5 percent in rural areas.

**Region 7 Persons Living with HIV/AIDS, 2010**

| Region 7 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 66                          | 113,714             | 0.1%  |
| Urban    | 4,342                       | 1,716,289           | 0.3%  |
| Total    | 4,408                       | 1,830,003           | 0.2%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 7 veterans make up 2.2 percent of the region’s population, compared to statewide veteran population which makes up 2.5 percent the State’s total population. Veterans in Region 7 make up 6.7 percent of the statewide total veteran population.

**Region 7 Veteran Population, 2005-2009**

| Region 7 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 1,776              | 85,122                        | 2.1%   | 0.4%   |
| Urban    | 26,615             | 1,188,989                     | 2.2%   | 6.3%   |
| Total    | 28,391             | 1,274,111                     | 2.2%   | 6.7%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

Region 7 is tied with Region 3 for the lowest percent of incidence of domestic violence compared to regional population (0.7 percent), which is lower than the statewide percentage of incidents of domestic violence compared to population (0.8 percent). Incidents of violence in Region 7 make up 6.4 percent of the statewide total incidents of violence.

**Region 7 Incidences of Violence – 2009**

| Region 7 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 468                     | 0.4%   | 2.55%  |
| Urban    | 12,157                  | 0.7%   | 6.8%   |
| Total    | 12,625                  | 0.7%   | 6.4%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 7, 84.8 percent of youth aging out of foster care live in urban areas, while the remaining 15.2 percent live in rural areas. Region 7 has 7.8 percent of the statewide number of youth aging out of foster care.

**Region 7 Youth Aging out of Foster Care – Texas, 2010**

| Region 7 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 12                             | 6.7%   |
| Urban    | 67                             | 8.0%   |
| Total    | 79                             | 7.8%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 1,228 public assistance requests from Region 7, which accounted for 11.6 percent of total annual requests. Of requests from Region 7, the three most requested categories were, in order: Emergency Assistance, Utility Assistance and Rental Assistance. Region 7 had the highest percentage of requests compared to regional population (0.07 percent), which was higher than the statewide average (0.04) percent.

**Region 7 Public Assistance Request Inventory, SFY 2011**

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 7          | 485                  | 328                | 282               | 55                      | 30                   | 31               | 13                     | 1                   | 3                                | 1,228         |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

### 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 Census Bureau, 90.6 percent of the housing units in the region are occupied. Of the total housing stock, 63.7 percent are one unit; 3.4 percent are two units; 26.5 percent are three or more units; 6.3 are manufactured homes; and the rest are boats and RVs.

**Region 7 Housing Supply, 2005-2009**

| Housing Supply                | Rural  | Urban   | Total   |
|-------------------------------|--------|---------|---------|
| Total housing units           | 56,633 | 635,997 | 692,630 |
| Housing units, 1 unit         | 41,682 | 399,651 | 441,333 |
| Housing units, 2 units        | 1,031  | 22,414  | 23,445  |
| Housing units, 3 to 4 units   | 1,392  | 20,804  | 22,196  |
| Housing units, 5 to 19 units  | 1,648  | 81,101  | 82,749  |
| Housing units, 20 to 49 units | 364    | 37,747  | 38,111  |
| Housing units, 50+ units      | 143    | 40,582  | 40,725  |
| Housing units, mobile home    | 10,363 | 33,006  | 43,369  |
| Housing units, other          | 10     | 692     | 702     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Region 7 Housing Occupancy – 2010

| Region 7 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|----------|---------------------|----------------------|---------------------------------|
| Rural    | 62,049              | 15,992               | 25.8%                           |
| Urban    | 706,505             | 56,046               | 7.9%                            |
| Total    | 768,554             | 72,038               | 9.4%                            |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

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

### Region 7 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 19,309        | 55.3%             | 9.2%                   |
| HUD Units          | 3,057         | 8.8%              | 5.3%                   |
| PHA Units          | 3,417         | 9.8%              | 6.0%                   |
| Section 8 Vouchers | 8,714         | 24.9%             | 6.7%                   |
| USDA Units         | 429           | 1.2%              | 3.0%                   |
| HFC Units*         | 8,559         |                   |                        |
| <b>Total</b>       | <b>34,926</b> | <b>100%</b>       | <b>7.5%</b>            |

\*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 2011, the median home price for Austin is \$194,000 (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Austin/Round Rock MSA is \$963, requiring an annual income of approximately \$38,520. In a sample rural county, Llano, fair market rent on a two-bedroom apartment is \$814, which requires an annual income of approximately \$32,500 (National Low Income Housing Coalition, 2011).

### 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**

| <b>Households</b>               | <b>Region Total</b> | <b>Extremely Low Income (0-30%)</b> | <b>Very Low Income (31-50%)</b> | <b>Low Income (51-80%)</b> | <b>Higher Incomes (81% and up)</b> |
|---------------------------------|---------------------|-------------------------------------|---------------------------------|----------------------------|------------------------------------|
| 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                             |
| <b>Total</b>                    | <b>189,088</b>      | <b>54,305</b>                       | <b>45,392</b>                   | <b>48,392</b>              | <b>41,001</b>                      |

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. The Census shows that the rural areas lost population and urban areas gained population. However, this may be tempered with the changes in urban/rural designation. Twenty-two counties statewide changed from not being in an MSA to being included in an MSA from 2000 to 2010; those counties will now be counted as urban.

Region 8



#### Region 8 Population Figures

| Region 8       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Rural          | 284,255         | -12.2%   | 249,495         |
| Urban          | 678,884         | 28.0%    | 868,866         |
| Region 8 Total | 963,139         | 16.1%    | 1,118,361       |

Source: U.S. Census Bureau, 2000 and 2010 Census.

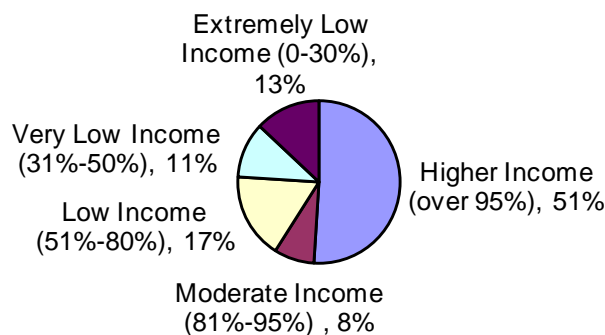
Approximately 77.7 percent of Region 8 residents live in urban areas. In the map of Region 8 (above), the shaded counties are MSAs as defined by the U.S. Census. According to the table below, the percentage of rural residents below poverty is lower than the percentage of urban residents below poverty. However, the rural counties lag behind the Bryan-College Station and Killeen MSAs in expected job creation, which may result in more residents below poverty in the future (Texas Comptroller of Public Accounts, 2009a).

#### Region 8 Poverty Figures, 2005-2009

| Region 8       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural          | 183,606                         | 82.2%                       | 39,726                                | 17.8%                             |
| Urban          | 609,260                         | 80.2%                       | 150,700                               | 19.8%                             |
| Region 8 Total | 792,866                         | 80.6%                       | 190,426                               | 19.4%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

According to the pie chart below, approximately 41 percent of the households are low income. Per the Texas Comptroller's *Texas In Focus* report (2009a), many Region 8 jobs exceed the state's 2007 per capita income level of \$37,187, with 265 occupations paying more than this amount.



#### Region 8 Household Income

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

Source: 2000 CHAS.

## REGION 8 SPECIAL NEEDS POPULATIONS

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

## ELDERLY PERSONS

Region 8 elderly persons make up 11.6 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 8 make up 5.0 percent of the statewide total elderly population.

**Region 8 Elderly Persons, 2010**

| Region 8 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 44,325          | 249,495             | 17.8%   | 485,617                   | 9.1%   |
| Urban    | 84,883          | 868,866             | 9.8%  | 2,112,592                 | 4.0%   |
| Total    | 129,208         | 1,118,361           | 11.6%   | 2,598,209                 | 5.0%   |

Source: Census 2010.

## HOMELESS PERSONS

Region 8 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 8 make up 4.2 percent of the statewide total homeless persons. For a sample urban county, Bell, and a sample rural county, San Saba, there is an estimated people 751 and 19 people, respectively, in non-institutional group quarters.

**Region 8 Persons in Other Group Quarters, 2010**

| Region 8 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 472              | 249,495             | 0.2%                                       | 5,551                         | 8.5%  |
| Urban    | 1,638            | 868,866             | 0.2%                                       | 45,102                        | 3.6%  |
| Total    | 2,110            | 1,118,361           | 0.2%                                       | 50,653                        | 4.2%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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**

| Region 8 | 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.

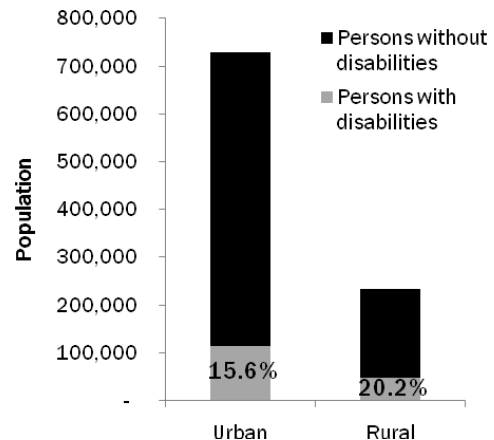
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 8 | 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.



**PERSONS WITH HIV/AIDS**

There are 1,279 persons living with HIV/AIDS in Region 8. Region 8 persons with HIV/AIDS make up 0.1 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 82.9 percent of this population is living in urban areas, with the remaining 17.1 percent in rural areas.

**Region 8 Persons Living with HIV/AIDS, 2010**

| Region 8 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 219                         | 249,495             | 0.1%  |
| Urban    | 1,060                       | 868,866             | 0.1%  |
| Total    | 1,279                       | 1,118,361           | 0.1%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 8 veterans make up 2.5 percent of the region’s population, compared to statewide veteran population which makes up 2.5 percent the State’s total population. Veterans in Region 8 make up 4.6 percent of the statewide total veteran population.

**Region 8 Veteran Population, 2005-2009**

| Region 8 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 4,985              | 184,483                       | 2.7%   | 1.2%   |
| Urban    | 14,199             | 592,744                       | 2.4%   | 3.4%   |
| Total    | 19,184             | 777,227                       | 2.5%   | 4.6%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 8, incidences of violence affect 0.8 percent of the region’s population, compared to statewide average of 0.8 percent. Incidents of violence in Region 8 make up 4.5 percent of the statewide total incidents of violence.

**Region 8 Incidences of Violence – 2009**

| Region 8 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 982                     | 0.4%   | 5.2%   |
| Urban    | 7,849                   | 0.9%   | 4.4%   |
| Total    | 8,831                   | 0.8%   | 4.5%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 8, 70.9 percent of youth aging out of foster care live in urban areas, while the remaining 29.1 percent live in rural areas. Region 8 has 5.4 percent of the statewide number of youth aging out of foster care.

**Region 8 Youth Aging out of Foster Care – Texas, 2010**

| Region 8 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 16                             | 8.9%   |
| Urban    | 39                             | 4.7%   |
| Total    | 55                             | 5.4%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Request Inventory for SFY2011, the agency received 479 public assistance requests from Region 8, which accounted for 4.5 percent of total annual requests. Of requests from Region 8, the most requested categories of assistance were, in order: Emergency Assistance, Rental Assistance and Utility Assistance.

#### Region 8 Public Assistance Request Inventory, SFY 2011

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 8          | 149                  | 105                | 136               | 52                      | 9                    | 24               | 3                      | -                   | 1                                | 479           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

### 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 Census Bureau, 87.8 percent of the total housing units in the region are occupied. Of the total housing stock, 67.3 percent are one unit; 4.9 are two units; 17.2 percent are three or more units; 10.5 percent are manufactured homes; and the rest are boats and RVs.

#### Region 8 Housing Supply, 2005-2009

| Housing Supply                | Rural   | Urban   | Total   |
|-------------------------------|---------|---------|---------|
| Total housing units           | 110,596 | 323,346 | 433,942 |
| Housing units, 1 unit         | 84,251  | 207,734 | 291,985 |
| Housing units, 2 units        | 2,032   | 19,309  | 21,341  |
| Housing units, 3 to 4 units   | 1,796   | 18,834  | 20,630  |
| Housing units, 5 to 19 units  | 2,159   | 36,675  | 38,834  |
| Housing units, 20 to 49 units | 507     | 6,753   | 7,260   |
| Housing units, 50+ units      | 253     | 7,716   | 7,969   |
| Housing units, mobile home    | 19,356  | 26,015  | 45,371  |
| Housing units, other          | 242     | 310     | 552     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Region 8 Housing Occupancy – 2010

| Region 8     | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|--------------|---------------------|----------------------|---------------------------------|
| Rural        | 116,196             | 23,540               | 20.3%                           |
| Urban        | 349,506             | 33,393               | 9.6%                            |
| <b>Total</b> | <b>465,702</b>      | <b>56,933</b>        | <b>12.2%</b>                    |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 1.8 percent, which is lower than the statewide average of 1.9 percent.

### Region 8 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 6,421         | 32.7%             | 3.1%                   |
| HUD Units          | 2,693         | 13.7%             | 4.7%                   |
| PHA Units          | 3,270         | 16.7%             | 5.7%                   |
| Section 8 Vouchers | 5,586         | 28.5%             | 4.3%                   |
| USDA Units         | 1,661         | 8.5%              | 11.7%                  |
| HFC Units*         | 536           |                   |                        |
| <b>Total</b>       | <b>19,631</b> | <b>100.0%</b>     | <b>4.2%</b>            |

\*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 2011, the median home price for Bryan-College Station is \$146,700 (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Bryan/College Station MSA is \$843, requiring an annual income of approximately \$33,720. In a sample rural county, San Saba, fair market rent on a two-bedroom apartment is \$642, which requires an annual income of approximately \$25,680 (National Low Income Housing Coalition, 2011).

### 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.

**Region 8 Households with Housing Problems, 2009**

| <b>Households</b>               | <b>Region Total</b> | <b>Extremely Low Income (0-30%)</b> | <b>Very Low Income (31-50%)</b> | <b>Low Income (51-80%)</b> | <b>Higher Incomes (81% and up)</b> |
|---------------------------------|---------------------|-------------------------------------|---------------------------------|----------------------------|------------------------------------|
| 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                              |
| <b>Total</b>                    | <b>119,258</b>      | <b>39,641</b>                       | <b>28,042</b>                   | <b>27,332</b>              | <b>24,242</b>                      |

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

## REGION 9

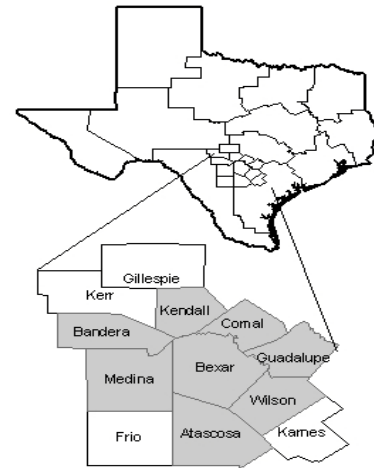
San Antonio is the main metropolitan area in Region 9. The Census shows that the rural areas lost population and urban areas gained population. However, this may be tempered with the changes in urban/rural designation. Twenty-two counties statewide changed from not being in an MSA to being included in an MSA from 2000 to 2010; those counties will now be counted as urban.

### Region 9 Population Figures

| Region 9       | 2000 Population | % Change | 2010 Population |
|----------------|-----------------|----------|-----------------|
| Rural          | 215,485         | -50.6%   | 106,503         |
| Urban          | 1,592,383       | 34.5%    | 2,142,508       |
| Region 9 Total | 1,807,868       | 24.4%    | 2,249,011       |

Source: U.S. Census Bureau, 2000 and 2010 Census.

Region 9



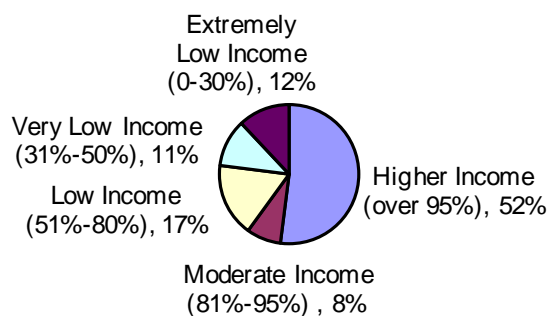
Approximately 95.3 percent of Region 9 residents live in urban areas. In the map of Region 9 (above), the shaded counties are MSAs as defined by the U.S. Census. According to the table below, the percentage of rural residents below poverty is slightly lower than the percentage of urban residents below poverty. 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 (Texas Comptroller of Public Accounts, 2009c)

### Region 9 Poverty Figures, 2005-2009

| Region 9       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural          | 78,509                          | 86.3%                       | 12,418                                | 13.7%                             |
| Urban          | 1,622,364                       | 84.1%                       | 307,081                               | 15.9%                             |
| Region 9 Total | 1,700,873                       | 84.2%                       | 319,499                               | 15.8%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

According to the pie chart below, approximately 40 percent of households are low income. Per the Texas Comptroller's *Texas In Focus* report (2009c), many Region 9 jobs exceed the State's 2008 per capita income level of \$38,575, with 228 occupations paying more than this amount.



### Region 9 Household Income

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

Source: 2000 CHAS.



### REGION 9 SPECIAL NEEDS POPULATIONS

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

### ELDERLY PERSONS

Region 8 elderly persons make up 11.5 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 8 make up 9.9 percent of the statewide total elderly population.

#### Region 9 Elderly Persons, 2010

| Region 9 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|----------|-----------------|---------------------|---|---------------------------|--|
| Rural    | 22,904          | 106,503             | 21.5%   | 485,617                   | 4.7%   |
| Urban    | 235,066         | 2,142,508           | 11.0%   | 2,112,592                 | 11.1%  |
| Total    | 257,970         | 2,249,011           | 11.5%   | 2,598,209                 | 9.9%   |

Source: Census 2010.

### HOMELESS PERSONS

Region 9 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 9 make up 10.4 percent of the statewide total homeless persons. For a sample urban county, Medina, and a sample rural county, Karnes, there is an estimated people 113 and 5 people, respectively, in non-institutional group quarters.

#### Region 9 Persons in Other Group Quarters, 2010

| Region 9 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|----------|------------------|---------------------|--|-------------------------------|---|
| Rural    | 227              | 106,503             | 0.2%                                       | 5,551                         | 4.1%  |
| Urban    | 5,046            | 2,142,508           | 0.2%                                       | 45,102                        | 11.2%   |
| Total    | 5,273            | 2,249,011           | 0.2%                                       | 50,653                        | 10.4%   |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

### 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

| Region 9 | 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.

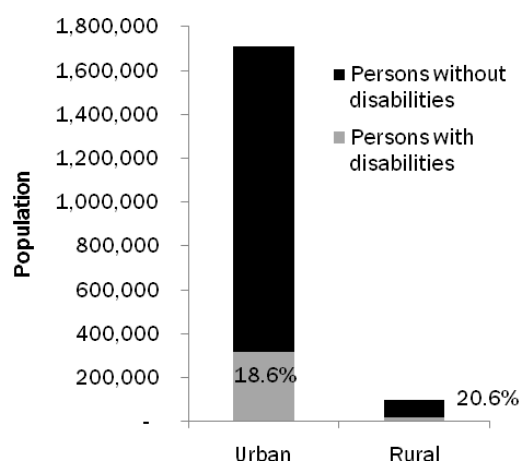
### PERSONS WITH DISABILITIES

According to the 2000 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

| Region 9 | 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.



### PERSONS WITH HIV/AIDS

There are 4,628 persons living with HIV/AIDS in Region 9. Region 9 persons with HIV/AIDS make up 0.2 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 98.7 percent of this population is living in urban areas, with the remaining 1.3 percent in rural areas.

### Region 9 Persons Living with HIV/AIDS, 2010

| Region 9 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|----------|-----------------------------|---------------------|---|
| Rural    | 62                          | 106,503             | 0.1%  |
| Urban    | 4,566                       | 2,142,508           | 0.2%  |
| Total    | 4,628                       | 2,249,011           | 0.2%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 9 veterans make up 2.5 percent of the region's population, compared to statewide veteran population which makes up 2.5 percent the State's total population. Veterans in Region 9 make up 9.2 percent of the statewide total veteran population.

**Region 9 Veteran Population, 2005-2009**

| Region 9 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|----------|--------------------|-------------------------------|--|--|
| Rural    | 1,732              | 81,371                        | 2.1%   | 0.4%   |
| Urban    | 36,812             | 1,432,814                     | 2.6%   | 8.7%   |
| Total    | 38,544             | 1,514,185                     | 2.5%   | 9.2%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 9, incidences of violence affect 0.8 percent of the region's population, compared to statewide average of 0.8 percent. Incidents of violence in Region 9 make up 9.5 percent of the statewide total incidents of violence.

**Region 9 Victims of Domestic Violence - 2009**

| Region 9 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|----------|-------------------------|--|--|
| Rural    | 543                     | 0.5%   | 2.9%   |
| Urban    | 18,062                  | 0.8%   | 10.2%  |
| Total    | 18,605                  | 0.8%   | 9.5%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 9, 92.0 percent of youth aging out of foster care live in urban areas, while the remaining 8.0 percent live in rural areas. Region 9 has 12.3 percent of the statewide number of youth aging out of foster care.

**Region 9 Youth Aging out of Foster Care - Texas, 2010**

| Region 9 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|----------|--------------------------------|--|
| Rural    | 10                             | 5.6%   |
| Urban    | 115                            | 13.7%  |
| Total    | 125                            | 12.3%  |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Request Inventory for SFY2011, the agency received 761 public assistance requests from Region 9, which accounted for 7.2 percent of total annual requests. Of requests from Region 9, the most requested categories of assistance were, in order: Emergency Assistance, Utility Assistance and Rental Assistance.

**Region 9 Public Assistance Request Inventory, SFY 2011**

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 9          | 362                  | 229                | 96                | 39                      | 11                   | 13               | 9                      | -                   | 2                                | 761           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

### 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 Census Bureau, 90.7 percent of the housing units in the region are occupied. Of the total housing stock, 70.7 percent are one unit; 1.9 percent are two units; 20.5 are three or more units; 6.8 percent are manufactured homes and the rest are boats and RVs.

**Region 9 Housing Supply, 2010**

| Housing Supply                | Rural  | Urban   | Total   |
|-------------------------------|--------|---------|---------|
| Total housing units           | 43,852 | 752,509 | 796,361 |
| Housing units, 1 unit         | 32,824 | 530,226 | 563,050 |
| Housing units, 2 units        | 827    | 14,599  | 15,426  |
| Housing units, 3 to 4 units   | 1,450  | 27,883  | 29,333  |
| Housing units, 5 to 19 units  | 1,195  | 90,593  | 91,788  |
| Housing units, 20 to 49 units | 342    | 18,105  | 18,447  |
| Housing units, 50+ units      | 207    | 23,335  | 23,542  |
| Housing units, mobile home    | 6,812  | 47,079  | 53,891  |
| Housing units, other          | 195    | 689     | 884     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### REGION 9 Housing Occupancy – 2010

| Region 9 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|----------|---------------------|----------------------|---------------------------------|
| Rural    | 48,105              | 7,666                | 15.9%                           |
| Urban    | 837,999             | 74,977               | 8.9%                            |
| Total    | 886,104             | 82,643               | 9.3%                            |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

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

#### Region 9 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 17,606        | 37.3%             | 8.4%                   |
| HUD Units          | 5,477         | 11.6%             | 9.5%                   |
| PHA Units          | 7,239         | 15.3%             | 12.7%                  |
| Section 8 Vouchers | 16,403        | 34.8%             | 12.7%                  |
| USDA Units         | 464           | 1.0%              | 3.3%                   |
| HFC Units*         | 22,524        |                   |                        |
| <b>Total</b>       | <b>47,189</b> | <b>100.0%</b>     | <b>10.1%</b>           |

\*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 2011, the median home price for San Antonio is \$153,100 (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in San Antonio HMFA is \$842, requiring an annual income of approximately \$33,680. In a sample rural county, Karnes, fair market rent on a two-bedroom apartment is \$595, which requires an annual income of approximately \$23,800 (National Low Income Housing Coalition, 2011).

### 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**

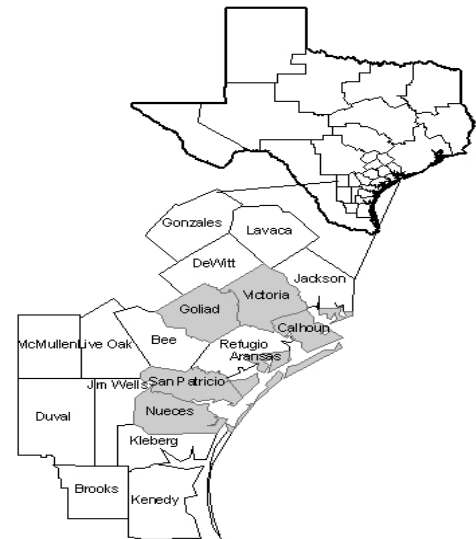
| <b>Households</b>               | <b>Region Total</b> | <b>Extremely Low Income (0-30%)</b> | <b>Very Low Income (31-50%)</b> | <b>Low Income (51-80%)</b> | <b>Higher Incomes (81% and up)</b> |
|---------------------------------|---------------------|-------------------------------------|---------------------------------|----------------------------|------------------------------------|
| 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                             |
| <b>Total</b>                    | <b>223,448</b>      | <b>61,115</b>                       | <b>51,859</b>                   | <b>53,926</b>              | <b>56,547</b>                      |

Source: CHAS Database with projections based on HISTA data.

## 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. The Census shows that the rural areas lost population and urban areas gained population. However, this may be tempered with the changes in urban/rural designation. Twenty-two counties statewide changed from not being in an MSA to being included in an MSA from 2000 to 2010; those counties will now be counted as urban.

Region 10



Region 10 Population Figures

| Region 10       | 2000 Population | % Change | 2010 Population |
|-----------------|-----------------|----------|-----------------|
| Rural           | 268,046         | -19.0%   | 217,044         |
| Urban           | 464,871         | 16.9%    | 543,569         |
| Region 10 Total | 732,917         | 3.8%     | 760,613         |

Source: U.S. Census Bureau, 2000 and 2010 Census.

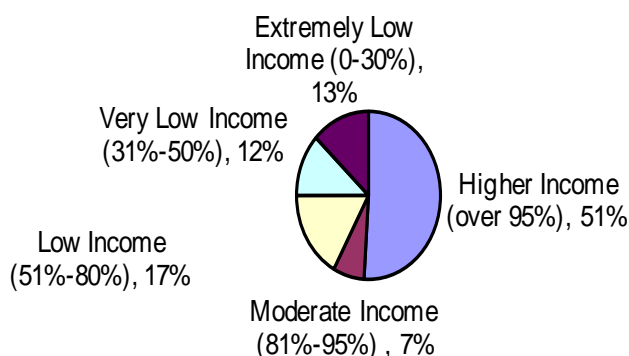
In the map of Region 10 (above), the shaded counties are MSAs as defined by the U.S. Census. According to the table below, the percentage of rural residents below poverty is slightly higher than the percentage of urban residents below poverty. However, studies reveal that the rural counties are projected to outpace job growth of the state from 2002 to 2012, while the Corpus Christi MSA is growing slower than the State and region as a whole (Texas Comptroller of Public Accounts, 2010).

Region 10 Poverty Figures, 2005-2009

| Region 10       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|-----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural           | 155,752                         | 79.2%                       | 40,837                                | 20.8%                             |
| Urban           | 423,989                         | 82.1%                       | 92,483                                | 17.9%                             |
| Region 10 Total | 579,741                         | 81.3%                       | 133,320                               | 18.7%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

According to the pie chart below, approximately 42 percent of households are low income. Per the *Texas In Focus* report (2010), the top five occupations with high projected job growth are low paying (average annual wage of \$16,103) and do not require a post-secondary education.



Region 10 Household Income

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

Source: 2000 CHAS.

## REGION 10 SPECIAL NEEDS POPULATIONS

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

## ELDERLY PERSONS

Region 10 elderly persons make up 13.1 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 10 make up 3.8 percent of the statewide total elderly population.

### Region 10 Elderly Persons, 2010

| Region 10 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|-----------|-----------------|---------------------|---|---------------------------|--|
| Rural     | 28,863          | 217,044             | 13.3%   | 485,617                   | 5.9%   |
| Urban     | 71,146          | 543,569             | 13.1%   | 2,112,592                 | 3.4%   |
| Total     | 100,009         | 760,613             | 13.1%   | 2,598,209                 | 3.8%   |

Source: Census 2010.

## HOMELESS PERSONS

Region 10 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 10 make up 3.6 percent of the statewide total homeless persons. For a sample urban county, Victoria, and a sample rural county, Lavaca, there is an estimated 331 people and 2 people, respectively, in non-institutional group quarters.

### Region 10 Persons in Other Group Quarters, 2010

| Region 10 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|-----------|------------------|---------------------|--|-------------------------------|---|
| Rural     | 230              | 217,044             | 0.1%                                       | 5,551                         | 4.1%  |
| Urban     | 1,603            | 543,569             | 0.3%                                       | 45,102                        | 3.6%  |
| Total     | 1,833            | 760,613             | 0.2%                                       | 50,653                        | 3.6%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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**

| Region 10 | 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.

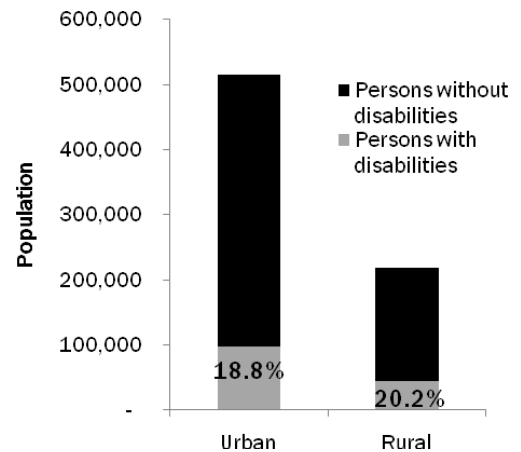
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 10 | 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.



**PERSONS WITH HIV/AIDS**

There are 744 persons living with HIV/AIDS in Region 10. Region 10 persons with HIV/AIDS make up 0.1 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 86.4 percent of this population is living in urban areas, with the remaining 13.6 percent in rural areas.

**Region 10 Persons Living with HIV/AIDS, 2010**

| Region 10 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|-----------|-----------------------------|---------------------|---|
| Rural     | 101                         | 217,044             | 0.0%  |
| Urban     | 643                         | 543,569             | 0.1%  |
| Total     | 744                         | 760,613             | 0.1%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 10 veterans make up 2.6 percent of the region’s population, compared to statewide veteran population which makes up 2.5 percent the State’s total population. Veterans in Region 10 make up 3.2 percent of the statewide total veteran population

**Region 10 Veteran Population, 2005-2009**

| Region 10 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|-----------|--------------------|-------------------------------|--|--|
| Rural     | 3,625              | 142,820                       | 2.5%   | 0.9%   |
| Urban     | 9,955              | 383,485                       | 2.6%   | 2.4%   |
| Total     | 13,580             | 529,305                       | 2.6%   | 3.2%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 10, incidences of violence affect 1.0 percent of the region’s population, compared to statewide average of 0.8 percent. Incidents of violence in Region 10 make up 4.0 percent of the statewide total incidents of violence.

**Region 10 Incidences of Violence – 2009**

| Region 10 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|-----------|-------------------------|--|--|
| Rural     | 1,624                   | 0.7%   | 8.6%   |
| Urban     | 6,293                   | 1.2%   | 3.5%   |
| Total     | 7,917                   | 1.0%   | 4.0%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 10, 66.7 percent of youth aging out of foster care live in urban areas, while the remaining 33.3 percent live in rural areas. Region 10 has 4.7 percent of the statewide number of youth aging out of foster care.

**Region 10 Youth Aging out of Foster Care – Texas, 2010**

| Region 10 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|-----------|--------------------------------|--|
| Rural     | 16                             | 8.9%   |
| Urban     | 32                             | 3.8%   |
| Total     | 48                             | 4.7%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 264 public assistance requests from Region 10, which accounted for 2.5 percent of total annual requests. Of requests from Region 10, the three most requested categories of assistance were, in order: Emergency Assistance, Utility Assistance and Rental Assistance.

**Region 10 Public Assistance Request Inventory, SFY 2011**

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 10         | 83                   | 55                 | 76                | 36                      | 4                    | 4                | 2                      | 3                   | 1                                | 264           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

## 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 Census Bureau, 84.3 percent of the housing units in the region are occupied. Of the total housing stock, 71.7 percent are one unit; 2.5 percent are two units; 16.2 percent are three or more units; 9.3 percent are manufactured homes; and the rest are boats and RVs.

**Region 10 Housing Supply, 2005-2009**

| Housing Supply                | Rural  | Urban   | Total   |
|-------------------------------|--------|---------|---------|
| Total housing units           | 94,294 | 224,436 | 318,730 |
| Housing units, 1 unit         | 70,562 | 157,857 | 228,419 |
| Housing units, 2 units        | 2,531  | 5,384   | 7,915   |
| Housing units, 3 to 4 units   | 2,803  | 11,679  | 14,482  |
| Housing units, 5 to 19 units  | 3,658  | 21,267  | 24,925  |
| Housing units, 20 to 49 units | 588    | 4,105   | 4,693   |
| Housing units, 50+ units      | 701    | 6,718   | 7,419   |
| Housing units, mobile home    | 13,078 | 16,586  | 29,664  |
| Housing units, other          | 373    | 840     | 1,213   |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Housing Occupancy – 2010

| Region 10 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|-----------|---------------------|----------------------|---------------------------------|
| Rural     | 93,758              | 17,752               | 18.9%                           |
| Urban     | 233,446             | 33,606               | 14.4%                           |
| Total     | 327,204             | 51,358               | 15.7%                           |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.4 percent, which is higher than the statewide average of 1.9 percent.

#### Region 10 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 5,579         | 30.7%             | 2.7%                   |
| HUD Units          | 3,822         | 21.0%             | 6.6%                   |
| PHA Units          | 4,005         | 22.1%             | 7.0%                   |
| Section 8 Vouchers | 3,987         | 22.0%             | 3.1%                   |
| USDA Units         | 770           | 4.2%              | 5.4%                   |
| HFC Units*         | 975           |                   |                        |
| <b>Total</b>       | <b>18,163</b> | <b>100.0%</b>     | <b>3.9%</b>            |

\*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 2011 the median home price for Corpus Christi is \$135,100 (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Corpus Christi HMFA is \$823, requiring an annual income of approximately \$32,920. In a sample rural county, Lavaca, fair market rent on a two-bedroom apartment is \$595, which requires an annual income of approximately \$23,800 (National Low Income Housing Coalition, 2011).

### 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**

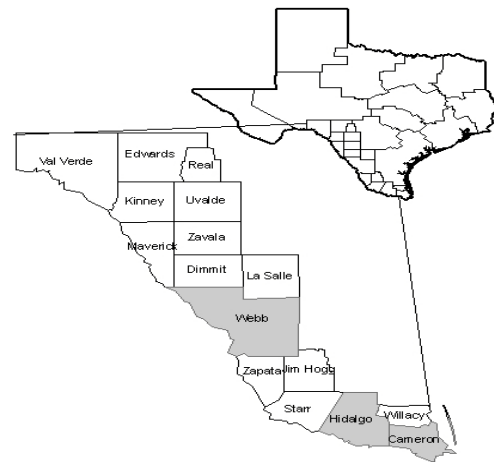
| <b>Households</b>               | <b>Region Total</b> | <b>Extremely Low Income (0-30%)</b> | <b>Very Low Income (31-50%)</b> | <b>Low Income (51-80%)</b> | <b>Higher Incomes (81% and up)</b> |
|---------------------------------|---------------------|-------------------------------------|---------------------------------|----------------------------|------------------------------------|
| 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                              |
| <b>Total</b>                    | <b>87,463</b>       | <b>26,823</b>                       | <b>20,835</b>                   | <b>18,864</b>              | <b>20,941</b>                      |

Source: CHAS Database with projections based on HISTA data.

## 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. The 2010 Census reports that the total population in Region 11 is 1,700,723, which is a 26.6 percent increase since 2000.

Region 11



Region 11 Population Figures

| Region 11              | 2000 Population  | % Change     | 2010 Population  |
|------------------------|------------------|--------------|------------------|
| Rural                  | 245,523          | 9.7%         | 269,430          |
| Urban                  | 1,097,807        | 30.4%        | 1,431,293        |
| <b>Region 11 Total</b> | <b>1,343,330</b> | <b>26.6%</b> | <b>1,700,723</b> |

Source: U.S. Census Bureau, 2000 and 2010 Census.

In the map of Region 11 (right), the shaded counties are MSAs as defined by the U.S. Census. According to the Texas Comptroller's *Texas In Focus* report (2008b), the per capital income in South Texas was only 57.6 percent of the state average, at \$20,300 to \$35,200 respectively.

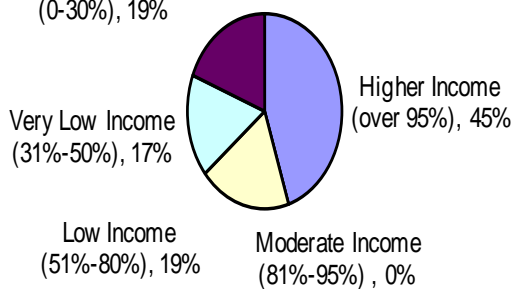
## Region 11 Poverty Figures, 2005-2009

| Region 11              | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|------------------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural                  | 171,925                         | 67.3%                       | 83,502                                | 32.7%                             |
| Urban                  | 849,869                         | 65.2%                       | 454,532                               | 34.8%                             |
| <b>Region 11 Total</b> | <b>1,021,794</b>                | <b>65.5%</b>                | <b>538,034</b>                        | <b>34.5%</b>                      |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

According to the pie chart below, approximately 55 percent of households are low income. The 2000 CHAS figures 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.

Extremely Low Income  
(0-30%), 19%



## Region 11 Household Income

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

Source: 2000 CHAS.

**REGION 11 SPECIAL NEEDS POPULATIONS**

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

**ELDERLY PERSONS**

Region 11 elderly persons make up 10.0 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 11 make up 6.5 percent of the statewide total elderly population.

**Region 11 Elderly Persons, 2010**

| Region 11 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|-----------|-----------------|---------------------|---|---------------------------|--|
| Rural     | 32,644          | 269,430             | 12.1%   | 485,617                   | 6.7%   |
| Urban     | 136,646         | 1,431,293           | 9.5%  | 2,112,592                 | 6.5%   |
| Total     | 169,290         | 1,700,723           | 10.0%   | 2,598,209                 | 6.5%   |

Source: Census 2010.

**HOMELESS PERSONS**

Region 11 persons in group quarters make up 0.1 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 11 make up 4.8 percent of the statewide total homeless persons. For a sample urban county, Webb, and a sample rural county, Real, there is an estimated 738 people and 0 people, respectively, in non-institutional group quarters.

**Region 11 Persons in Other Group Quarters, 2010**

| Region 11 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|-----------|------------------|---------------------|--|-------------------------------|---|
| Rural     | 346              | 269,430             | 0.1%                                       | 5,551                         | 6.2%  |
| Urban     | 2,076            | 1,431,293           | 0.1%                                       | 45,102                        | 4.6%  |
| Total     | 2,422            | 1,700,723           | 0.1%                                       | 50,653                        | 4.8%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

**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 (Larson, 2000). 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 (Texas Comptroller of Public Accounts, 2008b).

**Region 11 Migrant and Seasonal Farmworker Population, 2000**

| Region 11 | 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.

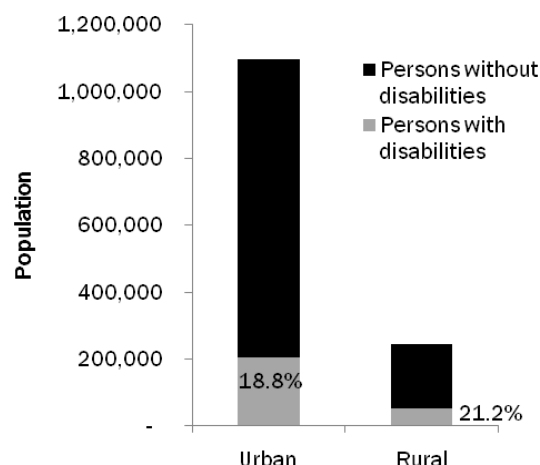
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 11 | 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.



**PERSONS WITH HIV/AIDS**

There are 1,949 persons living with HIV/AIDS in Region 11. Region 11 has the second lowest number of persons with HIV/AIDS compared to other regions. Approximately 91.0 percent of this population is living in urban areas, with the remaining 9.0 percent in rural areas.

**Region 11 Persons Living with HIV/AIDS, 2010**

| Region 11 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|-----------|-----------------------------|---------------------|---|
| Rural     | 175                         | 269,430             | 0.1%  |
| Urban     | 1,774                       | 1,431,293           | 0.1%  |
| Total     | 1,949                       | 1,700,723           | 0.1%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.



**VETERANS**

In Region 11, 80.4 percent of veterans live in urban areas, while the remaining 19.6 percent live in rural areas. Region 11 has the second lowest percentage of veterans compared to the region's total population (2.0 percent), which is lower than the statewide percentage of veterans compared to total population (2.5 percent). Veterans in Region 11 make up 4.7 percent of the statewide total veteran population

**Region 11 Veteran Population, 2005-2009**

| Region 11 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|-----------|--------------------|-------------------------------|--|--|
| Rural     | 3,897              | 174,639                       | 2.2%   | 0.9%   |
| Urban     | 16,016             | 841,732                       | 1.9%   | 3.8%   |
| Total     | 19,913             | 1,016,371                     | 2.0%   | 4.7%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 11, incidences of violence affect 0.8 percent of the region's population, compared to statewide average of 0.8 percent. Incidents of violence in Region 11 make up 6.7 percent of the statewide total incidents of violence.

**Region 11 Incidences of Violence - 2009**

| Region 11 | Total Incidents in 2009 | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|-----------|-------------------------|--|--|
| Rural     | 1,968                   | 0.7%   | 10.4%  |
| Urban     | 11,302                  | 0.8%   | 6.4%   |
| Total     | 13,270                  | 0.8%   | 6.7%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 11, 76.2 percent of youth aging out of foster care live in urban areas, while the remaining 23.8 percent live in rural areas. Region 11 has 6.2 percent of the statewide number of youth aging out of foster care.

**Region 11 Youth Aging out of Foster Care - Texas, 2010**

| Region 11 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|-----------|--------------------------------|--|
| Rural     | 15                             | 8.3%   |
| Urban     | 48                             | 5.7%   |
| Total     | 63                             | 6.2%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

## LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Assistance Inventory for SFY2011, the agency received 235 public assistance requests from Region 11, which accounted for 2.2 percent of total annual requests. Of requests from Region 11, the three most requested categories of assistance were, in order: Emergency Assistance, Rental Assistance and Utility Assistance.

**Region 11 Public Assistance Request Inventory, SFY 2011**

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 11         | 77                   | 54                 | 58                | 22                      | 7                    | 9                | 4                      | -                   | 4                                | 235           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

## 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 Census Bureau, 86.1 percent of the housing units in the region are occupied. Of the total housing stock, 69.0 percent are one unit, 3.2 percent are two units, 13.5 percent are three or more units, 13.6 percent are manufactured homes and the rest are boats and RVs.

**Region 11 Housing Supply, 2005-2009**

| Housing Supply                | Rural  | Urban   | Total   |
|-------------------------------|--------|---------|---------|
| Total housing units           | 95,431 | 458,269 | 553,700 |
| Housing units, 1 unit         | 72,883 | 309,417 | 382,300 |
| Housing units, 2 units        | 2,748  | 14,914  | 17,662  |
| Housing units, 3 to 4 units   | 3,370  | 22,526  | 25,896  |
| Housing units, 5 to 19 units  | 2,881  | 29,587  | 32,468  |
| Housing units, 20 to 49 units | 529    | 6,695   | 7,224   |
| Housing units, 50+ units      | 321    | 8,932   | 9,253   |
| Housing units, mobile home    | 12,526 | 62,993  | 75,519  |
| Housing units, other          | 173    | 3,205   | 3,378   |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Housing Occupancy – 2010

| Region 11 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|-----------|---------------------|----------------------|---------------------------------|
| Rural     | 99,658              | 17,964               | 18.0%                           |
| Urban     | 463,707             | 60,499               | 13.0%                           |
| Total     | 563,365             | 78,463               | 13.9%                           |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.2 percent, which is higher than the statewide average of 1.9 percent.

#### Region 11 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 10,757        | 29.2%             | 5.1%                   |
| HUD Units          | 3,643         | 9.9%              | 6.3%                   |
| PHA Units          | 6,425         | 17.4%             | 11.3%                  |
| Section 8 Vouchers | 14,524        | 39.4%             | 11.2%                  |
| USDA Units         | 1,538         | 4.25              | 10.9%                  |
| HFC Units*         | 323           |                   |                        |
| <b>Total</b>       | <b>36,887</b> | <b>100.0%</b>     | <b>7.9%</b>            |

\*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 2011, the median home price for Brownsville is \$196,200 and McAllen is \$109,700 (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Brownsville/Harlingen MSA is \$605, requiring an annual income of approximately \$24,200, and in McAllen/Edinburg/Mission MSA is \$660, which requires an annual income of approximately \$26,400. In a sample rural county, Real, fair market rent on a two-bedroom apartment is \$595, which requires an annual income of approximately \$23,800 (National Low Income Housing Coalition, 2011).

### 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**

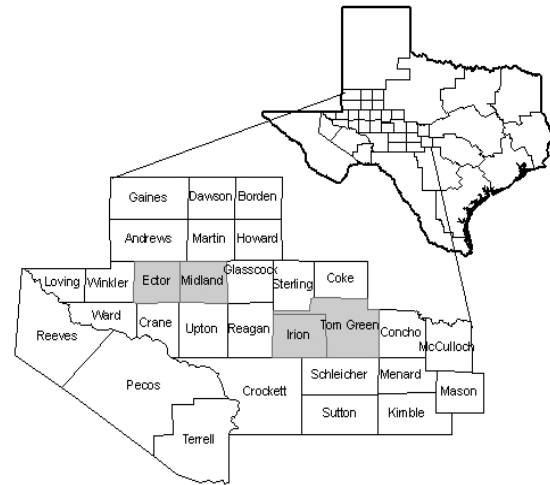
| <b>Households</b>               | <b>Region Total</b> | <b>Extremely Low Income (0-30%)</b> | <b>Very Low Income (31-50%)</b> | <b>Low Income (51-80%)</b> | <b>Higher Incomes (81% and up)</b> |
|---------------------------------|---------------------|-------------------------------------|---------------------------------|----------------------------|------------------------------------|
| 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                             |
| <b>Total</b>                    | <b>184,917</b>      | <b>62,100</b>                       | <b>43,719</b>                   | <b>37,757</b>              | <b>41,343</b>                      |

Source: CHAS Database with projections based on HISTA data.

**REGION 12**

Region 12 in west Texas surrounds the urban areas of Odessa-Midland and San Angelo. The 2010 Census reports that the total population in Region 12 is 571,871, which grew by 9 percent since 2000.

**Region 12**



**Region 12 Population Figures**

| Region 12              | 2000 Population | % Change    | 2010 Population |
|------------------------|-----------------|-------------|-----------------|
| Rural                  | 183,742         | 1.3%        | 186,046         |
| Urban                  | 341,142         | 13.1%       | 385,825         |
| <b>Region 12 Total</b> | <b>524,884</b>  | <b>9.0%</b> | <b>571,871</b>  |

Source: U.S. Census Bureau, 2000 and 2010 Census.

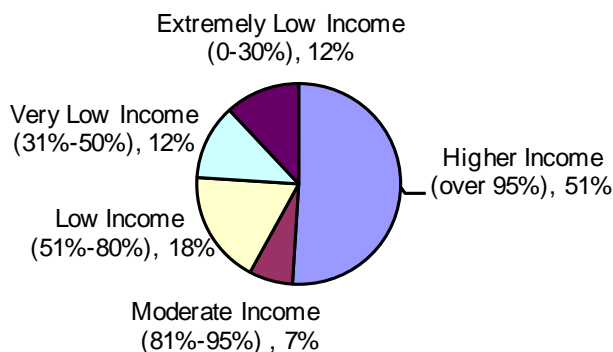
Approximately 67.5 percent of Region 12 residents live in urban areas. In the map of Region 12 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below the poverty line in Region 12. Of the 83,299 individuals living below poverty, approximately 65.0 percent live in urban areas and the remaining 35.0 percent live in rural areas. However, the percentage of total rural residents below poverty is higher than the percentage of total urban residents below poverty.

**Region 12 Poverty Figures, 2005-2009**

| Region 12              | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|------------------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural                  | 128,657                         | 81.5%                       | 29,131                                | 18.5%                             |
| Urban                  | 301,287                         | 84.8%                       | 54,168                                | 15.2%                             |
| <b>Region 12 Total</b> | <b>429,944</b>                  | <b>83.8%</b>                | <b>83,299</b>                         | <b>16.2%</b>                      |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

The pie chart below depicts the income breakdown of Region 12. Approximately 42 percent of households are low income.



**Region 12 Household Income**

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

Source: 2000 CHAS.

## REGION 12 SPECIAL NEEDS POPULATIONS

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

## ELDERLY PERSONS

Region 12 elderly persons make up 12.3 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 12 make up 2.7 percent of the statewide total elderly population.

### Region 12 Elderly Persons – Texas 2010

| Region 12 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|-----------|-----------------|---------------------|---|---------------------------|--|
| Rural     | 25,558          | 186,046             | 13.7%   | 485,617                   | 5.3%   |
| Urban     | 44,624          | 385,825             | 11.6%   | 2,112,592                 | 2.1%   |
| Total     | 70,182          | 571,871             | 12.3%   | 2,598,209                 | 2.7%   |

Source: Census 2010.

## HOMELESS PERSONS

Region 12 persons in group quarters make up 0.3 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 12 make up 3.2 percent of the statewide total homeless persons. For a sample urban county, Tom Green, and a sample rural county, Pecos, there is an estimated 671 people and 1 person, respectively, in non-institutional group quarters.

### Region 12 Persons in Other Group Quarters, 2010

| Region 12 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|-----------|------------------|---------------------|--|-------------------------------|---|
| Rural     | 95               | 186,046             | 0.1%                                       | 5,551                         | 1.7%  |
| Urban     | 1,511            | 385,825             | 0.4%                                       | 45,102                        | 3.4%  |
| Total     | 1,606            | 571,871             | 0.3%                                       | 50,653                        | 3.2%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

## 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**

| Region 12 | 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.

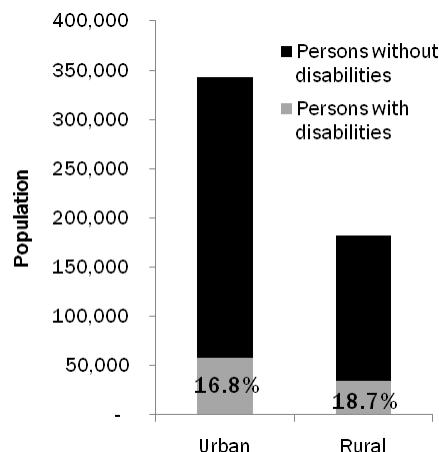
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 12 | 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.



**PERSONS WITH HIV/AIDS**

There are 497 persons living with HIV/AIDS in Region 12. Region 12 persons with HIV/AIDS make up 0.1 percent of the region’s population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State’s total population. Approximately 71.0 percent of this population is living in urban areas, with the remaining 29.0 percent in rural areas.

**Region 12 Persons Living with HIV/AIDS, 2010**

| Region 12 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|-----------|-----------------------------|---------------------|---|
| Rural     | 144                         | 186,046             | 0.1%  |
| Urban     | 353                         | 385,825             | 0.1%  |
| Total     | 497                         | 571,871             | 0.1%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 12 veterans make up 2.3 percent of the region’s population, compared to statewide veteran population which makes up 2.5 percent the State’s total population. Veterans in Region 12 make up 2.1 percent of the statewide total veteran population

**Region 12 Veteran Population, 2005-2009**

| Region 12 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|-----------|--------------------|-------------------------------|--|--|
| Rural     | 2,828              | 127,498                       | 2.2%   | 0.7%   |
| Urban     | 6,080              | 263,185                       | 2.3%   | 1.4%   |
| Total     | 8,908              | 390,683                       | 2.3%   | 2.1%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

Region 12 is tied with Region 1 for the highest percent of incidence of domestic violence compared to regional population (1.1 percent), which is higher than the statewide percentage of incidents of domestic violence compared to population (0.8 percent). Incidents of violence in Region 12 make up 3.2 percent of the statewide total incidents of violence.

**Region 12 Incidences of Violence – 2009**

| Region 12 | Total Incidents | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|-----------|-----------------|--|--|
| Rural     | 1,302           | 0.7%   | 6.9%   |
| Urban     | 4,964           | 1.3%   | 2.8%   |
| Total     | 6,266           | 1.1%   | 3.2%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 12, 62.1 percent of youth aging out of foster care live in urban areas, while the remaining 37.9 percent live in rural areas. Region 12 has the second lowest number of youth aging out of foster care compared to the other regions.

**Region 12 Youth Aging out of Foster Care – Texas, 2010**

| Region 12 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|-----------|--------------------------------|--|
| Rural     | 11                             | 6.1%   |
| Urban     | 18                             | 2.1%   |
| Total     | 29                             | 2.8%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.



### LOCAL REQUESTS FOR HOUSING ASSISTANCE

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 202 public assistance requests from Region 12, which accounted for 1.9 percent of total annual requests. Of requests from Region 12, the three most requested categories of assistance were, in order: Emergency Assistance, Utility Assistance and Rental Assistance.

**Region 12 Public Assistance Request Inventory, SFY 2011**

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 12         | 71                   | 52                 | 54                | 11                      | 6                    | 8                | -                      | -                   | -                                | 202           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

### 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 Census Bureau, 88.3 percent of the housing units in the region are occupied. Of the total housing stock, 73.2 percent are one unit, 1.7 percent are two units, 13.8 percent are three or more units, 11.2 percent are manufactured homes and the rest are boats and RVs.

**Region 12 Housing Supply, 2005-2009**

| Housing Supply                | Rural  | Urban   | Total   |
|-------------------------------|--------|---------|---------|
| Total housing units           | 81,624 | 148,414 | 230,038 |
| Housing units, 1 unit         | 64,439 | 103,872 | 168,311 |
| Housing units, 2 units        | 1,686  | 2,177   | 3,863   |
| Housing units, 3 to 4 units   | 1,544  | 3,306   | 4,850   |
| Housing units, 5 to 19 units  | 1,610  | 15,898  | 17,508  |
| Housing units, 20 to 49 units | 631    | 3,028   | 3,659   |
| Housing units, 50+ units      | 592    | 5,200   | 5,792   |
| Housing units, mobile home    | 11,065 | 14,705  | 25,770  |
| Housing units, other          | 57     | 228     | 285     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

### Housing Occupancy – 2010

| Region 12 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|-----------|---------------------|----------------------|---------------------------------|
| Rural     | 78,937              | 15,139               | 19.2%                           |
| Urban     | 154,805             | 12,288               | 7.9%                            |
| Total     | 233,742             | 27,427               | 11.7%                           |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

Region 12 has the lowest percentage of assisted units compared to the region's population (1.5 percent), which is lower than the statewide average (1.9 percent).

#### Region 12 Assisted Multifamily Units

| Multifamily Units  | Region Total | Percent in Region | Percent of State Total |
|--------------------|--------------|-------------------|------------------------|
| TDHCA Units        | 2,894        | 34.4%             | 1.4%                   |
| HUD Units          | 1,851        | 22.0%             | 3.2%                   |
| PHA Units          | 1,131        | 13.4%             | 2.0%                   |
| Section 8 Vouchers | 2,117        | 25.2%             | 1.6%                   |
| USDA Units         | 423          | 5.0%              | 3.0%                   |
| HFC Units*         | 26           |                   |                        |
| <b>Total</b>       | <b>8,416</b> | <b>100.0%</b>     | <b>1.8%</b>            |

\*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 2011, the median home prices for Odessa and Midland are \$142,500 and \$196,200 respective (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in Odessa MSA is \$742, requiring an annual income of approximately \$29,680, and in Midland MSA is \$838, which requires an annual income of approximately \$33,520. In a sample rural county, Pecos, fair market rent on a two-bedroom apartment is \$595, which requires an annual income of approximately \$23,800 (National Low Income Housing Coalition, 2011).

### 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**

| <b>Households</b>               | <b>Region Total</b> | <b>Extremely Low Income (0-30%)</b> | <b>Very Low Income (31-50%)</b> | <b>Low Income (51-80%)</b> | <b>Higher Incomes (81% and up)</b> |
|---------------------------------|---------------------|-------------------------------------|---------------------------------|----------------------------|------------------------------------|
| 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                              |
| <b>Total</b>                    | <b>57,186</b>       | <b>18,173</b>                       | <b>14,405</b>                   | <b>12,551</b>              | <b>12,057</b>                      |

Source: CHAS Database with projections based on HISTA data.

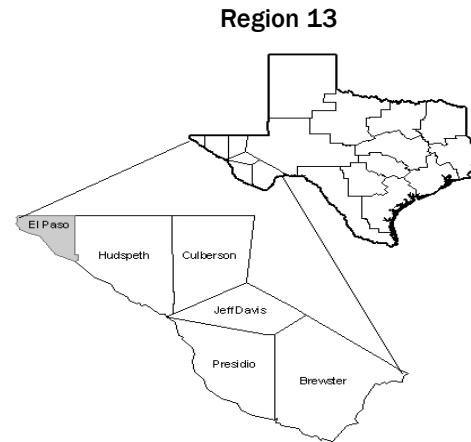
## REGION 13

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. The 2010 Census reports that the total population in Region 13 is 825,913, which grew by 17.3 percent since 2000.

### Region 13 Population Figures

| Region 13       | 2000 Population | % Change | 2010 Population |
|-----------------|-----------------|----------|-----------------|
| Rural           | 24,696          | 2.3%     | 25,266          |
| Urban           | 679,622         | 17.8%    | 800,647         |
| Region 13 Total | 704,318         | 17.3%    | 825,913         |

Source: U.S. Census Bureau, 2000 and 2010 Census.



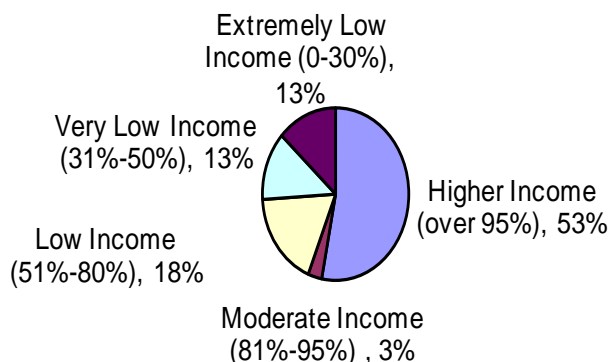
Approximately 96.9 percent of Region 13 residents live in the urban area of El Paso. In the map of Region 13 (right), the shaded counties are MSAs as defined by the U.S. Census. The table below depicts the number of individuals living below the poverty line in Region 13. Of the 196,192 individuals living below poverty, approximately 97.0 percent live in urban areas and the remaining 3.0 percent live in rural areas. Additionally, the percentage of total rural residents that are below poverty is slightly lower than the percentage of total urban residents below poverty. Studies reveal 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. According to the Texas Comptroller's *Texas In Focus* report (2009b), 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.

### Region 13 Poverty Figures, 2005-2009

| Region 13       | At or above poverty Individuals | At or above poverty Percent | Individuals below poverty Individuals | Individuals below poverty Percent |
|-----------------|---------------------------------|-----------------------------|---------------------------------------|-----------------------------------|
| Rural           | 18,068                          | 75.2%                       | 5,960                                 | 24.8%                             |
| Urban           | 525,426                         | 73.4%                       | 190,232                               | 26.6%                             |
| Region 13 Total | 543,494                         | 73.5%                       | 196,192                               | 26.5%                             |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.

The pie chart below depicts the income breakdown of Region 13. Approximately 44 percent of households are low income. According to the Texas Comptroller's *Texas In Focus* report (2009b), 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.



### Region 13 Household Income

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

Source: 2000 CHAS.

### REGION 13 SPECIAL NEEDS POPULATIONS

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

### ELDERLY PERSONS

Region 13 elderly persons make up 10.5 percent of the region's population, compared to statewide elderly population which makes up 10.3 percent the State's total population. Elderly persons in Region 13 make up 3.3 percent of the statewide total elderly population.

#### Region 13 Elderly Persons, 2010

| Region 13 | Elderly Persons | Regional Population | Percent of Elderly Persons to Regional Population | Statewide Elderly Persons | Regional Percent of Statewide Elderly Population |
|-----------|-----------------|---------------------|---|---------------------------|--|
| Rural     | 4,289           | 25,266              | 17.0%   | 485,617                   | 0.9%   |
| Urban     | 82,223          | 800,647             | 10.3%   | 2,112,592                 | 3.9%   |
| Total     | 86,512          | 825,913             | 10.5%   | 2,598,209                 | 3.3%   |

Source: Census 2010.

### HOMELESS PERSONS

Region 13 persons in group quarters make up 0.2 percent of the region's population, compared to statewide persons in group quarters which makes up 0.2 percent the State's total population. Homeless persons in Region 13 make up 2.8 percent of the statewide total homeless persons. This region has the smallest number of persons in other group quarters. For a sample urban county, El Paso, and a sample rural county, Jeff Davis, there is an estimated 1,430 people and 0 people, respectively, in non-institutional group quarters.

#### Region 13 Persons in Other Group Quarters, 2010

| Region 13 | Homeless persons | Regional Population | Percent of Homeless to Regional Population | Statewide Homeless Population | Regional Percent of Statewide Homeless Population |
|-----------|------------------|---------------------|--|-------------------------------|---|
| Rural     | 8                | 25,266              | 0.0%                                       | 5,551                         | 0.1%  |
| Urban     | 1,430            | 800,647             | 0.2%                                       | 45,102                        | 3.2%  |
| Total     | 1,438            | 825,913             | 0.2%                                       | 50,653                        | 2.8%  |

Source: U.S. Census Bureau, 2010 Census. Group quarters population by group quarters type, non-institutionalized population, other non-institutional facilities.

### 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**

| Region 13 | 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.

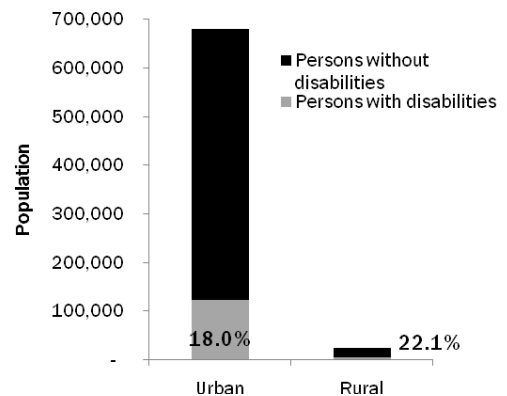
**PERSONS WITH DISABILITIES**

According to the 2000 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**

| Region 13 | 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.



**PERSONS WITH HIV/AIDS**

There are 1,617 persons living with HIV/AIDS in Region 13. Region 13 persons with HIV/AIDS make up 0.2 percent of the region's population, compared to statewide persons with HIV/AIDS population which makes up 0.2 percent the State's total population. Approximately 99.5 percent of this population is living in urban areas, with the remaining 0.5 percent in rural areas.

**Region 13 Persons Living with HIV/AIDS, 2010**

| Region 13 | Persons with HIV/AIDS, 2010 | Regional Population | Percent of Persons with HIV/AIDS to Regional Population |
|-----------|-----------------------------|---------------------|---|
| Rural     | 8                           | 25,266              | 0.0%  |
| Urban     | 1,609                       | 800,647             | 0.2%  |
| Total     | 1,617                       | 825,913             | 0.2%  |

Source: Texas Department of State Health Services, 2010 HIV Surveillance Report.

**VETERANS**

Region 13 veterans make up 2.1 percent of the region’s population, compared to statewide veteran population which makes up 2.5 percent the State’s total population. Veterans in Region 13 make up 2.5 percent of the statewide total veteran population.

**Region 13 Veteran Population, 2005-2009**

| Region 13 | Veteran Population | Population 18 years and older | Percent of Veterans to Population 18 and older | Regional Percent of Statewide Veteran Population |
|-----------|--------------------|-------------------------------|--|--|
| Rural     | 305                | 18,389                        | 1.7%   | 0.1%   |
| Urban     | 10,367             | 499,528                       | 2.1%   | 2.5%   |
| Total     | 10,672             | 517,917                       | 2.1%   | 2.5%   |

Source: American Community Survey 2005-2009.

**VICTIMS OF DOMESTIC VIOLENCE**

While incidents of domestic violence do not correlate directly to victims of domestic violence, it is a good indicator of where the victims of domestic violence live. In Region 13, incidences of violence affect 0.7 percent of the region’s population, compared to statewide average of 0.8 percent. Incidents of violence in Region 13 make up 3.1 percent of the statewide total incidents of violence.

**Region 13 Incidences of Violence – 2009**

| Region 13 | Total Incidents | Percent of Incidents to 2010 Regional Population | Regional Percent of Statewide Incidences of Violence |
|-----------|-----------------|--|--|
| Rural     | 87              | 0.3%   | 0.5%   |
| Urban     | 5,982           | 0.7%   | 3.4%   |
| Total     | 6,069           | 0.7%   | 3.1%   |

Source: Crime in Texas, 2009. FBI Uniform Crime Reports.

**YOUTH AGING OUT OF FOSTER CARE**

In Region 13, 96.6 percent of youth aging out of foster care live in urban areas, while the remaining 3.4 percent live in rural areas. Region 13 has 2.8 percent of the statewide number of youth aging out of foster care.

**Region 13 Youth Aging out of Foster Care – Texas, 2010**

| Region 13 | Youth Aging Out of Foster Care | Regional Percent of Statewide Youth Aging Out of Foster Care |
|-----------|--------------------------------|--|
| Rural     | 1                              | 0.6%   |
| Urban     | 28                             | 3.3%   |
| Total     | 29                             | 2.8%   |

Source: Foster Children Who Aged Out of DFPS Conservatorship, FY 2010, Department of Family and Protective Services.

**LOCAL REQUESTS FOR HOUSING ASSISTANCE**

According to the TDHCA Public Request Assistance Inventory for SFY2011, the agency received 315 public assistance requests from Region 13, which accounted for 3.0 percent of total annual requests. Of requests from Region 13, the three most requested categories of assistance were, in order: Emergency Assistance, Utility Assistance, and Rental Assistance.

**Region 13 Public Assistance Request Inventory, SFY 2011**

| Request Inventory | Emergency Assistance | Utility Assistance | Rental Assistance | Repair & Weatherization | Homebuyer Assistance | Legal Assistance | Foreclosure Prevention | Disaster Assistance | Other Housing Related Assistance | Total         |
|-------------------|----------------------|--------------------|-------------------|-------------------------|----------------------|------------------|------------------------|---------------------|----------------------------------|---------------|
| Region 13         | 148                  | 98                 | 47                | 16                      | 1                    | 3                | 2                      | -                   | -                                | 315           |
| <b>Total</b>      | <b>4,448</b>         | <b>2,956</b>       | <b>1,987</b>      | <b>641</b>              | <b>159</b>           | <b>235</b>       | <b>87</b>              | <b>48</b>           | <b>30</b>                        | <b>10,591</b> |

**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 Census Bureau, 94.0 percent of the housing units in the region are occupied, the highest rate in the State. Of the total housing stock, 70.1 percent are one unit, 2.7 percent are two units, 20.3 percent are three or more units, 6.8 percent are manufactured homes and the rest are boats and RVs.

**Region 13 Housing Supply, 2005-2009**

| Housing Supply                | Rural  | Urban   | Total   |
|-------------------------------|--------|---------|---------|
| Total housing units           | 13,241 | 253,038 | 266,279 |
| Housing units, 1 unit         | 9,061  | 177,714 | 186,775 |
| Housing units, 2 units        | 414    | 6,750   | 7,164   |
| Housing units, 3 to 4 units   | 253    | 9,894   | 10,147  |
| Housing units, 5 to 19 units  | 363    | 20,020  | 20,383  |
| Housing units, 20 to 49 units | 113    | 5,973   | 6,086   |
| Housing units, 50+ units      | 168    | 17,206  | 17,374  |
| Housing units, mobile home    | 2,823  | 15,356  | 18,179  |
| Housing units, other          | 46     | 125     | 171     |

Source: U.S. Census Bureau, 2005-2009 American Community Survey.



### Housing Occupancy – 2010

| Region 13 | Total Housing Units | Vacant Housing Units | Percent of Vacant Housing Units |
|-----------|---------------------|----------------------|---------------------------------|
| Rural     | 13,485              | 3,256                | 24.1%                           |
| Urban     | 270,307             | 13,750               | 5.1%                            |
| Total     | 283,792             | 17,006               | 6.0%                            |

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Table H3, H4, H5, and HCT1.

### ASSISTED HOUSING INVENTORY

This region's total number of assisted multifamily units compared to regional population is 2.5 percent, which is higher than the statewide average of 1.9 percent.

#### Region 13 Assisted Multifamily Units

| Multifamily Units  | Region Total  | Percent in Region | Percent of State Total |
|--------------------|---------------|-------------------|------------------------|
| TDHCA Units        | 6,266         | 30.4%             | 3.0%                   |
| HUD Units          | 1,829         | 8.9%              | 3.2%                   |
| PHA Units          | 6,041         | 29.3%             | 10.6%                  |
| Section 8 Vouchers | 6,260         | 30.4%             | 4.8%                   |
| USDA Units         | 204           | 1.0%              | 1.4%                   |
| HFC Units*         | 1,054         |                   |                        |
| <b>Total</b>       | <b>20,600</b> | <b>100.0%</b>     | <b>4.4%</b>            |

\*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 2011, the median home price for El Paso is \$140,300 (Texas A&M University, 2011). In addition, the fair market rent for a two-bedroom unit in El Paso MSA is \$623, requiring an annual income of approximately \$24,920. In a sample rural county, Jeff Davis, fair market rent on a two-bedroom apartment is \$595, which requires an annual income of approximately \$23,800 (National Low Income Housing Coalition, 2011).

### 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**

| <b>Households</b>               | <b>Region Total</b> | <b>Extremely Low Income (0-30%)</b> | <b>Very Low Income (31-50%)</b> | <b>Low Income (51-80%)</b> | <b>Higher Incomes (81% and up)</b> |
|---------------------------------|---------------------|-------------------------------------|---------------------------------|----------------------------|------------------------------------|
| 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                             |
| <b>Total</b>                    | <b>93,248</b>       | <b>24,750</b>                       | <b>22,704</b>                   | <b>22,410</b>              | <b>23,385</b>                      |

Source: CHAS Database with projections based on HISTA data.

## **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.

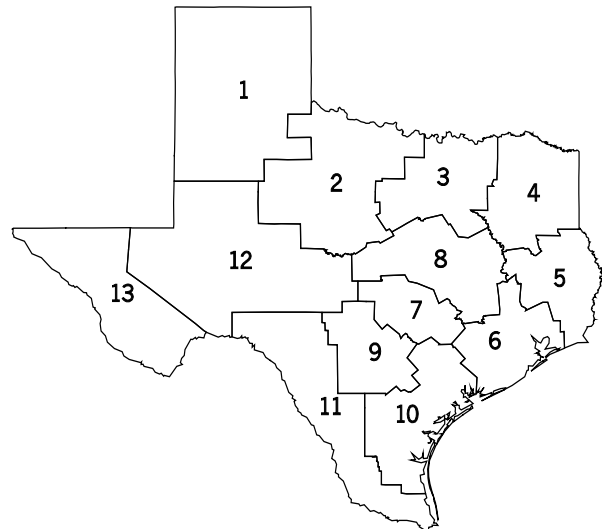


Figure 2.1 State Service Regions

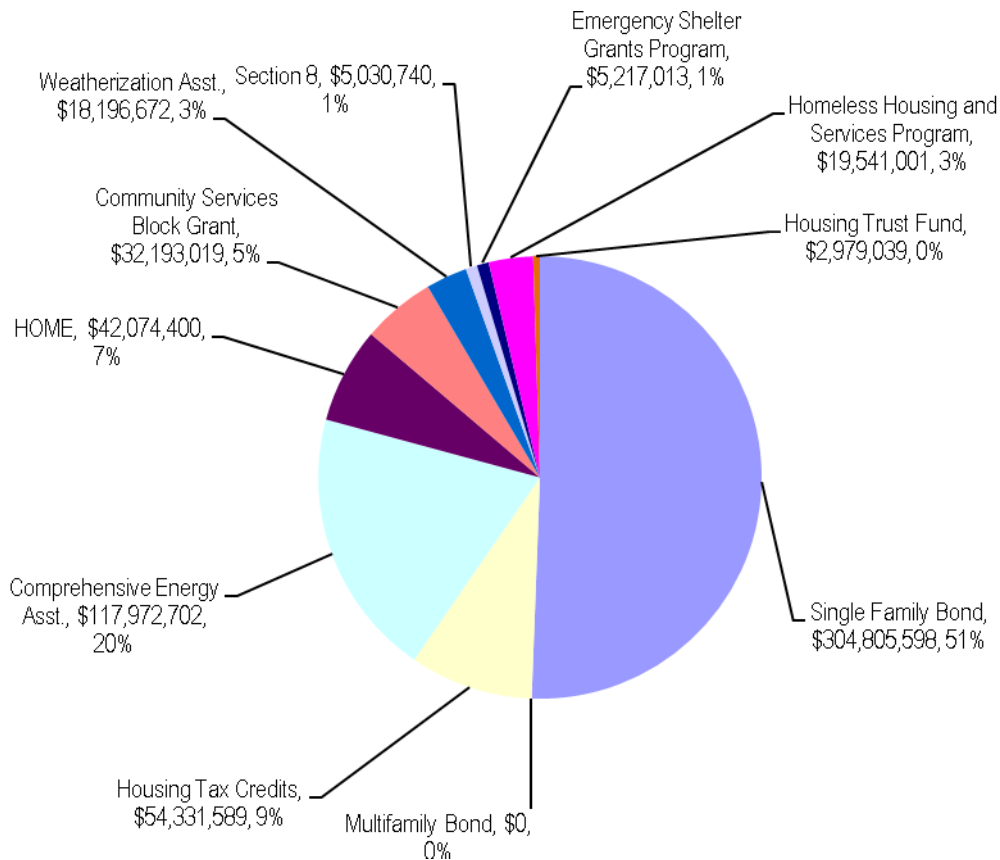
## FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY ACTIVITY AND PROGRAM

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 activities.
  - 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 2011, TDHCA committed \$602,341,773 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 2011**  
**Total Funds Committed: \$602,341,773**



| Activity                               | Funds                | Percent     |
|--|----------------------|-------------|
| Single Family Bond                     | \$304,805,598        | 50.60%      |
| Multifamily Bond                       | \$0                  | 0.00%       |
| Housing Tax Credits                    | \$54,331,589         | 9.02%       |
| Comprehensive Energy Asst.             | \$117,972,702        | 19.59%      |
| HOME                                   | \$42,074,400         | 6.99%       |
| Community Services Block Grant         | \$32,193,019         | 5.34%       |
| Weatherization Asst.                   | \$18,196,672         | 3.02%       |
| Section 8                              | \$5,030,740          | 0.84%       |
| Emergency Shelter Grants Program       | \$5,217,013          | 0.87%       |
| Homeless Housing and Services Program* | \$19,541,001         | 3.24%       |
| Housing Trust Fund                     | \$2,979,039          | 0.49%       |
| <b>Total</b>                           | <b>\$602,341,773</b> | <b>100%</b> |

\*The performance data/beneficiary data for HHSP covers September 2010 through August 2011.

## Funding and Households/Persons Served by Activity, FY 2011, All Activities

| Activity                        | Committed Funds | Number of Households/<br>Individuals Served | % of Total Committed Funds | % of Total Households/<br>Individuals Served |
|---------------------------------|-----------------|---|----------------------------|--|
| Renter Rental Assistance        | \$6,007,116     | 1,163                                       | 1.0%                       | 0.2%   |
| Renter New Construction         | \$50,122,568    | 3,133                                       | 8.3%                       | 0.4%   |
| Renter Rehab Construction       | \$24,531,487    | 1,974                                       | 4.1%                       | 0.3%   |
| Owner Financing & Down Payment  | \$308,788,595   | 2,591                                       | 51.3%                      | 0.3%   |
| Owner Rehabilitation Assistance | \$19,771,600    | 222   | 3.3%                       | 0.0%   |
| Homeless Services               | \$24,758,014    | 87,158                                      | 4.1%                       | 11.7%  |
| Energy Related                  | \$136,169,374   | 218,377                                     | 22.6%                      | 29.3%  |
| Supportive Services             | \$32,193,019    | 430,517                                     | 5.3%                       | 57.8%  |
| Total                           | \$602,341,773   | 745,135                                     | 100.0%                     | 100.0%                                       |

## Funding and Households/Persons Served by Housing Program, FY 2011

| Program                 | 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           | -          | \$889,603    | 92      | \$86,773    | 67     | \$0          | -      | \$0           | -          | \$5,030,740     | 1,004        |
| Rental New Construction | \$0           | -          | \$14,443,888 | 202     | \$125,000   | 80     | \$35,553,680 | 2,851  | \$0           | -          | \$0             | -            |
| Rental Rehabilitation   | \$0           | -          | \$5,628,578  | 122     | \$125,000   | 47     | \$18,777,909 | 1,805  | \$0           | -          | \$0             | -            |
| Owner Financing &       | \$304,805,598 | 2,416      | \$1,365,731  | 82      | \$2,617,266 | 93     | \$0          | -      | \$0           | -          | \$0             | -            |

Statement of Activities

| Program           | 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 |
|-------------------|---------------|------------|--------------|---------|-------------|--------|--------------|--------|---------------|------------|-----------------|--------------|
| Down Pmt.         |               |            |              |         |             |        |              |        |               |            |                 |              |
| Owner Rehab. Asst | \$0           | -          | \$19,746,600 | 221     | \$25,000    | 1      | \$0          | -      | \$0           | -          | \$0             | -            |
| Total             | \$304,805,598 | 2,416      | \$42,074,400 | 719     | \$2,979,039 | 288    | \$54,331,589 | 4,656  | \$0           | -          | \$5,030,740     | 1,004        |

Funding and Households/Persons Served by Community Affairs Programs, FY 2011

| Program             | ESGP^ Funds | ESGP^ Ind | CSBG^* Funds | CSBG^* Ind | CEAP Funds    | WAP* HH | WAP* Funds   | WAP* HH | HHSP Funds   | HHSP HH |
|---------------------|-------------|-----------|--------------|------------|---------------|---------|--------------|---------|--------------|---------|
| Homeless Services   | \$5,217,013 | 64,073    | \$0          | 0          | \$0           | 0       | \$0          | 0       | \$19,541,001 | 23,085  |
| Energy Related      | \$0         | 0         | \$0          | 0          | \$117,972,702 | 209,882 | \$18,196,672 | 8,495   | 0            | 0       |
| Supportive Services | \$0         | 0         | \$32,193,019 | 430,517    | \$0           | 0       | \$0          | 0       | 0            | 0       |
| Total               | \$5,217,013 | 64,073    | \$32,193,019 | 430,517    | \$117,972,702 | 209,882 | \$18,196,672 | 8,495   | \$19,541,001 | 23,085  |

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

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

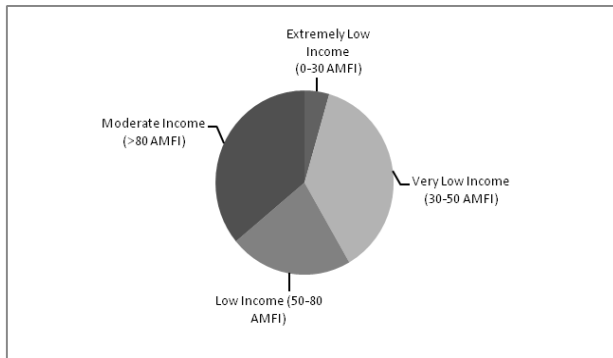
**FUNDING COMMITMENTS AND HOUSEHOLDS SERVED BY INCOME GROUP**

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)

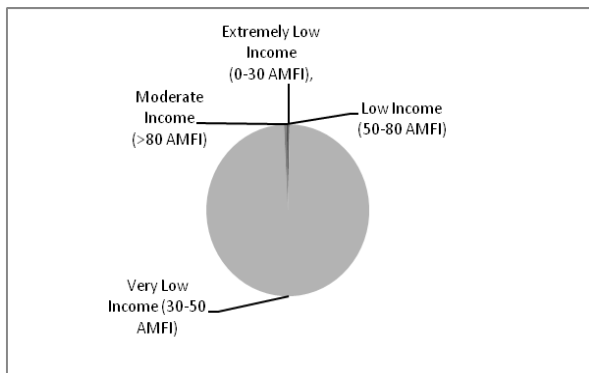
The vast majority of households and individuals served through CEAP, WAP, HHSP and ESGP earn less than 30 percent of the AMFI. However, federal tracking of assistance from these programs is based on poverty guidelines, which do not translate easily to an AMFI equivalent. For conservative reporting purposes,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

Total Funding by Income Level, FY 2011



| Type                             | Percent |
|----------------------------------|---------|
| Extremely Low Income (0-30 AMFI) | 5%      |
| Very Low Income (30-50 AMFI)     | 37%     |
| Low Income (50-80 AMFI)          | 23%     |
| Moderate Income (>80 AMFI)       | 36%     |

Total Households and Individuals Served by Income Level, FY 2011



| Type                             | Percent |
|----------------------------------|---------|
| Extremely Low Income (0-30 AMFI) | 0.34%   |
| Very Low Income (30-50 AMFI)     | 99.04%  |
| Low Income (50-80 AMFI)          | 0.51%   |
| Moderate Income (>80 AMFI)       | 0.25%   |



## Funding and Households/Persons Service by Income Category, FY 2011

**All Activities**

| Activity                         | Committed Funds | Number of Households/<br>Individuals Served | % of Total Committed Funds | % of Total Households/<br>Individuals Served |
|----------------------------------|-----------------|---|----------------------------|--|
| Extremely Low Income (0-30 AMFI) | \$26,322,185    | 2,442                                       | 5%                         | 0.34%  |
| Very Low Income (30-50 AMFI)     | \$218,368,298   | 715,140                                     | 37%                        | 99.04%                                       |
| Low Income (50-80 AMFI)          | \$131,533,117   | 3,678                                       | 23%                        | 0.51%  |
| Moderate Income (>80 AMFI)       | \$211,607,912   | 1794  | 36%                        | 0.25%  |
| Total                            | \$587,831,512   | 723,054                                     | 101%                       | 100.14%                                      |

**Housing Activities**

| Income                           | 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) | \$2,164,613   | 18         | \$9,582,315  | 197     | \$190,881   | 10     | \$5,326,480  | 462    | \$0           | -          | \$4,027,156     | 751          |
| Very Low Income (30-50 AMFI)     | \$14,530,486  | 137        | \$7,095,894  | 137     | \$1,882,912 | 67     | \$21,134,085 | 1,792  | \$0           | -          | \$145,515       | 40           |
| Low Income (50-80 AMFI)          | \$77,353,167  | 679        | \$25,396,191 | 385     | \$905,246   | 211    | \$27,871,023 | 2,402  | \$0           | -          | \$7,489         | 1            |
| Moderate Income (>80 AMFI)       | \$210,757,332 | 1,582      | \$0          | -       | \$0         | -      | -            | 0      | \$0           | -          | \$ 850,580      | 212          |
| Total                            | \$304,805,598 | 2,416      | \$42,074,400 | 719     | \$2,979,039 | 288    | \$54,331,589 | 4,656  | \$0           | -          | \$5,030,740     | 1,004        |

**Community Affairs Activities**

| Income                              | ESGP*<br>Funds | ESGP*<br>Ind | CSBG*<br>Funds | CSBG*<br>Ind | CEAP Funds    | CEAP<br>HH | WAP Funds    | WAP<br>HH | HHSP*      | HHSP*  |
|-------------------------------------|----------------|--------------|----------------|--------------|---------------|------------|--------------|-----------|------------|--------|
| Extremely Low<br>Income (0-30 AMFI) | \$0            | -            | \$0            | -            | \$0           | -          | \$0          | -         | 19,541,001 | 23,085 |
| Very Low Income (30-<br>50 AMFI)    | \$5,217,013    | 64,073       | \$32,193,019   | 430,517      | \$117,972,702 | 209,882    | \$18,196,672 | 8,495     |            |        |
| Low Income (50-80<br>AMFI)          | \$0            | -            | \$0            | -            | \$0           | -          | \$0          | -         |            |        |
| Moderate Income<br>(>80 AMFI)       | \$0            | -            | \$0            | -            | \$0           | -          | \$0          | -         |            |        |
| Total                               | \$5,217,013    | 64,073       | \$32,193,019   | 430,517      | \$117,972,702 | 209,882    | \$18,196,672 | 8,495     | 19,541,001 | 23,085 |

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

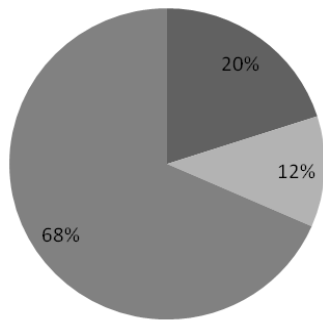
Note: The performance data/beneficiary data for HHSP covers September 2010 through August 2011.

**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 classifications. Households assisted through each TDHCA program or activity have been delineated according to these categories. Regional analyses of this racial data are included in the Statement of Activities by Region section that follows. Note that the State population racial composition charts examine individuals, while the many program racial composition charts examine households.

**Racial Composition of the State of Texas**

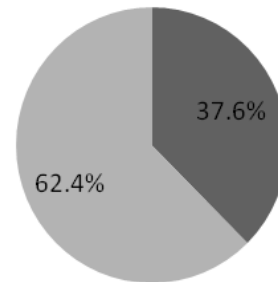
■ Other ■ Black or African American ■ White



| Race  | Percent |
|-------|---------|
| Other | 20.0%   |
| Black | 11.5%   |
| White | 68.4%   |

**Ethnic Composition of the State of Texas**

■ Hispanic ■ Non-Hispanic



| Ethnicity    | Percent |
|--------------|---------|
| Hispanic     | 37.6%   |
| Non-Hispanic | 62.4%   |

25,145,561 INDIVIDUALS IN TEXAS IN 2010

**HOUSING PROGRAMS**

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

**RENTER PROGRAMS**

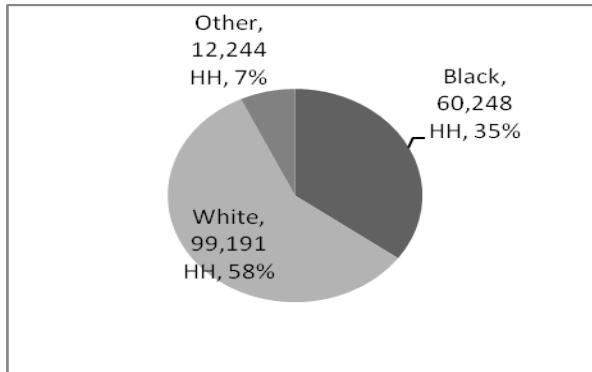
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs. Included in this category are households participating in TDHCA’s Tenant-Based Rental Assistance (TBRA) Program and Section 8 Housing Choice Voucher Program, as well as households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

information about each property, including the racial composition of the tenant population as of December 31 of the given year. Accordingly, the 2011 report is a snapshot of property characteristics on December 31, 2010.

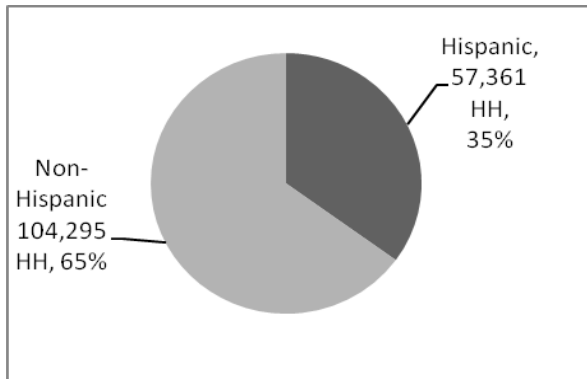
It should be noted that the Housing Sponsor Report does not report on or represent all units financed by TDHCA. Some submitted reports describe properties under construction, which do not yet have occupied units. Some properties did not submit a report and still others did not fill out the report accurately. 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 |
|-------|------------|---------|
| Black | 60,248     | 35%     |
| White | 99,191     | 58%     |
| Other | 12,244     | 7%      |

**Assisted Renter Households Ethnic Composition of TDHCA**

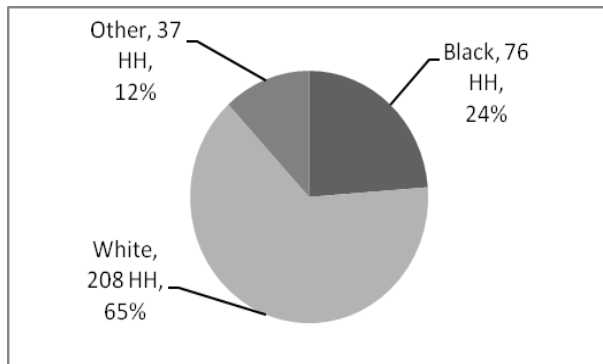


| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 57,361     | 35%     |
| Non-Hispanic | 104,295    | 65%     |

**HOMEOWNER PROGRAMS**

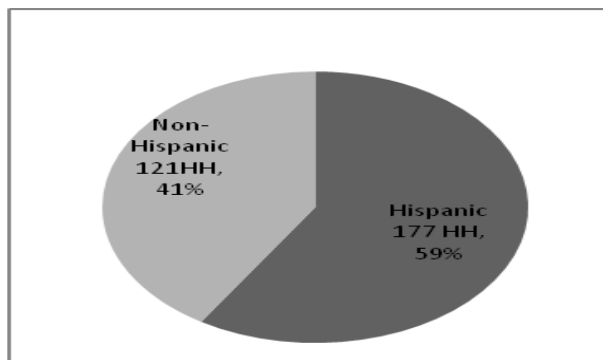
The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs. TDHCA homeowner assistance comes in the form of three programs: the Single Family Bond Program, HOME Homeowner Rehabilitation Program and HOME Homebuyer Assistance Program. 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**



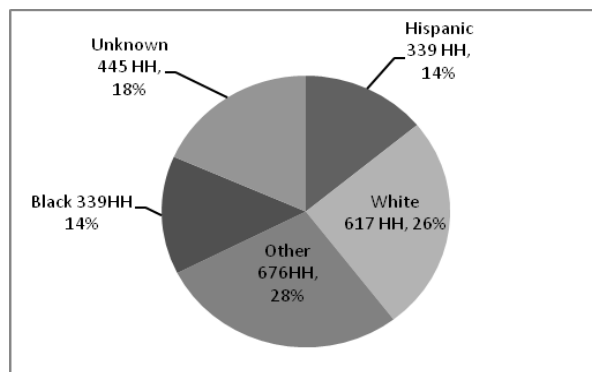
| Race  | Households | Percent |
|-------|------------|---------|
| Black | 76         | 24%     |
| White | 208        | 65%     |
| Other | 37         | 12%     |

**Ethnic Composition of HOME Program Owner Households**



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 177        | 59%     |
| Non-Hispanic | 121        | 41%     |

**Racial & Ethnic Composition of SF Bond Program Owner Households**



| Ethnicity | Race    | Households | Percent |
|-----------|---------|------------|---------|
| Hispanic  | -       | 339        | 14%     |
| -         | White   | 617        | 26%     |
| -         | Other   | 676        | 28%     |
| -         | Black   | 339        | 14%     |
| -         | Unknown | 445        | 18%     |

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

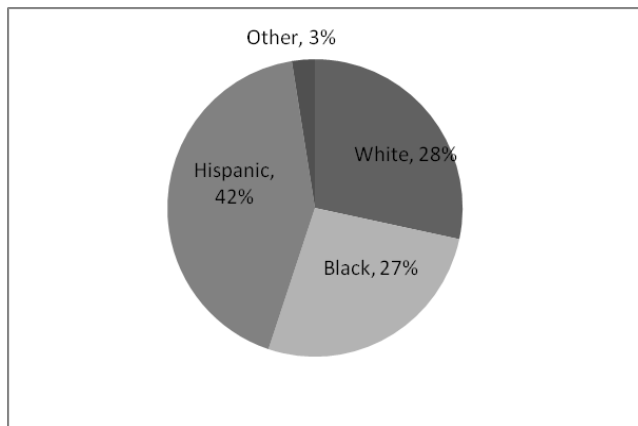
**COMMUNITY AFFAIRS PROGRAMS**

The Community Affairs programs allocate funding to subrecipient entities with service areas that span across two or more uniform 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**

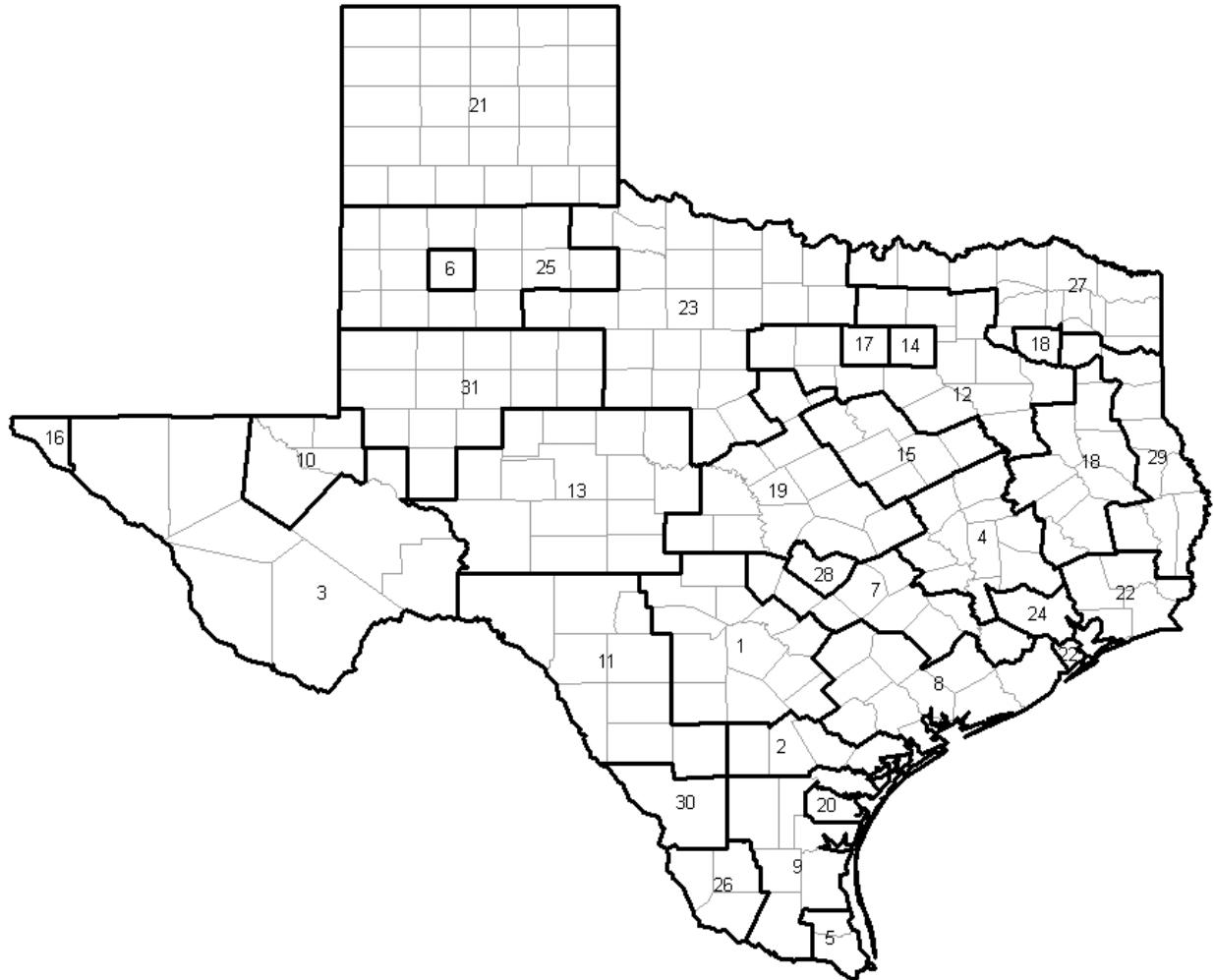
The Weatherization Assistance Program (WAP) funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, WAP racial composition data for FY 2011 is listed according to subcontractor. A map is provided in order to locate subrecipient 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, 2011**



| Ethnicity | Race  | Percent |
|-----------|-------|---------|
| Hispanic  | -     | 42%     |
| -         | Other | 3%      |
| -         | White | 28%     |
| -         | Black | 27%     |

WAP Subrecipient Service Areas, FY 2011



**Racial and Ethnic Composition of Households Receiving WAP Assistance  
by Subrecipient, Statewide, PY 2010 used in FY 2011**

| # 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   | \$1,370,044         | 880               | 245   | 101   | 498      | 36    |
| 2        | Bee Community Action Agency                           | Bee, Live Oak, McMullen, Refugio   | \$52,866            | 21                | 5     | 3     | 13       | 0     |
| 3        | Big Bend Community Action Committee, Inc.             | Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell                           | \$99,169            | 50                | 3     | 0     | 47       | 0     |
| 4        | Brazos Valley Community Action Agency, Inc.           | Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington           | \$309,017           | 158               | 76    | 58    | 24       | 0     |
| 5        | Cameron And Willacy Counties Community Projects, Inc. | Cameron, Willacy   | \$1,038,473         | 347               | 11    | 3     | 300      | 33    |
| 6        | City Of Lubbock                                       | Lubbock  | \$329,980           | 85                | 9     | 32    | 44       | 0     |
| 7        | Combined Community Action, Inc.                       | Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee                           | \$524,014           | 259               | 71    | 110   | 72       | 6     |
| 8        | Community Action Committee Of Victoria                | Aransas, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Matagorda, Victoria, Wharton | \$616,535           | 361               | 123   | 80    | 158      | 0     |
| 9        | Community Action Corporation Of South Texas           | Brooks, Duval, Hidalgo, Jim Wells, Kenedy, Kleberg, San Patricio                                     | \$1,670,788         | 917               | 27    | 1     | 888      | 1     |
| 10       | Community Council Of Reeves County                    | Loving, Reeves, Ward, Winkler  | \$80,153            | 20                | 4     | 1     | 15       | 0     |
| 11       | Community Services Agency Of South Texas, Inc.        | Dimmit, Edwards, Kinney, La Salle, Maverick, Real, Uvalde, Val Verde, Zavala                         | \$22,652            | 13                | 0     | 0     | 13       | 0     |



## Statement of Activities

| # on Map | Contractor  | WAP Counties Served  | PY 2010 Allocations | Households Served | White | Black | Hispanic | Other |
|----------|---|--|---------------------|-------------------|-------|-------|----------|-------|
| 12       | Community Services, Inc.                                | Anderson, Collin, Denton, Ellis, Henderson, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt  | \$501,358           | 246               | 154   | 61    | 26       | 5     |
| 13       | Concho Valley Community Action Agency                   | Coke, Coleman, Concho, Crockett, Irlon, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green  | \$322,815           | 124               | 52    | 7     | 65       | 0     |
| 14       | Dallas County Department Of Health And Human Services   | Dallas   | \$2,405,438         | 1040              | 249   | 531   | 231      | 29    |
| 15       | Economic Opportunities Advancement Corporation Of Pr Xi | Bosque, Falls, Freestone, Hill, Limestone, McLennan  | \$276,975           | 104               | 40    | 56    | 6        | 2     |
| 16       | El Paso Community Action Program, Project Bravo, Inc.   | El Paso  | \$1,402,879         | 423               | 9     | 3     | 410      | 1     |
| 17       | Fort Worth, City Of, Department Of Housing              | Tarrant  | \$1,095,621         | 295               | 95    | 129   | 31       | 40    |
| 18       | Greater East Texas Community Action Program (Getcap)    | Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood  | \$582,445           | 401               | 152   | 225   | 24       | 0     |
| 19       | Hill Country Community Action Association, Inc.         | Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson  | \$280,946           | 304               | 193   | 52    | 56       | 3     |
| 20       | Nueces County Community Action Agency                   | Nueces   | \$358,710           | 68                | 28    | 3     | 36       | 1     |
| 21       | 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, | \$681,850           | 240               | 129   | 25    | 82       | 4     |

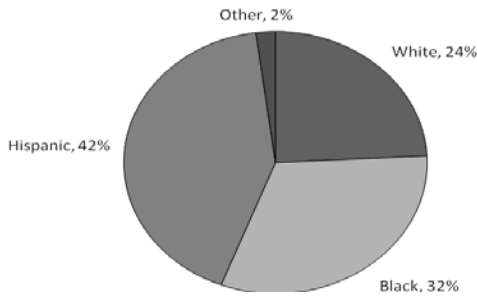
## Statement of Activities

| # on Map | Contractor                                | WAP Counties Served   | PY 2010 Allocations | Households Served | White        | Black        | Hispanic     | Other      |
|----------|---|---|---------------------|-------------------|--------------|--------------|--------------|------------|
|          |   | Randall, Roberts, Sherman, Swisher, Wheeler   |                     |                   |              |              |              |            |
| 22       | Programs For Human Services, Inc          | Chambers, Galveston, Hardin, Jefferson, Liberty, Orange   | \$953,879           | 429               | 74           | 295          | 27           | 33         |
| 23       | Rolling Plains Management Corporation     | Archer, Baylor, Brown, Callahan, Clay, Comanche, Cottle, Eastland, Foard, Hardeman, Haskell, Jack, Jones, Kent, Knox, Montague, Shackelford, Stephens, Stonewall, Taylor, Throckmorton, Wichita, Wilbarger, Wise, Young | \$393,351           | 242               | 152          | \$ 44        | 43           | 3          |
| 24       | Sheltering Arms, Inc.                     | Harris  | \$620,405           | 255               | 30           | \$184        | 29           | 12         |
| 25       | South Plains Community Action Association | Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum  | \$161,755           | 380               | 105          | \$ 43        | 231          | 1          |
| 26       | South Texas Development Council           | Jim Hogg, Starr, Zapata   | \$176,531           | 81                | 0            | \$ -         | 81           | -          |
| 27       | Texoma Council Of Governments             | Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus   | \$928,785           | 461               | 292          | \$153        | 13           | 3          |
| 28       | Travis County                             | Travis  | \$478,565           | 104               | 30           | \$ 32        | 41           | 1          |
| 29       | Tri-County Community Action, Inc.         | Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur  | \$116,190           | 39                | 16           | \$ 20        | 3            | -          |
| 30       | Webb County Community Action Agency       | Webb  | \$-                 | -                 | 0            | \$ -         | -            | -          |
| 31       | West Texas Opportunities, Inc.            | Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton  | \$344,484           | 148               | 35           | \$ 20        | 93           | -          |
|          |   | <b>Total</b>  | <b>\$18,196,672</b> | <b>8,495</b>      | <b>2,409</b> | <b>2,272</b> | <b>3,600</b> | <b>214</b> |

**COMPREHENSIVE ENERGY ASSISTANCE PROGRAM**

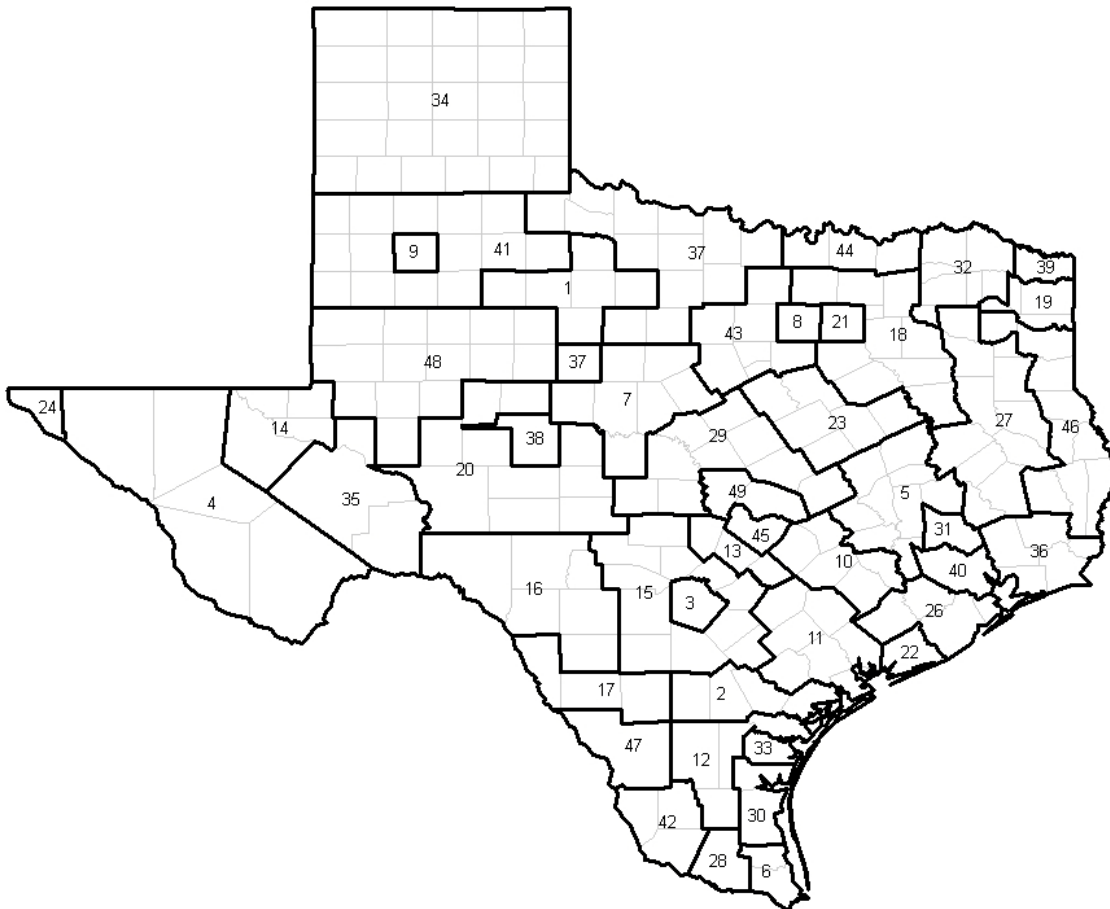
The Comprehensive Energy Assistance Program (CEAP) funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions. Because of this, CEAP racial composition data for FY 2011 is listed according to subcontractor. A map is provided in order to locate 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 2011**



| Ethnicity | Race  | Percent |
|-----------|-------|---------|
| Hispanic  | -     | 42%     |
| -         | Other | 2%      |
| -         | White | 24%     |
| -         | Black | 32%     |

**CEAP Subrecipient Service Areas, FY 2011**



**Racial and Ethnic Composition of Households Receiving CEAP Assistance  
By Subrecipient, Statewide, FY 2011**

| # on Map | Subrecipient   | Counties Served  | Allocation  | Beneficiaries | White | Black | Hispanic | Other |
|----------|--|--|-------------|---------------|-------|-------|----------|-------|
| 1        | Aspermont Small Business Development Center, Inc.            | Haskell, Jones, Kent, Knox, Stonewall, Throckmorton                            | \$183,167   | 874           | 430   | 117   | 320      | 7     |
| 2        | Bee Community Action Agency                                  | Bee, Live Oak, McMullen, Refugio   | \$754,766   | 843           | 107   | 48    | 681      | 7     |
| 3        | Bexar County Dept. Of Community Investment                   | Bexar  | \$8,223,786 | 13,497        | 1,220 | 1,695 | 10,190   | 392   |
| 4        | Big Bend Community Action Committee, Inc.                    | Brewster, Culberson, Hudspeth, Jeff Davis, Presidio                            | \$1,170,001 | 1,853         | 196   | 7     | 1,637    | 13    |
| 5        | Brazos Valley Community Action Agency, Inc.                  | Brazos, Burleson, Grimes, Leon, Madison, Robertson, Walker, Waller, Washington | \$2,678,306 | 5,216         | 1,545 | 3,135 | 398      | 138   |
| 6        | Cameron And Willacy Counties Community Projects, Inc.        | Cameron, Willacy   | \$5,394,305 | 7,860         | 126   | 34    | 7,700    | -     |
| 7        | Central Texas Opportunities, Inc.                            | Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels               | \$425,794   | 1,650         | 1,231 | 87    | 319      | 13    |
| 8        | City Of Fort Worth Parks & Community Services Department     | Tarrant  | \$1,496,178 | 5,388         | 1,277 | 3,178 | 854      | 79    |
| 9        | City Of Lubbock  | Lubbock  | \$2,008,390 | 2,021         | 515   | 589   | 902      | 15    |
| 10       | Combined Community Action, Inc.                              | Austin, Bastrop, Colorado, Fayette, Lee  | \$1,029,606 | 1,676         | 582   | 843   | 247      | 4     |
| 11       | Community Action Committee Of Victoria                       | Aransas, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria         | \$2,049,666 | 3,612         | 891   | 931   | 1,776    | 14    |
| 12       | Community Action Corporation Of South Texas                  | Brooks, Duval, Jim Wells, San Patricio   | \$1,502,848 | 2,094         | 132   | 28    | 1,893    | 41    |
| 13       | Community Action Inc., Of Hays, Caldwell And Blanco Counties | Blanco, Caldwell, Hays   | \$840,669   | 1,331         | 535   | 197   | 579      | 20    |

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**Statement of Activities**

| <b># on Map</b> | <b>Subrecipient</b>                                     | <b>Counties Served</b>   | <b>Allocation</b> | <b>Beneficiaries</b> | <b>White</b> | <b>Black</b> | <b>Hispanic</b> | <b>Other</b> |
|-----------------|---|--|-------------------|----------------------|--------------|--------------|-----------------|--------------|
| 14              | Community Council Of Reeves County                      | Loving, Reeves, Ward, Winkler  | \$304,608         | 944                  | 153          | 78           | 713             | -            |
| 15              | Community Council Of South Central Texas, Inc.          | Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson    | \$3,304,000       | 6,462                | 1,934        | 282          | 4,185           | 61           |
| 16              | Community Council Of Southwest Texas, Inc.              | Edwards, Kinney, Real, Uvalde, Val Verde, Zavala   | \$1,032,050       | 3,269                | 150          | 18           | 3,075           | 26           |
| 17              | Community Services Agency Of South Texas, Inc.          | Dimmit, La Salle, Maverick   | \$129,056         | 537                  | 2            | 1            | 531             | 3            |
| 18              | Community Services Inc.                                 | Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt        | \$4,140,893       | 6,324                | 3,273        | 2,123        | 724             | 204          |
| 19              | Community Services Of Northeast Texas, Inc.             | Camp, Cass, Marion, Morris   | \$ 914,600        | 1,401                | 533          | 827          | 34              | 7            |
| 20              | Concho Valley Community Action Agency                   | Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green | \$ 468,871        | 1,296                | 469          | 63           | 747             | 17           |
| 21              | Dallas County Department Of Health And Human Services   | Dallas   | \$9,589,126       | 8,352                | 869          | 6,303        | 1,079           | 101          |
| 22              | Economic Action Committee Of The Gulf Coast             | Matagorda  | \$254,636         | 591                  | 255          | 261          | 70              | 5            |
| 23              | Economic Opportunities Advancement Corporation Of Pr Xi | Bosque, Falls, Freestone, Hill, Limestone, McLennan  | \$2,876,564       | 4,381                | 1,222        | 2,450        | 667             | 42           |
| 24              | El Paso Community Action Program, Project Bravo, Inc.   | El Paso  | \$5,381,864       | 11,810               | 401          | 256          | 11,026          | 127          |
| 25              | Fort Worth, City Of, Department Of Housing              | Tarrant  | \$1,134,129       | 3,970                | 960          | 2,188        | 762             | 60           |

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Statement of Activities

| # on Map | Subrecipient   | Counties Served  | Allocation  | Beneficiaries | White | Black | Hispanic | Other |
|----------|--|--|-------------|---------------|-------|-------|----------|-------|
| 26       | Galveston County Community Action Council, Inc.      | Brazoria, Fort Bend, Galveston, Wharton  | \$3,336,114 | 4,316         | 752   | 2,455 | 1,065    | 44    |
| 27       | Greater East Texas Community Action Program (Getcap) | Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood   | \$3,788,504 | 9,542         | 3,447 | 5,526 | 535      | 34    |
| 28       | Hidalgo County Community Services Agency             | Hidalgo  | \$1,411,920 | 8,499         | 88    | 20    | 8,371    | 20    |
| 29       | Hill Country Community Action Association, Inc.      | Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba  | \$2,490,607 | 3,648         | 2,098 | 763   | 724      | 63    |
| 30       | Kleberg County Human Services                        | Kenedy, Kleberg  | \$972,306   | 1,320         | 60    | 75    | 1,178    | 7     |
| 31       | Montgomery County Emergency Assistance               | Montgomery   | \$1,136,140 | 5,949         | 3,929 | 1,463 | 373      | 184   |
| 32       | Northeast Texas Opportunities, Inc                   | Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus   | \$422,707   | 1,343         | 732   | 531   | 70       | 10    |
| 33       | Nueces County Community Action Agency                | Nueces   | \$2,994,893 | 2,273         | 128   | 440   | 1,689    | 16    |
| 34       | 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 | \$1,828,920 | 12,037        | 5,048 | 1,620 | 5,369    | -     |
| 35       | Pecos County Community Action Agency                 | Crane, Pecos, Terrell  | \$376,556   | 1,019         | 91    | 15    | 902      | 11    |
| 36       | Programs For Human Services, Inc                     | Chambers, Hardin, Jefferson, Liberty, Orange   | \$2,963,144 | 3,669         | 1,031 | 2,414 | 74       | 150   |

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Statement of Activities

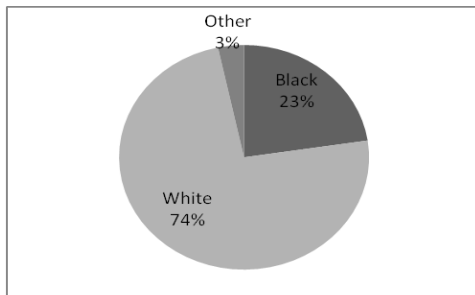
| # on Map     | Subrecipient                                  | Counties Served   | Allocation           | Beneficiaries  | White         | Black         | Hispanic      | Other        |
|--------------|---|---|----------------------|----------------|---------------|---------------|---------------|--------------|
| 37           | Rolling Plains Management Corporation         | Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Shackelford, Stephens, Taylor, Wichita, Wilbarger, Young                           | \$1,323,354          | 3,840          | 2,096         | 823           | 792           | 129          |
| 38           | San Angelo-Tom Green County Health Department | Tom Green   | \$149,863            | 259            | 83            | 25            | 144           | 7            |
| 39           | Senior Citizens Services Of Texarkana, Inc.   | Bowie   | \$ 274,366           | 1,012          | 246           | 756           | 7             | 3            |
| 40           | Sheltering Arms, Inc.                         | Harris  | \$21,058,401         | 25,504         | 2,504         | 17,495        | 3,677         | 1,828        |
| 41           | South Plains Community Action Association     | Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum  | \$1,253,088          | 6,044          | 1,215         | 556           | 4,205         | 68           |
| 42           | South Texas Development Council               | Jim Hogg, Starr, Zapata   | \$1,757,716          | 1,897          | 15            | 9             | 1,870         | 3            |
| 43           | Texas Neighborhood Services                   | Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise   | \$2,084,310          | 2,641          | 2,278         | 97            | 235           | 31           |
| 44           | Texoma Council Of Governments                 | Cooke, Fannin, Grayson  | \$1,588,537          | 2,003          | 1,468         | 419           | 78            | 38           |
| 45           | Travis County                                 | Travis  | \$ 3,807,332         | 5,146          | 981           | 2,103         | 1,904         | 158          |
| 46           | Tri-County Community Action, Inc.             | Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur  | \$2,251,454          | 3,184          | 1,193         | 1,937         | 47            | 7            |
| 47           | Webb County Community Action Agency           | Webb  | \$95,549             | 460            | -             | -             | 460           | -            |
| 48           | West Texas Opportunities, Inc.                | Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler | \$2,710,856          | 5,696          | 1,599         | 842           | 3,153         | 102          |
| 49           | Williamson-Burnet County Opportunities, Inc.  | Burnet, Williamson  | \$608,185            | 1,329          | 687           | 289           | 341           | 12           |
| <b>Total</b> |   |   | <b>\$117,972,702</b> | <b>209,882</b> | <b>50,777</b> | <b>66,412</b> | <b>88,372</b> | <b>4,321</b> |

**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 2011 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.

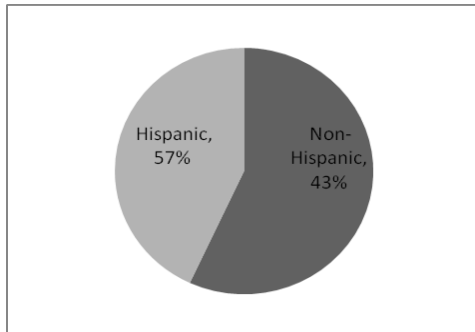
**Racial and Ethnic Composition of Individuals Receiving CSBG Assistance, Statewide, FY 2011**

**Racial Composition**



| Race  | Percent |
|-------|---------|
| Other | 3%      |
| White | 74%     |
| Black | 23%     |

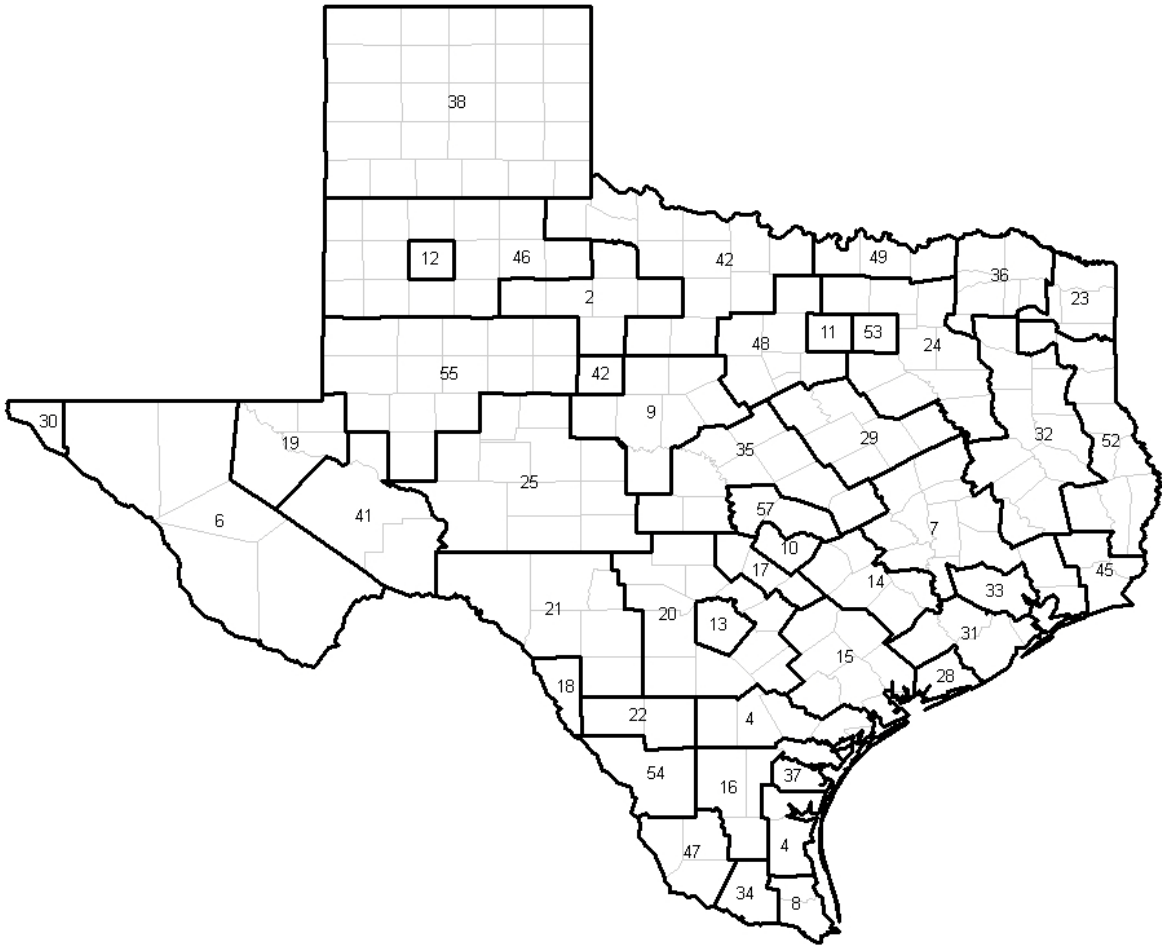
**Ethnic Composition**



| Ethnicity    | Percent |
|--------------|---------|
| Hispanic     | 57%     |
| Non-Hispanic | 43%     |



CSBG Subrecipient Service Areas, FY 2011



**Racial Composition of Individuals Receiving CSBG Assistance by Subcontractor,  
Statewide, FY 2011**

| # on Map | Contractor   | Counties Served   | Allocation  | Individuals Served | Black  | White  | Other | Hispanic | Non-Hispanic |
|----------|--|---|-------------|--------------------|--------|--------|-------|----------|--------------|
| 1        | ^Alabama-Coushatta Tribe of Texas                        | Polk, Tyler   | \$100,000   | 49                 | 2      | 1      | 46    | 0        | 49           |
| 2        | Aspermont Small Business Development Center, Inc.        | Haskell, Jones, Kent, Knox, Stonewall, Throckmorton   | \$150,000   | 1,839              | 198    | 788    | 853   | 887      | 952          |
| 3        | ^Asociacion Pro Servicios Sociales, Inc                  | Jim Hogg, Starr, Webb, Zapata   | \$125,000   | 98                 | 0      | 98     | 0     | 98       | 0            |
| 4        | *Bee Community Action Agency                             | Aransas, Bee, Kenedy, Kleberg, Live Oak, McMullen, Refugio  | \$338,045   | 3,776              | 229    | 3,502  | 45    | 2,878    | 898          |
| 5        | ^Bexar County  | Bexar   | \$76,179    | 0                  | 0      | 0      | 0     | 0        | 0            |
| 6        | Big Bend Community Action Committee, Inc.                | Brewster, Culberson, Hudspeth, Jeff Davis, Presidio   | \$156,344   | 3,459              | 20     | 3,254  | 185   | 3,097    | 362          |
| 7        | Brazos Valley Community Action Agency, Inc.              | Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington | \$957,988   | 15,538             | 8,625  | 6,277  | 636   | 3,680    | 11,858       |
| 8        | Cameron and Willacy Counties Community Projects, Inc.    | Cameron, Willacy  | \$996,300   | 14,990             | 20     | 14,970 | 0     | 14,885   | 105          |
| 9        | Central Texas Opportunities, Inc.                        | Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels  | \$222,642   | 3,527              | 166    | 3,249  | 112   | 910      | 2,617        |
| 10       | City of Austin, Health And Human Services Department     | Travis  | \$892,679   | 4,900              | 1,651  | 2,671  | 578   | 2,733    | 2,167        |
| 11       | City of Fort Worth Parks & Community Services Department | Tarrant   | \$1,371,360 | 34,628             | 12,877 | 21,051 | 700   | 17,086   | 17,542       |
| 12       | City of Lubbock  | Lubbock   | \$401,833   | 5,786              | 1,439  | 3,449  | 898   | 2,993    | 2,793        |

**Annual Housing Report**

**Statement of Activities**

| <b># on Map</b> | <b>Contractor</b>   | <b>Counties Served</b>  | <b>Allocation</b> | <b>Individuals Served</b> | <b>Black</b> | <b>White</b> | <b>Other</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|-----------------|---|---|-------------------|---------------------------|--------------|--------------|--------------|-----------------|---------------------|
| 13              | City of San Antonio, The Department Of Human Services         | Bexar   | \$1,926,262       | 62,071                    | 7,215        | 53,988       | 868          | 50,639          | 11,432              |
| 14              | *Combined Community Action, Inc.                              | Austin, Bastrop, Colorado, Fayette, Lee   | \$252,968         | 3,424                     | 1,585        | 1,781        | 58           | 724             | 2,700               |
| 15              | Community Action Committee of Victoria                        | Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Victoria                               | \$297,131         | 8,326                     | 1,840        | 6,383        | 103          | 4,850           | 3,476               |
| 16              | *Community Action Corporation of South Texas                  | Brooks, Duval, Jim Wells, San Patricio  | \$308,319         | \$5,349                   | \$84         | \$5,254      | \$11         | \$4,978         | \$371               |
| 17              | *Community Action Inc., of Hays, Caldwell And Blanco Counties | Blanco, Caldwell, Hays  | \$252,903         | 3,536                     | 438          | 2,998        | 100          | 2,119           | 1,417               |
| 18              | *Community Action Social Services & Education, Inc.           | Maverick  | \$265,388         | 868                       | -            | 868          | -            | 867             | 1                   |
| 19              | Community Council Of Reeves County                            | Loving, Reeves, Ward, Winkler   | \$215,972         | 1,088                     | 92           | 554          | 442          | 833             | 255                 |
| 20              | *Community Council of South Central Texas, Inc.               | Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson | \$648,003         | 15,381                    | 545          | 14,712       | 124          | 10,482          | 4,899               |
| 21              | Community Council of Southwest Texas, Inc.                    | Edwards, Kinney, Real, Uvalde, Val Verde, Zavala  | \$271,754         | 506                       | 3            | 495          | 8            | 473             | 33                  |
| 22              | Community Services Agency Of South Texas, Inc.                | Dimmit, La Salle  | \$150,000         | 1,226                     | 3            | 1,217        | 6            | 1,217           | 9                   |
| 23              | Community Services of Northeast Texas, Inc.                   | Bowie, Camp, Cass, Marion, Morris,  | \$279,664         | 2,701                     | 1,349        | 1,069        | 283          | 204             | 2,497               |
| 24              | Community Services, Inc.                                      | Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt     | \$1,048,427       | 17,833                    | 6,060        | 11,140       | 633          | 2,821           | 15,012              |

**Annual Housing Report**

**Statement of Activities**

| <b># on Map</b> | <b>Contractor</b>  | <b>Counties Served</b>   | <b>Allocation</b> | <b>Individuals Served</b> | <b>Black</b> | <b>White</b> | <b>Other</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|-----------------|--|--|-------------------|---------------------------|--------------|--------------|--------------|-----------------|---------------------|
| 25              | *Concho Valley Community Action Agency                               | Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green | \$303,710         | 3,051                     | 189          | 2,815        | 47           | 1,870           | 1,181               |
| 26              | ^Dallas Inter-Tribal Center of Texas                                 | Collin, Dallas, Denton, Ellis, Hood, Johnson, Kaufman, Parker, Rockwall                        | \$125,000         | 238                       | 3            | 8            | 227          | 46              | 192                 |
| 27              | ^Depelchin Children's Center   | Harris   | \$123,409         | 7                         | 6            | 1            | 0            | 2               | 5                   |
| 28              | Economic Action Committee of The Gulf Coast                          | Matagorda  | \$150,000         | 1,379                     | 475          | 882          | 22           | 530             | 849                 |
| 29              | Economic Opportunities Advancement Corporation of Planning Region XI | Bosque, Falls, Freestone, Hill, Limestone, McLennan  | \$509,926         | 11,523                    | 6,159        | 5,083        | 281          | 2,255           | 9,268               |
| 30              | El Paso Community Action Program, Project Bravo, Inc.                | El Paso  | \$1,417,351       | 36,122                    | 650          | 35,165       | 307          | 34,296          | 1,826               |
| 31              | Galveston County Community Action Council, Inc.                      | Brazoria, Fort Bend, Galveston, Wharton  | \$824,300         | 9,456                     | 5,136        | 4,099        | 221          | 2,849           | 6,607               |
| 32              | Greater East Texas Community Action Program (GETCAP)                 | Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood | \$940,236         | 23,549                    | 12,373       | 10,812       | 364          | 2,438           | 21,111              |
| 33              | Gulf Coast Community Services Association                            | Harris   | \$4,419,357       | 6,614                     | 3,791        | 2,688        | 135          | 2,361           | 4,253               |
| 34              | *Hidalgo County Community Services Agency                            | Hidalgo  | \$1,782,521       | 23,126                    | 52           | 22,826       | 248          | 22,859          | 267                 |
| 35              | Hill Country Community Action Association, Inc.                      | Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba                        | \$472,747         | 6,207                     | 1,252        | 4,744        | 211          | 1,392           | 4,815               |

**Annual Housing Report**

**Statement of Activities**

| <b># on Map</b> | <b>Contractor</b>                              | <b>Counties Served</b>   | <b>Allocation</b> | <b>Individuals Served</b> | <b>Black</b> | <b>White</b> | <b>Other</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|-----------------|--|--|-------------------|---------------------------|--------------|--------------|--------------|-----------------|---------------------|
| 36              | Northeast Texas Opportunities, Inc             | Delta, Franklin, Hopkins, Lamar, Rains, Red River, Titus   | \$260,770         | 4,238                     | 1,608        | 2,203        | 427          | 321             | 3,917               |
| 37              | *Nueces County Community Action Agency         | Nueces   | \$578,243         | 4,009                     | 618          | 3,265        | 126          | 3,112           | 897                 |
| 38              | 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         | 20,408                    | 4,122        | 15,779       | 507          | 10,049          | 10,359              |
| 39              | ^Project ARRIBA                                | El Paso  | \$125,000         | 54                        | 0            | 54           | 0            | 54              | 0                   |
| 40              | ^Project Quest, Inc.                           | Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson   | \$125,000         | 812                       | 177          | 560          | 75           | 586             | 226                 |
| 41              | Pecos County Community Action Agency           | Crane, Pecos, Terrell  | \$150,000         | 1,835                     | 14           | 1,811        | 10           | 1,651           | 184                 |
| 42              | *Rolling Plains Management Corporation         | Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Shackelford, Stephens, Taylor, Wichita, Wilbarger, Young  | \$498,569         | 7,263                     | 1,386        | 3,359        | 2,518        | 2,239           | 5,024               |
| 43              | ^Seton Home                                    | Bexar  | \$125,000         | 145                       | 24           | 59           | 62           | 119             | 26                  |
| 44              | ^Sin Fronteras Organizing Project              | El Paso  | \$125,000         | 1,634                     | 0            | 1,634        | 0            | 1,633           | 1                   |
| 45              | *South East Texas Regional Planning Commission | Hardin, Jefferson, Orange  | \$590,970         | 3,013                     | 1,757        | 1,201        | 55           | 161             | 2,852               |

Annual Housing Report

Statement of Activities

| # on Map     | Contractor  | Counties Served  | Allocation          | Individuals Served | Black         | White          | Other         | Hispanic       | Non-Hispanic   |
|--------------|---|--|---------------------|--------------------|---------------|----------------|---------------|----------------|----------------|
| 46           | *South Plains Community Action Association                        | Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum             | \$505,446           | 9,530              | 684           | 8,667          | 179           | 7,228          | 2,302          |
| 47           | South Texas Development Council                                   | Jim Hogg, Starr, Zapata  | \$303,716           | 2,910              | 9             | 2,847          | 54            | 2,879          | 31             |
| 48           | Texas Neighborhood Services                                       | Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise  | \$379,259           | 5,788              | 294           | 5,366          | 128           | 802            | 4,986          |
| 49           | Texoma Council of Governments                                     | Cooke, Fannin, Grayson   | \$235,730           | 2,774              | 649           | 2,083          | 42            | 124            | 2,650          |
| 50           | ^Texas Council on Family Violence                                 | Travis, Bexar, El Paso   | \$125,000           | 494                | 5             | 470            | 19            | 461            | 33             |
| 51           | ^Travis County Domestic Violence and Sexual Assault DBA Safeplace | Travis   | \$50,255            | 965                | 164           | 674            | 127           | 519            | 446            |
| 52           | Tri-County Community Action, Inc.                                 | Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur                                     | \$391,974           | 4,552              | 2,530         | 1,965          | 60            | 110            | 4,442          |
| 53           | *Urban League of Greater Dallas                                   | Dallas   | \$2,685,072         | 8,274              | 5,875         | 1,618          | 781           | 1,526          | 6,748          |
| 54           | Webb County Community Action Agency                               | Webb   | \$550,379           | 1,158              | 0             | 1,158          | 0             | 1,158          | 0              |
| 55           | *West Texas Opportunities, Inc.                                   | Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton | \$709,462           | 12,695             | 1,737         | 10,675         | 283           | 7,897          | 4,798          |
| 56           | ^West Central Texas Council of Governments                        | Jones, Taylor  | \$50,000            | 1                  | 0             | 1              | 0             | 0              | 1              |
| 57           | *Williamson-Burnet County Opportunities, Inc.                     | Burnet, Williamson   | \$241,499           | 5,794              | 1,203         | 4,319          | 272           | 1,987          | 3,807          |
| <b>TOTAL</b> |   |  | <b>\$32,193,019</b> | <b>430,517</b>     | <b>97,383</b> | <b>318,660</b> | <b>14,477</b> | <b>244,968</b> | <b>185,549</b> |

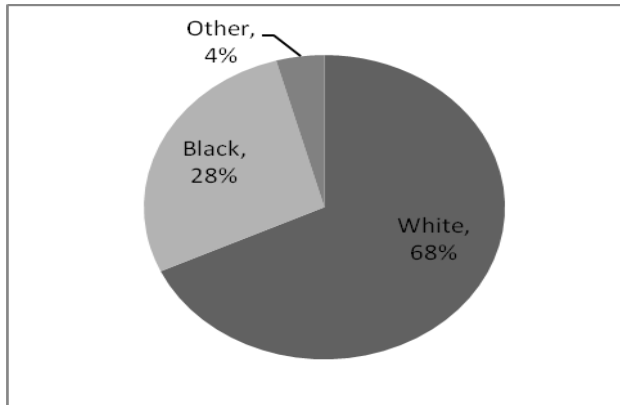
\*These contractors received CSBG annual allocation for their service area and discretionary funds for specialized activities for a few counties that fall outside their service area.

^These contractors only received discretionary funds for specialized activities.

**EMERGENCY SHELTER GRANTS PROGRAM**

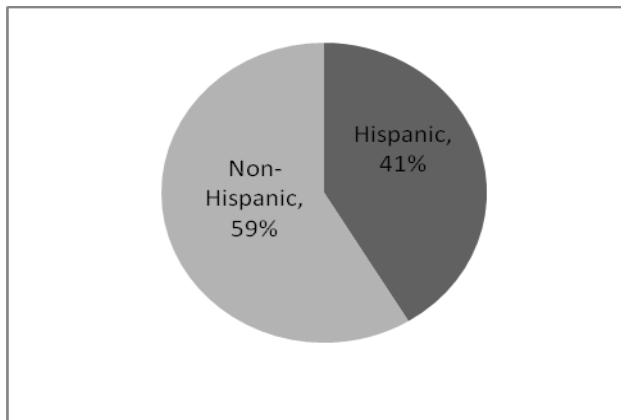
The Emergency Shelter Grants Program (ESGP) funds a network of subrecipient organizations, some of which have a service area that spans across two or more regions or multiple subrecipients serve the same area. Because of this, ESGP racial composition data for FY 2011 is listed according to subrecipient. Racial composition for the state is available, but unavailable at the regional level.

**Racial Composition of Individuals Receiving ESGP Assistance, Statewide, FY 2011**



| Race  | Percent |
|-------|---------|
| Other | 4%      |
| White | 68%     |
| Black | 28%     |

**Ethnic Composition of Individuals Receiving ESGP Assistance, Statewide, FY 2011**



| Ethnicity    | Percent |
|--------------|---------|
| Hispanic     | 41%     |
| Non-Hispanic | 59%     |

**Racial and Ethnic Composition of Individuals Receiving ESGP Assistance  
By Subrecipient, Statewide, FY 2011**

| <b>Contractor</b>                                 | <b>County Service Area</b>  | <b>Award</b> | <b>Total Individuals</b> | <b>White</b> | <b>Black</b> | <b>Other</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|---|---|--------------|--------------------------|--------------|--------------|--------------|-----------------|---------------------|
| Abilene Hope Haven, Inc.                          | Taylor  | \$71,000     | 23                       | 20           | 2            | 1            | 2               | 21                  |
| ACH Child and Family Services                     | Tarrant   | \$71,000     | 231                      | 101          | 124          | 6            | 56              | 175                 |
| Advocacy Outreach                                 | Bastrop   | \$71,000     | 612                      | 342          | 183          | 87           | 240             | 372                 |
| Amarillo, City of                                 | Potter  | \$117,121    | 3,792                    | 2,802        | 782          | 208          | 687             | 3105                |
| Angel Outreach, Inc.                              | Harris  | \$70,334     | 713                      | 66           | 644          | 3            | 37              | 676                 |
| Bastrop County Women's Shelter                    | Bastrop, Fayette, Lee   | \$56,800     | 487                      | 302          | 96           | 89           | 137             | 350                 |
| Bay Area Homeless Services, Inc.                  | Harris, Liberty, Chambers   | \$57,710     | 623                      | 401          | 204          | 18           | 90              | 533                 |
| Bishop Enrique San Pedro Ozanam Center, Inc., The | Cameron   | \$212,945    | 3,974                    | 3,932        | 27           | 15           | 3704            | 270                 |
| Bridge Over Troubled Waters, Inc., The            | Harris  | \$49,700     | 298                      | 219          | 54           | 25           | 139             | 159                 |
| Child Crisis Center of El Paso                    | El Paso   | \$52,916     | 490                      | 426          | 38           | 26           | 401             | 89                  |
| Compassion Ministries of Waco                     | McLennan  | \$21,300     | 151                      | 102          | 33           | 16           | 54              | 97                  |
| Connections Individual and Family Services, Inc.  | Comal, San Patricio, Atascosa, Bastrop, Bee, Caldwell, Frio Goliad, Gonzales, Guadalupe, Karnes, Lee, Live Oak, McMullen, Refugio, Wilson, Zavala | \$71,000     | 348                      | 314          | 32           | 2            | 217             | 131                 |
| Corpus Christi Hope House, Inc.                   | Nueces, San Patricio  | \$60,424     | 96                       | 94           | 2            | 0            | 59              | 37                  |
| Corpus Christi Metro Ministries, Inc.             | Nueces, San Patricio  | \$53,250     | 72                       | 67           | 5            | 0            | 59              | 13                  |
| El Paso Villa Maria                               | El Paso   | \$25,560     | 77                       | 69           | 8            | 0            | 56              | 21                  |



## Statement of Activities

| <b>Contractor</b>                          | <b>County Service Area</b>                                   | <b>Award</b> | <b>Total Individuals</b> | <b>White</b> | <b>Black</b> | <b>Other</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|--|--|--------------|--------------------------|--------------|--------------|--------------|-----------------|---------------------|
| Faith Mission and Help Center, Inc.        | Washington   | \$63,254     | 414                      | 180          | 232          | 2            | 33              | 381                 |
| Families In Crisis, Inc.                   | Bell, Coryell and Hamilton                                   | \$61,691     | 766                      | 367          | 283          | 116          | 137             | 629                 |
| Family Abuse Center, Inc.                  | McLennan, Falls, Bosque, Freestone, Limestone, Hill, Navarro | \$56,485     | 483                      | 338          | 103          | 42           | 145             | 338                 |
| Family Crisis Center, Inc.                 | Cameron and Willacy Counties                                 | \$71,000     | 1,031                    | 1,013        | 5            | 13           | 977             | 54                  |
| Family Gateway, Inc.                       | Dallas   | \$49,700     | 388                      | 35           | 335          | 18           | 17              | 371                 |
| Family Place, The                          | Dallas   | \$90,854     | 652                      | 277          | 309          | 66           | 199             | 453                 |
| Family Violence Prevention Services, Inc.  | Bexar  | \$71,000     | 1,639                    | 1,302        | 215          | 122          | 1097            | 542                 |
| Four Rivers Outreach                       | Grayson  | \$71,000     | 235                      | 171          | 36           | 28           | 23              | 212                 |
| Friendship of Women, Inc.                  | Cameron  | \$142,000    | 1,094                    | 1,082        | 1            | 11           | 1071            | 23                  |
| Grayson County Juvenile Alternatives, Inc. | Grayson, Fannin, Cooke                                       | \$47,247     | 25                       | 17           | 5            | 3            | 3               | 22                  |
| Grayson County Shelter                     | Grayson  | \$64,120     | 226                      | 177          | 39           | 10           | 3               | 223                 |
| Hays County Women's Center                 | Hays, Caldwell   | \$92,569     | 671                      | 556          | 78           | 37           | 419             | 252                 |
| Hope's Door                                | Collin   | \$21,300     | 713                      | 435          | 257          | 21           | 214             | 499                 |
| Houston Area Women's Center                | Harris   | \$63,629     | 4,571                    | 3,384        | 1,019        | 168          | 2876            | 1695                |
| Institute of Cognitive Development, Inc.   | Tom Green  | \$21,300     | 348                      | 277          | 30           | 41           | 176             | 172                 |
| Interfaith Housing Coalition               | Dallas   | \$70,805     | 392                      | 60           | 332          | 0            | 143             | 249                 |
| International AIDS Empowerment             | El Paso  | \$38,979     | 88                       | 86           | 1            | 1            | 77              | 11                  |
| Irving, City of                            | Dallas   | \$73,840     | 39                       | 32           | 7            | 0            | 26              | 13                  |
| Johnson County Family Crisis Center        | Johnson  | \$71,000     | 274                      | 193          | 63           | 18           | 45              | 229                 |
| La Posada Home, Inc.                       | El Paso  | \$55,804     | 282                      | 272          | 4            | 6            | 279             | 3                   |

Annual Housing Report

Statement of Activities

| Contractor  | County Service Area   | Award    | Total Individuals | White | Black | Other | Hispanic | Non-Hispanic |
|---|---|----------|-------------------|-------|-------|-------|----------|--------------|
| Loaves & Fishes of the Rio Grande Valley, Inc.      | Cameron, Willacy  | \$71,000 | 2,393             | 2,323 | 48    | 22    | 1929     | 464          |
| Love I.N.C. of Nacogdoches                          | Nacogdoches   | \$51,585 | 181               | 40    | 133   | 8     | 6        | 175          |
| Matagorda County Women's Crisis Center, Inc.        | Matagorda, Wharton  | \$59,218 | 1,214             | 907   | 245   | 62    | 496      | 718          |
| Memorial Assistance Ministries                      | Harris  | \$88,289 | 371               | 202   | 169   | 0     | 186      | 185          |
| Midland Fair Havens, Inc.                           | Midland   | \$68,870 | 1,385             | 1,040 | 342   | 3     | 665      | 720          |
| Missions of Yahweh, Inc., The                       | Harris  | \$87,167 | 140               | 50    | 82    | 8     | 9        | 131          |
| Northwest Assistance Ministries                     | Harris, Montgomery  | \$71,000 | 139               | 17    | 113   | 9     | 7        | 132          |
| Opportunity Center for the Homeless                 | El Paso   | \$91,151 | 2,187             | 1,909 | 232   | 46    | 1345     | 842          |
| Panhandle Crisis Center, Inc.                       | Ochiltree, Hansford, Lipscomb   | \$37,080 | 619               | 588   | 2     | 29    | 367      | 252          |
| Port Cities Rescue Mission Ministries               | Jefferson, Harding, Orange  | \$71,000 | 435               | 156   | 256   | 23    | 12       | 423          |
| Project Vida  | El Paso   | \$27,421 | 98                | 95    | 3     | 0     | 94       | 4            |
| Promise House, Inc.                                 | Dallas  | \$71,000 | 135               | 60    | 73    | 2     | 29       | 106          |
| Providence Ministry Corp. dba La Posada Providencia | Cameron and Willacy   | \$46,813 | 200               | 166   | 23    | 11    | 148      | 52           |
| Randy Sam's Outreach Shelter, Inc.                  | Bowie   | \$62,717 | 706               | 491   | 204   | 11    | 4        | 702          |
| Refuge Corporation, The                             | Coryell   | \$62,322 | 231               | 70    | 147   | 14    | 32       | 199          |
| Sabine Valley Regional MHMR Center                  | Bowie, Cass, Gregg, Harrison, Marion, Panola, Red River, Rusk, Upshur | \$39,969 | 62                | 32    | 30    | 0     | 2        | 60           |
| Safe Haven of Tarrant County                        | Tarrant   | \$71,000 | 2,341             | 1,165 | 933   | 243   | 589      | 1752         |
| Salvation Army Denton Corps                         | Denton  | \$71,000 | 1,049             | 819   | 204   | 26    | 72       | 977          |

## Statement of Activities

| Contractor   | County Service Area   | Award     | Total Individuals | White | Black | Other | Hispanic | Non-Hispanic |
|--|---|-----------|-------------------|-------|-------|-------|----------|--------------|
| Salvation Army of Abilene  | Taylor, Callahan, Runnels, Jones  | \$56,682  | 457               | 385   | 72    | 0     | 70       | 387          |
| Salvation Army of Corpus Christi   | Nueces  | \$71,000  | 1,420             | 1,190 | 214   | 16    | 531      | 889          |
| Salvation Army of Galveston  | Galveston   | \$70,733  | 720               | 536   | 154   | 30    | 43       | 677          |
| Salvation Army of Longview   | Gregg   | \$43,226  | 1,051             | 655   | 387   | 9     | 43       | 1008         |
| Salvation Army of Lubbock  | Lubbock   | \$71,000  | 1,002             | 656   | 309   | 37    | 256      | 746          |
| Salvation Army of Odessa   | Ector   | \$35,329  | 397               | 346   | 51    | 0     | 135      | 262          |
| Salvation Army of Tyler  | Smith   | \$71,000  | 1,434             | 895   | 519   | 20    | 100      | 1334         |
| Salvation Army of Waco   | McLennan  | \$78,332  | 828               | 437   | 387   | 4     | 115      | 713          |
| San Antonio Metropolitan Ministry, Inc.  | Bexar   | \$213,000 | 2,045             | 1,539 | 428   | 78    | 780      | 1265         |
| Santa Maria Hostel, Inc.   | Harris  | \$71,000  | 183               | 78    | 97    | 8     | 13       | 170          |
| SEARCH   | Harris  | \$128,754 | 5,392             | 1,726 | 3,418 | 248   | 525      | 4867         |
| Seton Home   | Bexar   | \$90,353  | 103               | 93    | 10    | 0     | 70       | 33           |
| South Plains Community Action Association  | Bailey, Crosby, Cochran, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Matador, Terry, Yoakum | \$71,000  | 196               | 186   | 1     | 9     | 163      | 33           |
| South Texas Adult Resource and Training Center                                   | Cameron   | \$70,996  | 289               | 289   | 0     | 0     | 288      | 1            |
| Star of Hope Mission   | Harris  | \$71,000  | 2,007             | 503   | 1,494 | 10    | 230      | 1777         |
| Travis County Domestic Violence and Sexual Assault Survival Center dba SafePlace | Travis  | \$56,800  | 2,639             | 1,748 | 507   | 384   | 1268     | 1371         |
| Twin City Mission  | Brazos, Burleson, Grimes, Leon, Madison, Milam, Robertson   | \$34,293  | 550               | 325   | 204   | 21    | 82       | 468          |
| Vogel Alcove   | Dallas, Collin  | \$32,305  | 507               | 154   | 310   | 43    | 69       | 438          |

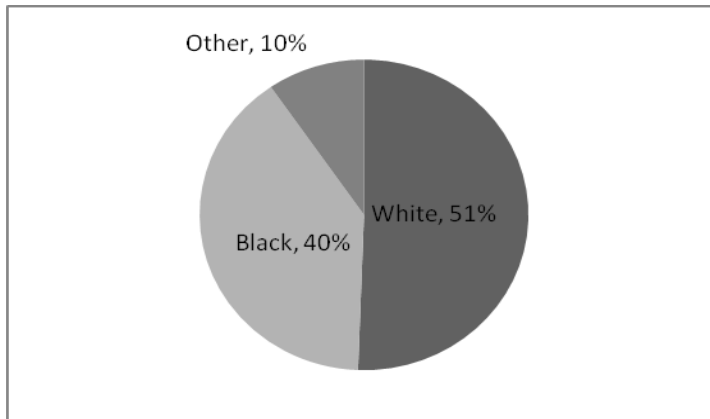
## Statement of Activities

| <b>Contractor</b>                       | <b>County Service Area</b>   | <b>Award</b>       | <b>Total Individuals</b> | <b>White</b>  | <b>Black</b>  | <b>Other</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|---|--|--------------------|--------------------------|---------------|---------------|--------------|-----------------|---------------------|
| Westside Homeless Partnership           | Harris   | \$46,150           | 680                      | 539           | 100           | 41           | 487             | 193                 |
| Women Together Foundation, Inc.         | Hidalgo  | \$71,000           | 596                      | 595           | 1             | 0            | 587             | 9                   |
| Womens Home, The                        | Harris and surrounding counties  | \$80,536           | 78                       | 62            | 14            | 2            | 6               | 72                  |
| Women's Shelter of East Texas, Inc.     | Angelina, Nacogdoches, Polk, Houston, San Augustine, San Jacinto, Shelby, Sabine and Trinity               | \$41,524           | 272                      | 188           | 68            | 16           | 72              | 200                 |
| Womens Shelter of South Texas           | Aransas, Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, Live Oak, McMullen, Nueces, Refugio, San Patricio | \$70,991           | 941                      | 799           | 95            | 47           | 627             | 314                 |
| Youth and Family Alliance dba LifeWorks | Travis   | \$61,770           | 82                       | 58            | 22            | 2            | 34              | 48                  |
| <b>Total</b>                            |  | <b>\$5,217,013</b> | <b>64,073</b>            | <b>43,623</b> | <b>17,689</b> | <b>2,761</b> | <b>26,484</b>   | <b>37,589</b>       |

**HOMELESS HOUSING AND SERVICES PROGRAM**

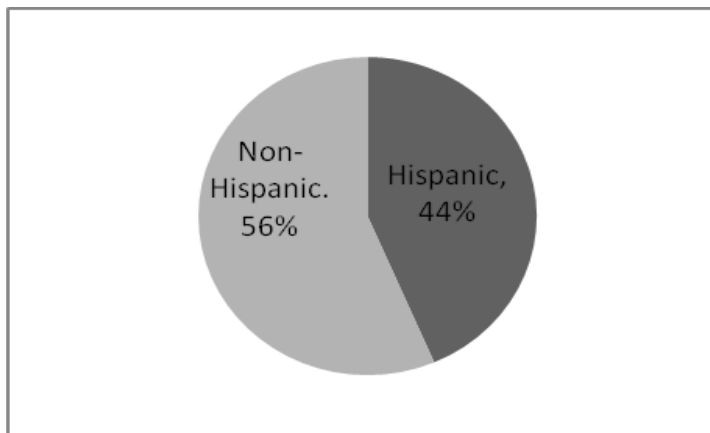
The Homeless Housing and Services Program (HHSP) assists large metropolitan areas to provide services to homeless individuals and families, including services such as case management, housing placement and retention, as well as construction. Beginning in 2010, funding for this program was awarded by 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 is listed according to subrecipient. Racial and ethnic composition of those assisted by the program areas are provided below.

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



| Race  | Percent |
|-------|---------|
| Other | 10%     |
| White | 51%     |
| Black | 40%     |

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



| Ethnicity    | Percent |
|--------------|---------|
| Hispanic     | 44%     |
| Non-Hispanic | 56%     |

Note: The performance data/beneficiary data for HHSP covers September 2010 through August 2011.

**Racial and Ethnic Composition of Individuals Receiving HHSP Assistance  
By Subrecipient, Statewide for 2010 to 2011**

| <b>Contractor</b>                               | <b>County Service Area</b> | <b>Award</b>        | <b>Ind Served</b> | <b>White</b>  | <b>Black</b> | <b>Other</b> | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|---|----------------------------|---------------------|-------------------|---------------|--------------|--------------|-----------------|---------------------|
| City of Austin, Health and Human Services Dept. | Travis                     | 1,922,498           | 812               | 491           | 263          | 58           | 278             | 534                 |
| Haven for Hope of Bexar County                  | Bexar                      | 3,410,574           | 1,845             | 1,024         | 331          | 490          | 628             | 1,217               |
| City of Arlington                               | Tarrant                    | 976,295             | 655               | 236           | 335          | 84           | 575             | 80                  |
| City of El Paso                                 | El Paso                    | 1,667,459           | 4,339             | 3,937         | 307          | 95           | 3,950           | 389                 |
| United Way of Tarrant County                    | Tarrant                    | 1,667,312           | 7,060             | 3,283         | 2,751        | 1,026        | 4,195           | 2,865               |
| City of Dallas                                  | Dallas                     | 3,361,364           | 3,186             | 1,136         | 1,956        | 94           | 266             | 2,920               |
| Mother Teresa Shelter, Inc.                     | Nueces                     | 779,446             | -                 | -             | -            | -            | -               | -                   |
| City of Houston                                 | Harris                     | 5,756,053           | 5,188             | 1,571         | 3,250        | 367          | 164             | 5,024               |
| <b>TOTAL</b>                                    |                            | <b>\$19,541,001</b> | <b>23,085</b>     | <b>11,678</b> | <b>9,193</b> | <b>2,214</b> | <b>10,056</b>   | <b>13,029</b>       |

## 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. Dedicate 5 percent of the HOME project allocation for benefits of persons with disabilities who live in any area of this state.

Progress made towards meeting the goals listed above, the upcoming year's goals, and information on TDHCA's actual performance in satisfying FY 2011 goals and objectives is provided in *Section 4: Action Plan* on page 196.

Beyond these established reporting goals, the Department sets policy initiatives and efforts to address special needs populations, and incorporates recommendations on how to improve the coordination of the Department services, also described in the *Action Plan* on page 226.

## PERFORMANCE IN ADDRESSING HOUSING NEEDS

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. HUD gives us a snap shot of that need, as shown in the Housing Analysis Section 2. HUD tells us there are approximately 1,213,190 low-income (0-80% AMFI) renter households with housing problems, and 936,835 low-income home owners with housing problems, such as a high cost burden, lack of kitchen or plumbing and overcrowding. This is approximately 26.6 percent of households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD. For example, homeowner rehabilitation for barrier removal may

be critical for a person with disabilities to live independently, but is conducted in homes that do not lack kitchens or plumbing. Even though a service was provided, there was no reduction in housing that lacks kitchen or plumbing.

For all TDHCA programs that have to do with housing assistance, TDHCA was able to serve or commit to serve approximately 11.6 percent of persons with a need for safe, affordable housing in Texas the past year, of which 9.8 percent is provided by the CEAP program. This small percentage shows the magnitude of need in Texas.

## STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION

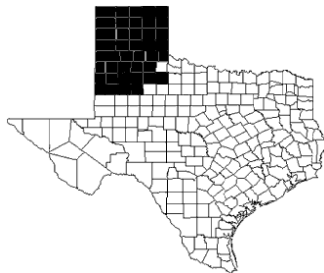
This section describes TDHCA's FY 2011 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESGP, CSBG and HHSP because figures are not available for these programs at the regional level. Additionally, for purposes of reporting, Office of Colonia Initiatives 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. Because TDHCA does not accept applications directly from individuals for a majority of its programs, it is not possible to report on the racial and ethnic composition of households applying for assistance. The racial and ethnic composition reflects actual households served in FY 2011. 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 2011 to serve households. Racial and ethnic data for the latter programs represent households served in FY 2011 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 and Ethnic Composition of Households Receiving Assistance" under the Statement of Activities section on page 137.



**REGION 1**



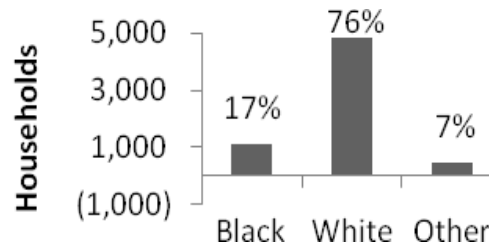
These charts represent the racial and ethnic composition of households served in FY 2011.

Note:

Because the Department's loan servicer does 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

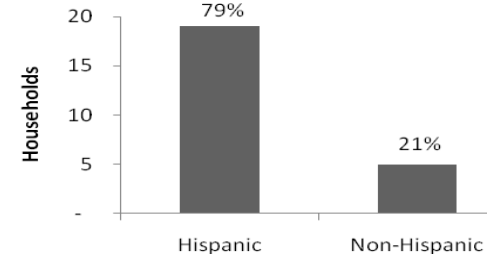


| Race  | Households | Percent |
|-------|------------|---------|
| Black | 1,102      | 17%     |
| White | 4,842      | 76%     |
| Other | 461        | 7%      |

*Statement of Activities by Region*

**RENTER PROGRAMS**

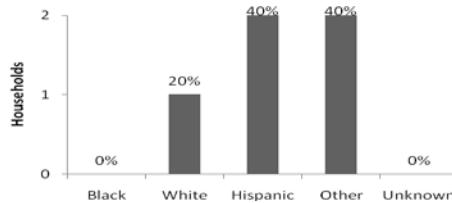
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 2,678      | 42%     |
| Non-Hispanic | 3,751      | 58%     |

**SINGLE FAMILY BOND PROGRAM**

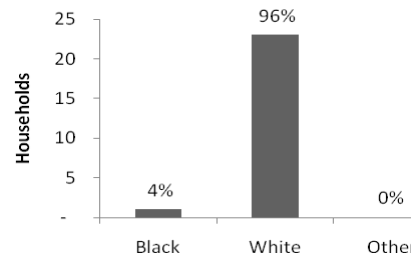
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



| Race     | Households | Percent |
|----------|------------|---------|
| White    | 1          | 20%     |
| Hispanic | 2          | 40%     |
| Other    | 2          | 40%     |

**HOME PROGRAM OWNER PROGRAMS**

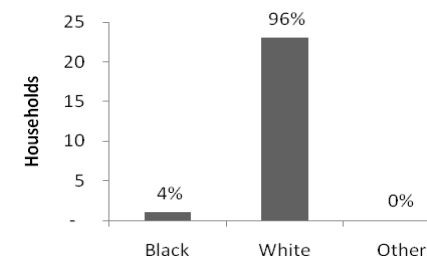
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 1          | 4%      |
| White | 23         | 96%     |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 19         | 79%     |
| Non-Hispanic | 5          | 21%     |

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

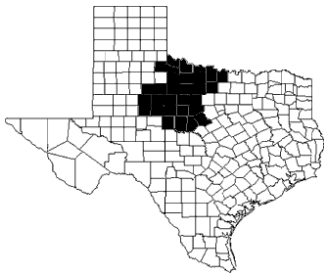
| Activity           | SF Bond Funds | SF Bond HH | HOME Funds  | HOME HH | HTF Funds | HTF HH | HTC Funds   | HTC HH | MF Bond Funds | MF Bond HH | Section 8 Funds | Section 8 HH | All Activities Funds | All Activities HH |
|--------------------|---------------|------------|-------------|---------|-----------|--------|-------------|--------|---------------|------------|-----------------|--------------|----------------------|-------------------|
| Homeowner Programs | \$464,535     | 5          | \$4,097,200 | 46      | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$4,561,735          | 51                |
| Renter Programs    | \$0           | 0          | \$900,000   | 13      | \$0       | 0      | \$2,626,775 | 208    | \$0           | 0          | \$0             | 0            | \$3,526,775          | 221               |
| Total              | \$464,535     | 5          | \$4,997,200 | 59      | \$0       | 0      | \$2,626,775 | 208    | \$0           | 0          | \$0             | 0            | \$8,088,510          | 272               |

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

| Income Level                     | 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          | \$1,407,754 | 17      | \$0       | 0      | \$277,933   | 22     | \$0           | 0          | \$0             | 0            | \$1,685,687          | 39                |
| Very Low Income (30-50 AMFI)     | \$0           | 0          | \$553,846   | 8       | \$0       | 0      | \$934,627   | 74     | \$0           | 0          | \$0             | 0            | \$1,488,473          | 82                |
| Low Income (50-80 AMFI)          | \$120,367     | 2          | \$3,035,600 | 34      | \$0       | 0      | \$1,414,216 | 112    | \$0           | 0          | \$0             | 0            | \$4,570,183          | 148               |
| Moderate Income (>80 AMFI)       | \$344,168     | 3          | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$344,168            | 3                 |
| Total                            | \$464,535     | 5          | \$4,997,200 | 59      | \$0       | 0      | \$2,626,775 | 208    | \$0           | 0          | \$0             | 0            | \$8,088,510          | 272               |

TDHCA allocated \$8,088,510 in Region 1 during FY 2011. 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**



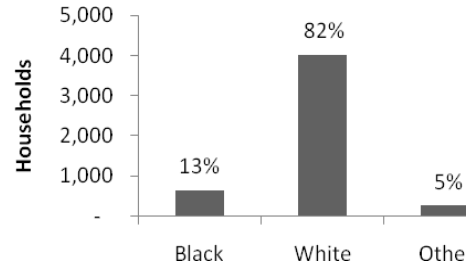
These charts represent the racial and ethnic composition of households served in FY 2011.

Note: Because the Department's loan servicer does 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

**RENTER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE



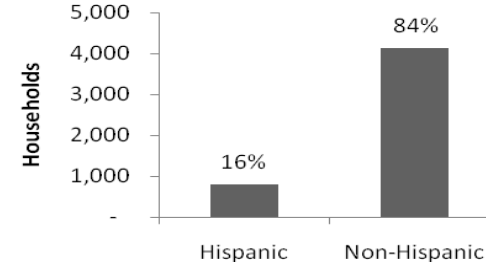
| Race  | Households | Percent |
|-------|------------|---------|
| Black | 640        | 13%     |
| White | 4,025      | 82%     |
| Other | 258        | 5%      |

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

Statement of Activities by Region

**RENTER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 794        | 16%     |
| Non-Hispanic | 4,129      | 84%     |

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

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

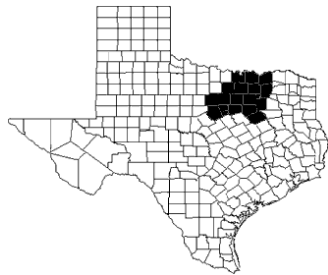
| Activity           | SF Bond Funds | SF Bond HH | HOME Funds  | HOME HH | HTF Funds | HTF HH | HTC Funds   | HTC HH | MF Bond Funds | MF Bond HH | Section 8 Funds | Section 8 HH | All Activities Funds | All Activities HH |
|--------------------|---------------|------------|-------------|---------|-----------|--------|-------------|--------|---------------|------------|-----------------|--------------|----------------------|-------------------|
| Homeowner Programs | \$0           | 0          | \$1,443,200 | 16      | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$1,443,200          | 16                |
| Renter Programs    | \$0           | 0          | \$2,000,000 | 20      | \$0       | 0      | \$2,261,555 | 199    | \$0           | 0          | \$72,603        | 21           | \$4,334,158          | 240               |
| Total              | \$0           | 0          | \$3,443,200 | 36      | \$0       | 0      | \$2,261,555 | 199    | \$0           | 0          | \$72,603        | 21           | \$5,777,358          | 256               |

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

| Income Level                     | 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          | \$800,000   | 8       | \$0       | 0      | \$227,328   | 20     | \$0           | 0          | \$57,649        | 16           | \$1,084,977          | 44                |
| Very Low Income (30-50 AMFI)     | \$0           | 0          | \$600,000   | 6       | \$0       | 0      | \$795,648   | 70     | \$0           | 0          | \$14,954        | 5            | \$1,410,602          | 81                |
| Low Income (50-80 AMFI)          | \$0           | 0          | \$2,043,200 | 22      | \$0       | 0      | \$1,238,580 | 109    | \$0           | 0          | \$0             | 0            | \$3,281,780          | 131               |
| Moderate Income (>80 AMFI)       | \$0           | 0          | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$0                  | 0                 |
| Total                            | \$0           | 0          | \$3,443,200 | 36      | \$0       | 0      | \$2,261,555 | 199    | \$0           | 0          | \$72,603        | 21           | \$5,777,358          | 256               |

TDHCA allocated \$5,777,358 in Region 2 during FY 2011. 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**

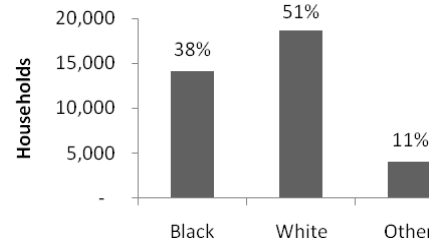


These charts represent the racial and ethnic composition of households served in FY 2011.

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

**RENTER PROGRAMS**

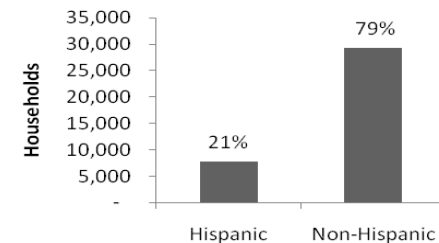
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 14,117     | 38%     |
| White | 18,706     | 51%     |
| Other | 4,027      | 11%     |

**RENTER PROGRAMS**

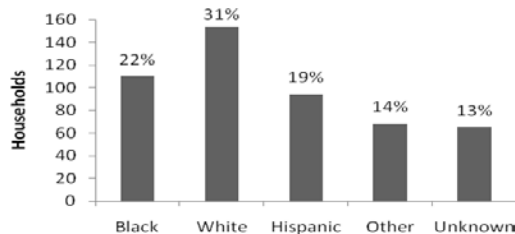
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 7,674      | 21%     |
| Non-Hispanic | 29,204     | 79%     |

**SINGLE FAMILY BOND PROGRAM**

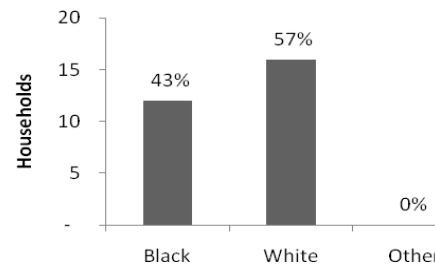
PERCENT OF COMMITTED FUNDS BY RACE AND ETHNICITY



| Race    | Ethnicity | Households | Percent |
|---------|-----------|------------|---------|
| Black   |           | 110        | 22%     |
| White   |           | 154        | 31%     |
|         | Hispanic  | 94         | 19%     |
| Other   |           | 68         | 14%     |
| Unknown |           | 65         | 13%     |

**HOME PROGRAM OWNER PROGRAMS**

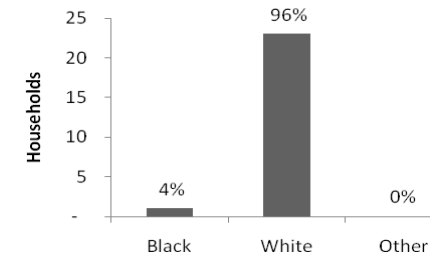
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 12         | 43%     |
| White | 16         | 57%     |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 19         | 79%     |
| Non-Hispanic | 5          | 21%     |

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

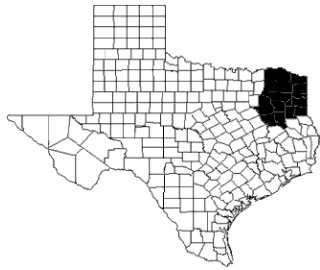
| Activity           | SF Bond Funds | SF Bond HH | HOME Funds  | HOME HH | HTF Funds | HTF HH | HTC Funds    | HTC HH | MF Bond Funds | MF Bond HH | Section 8 Funds | Section 8 HH | All Activities Funds | All Activities HH |
|--------------------|---------------|------------|-------------|---------|-----------|--------|--------------|--------|---------------|------------|-----------------|--------------|----------------------|-------------------|
| Homeowner Programs | \$62,444,320  | 491        | \$1,349,200 | 41      | \$495,112 | 15     | \$0          | 0      | \$0           | 0          | \$0             | 0            | \$64,288,632         | 547               |
| Renter Programs    | \$0           | 0          | \$800,000   | 57      | \$75,000  | 60     | \$14,168,014 | 1,259  | \$0           | 0          | \$1,868,933     | 315          | \$16,911,947         | 1691              |
| Total              | \$62,444,320  | 491        | \$2,149,200 | 98      | \$570,112 | 75     | \$14,168,014 | 1259   | \$0           | 0          | \$1,868,933     | 315          | \$81,200,579         | 2238              |

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

| Income Level                     | 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) | \$316,298     | 3          | \$475,106   | 15      | \$0       | 0      | \$1,182,976  | 109    | \$0           | 0          | \$1,487,050     | 231          | \$3,461,430          | 358               |
| Very Low Income (30-50 AMFI)     | \$3,267,488   | 31         | \$340,294   | 22      | \$368,750 | 12     | \$5,832,302  | 509    | \$0           | 0          | \$308,918       | 66           | \$10,117,752         | 640               |
| Low Income (50-80 AMFI)          | \$14,062,424  | 128        | \$1,333,800 | 61      | \$201,362 | 63     | \$7,152,735  | 641    | \$0           | 0          | \$65,476        | 17           | \$22,815,798         | 910               |
| Moderate Income (>80 AMFI)       | \$44,798,110  | 329        | \$0         | 0       | \$0       | 0      | \$0          | 0      | \$0           | 0          | \$7,489         | 1            | \$44,805,599         | 330               |
| Total                            | \$62,444,320  | 491        | \$2,149,200 | 98      | \$570,112 | 75     | \$14,168,014 | 1,259  | \$0           | 0          | \$1,868,933     | 315          | \$81,200,579         | 2238              |

TDHCA allocated \$81,200,579 in Region 3 during FY 2011. 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 4**



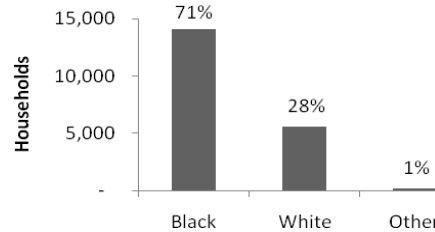
These charts represent the racial and ethnic composition of households served in FY 2011.

Note: Because

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

**RENTER PROGRAMS**

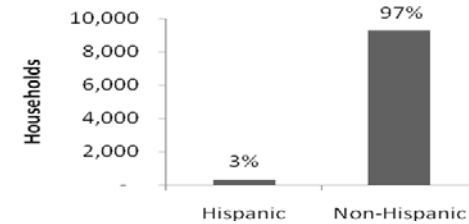
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 14,117     | 71%     |
| White | 5,610      | 28%     |
| Other | 188        | 1%      |

Statement of Activities by Region  
**RENTER PROGRAMS**

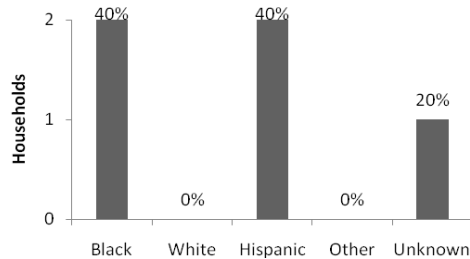
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 318        | 3%      |
| Non-Hispanic | 9,310      | 97%     |

**SINGLE FAMILY BOND PROGRAM**

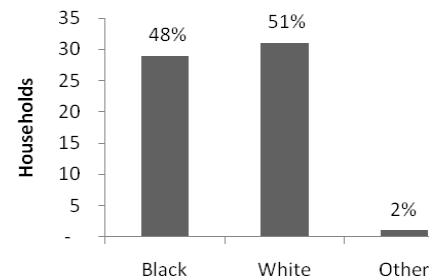
PERCENT OF COMMITTED FUNDS BY RACE



| Race     | Households | Percent |
|----------|------------|---------|
| White    | 2          | 40%     |
| Hispanic | 2          | 40%     |
| Other    | 1          | 20%     |

**HOME PROGRAM OWNER PROGRAMS**

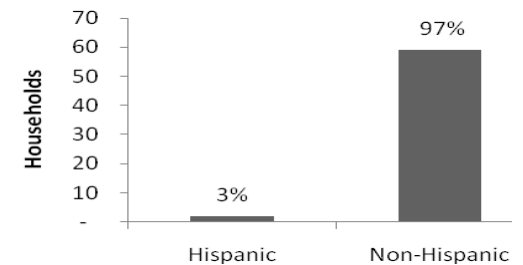
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 29         | 48%     |
| White | 31         | 51%     |
| Other | 1          | 2%      |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 19         | 3%      |
| Non-Hispanic | 5          | 21%     |

## 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 | \$496,763     | 5          | \$2,572,120 | 29      | \$154,481 | 5      | \$0         | \$0    | \$0           | 0          | \$0             | 0            | \$3,223,364          | 39                |
| Renter Programs    | \$0           | 0          | \$4,510,960 | 52      | \$0       | 0      | \$3,094,450 | \$226  | \$0           | 0          | \$1,236         | 3            | \$7,606,646          | 281               |
| Total              | \$496,763     | 5          | \$7,083,080 | 81      | \$154,481 | 5      | \$3,094,450 | 226    | \$0           | 0          | \$1,236         | 3            | \$10,830,010         | 320               |

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

| Income Level                     | 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           | -          | \$2,115,151 | 24      | \$54,745  | 2      | \$286,649   | 44     | \$0           | 0          | \$1,236         | 3            | \$2,457,781          | 73                |
| Very Low Income (30-50 AMFI)     | \$141,782     | 2          | \$690,703   | 10      | \$99,735  | 3      | \$1,390,604 | 98     | \$0           | 0          | \$0             | 0            | \$2,322,823          | 113               |
| Low Income (50-80 AMFI)          | \$78,553      | 1          | \$4,277,227 | 46      | \$0       | 0      | \$1,417,197 | 106    | \$0           | 0          | \$0             | 0            | \$5,772,977          | 153               |
| Moderate Income (>80 AMFI)       | \$276,428     | 2          | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$276,428            | 2                 |
| Total                            | \$496,763     | 5          | \$7,083,080 | 80      | \$154,480 | 5      | \$3,094,450 | 248    | \$0           | 0          | \$1,236         | 3            | \$10,830,009         | 341               |

TDHCA allocated \$10,830,009 in Region 4 during FY 2011. 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**



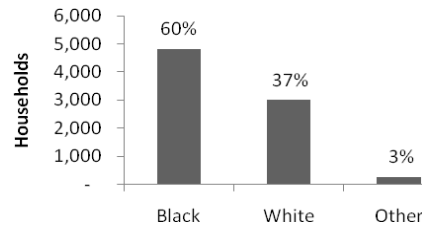
These charts represent the racial and ethnic composition of households served in FY 2011.

Note:

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

**RENTER PROGRAMS**

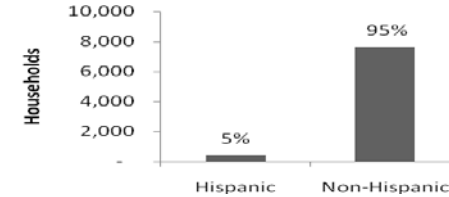
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 4,822      | 60%     |
| White | 2,995      | 37%     |
| Other | 249        | 3%      |

**RENTER PROGRAMS**

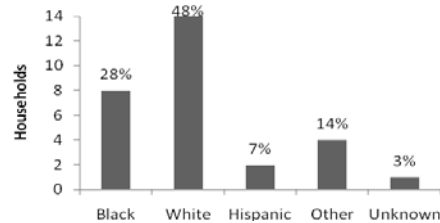
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 431        | 5%      |
| Non-Hispanic | 7,650      | 95%     |

**SINGLE FAMILY BOND PROGRAM**

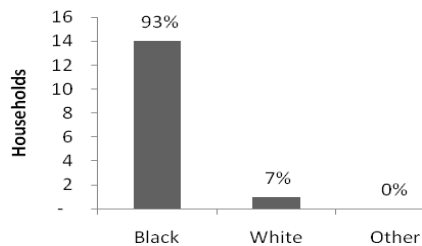
PERCENT OF COMMITTED FUNDS BY RACE



| Race    | Ethnicity | Households | Percent |
|---------|-----------|------------|---------|
| Black   |           | 8          | 28%     |
| White   |           | 14         | 48%     |
|         | Hispanic  | 2          | 7%      |
| Other   |           | 4          | 14%     |
| Unknown |           | 1          | 3%      |

**HOME PROGRAM OWNER PROGRAMS**

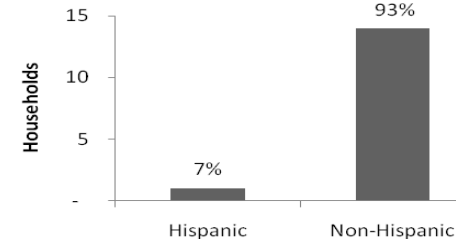
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 14         | 93%     |
| White | 1          | 7%      |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 1          | 7%      |
| Non-Hispanic | 14         | 93%     |

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 | \$3,008,608   | 29         | \$815,800   | 16      | \$120,000 | 3      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$3,944,408          | 48                |
| Renter Programs    | \$0           | 0          | \$1,547,555 | 34      | \$0       | 0      | \$3,837,595 | 338    | \$0           | 0          | \$0             | 0            | \$5,385,150          | 372               |
| Total              | \$3,008,608   | 29         | \$2,363,355 | 50      | \$120,000 | 3      | \$3,837,595 | 338    | \$0           | 0          | \$0             | 0            | \$9,329,558          | 420               |

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

| Income Level                     | 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) | \$71,154      | 1          | \$623,504   | 14      | \$0       | 0      | \$401,018   | 36     | \$0           | 0          | \$0             | 0            | \$1,095,675          | 51                |
| Very Low Income (30-50 AMFI)     | \$0           | 0          | \$924,051   | 20      | \$30,000  | 1      | \$1,340,320 | 118    | \$0           | 0          | \$0             | 0            | \$2,294,372          | 139               |
| Low Income (50-80 AMFI)          | \$141,512     | 2          | \$815,800   | 16      | \$90,000  | 2      | \$2,096,257 | 184    | \$0           | 0          | \$0             | 0            | \$3,143,569          | 204               |
| Moderate Income (>80 AMFI)       | \$2,795,942   | 26         | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$2,795,942          | 26                |
| Total                            | \$3,008,608   | 29         | \$2,363,355 | 50      | \$120,000 | 3      | \$3,837,595 | 338    | \$0           | 0          | \$0             | 0            | \$9,329,558          | 420               |

TDHCA allocated \$9,329,558 in Region 5 during FY 2011. 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**

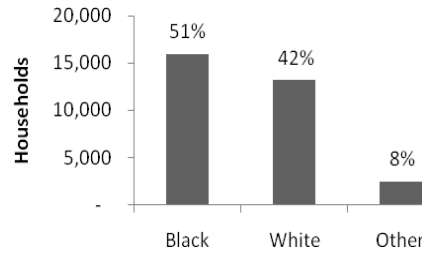


These charts represent the racial and ethnic composition of households served in FY 2011. Note: Because the

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

**RENTER PROGRAMS**

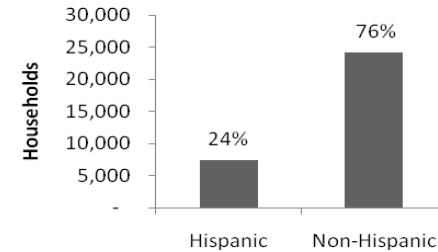
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 15,985     | 51%     |
| White | 13,165     | 42%     |
| Other | 2,455      | 8%      |

**RENTER PROGRAMS**

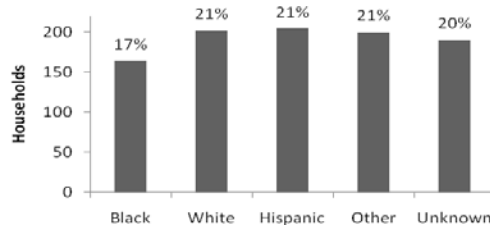
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 7,485      | 24%     |
| Non-Hispanic | 24,134     | 76%     |

**SINGLE FAMILY BOND PROGRAM**

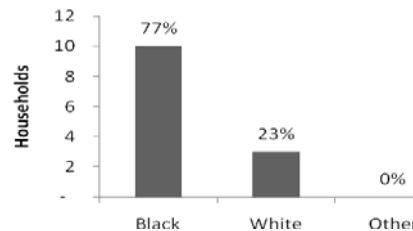
PERCENT OF COMMITTED FUNDS BY RACE



| Race    | Ethnicity | Households | Percent |
|---------|-----------|------------|---------|
| Black   |           | 164        | 17%     |
| White   |           | 202        | 21%     |
|         | Hispanic  | 204        | 21%     |
| Other   |           | 200        | 21%     |
| Unknown |           | 190        | 20%     |

**HOME PROGRAM OWNER PROGRAMS**

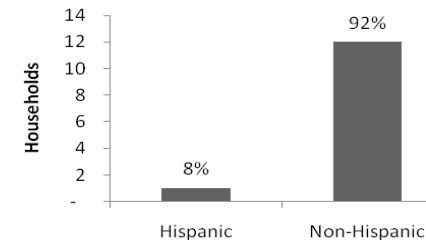
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 10         | 77%     |
| White | 3          | 23%     |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 1          | 8%      |
| Non-Hispanic | 12         | 92%     |

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 | \$121,926,323 | 960        | \$2,903,331 | 39      | \$0       | 0      | \$0       | \$0    | \$0           | 0          | \$0             | 0            | \$124,829,654        | 999               |
| Renter Programs    | \$0           | 0          | \$2,274,000 | 96      | \$125,000 | 80     | \$0       | -      | \$0           | 0          | \$2,397,366     | 480          | \$4,796,366          | 656               |
| Total              | \$121,926,323 | 960        | \$5,177,331 | 135     | \$125,000 | 80     | \$0       | 0      | \$0           | 0          | \$2,397,366     | 480          | \$129,626,020        | 1655              |

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

| Income Level                     | 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) | \$527,333     | 4          | \$1,001,167 | 68      | \$0       | 0      | \$1,287,646  | 107    | \$0           | 0          | \$1,912,350     | 362          | \$4,728,496          | 541               |
| Very Low Income (30-50 AMFI)     | \$4,977,118   | 45         | \$514,500   | 14      | \$0       | 0      | \$3,771,718  | 318    | \$0           | 0          | \$406,934       | 98           | \$9,670,270          | 475               |
| Low Income (50-80 AMFI)          | \$30,847,617  | 264        | \$3,661,664 | 53      | \$125,000 | 80     | \$5,871,027  | 497    | \$0           | 0          | \$78,082        | 20           | \$40,583,391         | 914               |
| Moderate Income (>80 AMFI)       | \$85,574,254  | 647        | \$0         | 0       | \$0       | 0      | \$0          | 0      | \$0           | 0          | \$0             | 0            | \$85,574,254         | 647               |
| Total                            | \$121,926,323 | 960        | \$5,177,331 | 135     | \$125,000 | 80     | \$10,930,391 | 922    | \$0           | 0          | \$2,397,366     | 480          | \$140,556,411        | 2577              |

TDHCA allocated \$140,556,411 in Region 6 during FY 2011. 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 7**

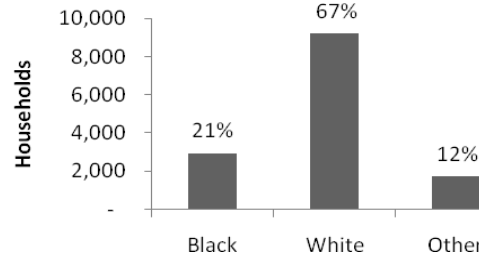


These charts represent the racial and ethnic composition of households served in FY 2011.

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

**RENTER PROGRAMS**

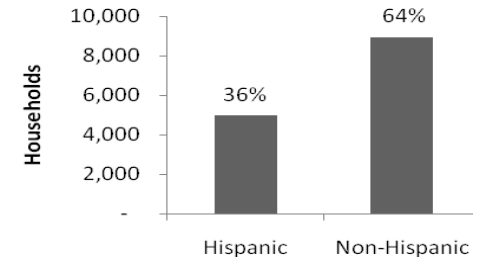
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 2,932      | 21%     |
| White | 9,239      | 67%     |
| Other | 1,711      | 12%     |

**RENTER PROGRAMS**

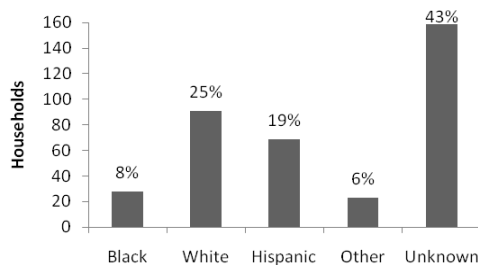
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 4,963      | 36%     |
| Non-Hispanic | 8,925      | 64%     |

**SINGLE FAMILY BOND PROGRAM**

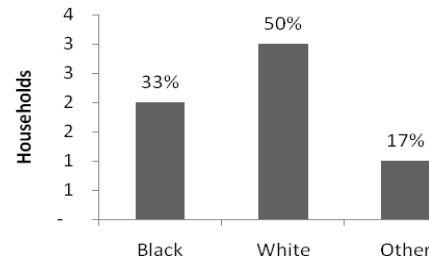
PERCENT OF COMMITTED FUNDS BY RACE



| Race    | Ethnicity | Households | Percent |
|---------|-----------|------------|---------|
| Black   |           | 28         | 8%      |
| White   |           | 91         | 25%     |
|         | Hispanic  | 69         | 19%     |
| Other   |           | 23         | 6%      |
| Unknown |           | 159        | 43%     |

**HOME PROGRAM OWNER PROGRAMS**

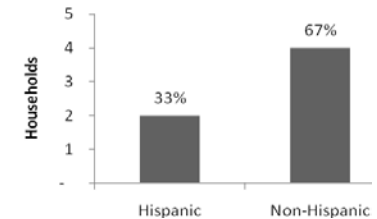
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 2          | 33%     |
| White | 3          | 50%     |
| Other | 1          | 17%     |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 2          | 33%     |
| Non-Hispanic | 4          | 67%     |

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

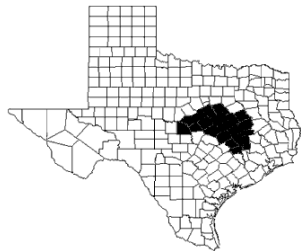
| Activity           | SF Bond Funds | SF Bond HH | HOME Funds  | HOME HH | HTF Funds | HTF HH | HTC Funds | HTC HH | MF Bond Funds | MF Bond HH | Section 8 Funds | Section 8 HH | All Activities Funds | All Activities HH |
|--------------------|---------------|------------|-------------|---------|-----------|--------|-----------|--------|---------------|------------|-----------------|--------------|----------------------|-------------------|
| Homeowner Programs | \$53,434,723  | 370        | \$40,000    | 2       | \$257,000 | 8      | \$0       | 0      | \$0           | 0          | \$0             | 0            | \$53,731,723         | 380               |
| Renter Programs    | \$0           | 0          | \$1,800,000 | 34      | \$125,000 | 47     | \$125,000 | 80     | \$0           | 0          | \$357,060       | 74           | \$2,407,060          | 235               |
| Total              | \$53,434,723  | 370        | \$1,840,000 | 36      | \$382,000 | 55     | \$125,000 | 80     | \$0           | 0          | \$357,060       | 74           | \$56,138,783         | 615               |

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

| Income Level                     | 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) | \$504,186     | 4          | \$736,842   | 14      | \$27,000  | 1      | \$209,493   | 16     | \$0           | 0          | \$308,703       | 57           | \$1,786,224          | 92                |
| Very Low Income (30-50 AMFI)     | \$2,911,750   | 24         | \$1,021,053 | 19      | \$145,000 | 5      | \$719,067   | 55     | \$0           | 0          | \$46,617        | 16           | \$4,843,487          | 119               |
| Low Income (50-80 AMFI)          | \$16,413,445  | 124        | \$82,105    | 3       | \$210,000 | 49     | \$1,095,579 | 84     | \$0           | 0          | \$1,740         | 1            | \$17,802,870         | 261               |
| Moderate Income (>80 AMFI)       | \$33,605,342  | 218        | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$33,605,342         | 218               |
| Total                            | \$53,434,723  | 370        | \$1,840,000 | 36      | \$382,000 | 55     | \$2,024,139 | 155    | \$0           | 0          | \$357,060       | 74           | \$58,037,922         | 690               |

TDHCA allocated \$58,037,922 in Region 7 during FY 2011. 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 8**



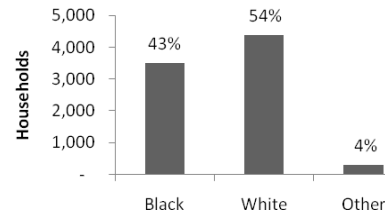
These charts represent the racial and ethnic composition of households served in FY

2011.

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

**RENTER PROGRAMS**

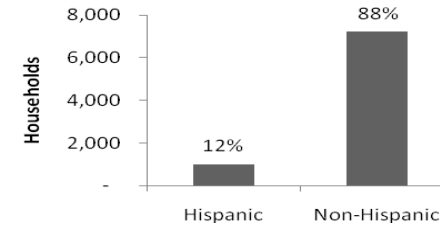
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 3,494      | 43%     |
| White | 4,377      | 54%     |
| Other | 307        | 4%      |

**RENTER PROGRAMS**

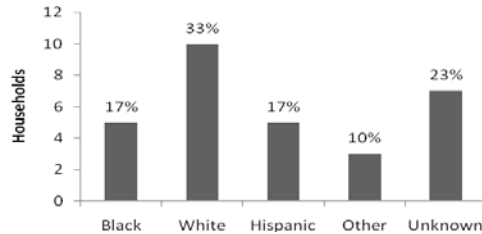
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 989        | 12%     |
| Non-Hispanic | 7,211      | 88%     |

**SINGLE FAMILY BOND PROGRAM**

PERCENT OF COMMITTED FUNDS BY RACE

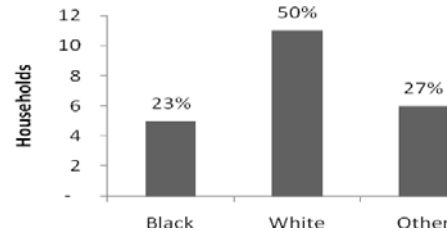


FUNDS BY RACE

| Race    | Ethnicity | Households | Percent |
|---------|-----------|------------|---------|
| Black   |           | 5          | 17%     |
| White   |           | 10         | 33%     |
|         | Hispanic  | 5          | 17%     |
| Other   |           | 3          | 10%     |
| Unknown |           | 7          | 23%     |

**HOME PROGRAM OWNER PROGRAMS**

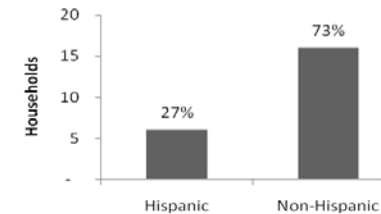
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 6          | 23%     |
| White | 11         | 50%     |
| Other | 6          | 27%     |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 6          | 27%     |
| Non-Hispanic | 16         | 73%     |

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 | \$3,390,796   | 30         | \$0        | 0       | \$304,250 | 9      | \$0         | 0      | \$0           | \$0        | \$0             | 0            | \$3,695,046          | 39                |
| Renter Programs    | \$0           | 0          | \$79,367   | 3       | \$11,773  | 7      | \$2,525,797 | 260    | \$0           | \$0        | \$0             | 0            | \$2,616,937          | 270               |
| Total              | \$3,390,796   | 30         | \$79,367   | 3       | \$316,023 | 16     | \$2,525,797 | 260    | \$0           | 0          | \$0             | 0            | \$6,311,983          | 309               |

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 8

| Income Level                     | 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           | -          | \$23,810   | 1       | \$5,476   | 3      | \$268,377   | 28     | \$0           | \$0        | \$146,649       | 46           | \$444,312            | 78                |
| Very Low Income (30-50 AMFI)     | \$196,435     | 2          | \$39,684   | 2       | \$243,940 | 9      | \$900,760   | 93     | \$0           | \$0        | \$51,441        | 18           | \$1,432,260          | 124               |
| Low Income (50-80 AMFI)          | \$556,095     | 6          | \$15,873   | 1       | \$66,608  | 4      | \$1,356,659 | 139    | \$0           | \$0        | \$217           | 1            | \$1,995,453          | 151               |
| Moderate Income (>80 AMFI)       | \$2,638,266   | 22         | \$0        | 0       | \$0       | 0      | \$0         | 0      | \$0           | \$0        | \$0             | 0            | \$2,638,266          | 22                |
| Total                            | \$3,390,796   | 30         | \$79,367   | 4       | \$316,024 | 16     | \$2,525,797 | 260    | \$0           | 0          | \$198,307       | 65           | \$6,510,291          | 375               |

TDHCA allocated \$6,510,291 in Region 8 during FY 2011. 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**

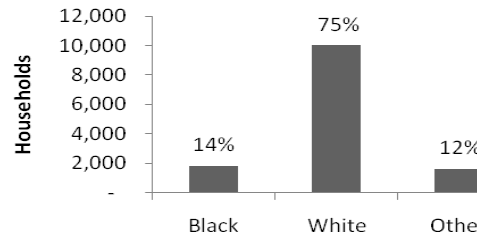


These charts represent the racial and ethnic composition of households served in FY 2011.

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

**RENTER PROGRAMS**

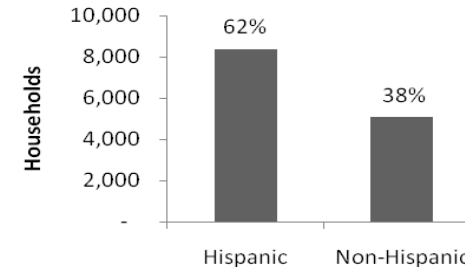
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 1,830      | 14%     |
| White | 10,015     | 75%     |
| Other | 1,582      | 12%     |

**RENTER PROGRAMS**

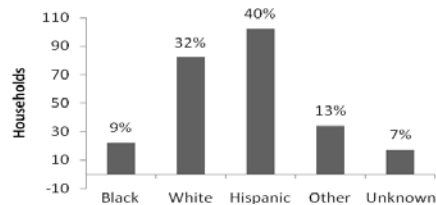
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 8,363      | 62%     |
| Non-Hispanic | 5,064      | 38%     |

**SINGLE FAMILY BOND PROGRAM**

PERCENT OF COMMITTED FUNDS BY RACE



| Race    | Ethnicity | Households | Percent |
|---------|-----------|------------|---------|
| Black   |           | 22         | 9%      |
| White   |           | 82         | 32%     |
|         | Hispanic  | 102        | 40%     |
| Other   |           | 34         | 13%     |
| Unknown |           | 17         | 7%      |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE

These charts represent households served in FY2011, based on previous years' awards. The HOME Program Owner Programs did not have any activities in Region 9 during FY 2011.

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY ETHNICITY

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 9

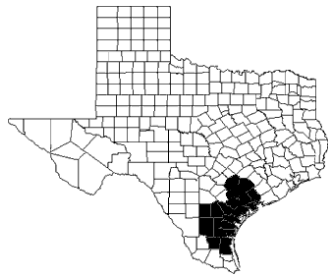
| Activity           | SF Bond Funds | SF Bond HH | HOME Funds  | HOME HH | HTF Funds | HTF HH | HTC Funds   | HTC HH | MF Bond Funds | MF Bond HH | Section 8 Funds | Section 8 HH | All Activities Funds | All Activities HH |
|--------------------|---------------|------------|-------------|---------|-----------|--------|-------------|--------|---------------|------------|-----------------|--------------|----------------------|-------------------|
| Homeowner Programs | \$32,175,900  | 257        | \$0         | 0       | \$157,440 | 6      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$32,333,340         | 263               |
| Renter Programs    | \$0           | 0          | \$4,582,299 | 61      | \$0       | 0      | \$2,711,858 | 238    | \$0           | 0          | \$131,341       | 41           | \$7,425,498          | 340               |
| Total              | \$32,175,900  | 257        | \$4,582,299 | 61      | \$157,440 | 6      | \$2,711,858 | 238    | \$0           | 0          | \$131,341       | 41           | \$39,758,838         | 603               |

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 9

| Income Level                     | 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) | \$330,213     | 3          | \$1,460,041 | 19      | \$26,160  | 1      | \$231,186   | 20     | \$0           | 0          | \$110,312       | 32           | \$2,157,912          | 75                |
| Very Low Income (30-50 AMFI)     | \$1,494,464   | 14         | \$1,698,647 | 17      | \$78,000  | 3      | \$1,095,001 | 96     | \$0           | 0          | \$21,029        | 8            | \$4,387,141          | 138               |
| Low Income (50-80 AMFI)          | \$8,076,007   | 70         | \$1,423,611 | 25      | \$53,280  | 2      | \$1,385,671 | 122    | \$0           | 0          | \$0             | 1            | \$10,938,569         | 220               |
| Moderate Income (>80 AMFI)       | \$22,275,216  | 170        | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$22,275,216         | 170               |
| Total                            | \$32,175,900  | 257        | \$4,582,299 | 61      | \$157,440 | 6      | \$2,711,858 | 238    | \$0           | 0          | \$131,341       | 41           | \$39,758,838         | 603               |

TDHCA allocated \$39,758,838 in Region 9 during FY 2011. 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 10**

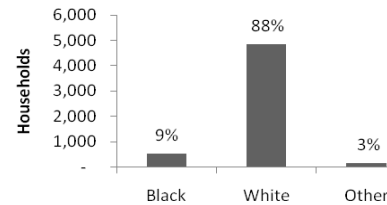


These charts represent the racial and ethnic composition of households served in FY 2011.

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

**RENTER PROGRAMS**

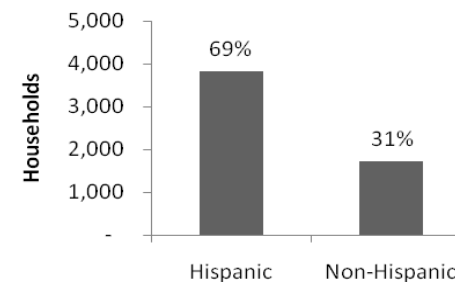
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 518        | 9%      |
| White | 4,847      | 88%     |
| Other | 151        | 3%      |

**RENTER PROGRAMS**

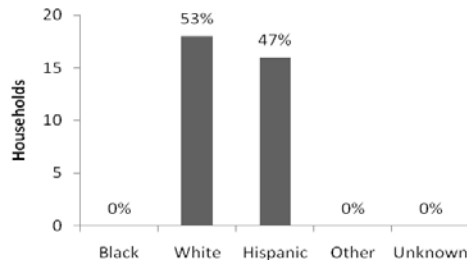
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 3,814      | 69%     |
| Non-Hispanic | 1,715      | 31%     |

**SINGLE FAMILY BOND PROGRAM**

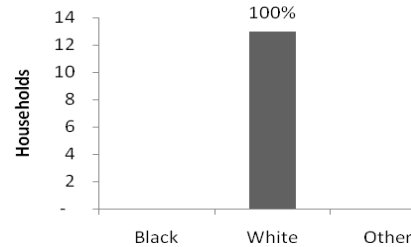
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Ethnicity | Households | Percent |
|-------|-----------|------------|---------|
| White |           | 18         | 53%     |
|       | Hispanic  | 16         | 47%     |

**HOME PROGRAM OWNER PROGRAMS**

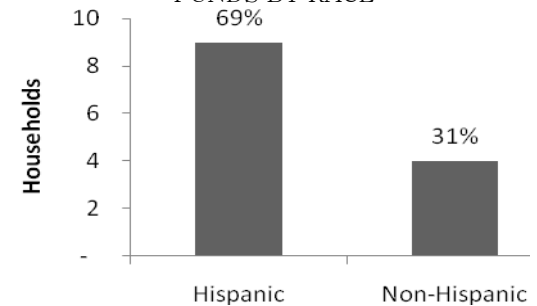
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| White | 13         | 100%    |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 9          | 69%     |
| Non-Hispanic | 4          | 31%     |

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 10

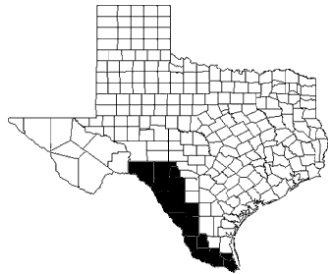
| Activity           | SF Bond Funds | SF Bond HH | HOME Funds  | HOME HH | HTF Funds | HTF HH | HTC Funds   | HTC HH | MF Bond Funds | MF Bond HH | Section 8 Funds | Section 8 HH | All Activities Funds | All Activities HH |
|--------------------|---------------|------------|-------------|---------|-----------|--------|-------------|--------|---------------|------------|-----------------|--------------|----------------------|-------------------|
| Homeowner Programs | \$3,553,848   | 34         | \$3,788,400 | 42      | \$54,000  | 2      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$7,396,248          | 78                |
| Renter Programs    | \$0           | 0          | \$1,076,800 | 25      | \$0       | 0      | \$1,338,201 | 116    | \$0           | 0          | \$0             | 0            | \$2,415,001          | 141               |
| Total              | \$3,553,848   | 34         | \$4,865,200 | 67      | \$54,000  | 2      | \$1,338,201 | 116    | \$0           | 0          | \$0             | 0            | \$9,811,249          | 219               |

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 10

| Income Level                     | 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           | -          | \$465,744   | 10      | \$0       | 0      | \$181,582   | 16     | \$0           | 0          | \$0             | 0            | \$647,326            | 25.9              |
| Very Low Income (30-50 AMFI)     | \$74,003      | 1          | \$543,016   | 11      | \$54,000  | 2      | \$472,806   | 41     | \$0           | 0          | \$0             | 0            | \$1,143,826          | 55                |
| Low Income (50-80 AMFI)          | \$384,661     | 5          | \$3,856,440 | 46      | \$0       | 0      | \$683,812   | 59     | \$0           | 0          | \$0             | 0            | \$4,924,913          | 110               |
| Moderate Income (>80 AMFI)       | \$3,095,184   | 28         | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$3,095,184          | 28                |
| Total                            | \$3,553,848   | 34         | \$4,865,200 | 67      | \$54,000  | 2      | \$1,338,201 | 116    | \$0           | 0          | \$0             | 0            | \$9,811,249          | 218.9             |

TDHCA allocated \$9,811,249 in Region 10 during FY 2011. 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 11**

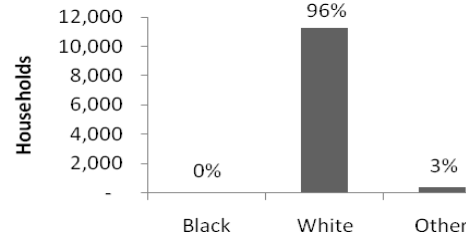


These charts represent the racial and ethnic composition of households served in FY 2011.

Note: Because the Department's loan servicer does 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

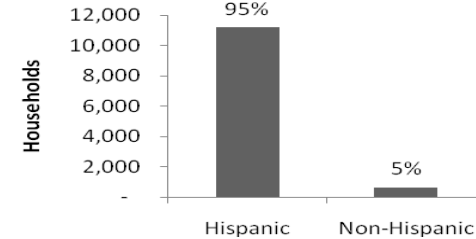


| Race  | Households | Percent |
|-------|------------|---------|
| Black | 41         | 0%      |
| White | 11,267     | 96%     |
| Other | 395        | 3%      |

*Statement of Activities by Region*

**RENTER PROGRAMS**

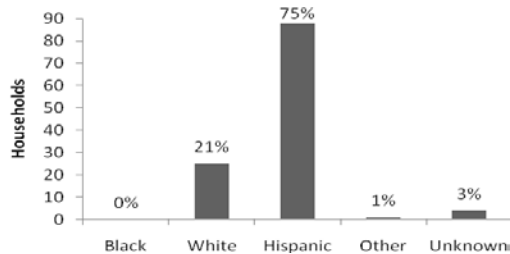
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 11,200     | 95%     |
| Non-Hispanic | 601        | 5%      |

**SINGLE FAMILY BOND PROGRAM**

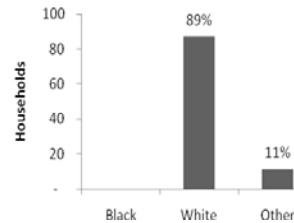
PERCENT OF COMMITTED FUNDS BY RACE



| Race    | Ethnicity | Households | Percent |
|---------|-----------|------------|---------|
| White   |           | 25         | 21%     |
|         | Hispanic  | 88         | 75%     |
| Other   |           | 1          | 1%      |
| Unknown |           | 4          | 3%      |

**HOME PROGRAM OWNER PROGRAMS**

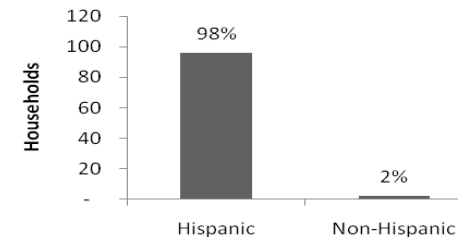
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| White | 87         | 89%     |
| Other | 11         | 11%     |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 17         | 81%     |
| Non-Hispanic | 4          | 19%     |

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY ACTIVITY AND HOUSING PROGRAM TYPE, REGION 11

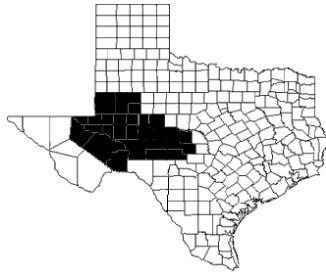
| Activity           | SF Bond Funds | SF Bond HH | HOME Funds  | HOME HH | HTF Funds | HTF HH | HTC Funds   | HTC HH | MF Bond Funds | MF Bond HH | Section 8 Funds | Section 8 HH | All Activities Funds | All Activities HH |
|--------------------|---------------|------------|-------------|---------|-----------|--------|-------------|--------|---------------|------------|-----------------|--------------|----------------------|-------------------|
| Homeowner Programs | \$11,685,868  | 118        | \$761,280   | 21      | \$664,998 | 31     | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$13,112,146         | 170               |
| Renter Programs    | \$0           | 0          | \$1,391,088 | 21      | \$0       | 0      | \$2,358,874 | 177    | \$0           | 0          | \$1,290         | 1            | \$3,751,252          | 199               |
| Total              | \$11,685,868  | 118        | \$2,152,368 | 42      | \$664,998 | 31     | \$2,358,874 | 177    | \$0           | 0          | \$1,290         | 1            | \$16,863,398         | 369               |

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 11

| Income Level                     | 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) | \$283,709     | 2          | \$292,798   | 5       | \$77,500  | 3      | \$133,399   | 10     | \$0           | 0          | \$1,290         | 1            | \$788,695            | 21.1              |
| Very Low Income (30-50 AMFI)     | \$743,946     | 11         | \$108,900   | 3       | \$544,498 | 21     | \$1,079,203 | 81     | \$0           | 0          | \$0             | 0            | \$2,476,548          | 116               |
| Low Income (50-80 AMFI)          | \$2,813,538   | 35         | \$1,750,670 | 34      | \$43,000  | 7      | \$1,146,272 | 86     | \$0           | 0          | \$0             | 0            | \$5,753,480          | 162               |
| Moderate Income (>80 AMFI)       | \$7,844,675   | 70         | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$7,844,675          | 70                |
| Total                            | \$11,685,868  | 118        | \$2,152,368 | 42      | \$664,998 | 31     | \$2,358,874 | 177    | \$0           | 0          | \$1,290         | 1            | \$16,863,398         | 369.1             |

TDHCA allocated \$16,863,398 in Region 11 during FY 2011. 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.

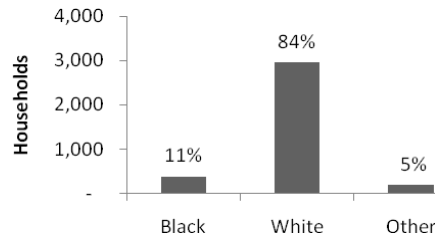
**REGION 12**



These charts represent the racial and ethnic composition of households served in FY 2011.

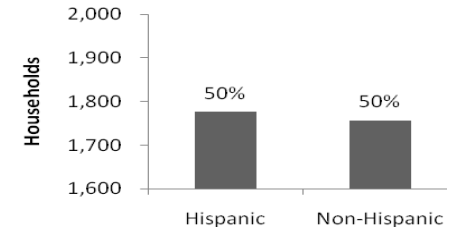
Note: Because the Department's loan servicer does not record race and ethnicity data separately, data for the Single Family Bond program is presented in one combined chart.

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



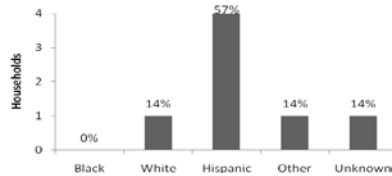
| Race  | Households | Percent |
|-------|------------|---------|
| Black | 380        | 11%     |
| White | 2,950      | 84%     |
| Other | 182        | 5%      |

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



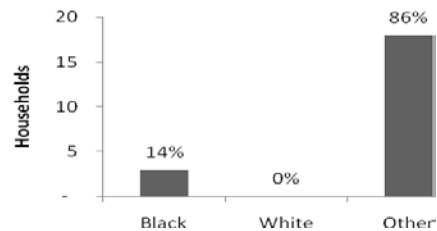
| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 1,776      | 50%     |
| Non-Hispanic | 1,757      | 50%     |

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



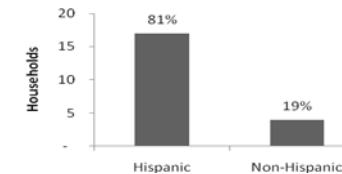
| Race    | Ethnicity | Households | Percent |
|---------|-----------|------------|---------|
| White   |           | 1          | 14%     |
|         | Hispanic  | 4          | 57%     |
| Other   |           | 2          | 40%     |
| Unknown |           | 1          | 14%     |

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



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 3          | 14%     |
| White | 18         | 86%     |

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



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 17         | 81%     |
| Non-Hispanic | 4          | 19%     |

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 | \$667,601     | 7          | \$3,281,800 | 47      | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$3,949,401          | 54                |
| Renter Programs    | \$0           | 0          | \$0         | 0       | \$0       | 0      | \$3,397,722 | 306    | \$0           | 0          | \$2,604         | 1            | \$3,400,326          | 307               |
| Total              | \$667,601     | 7          | \$3,281,800 | 47      | \$0       | 0      | \$3,397,722 | 306    | \$0           | 0          | \$2,604         | 1            | \$7,349,727          | 361               |

FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 12

| Income Level                     | 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           | -          | \$180,400   | 2       | \$0       | 0      | \$428,620   | 39     | \$0           | 0          | \$1,917         | 3            | \$610,937            | 44                |
| Very Low Income (30-50 AMFI)     | \$0           | -          | \$31,200    | 3       | \$0       | 0      | \$1,208,510 | 109    | \$0           | 0          | \$687           | 1            | \$1,240,397          | 113               |
| Low Income (50-80 AMFI)          | \$156,816     | 2          | \$3,070,200 | 42      | \$0       | 0      | \$1,760,592 | 158    | \$0           | 0          | \$0             | 0            | \$4,987,608          | 202               |
| Moderate Income (>80 AMFI)       | \$510,785     | 5          | \$0         | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$510,785            | 5                 |
| Total                            | \$667,601     | 7          | \$3,281,800 | 47      | \$0       | 0      | \$3,397,722 | 306    | \$0           | 0          | \$2,604         | 4            | \$7,349,727          | 364               |

TDHCA allocated \$7,349,727 in Region 12 during FY 2011. 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**



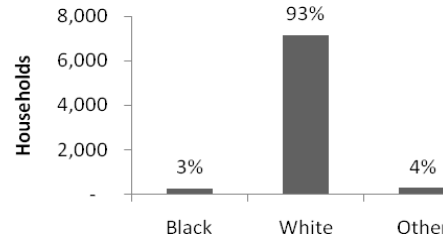
These charts represent the racial and ethnic composition of households served in FY 2011.

Note: Because

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

**RENTER PROGRAMS**

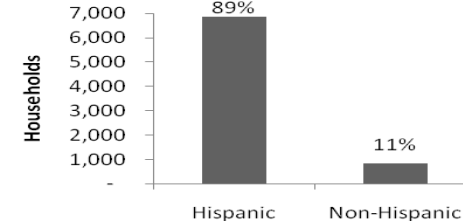
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| Black | 269        | 3%      |
| White | 7,153      | 93%     |
| Other | 278        | 4%      |

**RENTER PROGRAMS**

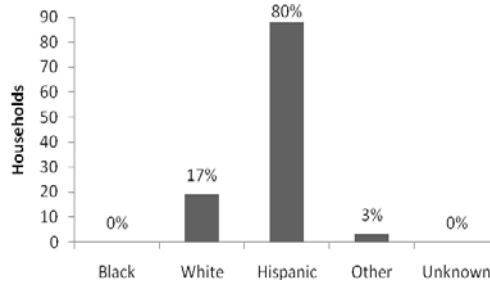
PERCENT OF COMMITTED FUNDS BY ETHNICITY



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 6,876      | 89%     |
| Non-Hispanic | 844        | 11%     |

**SINGLE FAMILY BOND PROGRAM**

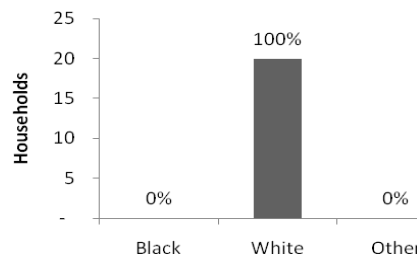
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Ethnicity | Households | Percent |
|-------|-----------|------------|---------|
| White |           | 19         | 17%     |
|       | Hispanic  | 88         | 80%     |
| Other |           | 3          | 3%      |

**HOME PROGRAM OWNER PROGRAMS**

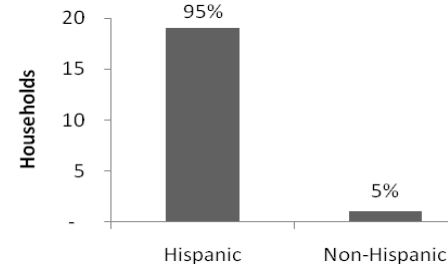
PERCENT OF COMMITTED FUNDS BY RACE



| Race  | Households | Percent |
|-------|------------|---------|
| White | 20         | 100%    |

**HOME PROGRAM OWNER PROGRAMS**

PERCENT OF COMMITTED FUNDS BY RACE



| Ethnicity    | Households | Percent |
|--------------|------------|---------|
| Hispanic     | 19         | 95%     |
| Non-Hispanic | 1          | 5%      |

## 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 | \$11,556,314  | 110        | \$60,000   | 4       | \$434,985 | 15     | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$12,051,299         | 129               |
| Renter Programs    | \$0           | 0          | \$0        | 0       | \$0       | 0      | \$3,056,218 | 252    | \$0           | 0          | \$0             | 0            | \$3,056,218          | 252               |
| Total              | \$11,556,314  | 110        | \$60,000   | 4       | \$434,985 | 15     | \$3,056,218 | 252    | \$0           | 0          | \$0             | 0            | \$15,107,517         | 381               |

## FUNDING AND HOUSEHOLDS SERVED/TO BE SERVED, BY INCOME CATEGORY AND HOUSING PROGRAM, REGION 13

| Income Level                     | 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) | \$131,720     | 1          | \$0        | 0       | \$0       | 0      | \$210,273   | 17     | \$0           | 0          | \$0             | 0            | \$341,993            | 18                |
| Very Low Income (30-50 AMFI)     | \$723,500     | 7          | \$30,000   | 2       | \$318,989 | 11     | \$1,593,518 | 130    | \$0           | 0          | \$0             | 0            | \$2,666,007          | 150               |
| Low Income (50-80 AMFI)          | \$3,702,131   | 40         | \$30,000   | 2       | \$115,996 | 4      | \$1,252,427 | 105    | \$0           | 0          | \$0             | 0            | \$5,100,554          | 151               |
| Moderate Income (>80 AMFI)       | \$6,998,963   | 62         | \$0        | 0       | \$0       | 0      | \$0         | 0      | \$0           | 0          | \$0             | 0            | \$6,998,963          | 62                |
| Total                            | \$11,556,314  | 110        | \$60,000   | 4       | \$434,985 | 15     | \$3,056,218 | 252    | \$0           | 0          | \$0             | 0            | \$15,107,517         | 381               |

TDHCA allocated 15,107,517 in Region 13 during FY 2011. 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.

## **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 \$55,160,211 in HTCs through the Competitive Housing Tax Credit application process from the 2011 ceiling 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 2011 9% and 4% awards.

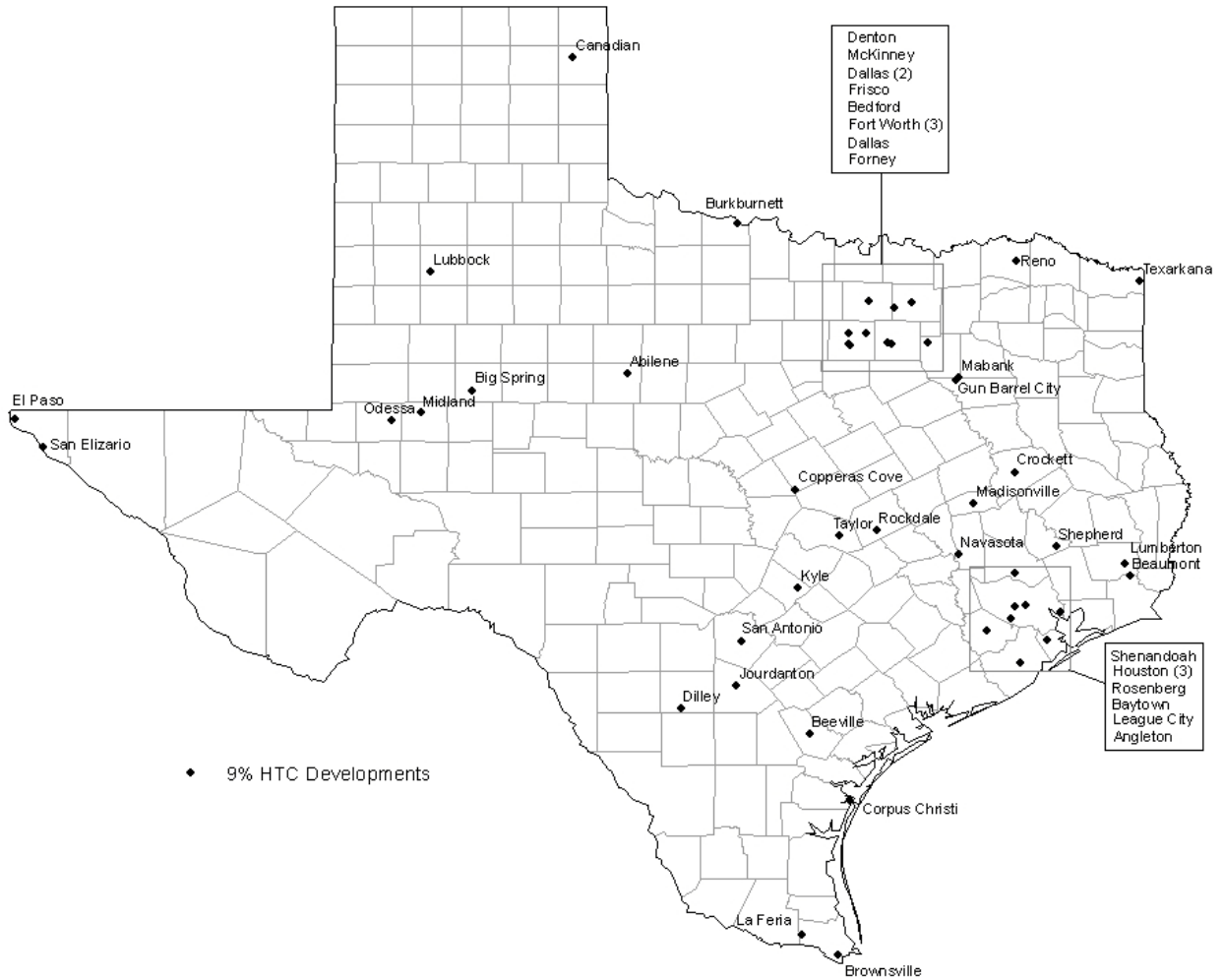
### **REGIONAL ALLOCATION FORMULA**

The table below shows the funding distribution of FY 2011 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.

| <b>Region</b> | <b>All HTCs</b>     | <b>% of all HTCs</b> | <b>4% HTCs</b> | <b>% of all 4% HTCs</b> | <b>9% HTCs</b>      | <b>% of all 9% HTCs</b> | <b>Targeted 9% dist. under RAF</b> | <b>Diff. between actual &amp; targeted</b> |
|---------------|---------------------|----------------------|----------------|-------------------------|---------------------|-------------------------|------------------------------------|--|
| 1             | \$2,626,775         | 4.8%                 | \$-            | 0.0%                    | \$2,626,775         | 4.8%                    | 4.28%                              | 0.5%                                       |
| 2             | \$2,261,555         | 4.1%                 | \$-            | 0.0%                    | \$2,261,555         | 4.1%                    | 1.64%                              | 2.5%                                       |
| 3             | 15,185,947          | 27.5%                | \$-            | 0.0%                    | \$15,185,947        | 27.5%                   | 21.10%                             | 6.4%                                       |
| 4             | \$2,905,139         | 5.3%                 | \$-            | 0.0%                    | \$2,905,139         | 5.3%                    | 4.37%                              | 0.9%                                       |
| 5             | \$3,837,595         | 7.0%                 | \$-            | 0.0%                    | \$3,837,595         | 7.0%                    | 1.01%                              | 5.9%                                       |
| 6             | \$10,930,391        | 19.8%                | \$-            | 0.0%                    | \$10,930,391        | 19.8%                   | 27.43%                             | -7.6%                                      |
| 7             | \$2,024,139         | 3.7%                 | \$-            | 0.0%                    | \$2,024,139         | 3.7%                    | 7.77%                              | -4.1%                                      |
| 8             | \$2,525,797         | 4.6%                 | \$-            | 0.0%                    | \$2,525,797         | 4.6%                    | 5.89%                              | -1.3%                                      |
| 9             | \$2,711,858         | 4.9%                 | \$-            | 0.0%                    | \$2,711,858         | 4.9%                    | 4.07%                              | 0.8%                                       |
| 10            | \$1,338,201         | 2.4%                 | \$-            | 0.0%                    | \$1,338,201         | 2.4%                    | 4.11%                              | -1.7%                                      |
| 11            | \$2,358,874         | 4.3%                 | \$-            | 0.0%                    | \$2,358,874         | 4.3%                    | 13.35%                             | -9.1%                                      |
| 12            | \$3,397,722         | 6.2%                 | \$-            | 0.0%                    | \$3,397,722         | 6.2%                    | 1.48%                              | 4.7%                                       |
| 13            | \$3,056,218         | 5.5%                 | \$-            | 0.0%                    | \$3,056,218         | 5.5%                    | 3.50%                              | 2.0%                                       |
| <b>Total</b>  | <b>\$55,160,211</b> | <b>100.0%</b>        | <b>\$-</b>     | <b>0.0%</b>             | <b>\$55,160,211</b> | <b>100.0%</b>           | <b>100.00%</b>                     | <b>0.0%</b>                                |

**9% and 4% HTC Distribution by Place, Awarded in FY 2011\***

\*Numbers after the name of awarded place indicate the number of HTC awards in that place.



## **SECTION 4: ACTION PLAN**

In response to the needs identified in the Housing Analysis, this Plan outlines 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 Initiatives**
  - Overarching policies and community involvement
- **Special Needs Populations**
  - Populations that have unique needs related to housing

### **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*.

A list of TDHCA programs, organized by their Division, follows:

#### **Community Affairs Division**

- Community Service Block Grant Program
- Comprehensive Energy Assistance Program
- Emergency Shelter/Solutions Grants Program
- Homeless Housing and Services Program
- Section 8 Housing Choice Voucher Program
- Weatherization Assistance Program
- Weatherization Assistance Program ARRA (Stimulus Program)

**HOME Investment Partnership Program Division**

- Contract for Deed Conversion Program
- Multifamily Rental Housing Development
- Single Family Development
- Tenant-Based Rental Assistance
- Homebuyer Assistance Program
- Homeowner Rehabilitation Assistance Program

**Housing Trust Fund Division**

- Affordable Housing Match Program
- Amy Young Barrier Removal and Rehabilitation Program
- Homebuyer Assistance Program

**Manufactured Housing Division****Multifamily Finance Division**

- Housing Tax Credit 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

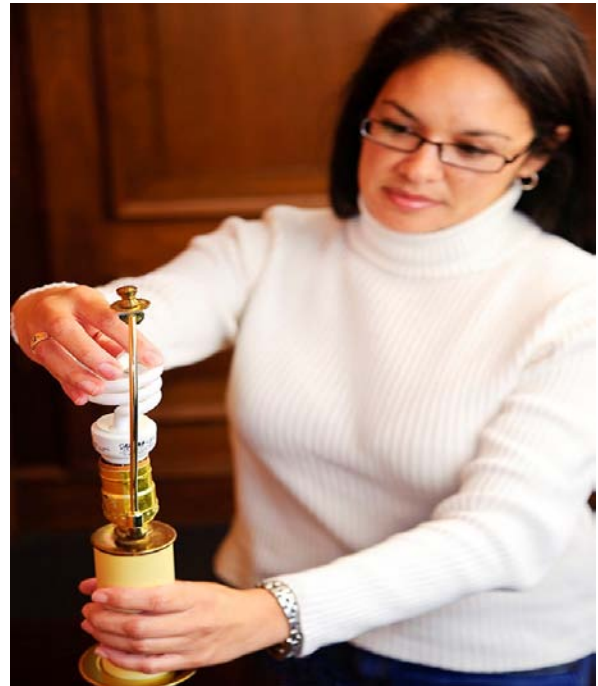
Regarding CDBG Disaster Recovery Programs, effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred to the Texas General Land Office (GLO) from the Department.

## COMMUNITY AFFAIRS DIVISION

The Community Affairs Division offers the Community Services Block Grant Program, Comprehensive Energy Assistance Program, Emergency Shelter/Solutions Grants Program, Homeless Housing and Services Program, Section 8 Housing Choice Voucher Program, Weatherization Assistance Program and Weatherization Assistance Program ARRA (Stimulus 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.



The Weatherization Program promotes weatherization measures to maximize the potential energy savings of a home.

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 44 CSBG-eligible entities. Five percent of the State's CSBG allocation is used to (1) provide emergency disaster relief assistance to persons impacted by a natural or man-made disaster; (2) support statewide initiative from national organizations that represent CSBG funded entities to coordinate reports and provide training and technical assistance to CSBG-eligible entities, and (3) support a statewide initiative to provide training and technical assistance to organizations providing services to homeless persons and persons at-risk of homelessness. If funds are available, the Department may use CSBG State discretionary funds to support innovative projects that address the causes of poverty, promote client self-sufficiency for projects operated by organizations serving Native Americans, projects that serve migrant or seasonal farm workers and to other eligible discretionary activities as authorized by the Department's Board. No more than five percent of the CSBG allocation may be used for administrative purposes by the state.

Allocations to the CSBG-eligible entities are based on two factors: (1) the number of persons living in poverty within the designated service delivery area for each organization and (2) a calculation of population density. Poverty population is given 98 percent weight and the ration of inverse population density is given 2 percent weight.

Community Services Block Grant funding for FY 2012: \$33,551,992.



The 2012 allocation is not known at this time; however, it is anticipated that CSBG funding will be reduced. Additional documentation, including the CSBG State Plan, may be accessed at the TDHCA website at <http://www.tdhca.state.tx.us/community-services/csbg>. For more information, contact the Community Services Section at (512) 475-3905.

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

**Funding Source:** U.S. Department of Health and Human Services

**Type of Assistance:** Grants

**Recipients:** CAAs and other eligible entities

**Targeted Beneficiaries:** Persons at or below 125 percent of the federal poverty guidelines

## 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 44 CEAP subrecipients. The subrecipients consist of CAAs, nonprofit entities and units of local government. The targeted beneficiaries of CEAP in Texas are households with an income at or below 125 percent of federal poverty guidelines, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

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

Comprehensive Energy Assistance Program funding received to date for FY 2012: \$37,475,742

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.

**Contact:** To connect to the local CEAP provider, persons needing assistance may go online at <http://www.tdhca.state.tx.us/texans.htm> or call 1-877-399-8939 from a landline phone. Program administrators can call TDHCA at 800-525-0657.

**Funding Source:** U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program grant

**Type of Assistance:** Grants

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

**Targeted Beneficiaries:** Households with income at or below 125 percent of federal poverty guidelines

## EMERGENCY SHELTER/SOLUTIONS GRANTS PROGRAM

The Emergency Shelter/Solutions 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 and to re-house homeless persons. 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 104 applications and was able to fund only 44 entities.

Emergency Shelter/Solutions Grants Program funding for the State of Texas for FY 2012: \$7,185,228.

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 ESGP. For more information, contact the Community Service Section at (512) 475-3905.

**Contact:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or by calling the Housing Resource Center at 800-525-0657. Program administrators may call Rita Gonzales-Garza, Community Services Section, at (512) 475-3905.

**Funding Source:** HUD

**Type of Assistance:** Grants

**Recipients:** Local governments and nonprofit entities

**Targeted Beneficiaries:** Homeless persons or those at risk of homelessness, approximately 50 percent AMFI

#### HOMELESS HOUSING AND SERVICES PROGRAM

During the 82nd Legislative Session, this program was reauthorized, but the Legislature did not appropriate general revenue funds for the Homeless Housing and Services Program (HHSP). HHSP funds are for the purpose of assisting regional urban areas in providing services to homeless individuals and families. The Department has identified general revenue funding sources in the amount of \$5,000,000 for FY 2012.

Homeless Housing and Service Program funding for FY 2012: \$5,000,000.

More Homeless Housing and Services Program information may be accessed online at [www.tdhca.state.tx.us](http://www.tdhca.state.tx.us). For more information, contact the Community Services Section at (512) 475-3905.

**Contact:** HHSP Sub-grantees can be found online at <http://www.tdhca.state.tx.us/texans.htm> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call Rita Gonzalez-Garza at (512) 475-3905.

**Funding Source:** State general revenue.

**Type of Assistance:** Grants.

**Recipients:** Local governments and nonprofit entities in Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston and San Antonio.

**Targeted Beneficiaries:** Homeless persons or those at risk of homelessness, approximately 50 percent AMFI

## 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 22 counties.

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. Eligible households have a gross income that does not exceed 50 percent of HUD's median income guidelines. HUD requires 75 percent of all new households admitted to the program be at or below 30 percent of 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 2012: \$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.

**Contact:** Individuals needing assistance can find a Section 8 local operator online at <http://www.tdhca.state.tx.us/texans.htm> by selecting "Rent Help" or by calling the Housing Resource Center at 800-525-0657. TDHCA Section 8 Program can be reached at (512) 475-3892 or 1-800-237-6500.

**Funding Source:** HUD

**Type of Assistance:** Rental subsidy

**Recipients:** Households at or below 50 percent AMFI

## 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 26 WAP subrecipients. The subrecipients consist of CAAs, nonprofit entities and units of local government. The targeted beneficiaries of WAP in Texas are households with an income at or below 125 percent of federal poverty with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

The allocation formula for WAP uses the following five factors and corresponding weights to 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 2012: up to \$4.2 million, depending on federal funding levels.

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.

**Contact:** To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online <http://www.tdhca.state.tx.us/texans.htm>. Program administrators can call TDHCA at 800-252-0657.

**Funding Source:** U.S. Department of Energy's Weatherization Assistance Program and the U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP)

**Type of Assistance:** Grants

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

**Targeted Beneficiaries:** Households with income at or below 125 percent of federal poverty guidelines.

#### 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.

**Contact:** To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online <http://www.tdhca.state.tx.us/texans.htm>. Program administrators can call TDHCA at 800-252-0657.

**Funding Source:** U.S. Department of Energy's Weatherization Assistance Program and the U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP)

**Type of Assistance:** Grants.

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

**Targeted Beneficiaries:** Households with income at or below 200 percent of federal poverty guidelines.

## 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 purpose of the HOME Program is to expand the supply of decent, safe and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, homelessness and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations in order to strengthen their capacity to meet the 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 made available 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.

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. In energy efficiency efforts, the HOME Program requires applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances.

## CONTRACT FOR DEED CONVERSION PROGRAM

The Contract for Deed Conversion 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.



The Texas HOMEbuyer Assistance Program for Lenders helped Leticia Leal and her family of Del Valle achieve the American Dream of Homeownership.

## **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 percent AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project. These funds are awarded as specified in the published Notice of Funding Availability.

## **TENANT-BASED RENTAL ASSISTANCE**

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 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.

## **HOMEBUYER ASSISTANCE PROGRAM**

The 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.

## **HOMEOWNER REHABILITATION ASSISTANCE PROGRAM**

The Homeowner Rehabilitation Assistance Program offers rehabilitation or reconstruction cost assistance to homeowners for the repair or reconstruction of their existing home, which must be the principal residence of the homeowner. Funds may also be made available to refinance existing mortgage debt to increase affordability if the refinance takes place in conjunction with substantial rehabilitation. This program can also be used to address housing issues arising from 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 accessed 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 stopped receiving applications before 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.

**Contact:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call the HOME Division at (512) 463-8921.

**Funding Source:** HUD

**Type of Assistance:** Loans and grants

**Recipients:** Local service providers: units of local government, PHAs, CHDOs, nonprofits and for-profit entities

**Targeted Beneficiaries:** AMFI levels are set by program Notices of Funding Availability and will vary from 30% AMFI to 80% AMFI, depending on the program

## HOUSING TRUST FUND DIVISION

For the 2012-2013 biennium, the Housing Trust Fund offers the Affordable Housing Match Program, Amy Young Barrier Removal Program and HTF Homebuyer Assistance Program.

The Housing Trust Fund Program receives general appropriations funding from the State of Texas including the use of loan repayments from previous projects funded with Housing Trust Funds. The Housing Trust Fund is the only State funded affordable-housing program. Funding is awarded as loans or grants to nonprofits, units of local government, PHAs 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 the 2012-2013 *Housing Trust Fund Biennial Plan* are released on a regional basis according to the Regional Allocation Formula (RAF) in accordance with the Texas Government Code.



Amy Young Barrier Removal Program helps persons with disabilities enjoy their homes even more by making it accessible for them.

### 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 and their household members with disabilities who need assistance to fully access their home.

### 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 zero-percent interest, loan and may only serve households at or below 80 percent AMFI.

### SUMMARY OF HOUSING TRUST FUND PROGRAM FUNDING FOR FISCAL YEARS 2010-2011

The Housing Trust Fund program funding of \$9,477,000 for FYs 2012-2013 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](mailto:HTF@tdhca.state.tx.us).



**Contact:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 800-525-0657. Program administrators can call Dee Patience at (512) 475-2567.

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

**Type of Assistance:** Loans and grants

**Recipients:** Local service providers including units of local government, PHAs, for-profit entities and non-profit organizations

**Targeted Beneficiaries:** AMFI levels are set by program Notices of Funding Availability and will vary from 30% AMFI to 80% AMFI, depending on the program.

## 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 status and lien status (on personal property homes) on manufactured homes. It also records tax liens on manufactured homes. Because of its regulatory nature, the Manufactured Housing Division has its own governing board and executive director.



The Manufactured Housing Division licenses manufactured housing developers, maintains ownership records, and inspects manufactured properties throughout the state.

Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. Additionally, the Manufactured Housing Division works collectively with TDHCA by inspecting properties for the Compliance and Asset Oversight Divisions and by inspecting and licensing Migrant Labor Housing. The Manufactured Housing Division also handles over 52,000 incoming calls per year in its call center and investigates approximately 550 consumer complaints a year.

**Contact:** Texas Department of Housing and Community Affairs  
Manufactured Housing Division  
PO Box 12489  
Austin, TX 78711-2489  
(512) 475-2200  
1-800-500-7074  
[www.tdhca.state.tx.us/mh](http://www.tdhca.state.tx.us/mh)

## MULTIFAMILY FINANCE DIVISION

The Multifamily Finance Division offers the Housing Tax Credit Program 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.



The Housing Tax Credit and Tax Credit Assistance Program were used to build the Corban Townhomes in Corpus Christi.

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 any additional funds that may be allocated under Public Law 110-343 for disaster recovery or by Congress. 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 *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, reconstruction or undergo substantial rehabilitation of residential units, which is generally defined as at least \$25,000 per rental unit of direct construction costs, also referred to as building costs in §1.32(e)(4) of the Real Estate Analysis rules and site work. For tax-exempt bond developments less than 25 years old, the minimum is \$15,000 per unit. 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.

In energy efficiency efforts, the Housing Tax Credit Program requires applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances. The Housing Tax Credit Program also allows for additional threshold and/or selection application points for the use of energy-efficient alternative construction materials including R-15 wall and R-30 ceiling insulation, structurally insulated panels, 14 SEER (seasonal energy efficiency ratio) cooling units and numerous green building initiatives.

Projected Housing Tax Credit Program Funding for FY 2012 is \$55,320,234, which represents the estimated HTC ceiling amount.

The *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.

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

The state will set aside 22 percent of the annual private activity volume cap for multifamily developments. For 2012, approximately \$525 million in issuance authority will be made available to various issuers to finance multifamily developments, of which 20 percent, or approximately \$105 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 \$105 million.

PAB Issuance authority per individual development is allocated and administered by the Texas Bond Review Board (BRB). Applications may be submitted to the BRB utilizing the lottery process or through the waiting list of the issuer. 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 2012 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 properties 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.

In energy efficiency efforts, the Multifamily Bond Program requires applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances.

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.

**NOTE:** The Housing Tax Credit Exchange Program is administered by the HTC Division; this program stopped receiving applications before the publication of this document. Therefore, information about Housing Tax Credit Exchange Program is only included in the *Stimulus Programs* chapter and not in the HTC Division section of the Action Plan.

**Contact:** For a list of TDHCA-funded properties in your area, contact TDHCA by phone at 1-800-525-0657 or online at <http://tdhca.state.tx.us/texans.htm>. Program administrators can contact the Multifamily Division at (512) 475-3340.

**Funding Source:** U.S. Internal Revenue Service.

**Type of Assistance:** Housing Tax Credits, Private Activity Bonds and loans.

**Recipients:** For-profit entities and non-profit organizations

**Targeted Beneficiaries:** Households at or below 60% AMFI

## NEIGHBORHOOD STABILIZATION PROGRAM DIVISION

The Neighborhood Stabilization Program Division administers the Texas Neighborhood Stabilization Program. TDHCA received NSP 1 and NSP 3 funding.

*Neighborhood Stabilization Program, (NSP 1 and NSP 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 are eligible to apply for these funds. Homes will be sold or rented to eligible low-to-moderate income households.



Neighborhood Stabilization Program staff join the City of Austin in celebrating the completion of the Frontier at Montana subdivision in Austin.

For more information on NSP 1 and NSP 3, see the *Stimulus Programs* chapter.

**Contact:** The organizations administering NSP can be found online at <http://www.tdhca.state.tx.us/nsp/>. For questions about NSP, contact Marni Holloway at (512) 475-3726.

**Funding Source:** HUD

**Type of Assistance:** Loans and grants

**Recipients:** Local service providers: units of local government and entities that are approved by the local government

**Targeted Beneficiaries:** Households at or below 120 percent AMFI

## 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 74<sup>th</sup> 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 area. 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.



The El Paso Colonia Self-Help Center holds a community meeting with clients to get input about their services and programs.

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: \$1,665,114.

Colonia Self-Help Center Program funding for FY 2012: \$1,600,000. (estimated)

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](mailto:will.gudeman@tdhca.state.tx.us).

**Contact:** Office of Colonia Initiatives at 1-800-462-4251

**Funding Source:** HUD/CDBG

**Type of Assistance:** Grants and forgivable loans

**Recipients:** Units of local government, nonprofit organizations, PHAs, CAAs

**Targeted Beneficiaries:** Households at or below 80% AMFI within targeted colonias

### 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: \$3,000,000.

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](mailto:raul.gonzales@tdhca.state.tx.us).

**Contact:** Individuals and program administrators can call the Office of Colonia Initiatives at 1-800-462-4251 or go online at <http://www.tdhca.state.tx.us/oci>.

**Funding Source:** Housing Trust Fund, which consists of appropriations from the State of Texas, unencumbered fund balances and public and private gifts or grants.

**Type of Assistance:** Loan.

**Recipients:** Local service providers: Nonprofit Organizations and/or Self-Help Centers.

**Targeted Beneficiaries:** Households at or below 60 percent AMFI.



## 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.

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 2012: \$300,000,000.

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](mailto:eric.pike@tdhca.state.tx.us). To request a First Time Homebuyer information packet, please call 1-800-792-1119.

**Contact:** For individuals seeking assistance, call 1-800-792-1119 to request a First Time Homebuyer Program information packet or go to [www.myfirsttexashome.com](http://www.myfirsttexashome.com) to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating lender and realtor lists. Persons interested in becoming a participating lender should call the Texas Homeownership Division at 800-792-1119.

**Funding Source:** Tax-exempt and taxable Mortgage Revenue Bonds.

**Type of Assistance:** 30-year fixed-rate mortgage loan financing at below-market interest rates, with possibility of down payment assistance in a second lien.

**Administrators:** Participating mortgage lenders.

**Recipients:** Households up to 115 percent AMFI who meet program guidelines or 140 percent AMFI who meet program guidelines in a targeted area, and are able to qualify for a mortgage loan



In 2011, the Texas Homebuyer Division helped over 2000 families become homeowners.

## 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 2012: \$130,000,000.

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](mailto:eric.pike@tdhca.state.tx.us).

**Contact:** Call 1-800-792-1119 to request a First Time Homebuyer Program information packet or go to [www.myfirsttexas.com](http://www.myfirsttexas.com) to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating lender and realtor lists. Persons interested in becoming a participating lender should call the Texas Homeownership Division at 800-792-1119.

**Funding Source:** Tax-exempt and taxable Mortgage Revenue Bonds.

**Type of Assistance:** Individual tax credit that offsets federal income tax liability.

**Administrators:** Participating mortgage lenders.

**Recipients:** Households up to 115 percent AMFI who meet program guidelines or 140 percent AMFI who meet program guidelines in a targeted area, and are able to qualify for a mortgage loan.

## 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, Round 4 and Round 5. TDHCA is in the process of administering NFMC Round 5.

For more information on NFMC, see the *Stimulus Programs* chapter.

**Contact:** Homeowners can call 800-569-4287 or go online at [www.findaforeclosurecounselor.org](http://www.findaforeclosurecounselor.org) for a local HUD-approved housing counselor. For more information about NFMC for program administrators, contact the Housing Resource Center at 800-525-0657.

**Funding Source:** HUD

**Type of Assistance:** Counseling for the homeowner, which may include contact with the lenders, investors and servicers.

**Recipients and Targeted Beneficiaries:** Homeowners at risk of foreclosure at any AMFI level.

## 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 currently 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 2012: \$50,000.

For more information, contact Dina Gonzalez, Texas Homeownership Division at (512) 475-3993 or [dina.gonzalez@tdhca.state.tx.us](mailto:dina.gonzalez@tdhca.state.tx.us).

**Contact:** Individuals seeking homebuyer classes may search for providers in their area online at <http://www.tdhca.state.tx.us/> or call 1-800-792-1119. For more information on TSHEP classes to become a certified homebuyer counselor, call 1-800-792-1119.

**Funding Source:** State funds.

**Type of Assistance:** Training and referral services.

**Recipients:** Local nonprofit homebuyer education providers or prospective providers.

**Targeted Beneficiaries:** No AMFI limits.

## ***HOUSING SUPPORT CONTINUUM***

The Housing Support Continuum consists of a 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 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 three 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 eight 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 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/SOLUTIONS GRANT PROGRAM**

Emergency Shelter/Solutions Grant Program (ESGP) is the primary program used specifically to provide shelter to homeless Texans and to prevent homelessness and re-house homeless persons. 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; assistance to retain housing and to obtain permanent housing; and costs related to maintenance, operation administration, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings related to shelter operations and street outreach. The U.S. Department of Housing and Urban Development will release interim regulations for ESGP funds in the fall of 2011. Once those regulations are released, the eligible activities and use of funds may be revised.

### **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 related to housing, homeless prevention, housing retention and rental assistance.

## **(2) RENTAL ASSISTANCE AND MULTIFAMILY DEVELOPMENT**

For low-income Texans who have difficulty affording rent, TDHCA offers two main types of support; rental subsidies for low-income Texans and rental development subsidies for developers who, in turn, produce housing with reduced rents for low-income Texans.

### **A. RENTAL ASSISTANCE**

#### **SECTION 8 HOUSING CHOICE VOUCHER PROGRAM**

The Section 8 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.

## **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.

### **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 services must be designed to meet the needs of the current tenant profile and be selected from the list of tenant services identified in the Definitions and Amenities for Housing Program Activities rule.

### **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.

## **(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**

The 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 60 percent AMFI.

#### **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 percent AMFI who meet income and home purchase requirements and have not owned a home as their primary residence in the past three (3) years.

#### **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 percent AMFI who meet income and home purchase requirements. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.

#### **HOMEBUYER ASSISTANCE PROGRAM**

The Housing Trust Funds' Homebuyer Assistance Program provides zero percent interest loans for down payment and closing cost assistance for first-time homebuyers and Texas Veterans.

## **MORTGAGE CREDIT CERTIFICATE PROGRAM – NON-TARGETED FUNDS**

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 35 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements. This program is available to qualifying households that make up to 115 percent AMFI.

## **MORTGAGE CREDIT CERTIFICATE PROGRAM – TARGETED FUNDS**

The Texas Homeownership Division's 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 35 percent of the annual interest paid on a mortgage loan; however, the maximum amount of the credit cannot exceed \$2,000 per year. This tax savings may also provide a family with more available income to qualify for a loan and meet mortgage payment requirements. This program is available to qualifying households that make up to 140 percent AMFI who will live in a home purchased in areas of chronic economic distress.

## **NEIGHBORHOOD STABILIZATION PROGRAM (STIMULUS PROGRAM)**

Financing mechanisms will allow homebuyers who earn 50 percent or less of AMFI to qualify for 100% financing through the Department at 0 percent interest for 30 years and will also allow homebuyers who earn 120 percent or less of AMFI to qualify for up to \$30,000 in homebuyer assistance in the form of a deferred, forgivable loan.

## **HOMEBUYER ASSISTANCE PROGRAM**

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.

#### **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 to households at or below 60 percent AMFI. CHDOs can also apply for homebuyer assistance if their organization is the owner or developer of the single family housing project.



## **TEXAS BOOTSTRAP LOAN PROGRAM**

The 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*.

## **NEIGHBORHOOD STABILIZATION PROGRAM**

Neighborhood Stabilization Program provides funds to nonprofit organizations and local governments for the acquisition and construction or rehabilitation of affordable housing on properties that were previously foreclosed, vacant or abandoned. NSP investments in single family development may remain with the property in the form of homebuyer assistance or permanent financing for eligible households.

## **4) REHABILITATION AND WEATHERIZATION**

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

### **A. REHABILITATION and BARRIER REMOVAL**

#### **AMY YOUNG BARRIER REMOVAL PROGRAM**

The Housing Trust Fund's Amy Young Barrier Removal Program is designed to provide a one-time grant up to \$20,000 for home modifications necessary for accessibility and the elimination of hazardous conditions. Home modifications may include, but are not limited to 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.

#### **HOMEOWNER REHABILITATION ASSISTANCE PROGRAM**

HOME's Homeowner Rehabilitation Assistance Program provides rehabilitation or reconstruction cost assistance to homeowners for the repair or reconstruction of their existing home, which must be their principal residence. At the completion of the assistance, all properties must meet, as applicable, the Texas Minimum Construction Standards, the International Residential Code (IRC) 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**

The Neighborhood Stabilization Program (NSP1 and NSP3) will provide funds to local units of government and nonprofit entities to provide clearance for blight removal or redevelopment, financing mechanisms for eligible purchasers of foreclosed properties, acquisition of real property for rehabilitation or new construction, and creation of land banks to prevent foreclosed properties from creating downward pressure on local housing markets and allow for future redevelopment of affordable housing.

## **(6) DISASTER RELIEF**

When natural and man-made disasters strike, low-income households are often the most dramatically affected. TDHCA is committed to quickly, efficiently and responsibly locating funds and developing programs and initiatives to assist the affected households and communities.

### **COMMUNITY SERVICES BLOCK GRANT**

As a first line of action, the Department reserves a portion of the State's CSBG funds to provide emergency disaster relief to assist low-income persons who live in communities impacted by a natural or man-made disaster. The CSBG emergency disaster relief funds are distributed to CSBG-eligible entities and are to be utilized to provide persons with emergency shelter, food, clothing, pharmaceutical supplies, bedding, cleaning supplies, personal hygiene items and replacement of essential appliances including stoves, refrigerators and water heaters.

### **HOME PROGRAM – DISASTER RELIEF**

In accordance with the Texas Administrative Code (TAC), Title 10, part 1 Chapter 1, subchapter A §1.19 and 10 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 of assistance, or as gap financing after any other federal assistance. Assisted homeowners must have an income that is at or below 80 percent 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 2012-2013.

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 82<sup>nd</sup> Texas Legislature. Refer to program-specific statements outlined in the *Action Plan* portion of this document for strategies that will be used to accomplish the goals and objectives listed below. Included for each strategy are the target numbers of the 2011 goal, the 2011 actual performance and the goal for 2012. Targets for 2012 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   | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Number of single-family households assisted through the First Time Homebuyer Program | 2,000       | 2,414       | 120.70%   | 2,002       |

Explanation of Variance: Due to fewer entities offering down payment assistance resources, more and more consumers are utilizing the Department's assisted Single Family MRB funds.

### Strategy 1.2

Provide funding through the HOME Program for affordable single family housing

| Strategy Measure  | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Number of single-family households assisted with HOME Funds | 952         | 582         | 61.13%    | 580         |

Explanation of Variance: Various factors affected performance during the fourth quarter, including but not limited to the following: 1) Lower than expected demand for homebuyer assistance and tenant based rental assistance funds; since both of these activities have low per unit cost, decreased participation greatly impacts performance. The decreased demand for homebuyer assistance is due largely to economic conditions. 2) TDHCA has increased the allowable per unit cost under home rehabilitation, resulting in fewer persons served through funding reserved for this activity. Another important factor is a "lag" in reporting resulting from a new funding mechanism TDHCA has introduced. While the majority of TDHCA HOME funds continue to be made available through awards, a portion of HOME single family funds are now available through a reservation system. Under the award system, households are reported at the time of the award while under the reservation system, households are reported when a specific household is being served. As this is a new process, TDHCA anticipates that the majority of households served through these funds will be reported after SFY 2011.

### Strategy 1.3

Provide funding through the Housing Trust Fund for affordable single family housing

| Strategy Measure   | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Number of single-family households assisted through the Housing Trust Fund | 344         | 191         | 55.52%    | 154         |

Explanation of Variance: Due to statutory limitations in the Texas Bootstrap Loan Program, all the units were not realized for this fiscal year. TDHCA anticipates that the amendment to statute by Senate Bill 992 will assist in meeting upcoming fiscal targets.

\* - In the 2012-2013 Fiscal Size-Up submitted to the Legislative Budget Board, the Housing Trust Fund revised their 2012-2013 targets from what was originally submitted in the 2012-2013 LAR. These revisions are based upon the following factors: (1) State appropriations decreased from \$10.96 million in SFY2011 to \$5.85 million in SFY2012, and (2) Starting in FY2012, ten percent of HTF funds are now transferred to the Texas Veterans Commission for the Veterans Housing Assistance Program.

### Strategy 1.4

Provide tenant-based rental assistance through Section 8 certificates

| Strategy Measure  | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Number of households assisted through Statewide Housing Assistance Payments Program | 1,100       | 1,048       | 95.27%    | 1,100       |

Explanation of Variance: None needed.

**Strategy 1.5**

Provide federal tax credits to develop rental housing

| Strategy Measure   | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Number of multifamily households assisted with Housing Tax Credits | 10,874      | 5,250       | 48.28%    | 5,657       |

Explanation of Variance: The overall economy and financial market has limited private investment in the tax credit industry. While there was a slight increase in equity pricing compared to last year, on the whole equity pricing across the state still increased the amount of credit needed per unit which still resulted in a reduced number of units produced through the tax credit program.

**Strategy 1.6**

Provide funding through the Multifamily Mortgage Revenue Bond Program

| Strategy Measure  | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Number of households assisted through the Mortgage Revenue Bond Program | 1,611       | 0           | 0.00%     | 750         |

Explanation of Variance: Economic conditions in the equity markets made it difficult for developers to submit a financially feasible application for 4% credits and private activity bonds this quarter. The two applications that were under review in Quarter 3 were both withdrawn.

**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  | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Number of information and technical assistance requests completed | 5,000       | 8,405       | 168.10%   | 5,000       |

Explanation of Variance: The number of informational and technical assistance requests handled by the Housing Resource Center (HRC) varies based on economic conditions across the state. Throughout SFY 2011, the HRC has experienced a higher volume of requests than usual due in large part to the continuing economic downturn.

**Strategy 2.2**

To provide technical assistance to colonias through field offices

| Strategy Measure  | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Number of on-site technical assistance visits conducted annually from the field offices | 900         | 993         | 110.33%   | 900         |

Explanation of Variance: The Office of Colonia Initiatives (OCI) exceeded its projected performance measures for on-site technical assistance visits due to the continued marketing efforts of the Programs offered by the Department to nonprofit organizations and units of local governments. In addition, Border Field Office staff continues to provide technical assistance for the Texas Bootstrap Self-Help Housing Technical Assistance Program and Colonia Self-Help Center Program.

**GOAL 3: TDHCA will improve living conditions for the poor and homeless and reduce the cost of home energy for very low-income Texans.**

### Strategy 3.1

Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low-income persons throughout the state.

| Strategy Measure #1   | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Number of persons assisted through homeless and poverty related funds | 531,498     | 831,801     | 156.50%   | 599,032     |

Explanation of Variance: Persons assisted through homeless and poverty-related funds is impacted by the number of persons assisted through the Community Services Block Grant (CSBG) and Emergency Shelter Grants Program (ESGP) as well as 10,093 persons served through the Homelessness Prevention and Rapid Re-Housing (HPRP) program, which is funded by the Recovery Act. CSBG funded organizations also received other Recovery Act funding which enabled them to serve many more persons and those numbers are reflected in the number of persons served through CSBG.

| Strategy Measure #2  | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Number of persons assisted that achieve incomes above poverty level. | 2,800       | 1,145       | 40.89%    | 1,200       |

Explanation of Variance: The Department did not meet its projected target due to the increased difficulty of transitioning persons out of poverty during the economic downturn and period of high unemployment. Additionally, CSBG funded organizations received CSBG ARRA funds and other ARRA funds which enabled them to serve many more persons. The economic downturn impacting Texas has affected the ability to assist persons to achieve incomes above the poverty level.

### Strategy 3.2

Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low-income persons and for assistance to very low-income households for heating and cooling expenses and energy related emergencies.

| Strategy Measure #1                              | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Number of Households Receiving Energy Assistance | 48,152      | 207,913     | 431.78%   | 47,653      |

Explanation of Variance: Federal LIHEAP funding increased, allowing assistance to more households than expected.

| Strategy Measure#2   | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Number of dwelling units weatherized through Weatherization Assistance Program | 2,257       | 36,656      | 1,624.10% | 2,610       |

Explanation of Variance: TDHCA received federal stimulus funding, allowing additional households to be served. Households reported include 27,200 served through ARRA DOE WAP funds.

**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                          | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Total number of onsite reviews conducted. | 959         | 983         | 102.50%   | 933         |

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                                       | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Total number of contract monitoring reviews conducted. | 248         | 249         | 100.4%    | 208         |

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   | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Number of manufactured housing statements of ownership and location issued | 80,000      | 60,126      | 75.15%    | 70,000      |

Explanation of Variance: This measure is under the targeted amount due to the high number of applications received incomplete, currently about 39 percent. The Statements of Locations returned to the applicant for additional information will be resubmitted and reviewed for issuance.

**Strategy 5.2**

Conduct inspection of manufactured homes in a timely manner.

| Strategy Measure                        | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Number of installation reports received | 13,000      | 10,739      | 82.61%    | 11,000      |

Explanation of Variance: Performance is under the targeted projection due to receiving fewer installation reports than projected.



**Strategy 5.3**

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

| Strategy Measure #1           | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|-------------------------------|-------------|-------------|-----------|-------------|
| Number of complaints resolved | 850         | 588         | 69.18%    | 600         |

Explanation of Variance: The Department has received fewer complaints than targeted, resulting in fewer complaints needing resolution.

| Strategy Measure #2                    | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Average time for complaints resolution | 180         | 99.2        | 55.11%    | 180         |

Explanation of Variance: The average time is under the targeted projection, which is desirable.

| Strategy Measure #3                          | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|--|-------------|-------------|-----------|-------------|
| Number of jurisdictional complaints received | 750         | 504         | 67.20%    | 550         |

Explanation of Variance: This measure is under the targeted projection because the Department is receiving fewer complaints than projected.

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)   | 2011 Target  | 2011 Actual  | % of Goal | 2012 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 | \$37,914,380 | 126.4%    | \$30,000,000 |

Explanation of Variance: The performance is higher than expected because the Rider 5 report captures actual incomes of households served by TDHCA and not projected income groups.

Note: For more information, see Rider 5 of TDHCA's Appropriations as found in HB 1 (General Appropriations Act), 82<sup>nd</sup> Legislature, Regular Session.

Rider 5 (b): TDHCA will target its housing finance resources for assistance to very low-income households.

The housing finance divisions shall adopt an annual goal to apply no less than 20 percent of the division's total housing funds toward housing assistance for individuals and families earning between 31 percent and 60 percent AMFI.

| Rider 5 (b)   | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Percent of housing finance division funds applied towards housing assistance for individuals and families earning between 31 percent and 60 percent of median family income | 20%         | 45.1%       | 240.5%    | 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), 81<sup>st</sup> 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  | 2011 Target | 2011 Actual | % of Goal | 2012 Target |
|---|-------------|-------------|-----------|-------------|
| Amount of TDHCA funds applied toward contract for deed conversions for colonia families earning less than 60 percent of median family income. | 100         | 18          | 18.00%    | 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. For FY 2011 the Department allocated \$796,122.70 towards 18 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), 82<sup>nd</sup> Legislature, Regular Session.

The following TDHCA-designated goal addresses the housing needs of person with special needs.

**HOME PROGRAM STATUTE REQUIREMENT:** TDHCA will work to address the housing needs and increase the availability of affordable and accessible housing for persons with special needs.

Dedicate 5 percent of the HOME project allocation for benefits of persons with disabilities who live in any area of this state.

| Strategy Measure   | 2011 Target | 2011 Actual    | % of Goal | 2012 Target |
|--|-------------|----------------|-----------|-------------|
| Amount of HOME project allocation awarded to applicants that target persons with disabilities. | \$2,000,000 | \$2,072,087.57 | 103.6%    | \$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.

### **2012 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.

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.

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 data from the Census Bureau and HUD 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 are subject to Texas Government Code §2306.111 and as such will be distributed according to the established Regional Allocation Formula (RAF). The 2012 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 2012 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  | \$1,591,524             | 4.7%               | \$1,591,221          | 100.0%          | \$303                | 0.0%            |
| 2      | Abilene  | \$1,226,328             | 3.6%               | \$1,202,475          | 98.1%           | \$23,852             | 1.9%            |
| 3      | Dallas/Fort Worth                                  | \$6,736,372             | 19.8%              | \$2,449,459          | 36.4%           | \$4,286,913          | 63.6%           |
| 4      | Tyler  | \$3,759,605             | 11.1%              | \$3,329,187          | 88.6%           | \$430,418            | 11.4%           |
| 5      | Beaumont   | \$2,034,990             | 6.0%               | \$1,693,269          | 83.2%           | \$341,721            | 16.8%           |
| 6      | Houston  | \$3,330,303             | 9.8%               | \$1,410,440          | 42.4%           | \$1,919,863          | 57.6%           |
| 7      | Austin/Round Rock                                  | \$1,646,841             | 4.8%               | \$597,496            | 36.3%           | \$1,049,345          | 63.7%           |
| 8      | Waco   | \$1,204,710             | 3.5%               | \$752,448            | 62.5%           | \$452,263            | 37.5%           |
| 9      | San Antonio  | \$1,790,008             | 5.3%               | \$1,317,317          | 73.6%           | \$472,692            | 26.4%           |
| 10     | Corpus Christi                                     | \$2,337,080             | 6.9%               | \$1,440,667          | 61.6%           | \$896,413            | 38.4%           |
| 11     | Brownsville/Harlingen                              | \$6,308,579             | 18.5%              | \$2,861,759          | 45.4%           | \$3,446,820          | 54.6%           |
| 12     | San Angelo   | \$1,545,163             | 4.5%               | \$931,828            | 60.3%           | \$613,335            | 39.7%           |
| 13     | El Paso  | \$498,312               | 1.5%               | \$357,879            | 71.8%           | \$140,433            | 28.2%           |
|        | Total  | \$34,009,814            | 100.0%             | \$19,935,445         | 58.6%           | \$14,074,369         | 41.4%           |

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 to serve people with disabilities; or do not exceed \$3 million. The 82<sup>nd</sup> Legislative Session returned the Housing Trust Fund to historic funding levels, a decrease from the 81<sup>st</sup> Legislative Session of \$10,963,875 per year to \$5,850,000 per year. In addition, the 82<sup>nd</sup> Legislative Session the 82<sup>nd</sup> Texas Legislature transferred funds from the Housing Trust Fund to the Texas Veteran's Commission. Therefore, no funds will be subject to the 2012 RAF for SFY 2012.

**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.

The Housing Tax Credit RAF provides for a minimum of \$500,000 in each rural and urban state service region and ensures that a minimum of 20 percent of the state's tax credit amount is awarded to rural areas. Furthermore, TDHCA and the Office of Rural Affairs established within the Texas Department of Agriculture (TDA), formerly the Texas Department of Rural Affairs, administer the Housing Tax Credit Program's rural regional allocation. TDA assists in developing criteria for rural regional allocation. TDA also participates in the evaluation and site inspection of rural developments proposed under the rural allocation.

**HTC Program 2012 RAF*****Total Funding Amount***

|   |                      |
|---|----------------------|
| 2012 Estimated HTC Ceiling                | \$55,320,234         |
| At-Risk Set-Aside                         | \$8,298,035          |
| <i>Less: At-Risk Forward Commitments</i>  | <i>\$(944,918)</i>   |
| Remaining for At-Risk                     | \$7,353,117          |
| 2012 HTC Ceiling After At-Risk            | \$47,022,199         |
| <i>Less: Regional Forward Commitments</i> | <i>\$(9,571,260)</i> |
| Remaining to Regionally Allocate          | \$37,450,939         |

**HTC Regional Funding Amounts**

| Region | Place for Geographical Reference | Regional Funding Amount | Regional Funding % | Rural Funding Amount | Rural Funding % | Urban Funding Amount | Urban Funding % |
|--------|----------------------------------|-------------------------|--------------------|----------------------|-----------------|----------------------|-----------------|
| 1      | Lubbock                          | \$1,736,795             | 4.6%               | \$703,397            | 40.5%           | \$1,033,399          | 59.5%           |
| 2      | Abilene                          | \$1,000,000             | 2.7%               | \$500,000            | 50.0%           | \$500,000            | 50.0%           |
| 3      | Dallas/Fort Worth                | \$6,368,694             | 17.0%              | \$766,479            | 12.0%           | \$5,602,215          | 88.0%           |
| 4      | Tyler                            | \$1,773,416             | 4.7%               | \$1,137,439          | 64.1%           | \$635,977            | 35.9%           |
| 5      | Beaumont                         | \$1,000,000             | 2.7%               | \$500,000            | 50.0%           | \$500,000            | 50.0%           |
| 6      | Houston                          | \$10,136,388            | 27.1%              | \$624,072            | 6.2%            | \$9,512,316          | 93.8%           |
| 7      | Austin/Round Rock                | \$3,584,518             | 9.6%               | \$500,000            | 13.9%           | \$3,084,518          | 86.1%           |
| 8      | Waco                             | \$2,757,781             | 7.4%               | \$500,000            | 18.1%           | \$2,257,781          | 81.9%           |
| 9      | San Antonio                      | \$1,000,000             | 2.7%               | \$500,000            | 50.0%           | \$500,000            | 50.0%           |
| 10     | Corpus Christi                   | \$1,752,078             | 4.7%               | \$500,000            | 28.5%           | \$1,252,078          | 71.5%           |
| 11     | Brownsville/Harlingen            | \$3,595,225             | 9.6%               | \$621,404            | 17.3%           | \$2,973,821          | 82.7%           |
| 12     | San Angelo                       | \$1,000,000             | 2.7%               | \$500,000            | 50.0%           | \$500,000            | 50.0%           |
| 13     | El Paso                          | \$1,746,046             | 4.7%               | \$500,000            | 28.6%           | \$1,246,046          | 71.4%           |
| Total  |                                  | \$37,450,939            | 100.0%             | \$7,852,791          | 21.0%           | \$29,598,148         | 79.0%           |

As required by state statute, 15 percent of the 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 INITIATIVES

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 initiatives for TDHCA.

- **Community Involvement**
  - Interagency collaboration and engagement of stakeholders on specific issues
- **Fair Housing**
  - Provide assistance without regard to race, color, religion, sex, disability, familial status or national origin and affirmatively further fair housing

### *Community Involvement*

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

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

| <b>Workgroup/Committees</b>                           | <b>Lead agency</b>                          |
|---|---|
| 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        |
| Colonia Residents Advisory Committee (C-RAC)          | TDHCA                                       |
| Faith and Community Based Initiative                  | One Star Foundation                         |
| Disability Advisory Workgroup                         | TDHCA                                       |
| Governor's Commission for Women                       | Governor's Office                           |
| Housing and Health Services Coordination Council      | TDHCA                                       |
| 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              |

| <b>Workgroup/Committees</b>   | <b>Lead agency</b>                                  |
|---|---|
| Rural Housing Workgroup   | TDHCA   |
| Interagency Coordinating Commission for Building Healthy Families (ICC)   | Department of Family Protective Services            |
| Interagency Workgroup on Border Issues                                    | Secretary of State                                  |
| Texas Interagency Council on the Homeless                                 | TDHCA   |
| Texas Foreclosure Prevention Task Force                                   | Texas State Affordable Housing Corporation          |
| Texas State Independent Living Council (SILC)                             | Department of Assistive and Rehabilitative Services |
| Texas Coordinating Council for Veteran Services                           | Texas Veterans Commission                           |
| Weatherization Assistance Program (WAP) Planning Advisory Committee (PAC) | TDHCA   |
| 811 Team  | TDHCA   |

TDHCA is also involved in numerous national organizations that deal with housing or public administration. Some of these organizations include the Council of State Community Development Agencies, National Council of State Housing Agencies, National Center for Housing Management and others. Participation in these national organizations keeps TDHCA abreast of federal regulation updates and allows TDHCA to effectively respond to changes in federal funding and programs.

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

#### *Colonia Residents Advisory Committee*

The Colonia Residents Advisory Committee (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 Self Help Centers (SHCs). 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 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. Each county nominates two colonia residents to serve on the committee. The Department's Governing Board appoints 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.

#### *Disability Advisory Workgroup*

The Texas Department of Housing and Community Affairs (TDHCA) believes that consultation with community advocates, funding recipients, and potential applicants for funding is an essential prerequisite to the development of effective policies, programs, and rules. In order to augment TDHCA's formal public comment process, a workgroup is utilized, affording staff the opportunity to interact more informally and in greater detail with various stakeholders and to get feedback on designing more successful programs. Providing services and housing to persons with disabilities presents unique challenges and opportunities. TDHCA maintains the Disability Advisory Workgroup to provide ongoing guidance to the Department on how TDHCA's programs can most effectively



serve persons with disabilities. These meetings are open attendance, and advertised through TDHCA website and email lists.

### *Housing and Health Services Coordination Council*

The 81<sup>st</sup> Legislature created the Housing and Health Services Coordination Council (Council) through SB 1878. The Council's purpose is to increase state efforts to offer 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 meets 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 *Biennial Plan* provides policy and programmatic recommendations for meeting statutory directives and increasing service-enriched housing. The *Biennial Plan* can be found on the Council's webpage at: <http://www.tdhca.state.tx.us/hhsc>.

During SFY 2011, the Council worked on several outstanding statutory obligations. First, the Council created a State Agency Reference Guide & Training Manual, in order to cross-educate state housing and health services staff and further interagency coordination. The purpose of the Guide is to address the need for standardized educational resource materials, to be shared amongst State housing and health services agencies, and to increase expertise in both housing and health services programs. Secondly, the Council launched a twice monthly email blast to assist local organizations interested in participating in service-enriched housing. This email blast identifies and disseminates information regarding sources of funding from a variety of state and federal government agencies that may be used to provide integrated housing and health services. Third, the Council conducted a Provider Capacity Survey to better understand and measure the local capacity of the State's community-based housing providers, as well as community-based service providers. This survey fulfilled the Council's statutory responsibility to evaluate the capacity of Statewide long-term care providers and the interest of housing developers to invest in service-enriched housing. Finally, the Council conducted a series of interviews with providers of service-enriched housing in order to create a Financial Feasibility Case Studies Report, which offers insight into the essential components of the development financing process and best practices for maintaining financially successful service-enriched housing developments.

### *Promoting Independence Advisory Committee*

TDHCA is actively involved with the Promoting Independence Advisory Committee (PIAC). With the advent of the Olmstead decision, the Health and Humans 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. For 2012, the Project Access program will expand to serve an additional Olmstead population, those exiting state psychiatric hospitals, through a pilot program in partnership with the Department of State Health Services.

### *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, farm worker housing policy advocates, legislative staff and affordable housing membership organizations.

### *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 eleven state agencies that serve persons experiencing or at risk of homelessness. Membership also includes representatives appointed by the office of the governor, the lieutenant governor, and the speaker of the house. The council receives no funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The council 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.

In October 2011, TICH released the *Texas Strategic Plan to Prevent and End Homelessness* for public comment. TICH's plan offers strategies to coordinate federal, state and local organizations to better address the needs of homeless and at-risk persons. TICH's plan for Texas links the state government to the federal initiative that the United States Interagency Council on Homelessness (USICH) established through *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness* in 2010.

TICH's plan proposes policy recommendations, goals, objectives, and strategies that will help state agencies understand and serve those who experience homelessness, including homeless families with children, unaccompanied youth, individuals experiencing chronic homelessness, and homeless

veterans. Four priority areas establish the structure for the plan's objectives and strategies: data, research, and analysis; affordable housing and supportive services; homelessness prevention; and state infrastructure. Over time, continued dialogue among state agencies and local service providers will sharpen the plan's strategies.

Four committees, each dedicated to one of the four priority areas, met frequently throughout 2010 and 2011 to develop sections of the plan. In November 2010, TICH received one full-time staff person through the Volunteers in Service to America (VISTA) program. The VISTA helped TICH function in its full capacity and complete its plan. The creation and implementation of TICH's plan requires an inventory of existing state agency services, comparison of Texas's efforts to the USICH's recommendations to states, and ongoing dialogue with local service providers and homeless coalitions. As a fundamental component in the plan's implementation, TICH has been working in conjunction with TDHCA to facilitate the development of a statewide data warehouse for the Homeless Management Information System (HMIS). The HMIS data warehouse will aggregate data from sixteen separate HMIS systems in the state to provide more sophisticated statewide data in support of planning and research.

#### *Weatherization Assistance Program (WAP) Planning Advisory Committee (PAC)*

The WAP (PAC) is comprised of a broad representative of organizations and agencies and provides balance, background, and sensitivity with respect to solving the problems of low-income persons, including the weatherization and energy conservation problems. At the present time, the PAC consists of six members. Any additions to the Policy Advisory Council will be reviewed by the Department's Governing Board.

Historically, the PAC has met annually after the public hearing for the Department of Energy plan. One member of the PAC is from the Texas Department of Aging and Disability Services that is the state agency charged with providing a comprehensive array of aging and disability services, supports, and opportunities that are easily accessed in local communities. Other representatives include weatherization providers, energy providers and consumer-related groups.

#### *811 Team*

In partnership with the Department of Aging and Disability Services (DADS), TDHCA was awarded a \$330,000 Real Choice Systems Grant from the Centers for Medicare and Medicaid Services (CMS) in September of 2011. DADS and TDHCA created an 811 Team to do the following:

- (1) Take steps to apply for future HUD Section 811 Project Based Rental Assistance (PRA) funds for Persons with Disabilities;
- (2) Create and implement a Housing and Services Partnership (HSP) Academy; and
- (3) Build and maintain the Housing and Services for Persons with Disabilities Online Clearinghouse.

Completing steps 1 to 3 above will help TDHCA create a more competitive application for HUD Section 811 PRA, which would allow the Department to provide rental assistance for very-low income persons with disabilities to help them live in community-based, multifamily housing funded by TDHCA. HUD regulations may require TDHCA to amend the Housing Tax Credit Program's Qualified Allocation Plan (QAP) and/or the Consolidated Plan in order to administer HUD 811 PRA funds in coordination with TDHCA multifamily programs. TDHCA was funded by the CMS grant to administer five public hearings for these draft plans throughout the State for input on this process.

The 811 Team provides ongoing guidance to the State on the implementation of the grant activities. The 811 Team consists of representatives from the TDHCA and State's Health and Human Services agencies, including the Department of Aging and Disability Services, Department of State Health Services, the Health and Human Services Department, and Department of Family and Protective Services. The 811 Team also consists of three consumer representatives and representatives from the Promoting Independence Advisory Committee, the Disability Advisory Workgroup, and the Housing and Health Services Coordination Council.

## **FAIR HOUSING**

Through education, outreach, and 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 referred to the Texas Workforce Commission Civil Human Rights Division, which oversees the Texas Fair Housing Act.

The Texas Fair Housing Act of 1989 enables the State to remedy discriminatory actions 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 disabilities.

*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: referred to as Phase 1 and Phase 2. The Phase 1 AI involved all areas within the geographic area defined as eligible for CDBG disaster recovery assistance relating to Hurricane Ike and Hurricane Dolly. The Phase 2 AI will evaluate all areas of the State to include all 254 counties, but Phase 1 will remain in place. The Phase 1 AI was approved by HUD on May 13, 2011 and the Phase 2 AI is scheduled to begin in early 2012. Reporting on both phases of the AI is conducted in the Consolidated Plan Annual Performance Report submitted to HUD in May of each year. These reports can be found on TDHCA's website at <http://www.tdhca.state.tx.us/housing-center/pubs.htm>.

State activities and current ongoing objectives relating to fair housing are discussed below:

- State agencies including TDHCA, the General Land Office (GLO), and the Texas Department of Agriculture have begun to implement Action Steps recommended in the Phase 1 AI and are participating in the development of the Phase 2 AI scheduled to start in early 2012.
- TDHCA developed educational materials and a webpage dedicated to fair housing issues and fair housing choice.
- TDHCA and the GLO initiated fair housing training for stakeholders and program administrators.
- The Civil Rights Division of the Texas Workforce Commission and TDHCA are working together on a memorandum of understanding to directly address public grievances related to fair housing.
- TDHCA's compliance division is actively enforcing the Texas Fair Housing Act in TDHCA-administered programs.
- 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 exception 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.

## **SPECIAL NEEDS POPULATIONS**

In addition to the policy initiatives described above, TDHCA addresses special needs populations in a variety of ways, as described below. The special needs populations discussed below were designated by HUD, designated by TDHCA or included in the SLIHP legislation. Each program addresses special needs populations uniquely. Some programs, such as HOME, establish funding levels for certain special needs populations and other programs, such as the Housing Tax Credit Program, include point incentives in their scoring criteria for serving special needs certain populations. Specifics about the priorities and strategies to provide housing for persons with special needs population in each state service region is below.

Special Needs Populations include:

- Colonia Residents
- Elderly and Frail Elderly Populations
- Homeless Populations
- Migrant Farm Workers
- Persons with Alcohol and Substance Abuse Issues
- Persons with Disabilities (mental, physical, developmental)
- Persons with HIV/AIDS and Their Families
- Public Housing Residents
- Veterans
- Victims of Domestic Violence
- Youth Aging Out of Foster Care

### **COLONIA RESIDENTS**

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 (Federal Reserve Bank of Dallas). According to 2000 Census data, colonias have a 75 percent homeownership rate. Despite this rate, colonia homes often have inadequate plumbing, waste disposal and other infrastructure (Ward, 1999).

**Policy-Driven Action:** The Office of Colonia Initiatives (OCI), HOME and Housing Tax Credit programs prioritize 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 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.

### **ELDERLY AND FRAIL ELDERLY POPULATIONS**

The 2010 Census found that there are 2,598,209 persons aged 65 and older in Texas. 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 (Texas Department of Aging and Disability Services, 2005). Older Texans also tend to spend a higher percentage of their income on housing than other age groups: 59.8 percent of renters over age 65 spent more than 30 percent of their income on rent, compared to 44.9 to 46.8 percent of renters aged 18 to 64. Even older Texans who own their home free and clear still had a higher percentage of homeowners (15.4 percent) who paid more than 30 percent of their income on housing compared to the percentage of homeowners aged 18 to 64 (10.9 percent) (Harrell and Houser, 2011).

**Policy-Driven Action:** The Community Service Block Grant, 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 Policy Initiatives 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 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.

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.

### **HOMELESS POPULATION**

The Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH Act) of 2009 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, congregate 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.*

On a single night in January 2011, a statewide count found 36,847 persons experiencing homelessness in Texas. However, homeless point-in-time counts only reflect the number of individuals who meet the US Department of Housing and Urban Development's (HUD) definition of

literal homelessness. However, 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 a serious illness or the loss of a job.

**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/Solutions Grant, 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. Finally, TDHCA provides facilitation and advisory support to the Texas Interagency Council for the Homeless, described under Policy Initiatives above.

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 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 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.

### **MIGRANT FARM WORKERS**

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 seasonal farm workers and families residing in Texas. Of this population, 26 percent reside in Cameron, Hidalgo and Starr Counties (Larson, 2000).

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 (Holden, 2001). 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 or prioritize the funding for seasonal farm workers.

In HB1099, the 79<sup>th</sup> 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 *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.

#### **PERSONS WITH ALCOHOL AND SUBSTANCE ABUSE ISSUES**

The National Surveys on Drug Use and Health found that from 2008 to 2008, approximately 6.5 percent of Texans aged 18 or older had used an illicit drug in the past month. The Texas rate is lower than the national average of 8.21 percent. Also, 2.5 percent of Texans aged 18 or older were dependent on or abused an illicit drug in the past year, compared to 2.6 percent nationwide. Finally, approximately 404,000 persons aged 18 and over need treatment for illicit drug use, but don't receive it. Likewise, 1,215,000 persons aged 18 and over need treatment of alcohol use, but don't receive it (Maxwell, 2009).

*Policy-Driven Action:* The Housing Tax Credit program prioritizes providers that provide housing for people with alcohol and substance abuse issues. According to the *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.

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

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." Households with disabilities are comprised as follows: 86 percent have adults with disabilities, 18 percent have children with disabilities, and 4 percent have both instances. Disabilities are often paired with barriers to maintaining stable housing, as evidenced by the fact that 25 percent of renter household with disabilities experienced worst case housing need compared to 19 percent of renter households without disabilities that experienced worst case housing need (Hartman et al, 2010).

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 of the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. The rehabilitation funds perform minor physical modifications such as extra handrails, grab bars, wheelchair-accessible bathrooms 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.

*Policy-Driven Action:* The Comprehensive Energy Assistance, Weatherization Assistance, HOME, Housing Trust Fund, Housing Tax Credit, Multifamily Bond, Section 8, and Neighborhood Stabilization 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, Promoting Independence Advisory Committee, and the Disability Advisory Workgroup which all collaborate with groups representing people with disabilities, described under Policy Initiatives above.

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 persons with disabilities living in any part of the state. Furthermore, the HOME Homebuyer Assistance 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 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 \$20,000 for home modifications necessary for accessibility and the elimination of hazardous conditions. Home modifications include, but are not limited to 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.

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.

### **Integrated Housing Rule**

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

A housing development may not restrict occupancy solely to 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 units) shall provide no more than 36 percent of the units of the development set aside exclusively for people with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined above refer only to the units that are to be solely restricted for persons with disabilities. This section does not prohibit a property from having a higher percentage of occupants 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.

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

Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS). HIV infects cells and attacks the immune system, which weakens the body and makes it especially susceptible to other infections and diseases. In 2010 there were 61,318 Texans living with HIV/AIDS (Texas Department of State Health Services, 2010). Because of increased medical costs or the loss of the ability to work, people with HIV/AIDS may be at risk of losing their housing arrangements.

The Texas Department of State Health Services (DSHS) addresses the unmet housing and supportive services needs of persons living with HIV and their families in Texas by providing emergency short-term rent, mortgage, and utility assistance; tenant-based rental assistance; and supportive services to income-eligible individuals. The DSHS Housing Opportunities for Persons with AIDS (HOPWA) formula program, which is a federal program funded by HUD, is integrated with the larger Ryan White Program both in administration and service delivery, which in turn is integrated into the larger, multi-sectoral system for delivering treatment and care to these clients. The goals of the DSHS HOPWA program are to help low-income HIV-positive clients establish or maintain affordable and stable housing, to reduce the risk of homelessness, and to improve access to health care and supportive services.

In addition to the DSHS statewide program, the cities of Austin, Dallas, Fort Worth, Houston, San Antonio and El Paso receive HOPWA funds directly from HUD.

*Policy-Driven Action:* The Housing Tax Credit program prioritizes providers that provide housing for people with HIV/AIDS. According to the *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.

### **PUBLIC HOUSING RESIDENTS**

According to HUD, there are 57,083 units of public housing and 129,432 Section 8 Housing Choice Vouchers in Texas. 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 works 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 PHA property.

## VETERANS

The 2011 Point-In-Time homeless count found that approximately 13 percent of Texas' homeless population is veterans. Many homeless veterans live with Post Traumatic Stress Disorder and substance abuse disorders (National Coalition for Homeless Veterans, 2011). These factors may affect veteran's ability to acquire stable housing.

**Policy-Driven Action:** The Housing Trust Fund's Texas Veterans Rental Assistance Program provided rental and utility subsidies to low-income veterans through the Veterans Rental Assistance (VRA) Program from 2008 to 2011. However, the 82nd Texas Legislature transferred funds for this program to the Texas Veteran's Commission in 2011. The Texas Veterans Commission provides a diverse array of services for veterans in Texas, including the Housing4TexasHeroes Program. This program provides temporary housing to low-income or homeless veterans and permanent housing, such as new home construction or housing modification for veterans requiring such modification due to a physical disability or injury.

## VICTIMS OF DOMESTIC VIOLENCE

In 2009, 12,213 adults received shelter as a result of domestic violence in Texas. However, 11.1 percent of adults seeking shelter were denied due to lack of space (Texas Council on Family Violence, 2009). Victims of domestic violence may stay in a dangerous home situation because of fear of the abuser, belief that the abuser will take the children involved, self-blame, and limited financial options (The National Center for Victims of Crime, 2008). Services which may help domestic violence victims move to safety include physical protection services, legal protection of his or herself and any children involved, counseling, and employment assistance.

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

According to the *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.

## YOUTH AGING OUT OF FOSTER CARE

In Texas, youth in the foster care system in Texas age out at 18 years old. This vulnerable population often faces a multitude of problems, from low incomes to unstable housing. One study found that after one year of leaving foster care at age 18, 90 percent of those with employment earned less than \$10,000 per year. In addition, only 6 percent of youth who have been in foster care receive a two- or four-year college degree, compared to 29 percent of youth in the general population (Smith, 2011). Low wages and lack of education can lead to unstable housing situations. It is estimated that 25 percent of foster youth have experienced homelessness at least one night within 2.5 to 4 years after existing foster care (*Children who age out of the foster care system*, 2007).

**Policy-Driven Action:** The Department of Family Protective Services has several programs that help meet the needs of youth aging out of foster care. The Preparation for Adult Living (PAL) Transitional Living Allowance helps youth transition from foster care to adulthood, offers financial training and provides payments for limited services, such as rent or room deposits. The PAL Aftercare Room and Board Program is available for qualified youth up to age 21 to help prevent or alleviate homelessness by providing rent and/or utility deposits, rent and/or utility payments and other essential services. The Extended Foster Care Assistance program allows the youth to stay in foster care up to his/her 21<sup>st</sup> or 22<sup>nd</sup> birthday in order to finish high school, attend college or other education institutions, obtain employment, or use the program if the youth has a qualifying medical condition. The Education and Training Voucher (ETV) Program allows qualifying youth to participate in post-secondary and vocational or technical programs. The ETV Program can be used for residential housing and utilities, room and board, tuition fees and other services related to success in the educational program.

PHAs can compete for Family Unification Vouchers by HUD. Family Unification Vouchers can be used for youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older who lack adequate housing. Housing assistance under family unification vouchers is limited to 18 months.

For TDHCA's HTC program, full-time students are eligible to live in a reduced-rent unit if he or she was previously under the care and placement of a foster care agency.

## **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, dubbed the Great Recession (The National Bureau of Economic Research, 2010). 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 2011. 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.

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**TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS STIMULUS PROGRAMS**

| <b>Program</b>  | <b>Funding</b>                                       |
|---|--|
| Homelessness Prevention and Rapid Re-Housing Program  | \$41,472,772   |
| <b>Housing Tax Credit Recovery Act Programs:</b> <ul style="list-style-type: none"> <li>• Housing Tax Credit Exchange Program (HTC Exchange)</li> <li>• Tax Credit Assistance Program (TCAP)</li> </ul> | HTC Exchange: \$594,091,928<br>TCAP: \$148,354,769   |
| <b>National Foreclosure Mitigation Counseling Program (NFMC):</b> <ul style="list-style-type: none"> <li>• NFMC Round 4</li> <li>• NFMC Round 5</li> </ul>  | NFMC Round 4: \$58,293<br>NFMC Round 5: \$619,696.50 |
| <b>Neighborhood Stabilization Program (NSP):</b> <ul style="list-style-type: none"> <li>• NSP 1</li> <li>• NSP 3</li> </ul>   | NSP 1: \$101,996,848<br>NSP 3: \$7,284,978           |
| Weatherization Assistance Program ARRA  | \$326,975,732  |

*In addition to the programs listed above, the Community Services Block Grant Program ARRA, the Homebuyer Tax Credit Programs (90-Day Down Payment Assistance Program and Mortgage Advantage Program), and NFMC Round 2 and Round 3 were completed and their final reports are in 2011 State Low Income Housing Plan and Annual Report.*



## ***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 homeless 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 the majority of contracts ended August 31, 2011. The Department has extended 20 of the contracts to December 31, 2011 and these subrecipients received approximately \$3 million in re-allocated funds. Of those 20 contracts, 9 were extended 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 2011 state fiscal year (September 30, 2011). Expenditures by subrecipients are \$37,921,191. 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 September 30, 2011

| # | Contractor  | County Service Area   | Award          | Expenditures as of Sep. 30, 2011 | Total Individuals Served as of Sep. 30, 2011 | White | Black | Other | Hispanic | Non-Hispanic |
|---|---|---|----------------|----------------------------------|--|-------|-------|-------|----------|--------------|
| 1 | <b>Abilene Regional MHMR Center</b>                               | Taylor, Jones, Callahan, Shackelford, Stephens  | \$84,297.00    | \$84,111.33                      | 242  | 177   | 58    | 7     | 47       | 195          |
| 2 | <b>Any Baby Can - Pilot</b>                                       | Travis  | \$267,657.00   | \$266,437.52                     | 327  | 218   | 88    | 21    | 220      | 107          |
| 3 | <b>Caritas of Austin - Pilot</b>                                  | Travis  | \$600,000.00   | \$600,000.00                     | 407  | 171   | 216   | 20    | 44       | 363          |
| 4 | <b>Caritas of Austin*</b>   | Travis  | \$1,155,000.00 | \$1,027,970.35                   | 1,343  | 968   | 364   | 11    | 492      | 851          |
| 5 | <b>Catholic Charities of Central Texas</b>                        | Bastrop, Blanco, Burnet, Caldwell, Fayette, Hays, Lee, Llano, Travis, Williamson  | \$651,717.00   | \$651,717.00                     | 841  | 529   | 255   | 57    | 299      | 542          |
| 6 | <b>Catholic Charities of Dallas, Inc.*</b>                        | Dallas, Collin, Grayson, Fannin, Rockwall, Hunt, Kaufman, Ellis, Navarro  | \$1,131,052.00 | \$1,020,303.32                   | 962  | 415   | 509   | 38    | 162      | 800          |
| 7 | <b>Catholic Charities, Diocese of Fort Worth, Inc. (Region 2)</b> | Hardeman, Foard, Knox, Wilbarger, Baylor, Throckmorton, Shackelford, Wichita, Archer, Young, Stephens, Eastland, Comanche, Clay, Jack, Montague | \$500,000.00   | \$425,674.68                     | 402  | 316   | 13    | 73    | 72       | 330          |

| #  | Contractor  | County Service Area   | Award          | Expenditures as of Sep. 30, 2011 | Total Individuals Served as of Sep. 30, 2011 | White | Black | Other | Hispanic | Non-Hispanic |
|----|---|---|----------------|----------------------------------|--|-------|-------|-------|----------|--------------|
| 8  | <b>Catholic Charities, Diocese of Fort Worth, Inc. (Region 3)</b> | Cooke, Wise, Denton, Palo Pinto, Parker, Erath, Hood, Johnson, Somervell          | \$1,000,000.00 | \$981,834.18                     | 562  | 464   | 73    | 25    | 17       | 545          |
| 9  | <b>Christian Community Action*^</b>                               | Denton  | \$1,074,622.00 | \$1,003,349.89                   | 747  | 410   | 321   | 16    | 185      | 562          |
| 10 | <b>City of Brownsville</b>  | Cameron   | \$382,200.00   | \$318,019.11                     | 412  | 412   | 0     | 0     | 102      | 310          |
| 11 | <b>Community Storehouse</b>                                       | Denton, Tarrant, Wise   | \$999,955.00   | \$990,977.85                     | 880  | 622   | 202   | 56    | 163      | 717          |
| 12 | <b>Corpus Christi Metro Ministries, Inc.*^</b>                    | Nueces  | \$751,958.00   | \$687,378.56                     | 1,222  | 1,098 | 109   | 15    | 903      | 319          |
| 13 | <b>Crisis Center of the Plains</b>                                | Bailey, Briscoe, Castro, Crosby, Floyd, Hale, Hall, Lamb, Motley, Parmer, Swisher | \$308,500.00   | \$308,305.00                     | 1,599  | 1,418 | 174   | 7     | 1,131    | 468          |
| 14 | <b>Dallas County MHMR Center - Pilot</b>                          | Dallas  | \$320,905.00   | \$302,953.76                     | 0  | 0     | 0     | 0     | 0        | 0            |
| 15 | <b>Dallas, City of</b>  | Dallas  | \$790,316.00   | \$790,316.00                     | 1,183  | 229   | 943   | 11    | 192      | 991          |
| 16 | <b>Denton, City of</b>  | Denton  | \$826,697.00   | \$783,283.00                     | 1,055  | 768   | 257   | 30    | 215      | 840          |
| 17 | <b>East Texas Crisis Center, Inc.*^</b>                           | Smith, Henderson, Van Zandt, Wood, Rains  | \$263,194.00   | \$234,805.56                     | 934  | 703   | 217   | 14    | 172      | 762          |

| #  | Contractor                                 | County Service Area    | Award          | Expenditures as of Sep. 30, 2011 | Total Individuals Served as of Sep. 30, 2011 | White | Black | Other | Hispanic | Non-Hispanic |
|----|--|------------------------|----------------|----------------------------------|--|-------|-------|-------|----------|--------------|
| 18 | El Paso Center for Children, Inc.          | El Paso                | \$438,818.00   | \$412,289.10                     | 105  | 104   | 1     | 0     | 103      | 2            |
| 19 | El Paso Coalition for the Homeless - Pilot | El Paso                | \$288,075.00   | \$272,290.56                     | 119  | 109   | 8     | 2     | 96       | 23           |
| 20 | El Paso County*                            | El Paso                | \$1,159,351.00 | \$970,333.74                     | 743  | 697   | 44    | 2     | 639      | 104          |
| 21 | Families In Crisis, Inc.*^                 | Bell, Coryell          | \$434,808.00   | \$434,457.26                     | 504  | 240   | 246   | 18    | 65       | 439          |
| 22 | Family Place, The*^                        | Dallas                 | \$1,073,465.00 | \$1,052,380.49                   | 1,526  | 514   | 828   | 184   | 409      | 1,117        |
| 23 | Family Violence Prevention Services, Inc.* | Bexar                  | \$212,518.00   | \$207,537.77                     | 147  | 127   | 12    | 8     | 93       | 54           |
| 24 | Grayson County Juvenile Alternatives, Inc. | Grayson, Fannin, Cooke | \$669,133.00   | \$615,039.08                     | 648  | 443   | 183   | 22    | 44       | 604          |
| 25 | Houston Area Urban League, Inc.            | Fort Bend, Harris      | \$644,727.00   | \$644,727.00                     | 417  | 40    | 376   | 1     | 29       | 388          |
| 26 | Houston Area Women's Center                | Harris                 | \$564,112.00   | \$532,988.85                     | 202  | 88    | 104   | 10    | 71       | 131          |
| 27 | Irving, City of*                           | Dallas                 | \$1,343,367.00 | \$1,159,088.64                   | 1,089  | 563   | 490   | 36    | 294      | 795          |

| #  | Contractor  | County Service Area  | Award          | Expenditures as of Sep. 30, 2011 | Total Individuals Served as of Sep. 30, 2011 | White | Black | Other | Hispanic | Non-Hispanic |
|----|---|--|----------------|----------------------------------|--|-------|-------|-------|----------|--------------|
| 28 | <b>Loaves &amp; Fishes of the Rio Grande Valley</b> | Cameron, Willacy   | \$354,786.00   | \$350,477.87                     | 474  | 472   | 2     | 0     | 430      | 44           |
| 29 | <b>Love I.N.C. of Nacogdoches</b>                   | Nacogdoches, Angelina, San Augustine, Shelby, Sabine         | \$848,401.00   | \$848,375.74                     | 1,211  | 550   | 653   | 8     | 95       | 1,116        |
| 30 | <b>Memorial Assistance Ministries*</b>              | Harris   | \$1,237,337.00 | \$1,064,203.34                   | 913  | 425   | 469   | 19    | 345      | 568          |
| 31 | <b>Mid-Coast Family Services, Inc.*</b>             | Calhoun, Dewitt, Goliad, Gonzales, Jackson, Lavaca, Victoria | \$595,513.00   | \$524,474.19                     | 856  | 701   | 150   | 5     | 441      | 415          |
| 32 | <b>Montgomery County Women's Center</b>             | Montgomery   | \$780,796.00   | \$775,431.51                     | 715  | 373   | 335   | 7     | 78       | 637          |
| 33 | <b>New Hope Counseling Center, Inc.*^</b>           | Harris, Fort Bend  | \$621,497.00   | \$542,379.20                     | 649  | 150   | 486   | 13    | 150      | 499          |
| 34 | <b>New Life Housing Foundation - Erath County</b>   | Erath  | \$170,511.00   | \$170,511.00                     | 211  | 211   | 0     | 0     | 14       | 197          |
| 35 | <b>New Life Housing Foundation - Medina County</b>  | Medina   | \$192,843.00   | \$192,843.00                     | 255  | 254   | 0     | 1     | 181      | 74           |

| #  | Contractor   | County Service Area                                      | Award          | Expenditures as of Sep. 30, 2011 | Total Individuals Served as of Sep. 30, 2011 | White | Black | Other | Hispanic | Non-Hispanic |
|----|--|--|----------------|----------------------------------|--|-------|-------|-------|----------|--------------|
| 36 | <b>New Life Housing Foundation - Walker County</b> | Walker   | \$522,287.00   | \$521,717.60                     | 749  | 114   | 632   | 3     | 17       | 732          |
| 37 | <b>Northwest Assistance Ministries*</b>            | Harris   | \$1,161,722.00 | \$1,022,856.75                   | 534  | 97    | 434   | 3     | 48       | 486          |
| 38 | <b>Randy Sams' Outreach Shelter, Inc.</b>          | Bowie  | \$351,242.00   | \$343,061.86                     | 1,086  | 321   | 764   | 1     | 23       | 1,063        |
| 39 | <b>Rockwell Fund, Inc.*</b>                        | Fort Bend, Galveston, Harris, Montgomery                 | \$1,070,479.58 | \$1,031,914.29                   | 1,087  | 539   | 525   | 23    | 239      | 848          |
| 40 | <b>Salvation Army of Abilene</b>                   | Taylor, Jones, Callahan, Runnels, Nolan                  | \$400,000.00   | \$387,718.87                     | 415  | 320   | 85    | 10    | 51       | 364          |
| 41 | <b>Salvation Army of Corpus Christi</b>            | Nueces   | \$447,912.00   | \$447,499.04                     | 624  | 563   | 58    | 3     | 486      | 138          |
| 42 | <b>Salvation Army of Galveston*^</b>               | Galveston  | \$711,673.00   | \$662,038.78                     | 553  | 305   | 248   | 0     | 126      | 427          |
| 43 | <b>Salvation Army of Kerrville*^</b>               | Kerr, Bandera, Edwards, Gillespie, Kendall, Kimble, Real | \$1,167,781.00 | \$1,059,200.99                   | 1,585  | 1,439 | 49    | 97    | 451      | 1,134        |
| 44 | <b>Salvation Army of McAllen</b>                   | Hidalgo  | \$102,705.40   | \$98,386.70                      | 365  | 365   | 0     | 0     | 74       | 291          |
| 45 | <b>Salvation Army of Midland</b>                   | Midland  | \$402,338.00   | \$399,109.10                     | 974  | 762   | 212   | 0     | 491      | 483          |

| #  | Contractor  | County Service Area   | Award          | Expenditures as of Sep. 30, 2011 | Total Individuals Served as of Sep. 30, 2011 | White | Black | Other | Hispanic | Non-Hispanic |
|----|---|---|----------------|----------------------------------|--|-------|-------|-------|----------|--------------|
| 46 | Salvation Army of the DFW Metroplex Command         | Dallas, Collin, Denton, Ellis, Tarrant                          | \$880,103.00   | \$880,103.00                     | 436  | 60    | 376   | 0     | 25       | 411          |
| 47 | Salvation Army of Tyler*^                           | Smith   | \$1,056,135.00 | \$862,918.26                     | 1,592  | 616   | 950   | 26    | 156      | 1,436        |
| 48 | Salvation Army of Waco                              | McLennan, Falls, Bosque, Hill, Limestone, Freestone             | \$999,980.00   | \$974,395.97                     | 1,276  | 594   | 678   | 4     | 244      | 1,032        |
| 49 | Salvation Army Social Services Dept. Houston        | Harris  | \$999,118.00   | \$999,118.00                     | 816  | 251   | 527   | 38    | 113      | 703          |
| 50 | San Antonio Metropolitan Ministry, Inc.*            | Bexar   | \$1,233,230.00 | \$1,107,464.86                   | 2,428  | 1,742 | 627   | 59    | 1,404    | 1,024        |
| 51 | San Antonio, City of, Dept of Community Initiatives | Bexar   | \$1,000,000.00 | \$984,684.12                     | 888  | 641   | 131   | 116   | 198      | 690          |
| 52 | SEARCH  | Harris  | \$776,788.00   | \$734,651.54                     | 192  | 42    | 150   | 0     | 15       | 177          |
| 53 | SEARCH - Pilot                                      | Harris  | \$360,940.00   | \$352,025.57                     | 88   | 26    | 62    | 0     | 13       | 75           |
| 54 | Shelter Agencies for Families in East Texas         | Titus, Camp, Morris, Franklin, Hopkins, Lamar, Red River, Delta | \$538,350.00   | \$537,734.10                     | 959  | 534   | 410   | 15    | 96       | 863          |
| 55 | Texas Rio Grande Legal Aid, Inc.                    | El Paso   | \$251,023.00   | \$246,299.89                     | 1,328  | 1,184 | 130   | 14    | 545      | 783          |



| #  | Contractor                               | County Service Area | Award          | Expenditures as of Sep. 30, 2011 | Total Individuals Served as of Sep. 30, 2011 | White | Black | Other | Hispanic | Non-Hispanic |
|----|--|---------------------|----------------|----------------------------------|--|-------|-------|-------|----------|--------------|
| 56 | Urban League of Greater Dallas           | Dallas              | \$1,000,000.00 | \$1,000,000.00                   | 949  | 192   | 757   | 0     | 146      | 803          |
| 57 | Wesley Community Center, Inc.            | Harris              | \$995,920.00   | \$993,407.54                     | 799  | 241   | 515   | 43    | 191      | 608          |
| 58 | Youth and Family Alliance dba Lifeworks* | Travis              | \$1,073,850.00 | \$1,027,619.12                   | 609  | 410   | 182   | 17    | 308      | 301          |

\*Sub-recipient received contract extension until December 31, 2011.

^Sub-recipient received contract extension until February of 2012.

**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, or 2009 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, 2009 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, 89 applicants have closed/executed the Exchange Subaward agreements. The 89 developments represent \$594,091,928. As of November 23, 2011, \$582,241,351.40 has been disbursed. Any funds not drawn and distributed by December 31, 2011 will be returned to Treasury on January 1, 2011.

Eligible applicants included HTC applicants that:

- received an allocation of HTC for award years 2007, 2008, or 2009;
- have paid all required tax credit commitment fees; and
- returned 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 23, 2011

| FUNDING  | Amount           | Percent Completed |
|--|------------------|-------------------|
| Exchange funds committed to date (Executed Subawards)                  | \$594,091,928.00 | 100%              |
| Exchange funds drawn to date   | \$582,241,351.40 | 98.0%             |
| Total Exchange dollars allocated to TDHCA from the Treasury Department | \$594,091,928.00 |                   |

There have been 8,015 units closed to date. The following table shows the awarded amounts from the beginning of HTC EX program as of December 1, 2010. As of November 23, 2011, the awarded amounts have not changed since December 1, 2010.

HTC Exchange Subaward Recipients, as of December 1, 2010\*

| #  | Contract # | Deal Name                       | Closing Date | Total Units | Low-Income Units | City              | Subaward Amount |
|----|------------|---------------------------------|--------------|-------------|------------------|-------------------|-----------------|
| 1  | 09906      | 377 Villas                      | 12.31.09     | 76          | 73               | Brownwood, TX     | \$5,955,888.00  |
| 2  | 09918      | Gardens at Clearwater           | 1.29.10      | 80          | 80               | Kerrville, TX     | \$6,989,490.00  |
| 3  | 09930      | Creekside Villas Senior Village | 2.3.10       | 144         | 144              | Buda, TX          | \$12,055,533.00 |
| 4  | 09942      | Southern View Apartments        | 2.4.10       | 48          | 47               | Ft. Stockton, TX  | \$3,807,300.00  |
| 5  | 09937      | Cambridge Crossing              | 2.12.10      | 60          | 58               | Corsicana, TX     | \$5,010,115.00  |
| 6  | 09947      | Mineral Wells Pioneer Crossing  | 2.15.10      | 80          | 80               | Mineral Wells, TX | \$5,300,934.00  |
| 7  | 09920      | Anson Park Seniors              | 2.22.10      | 80          | 80               | Abilene, TX       | \$7,518,709.00  |
| 8  | 09926      | Highland Manor                  | 2.23.10      | 141         | 134              | La Marque, TX     | \$11,138,884.00 |
| 9  | 09949      | Hampton Villages                | 3.4.10       | 76          | 76               | Pampa, TX         | \$10,001,457.00 |
| 10 | 09976      | Trebah Villages                 | 3.5.10       | 129         | 121              | Katy, TX          | \$9,392,459.00  |
| 11 | 09952      | Villages at Snyder              | 3.12.10      | 80          | 80               | Snyder, TX        | \$9,277,302.00  |

**Stimulus Programs**

| #  | Contract # | Deal Name                     | Closing Date | Total Units | Low-Income Units | City              | Subaward Amount |
|----|------------|-------------------------------|--------------|-------------|------------------|-------------------|-----------------|
| 12 | 09927      | Carpenter's Point             | 3.15.10      | 150         | 150              | Dallas, TX        | \$11,321,332.00 |
| 13 | 09902      | Oak Tree Village              | 3.19.10      | 36          | 36               | Dickinson, TX     | \$3,197,117.00  |
| 14 | 09931      | Montgomery Meadows            | 3.19.10      | 48          | 48               | Huntsville, TX    | \$4,519,862.00  |
| 15 | 09914      | Stoneleaf at Dalhart          | 3.26.10      | 76          | 76               | Dalhart, TX       | \$6,150,599.00  |
| 16 | 09928      | Heritage Park Vista           | 3.26.10      | 140         | 135              | Ft. Worth, TX     | \$10,707,151.00 |
| 17 | 09921      | Oak Manor/Oak Village         | 4.7.10       | 229         | 229              | San Antonio, TX   | \$12,171,481.00 |
| 18 | 09915      | Jackson Village               | 4.26.10      | 96          | 92               | Lake Jackson, TX  | \$8,009,337.00  |
| 19 | 09912      | Wentworth Apartments          | 4.28.10      | 90          | 90               | Atascocita, TX    | \$9,757,269.00  |
| 20 | 09907      | Melbourn Apartments           | 4.29.10      | 110         | 110              | Alvin, TX         | \$12,250,999.00 |
| 21 | 09967      | Millie Street Apartments      | 5.3.10       | 60          | 59               | Longview, TX      | \$4,800,000.00  |
| 22 | 09941      | Residences at Stalcup         | 5.4.10       | 92          | 92               | Fort Worth, TX    | \$7,279,740.00  |
| 23 | 09923      | Villas at Beaumont            | 5.7.10       | 36          | 36               | McAllen, TX       | \$3,367,917.00  |
| 24 | 09946      | Cedar Street Apartments       | 5.7.10       | 48          | 47               | Brownfield, TX    | \$3,883,800.00  |
| 25 | 09939      | Vista Bonita Apartments       | 5.19.10      | 118         | 118              | Houston, TX       | \$10,822,758.00 |
| 26 | 09977      | Chelsea Senior Community      | 5.19.10      | 150         | 150              | Houston, TX       | \$15,066,382.00 |
| 27 | 09943      | Leona Apartments              | 5.20.10      | 40          | 40               | Uvalde, TX        | \$1,148,900.00  |
| 28 | 09944      | Heritage Square               | 5.20.10      | 50          | 50               | Texas City, TX    | \$3,058,062.00  |
| 29 | 09945      | Park Place Apartments         | 5.20.10      | 60          | 60               | Cleveland, TX     | \$4,301,518.00  |
| 30 | 09973      | Senior Villages at Huntsville | 5.21.10      | 36          | 36               | Huntsville, TX    | \$4,023,653.00  |
| 31 | 09924      | Meaghan Point                 | 5.26.10      | 80          | 80               | Elsa, TX          | \$10,164,292.00 |
| 32 | 09932      | Constitution Court            | 5.27.10      | 108         | 108              | Copperas Cove, TX | \$8,838,615.00  |
| 33 | 09981      | Casa Brazoria                 | 5.27.10      | 36          | 36               | Clute, TX         | \$7,448,709.00  |
| 34 | 09990      | San Gabriel                   | 6.2.10       | 76          | 71               | Liberty Hill, TX  | \$6,028,000.00  |
| 35 | 09970      | Lufkin Apartments             | 7.22.10      | 80          | 80               | Lufkin, TX        | \$6,094,394.00  |
| 36 | 09993      | Malibu Apartments             | 6.10.10      | 476         | 428              | Austin, TX        | \$15,400,000.00 |

**Stimulus Programs**

| #  | Contract # | Deal Name                        | Closing Date | Total Units | Low-Income Units | City               | Subaward Amount |
|----|------------|----------------------------------|--------------|-------------|------------------|--------------------|-----------------|
| 37 | 09971      | Stone Hearst Seniors             | 6.10.10      | 36          | 36               | Beaumont, TX       | \$4,176,653.00  |
| 38 | 09922      | Park View Terrace                | 6.11.10      | 100         | 100              | Pharr, TX          | \$9,498,011.00  |
| 39 | 09351      | Tierra Point                     | 6.11.10      | 80          | 76               | Karnes City, TX    | \$8,597,850.00  |
| 40 | 09961      | Lincoln Terrace                  | 6.15.10      | 72          | 72               | Fort Worth, TX     | \$7,894,851.00  |
| 41 | 09925      | Suncrest                         | 6.15.10      | 100         | 100              | El Paso, TX        | \$3,362,746.00  |
| 42 | 09966      | Turner Street                    | 6.16.10      | 60          | 59               | Palestine, TX      | \$4,840,000.00  |
| 43 | 09934      | Harris Manor                     | 6.21.10      | 201         | 193              | Pasadena, TX       | \$6,414,471.00  |
| 44 | 09994      | Holland House                    | 6.21.10      | 68          | 68               | Holland, TX        | \$3,622,969.00  |
| 45 | 09963      | Hacienda Del Sol                 | 6.22.10      | 55          | 55               | Dallas, TX         | \$8,643,534.00  |
| 46 | 09958      | Crestmoor Apartments             | 6.24.10      | 68          | 68               | Burleson, TX       | \$3,041,202.00  |
| 47 | 09948      | Park Ridge                       | 6.28.10      | 64          | 61               | Llano, TX          | \$5,645,838.00  |
| 48 | 09354      | Arrowsmith                       | 6.29.10      | 70          | 70               | Corpus Christi, TX | \$3,755,601.00  |
| 49 | 09953      | Gholson Hotel                    | 6.29.10      | 50          | 50               | Ranger, TX         | \$3,028,922.00  |
| 50 | 09905      | Aurora Meadows                   | 6.29.10      | 76          | 76               | Eagle Pass, TX     | \$9,642,000.00  |
| 51 | 09940      | Crowley Fountainhead St. Charles | 6.29.10      | 52          | 52               | Crowley, TX        | \$2,096,644.00  |
| 52 | 09986      | Greenhouse                       | 6.30.10      | 140         | 140              | Houston, TX        | \$12,426,601.00 |
| 53 | 09982      | Sierra Meadows                   | 6.30.10      | 90          | 85               | Houston, TX        | \$9,104,580.00  |
| 54 | 09352      | Heights at Coral                 | 7.2.10       | 80          | 80               | Kingsville, TX     | \$5,755,096.00  |
| 55 | 09911      | Trinity Gardens                  | 7.7.10       | 76          | 76               | Liberty, TX        | \$6,943,395.00  |
| 56 | 09983      | Brazos Bend Villas               | 7.7.10       | 120         | 120              | Fort Bend, TX      | \$11,555,478.00 |
| 57 | 09910      | Lexington Apartments             | 7.9.10       | 80          | 80               | Angleton, TX       | \$2,997,690.00  |
| 58 | 09919      | Premier on Woodfair              | 7.9.10       | 408         | 390              | Houston, TX        | \$10,781,101.00 |
| 59 | 09987      | Sante Fe Seth Heritage Crossing  | 7.9.10       | 72          | 68               | Santa Fe, TX       | \$6,051,451.00  |
| 60 | 09357      | Weslaco Apartments               | 7.13.10      | 120         | 120              | Weslaco, TX        | \$10,021,149.00 |
| 61 | 09929      | Buena Vida Apartments            | 7.13.10      | 100         | 100              | Corpus Christi, TX | \$7,532,749.00  |

**Stimulus Programs**

| #  | Contract # | Deal Name                         | Closing Date | Total Units | Low-Income Units | City              | Subaward Amount |
|----|------------|-----------------------------------|--------------|-------------|------------------|-------------------|-----------------|
| 62 | 09916      | HVM Mid-Town Apartments           | 7.14.10      | 54          | 54               | Tomball, TX       | \$2,549,514.00  |
| 63 | 09917      | HVM Alta Vista Apartments         | 7.14.10      | 64          | 64               | Marble Falls, TX  | \$2,936,283.00  |
| 64 | 09968      | Arbor Pines                       | 7.20.10      | 76          | 76               | Orange, TX        | \$6,725,114.00  |
| 65 | 09936      | Lakeview Apartments               | 7.21.10      | 140         | 134              | Tyler, TX         | \$12,169,238.00 |
| 66 | 09350      | Tremont Apartments                | 7.22.10      | 112         | 112              | Killeen, TX       | \$10,224,660.00 |
| 67 | 09356      | Legacy Villas                     | 7.23.10      | 64          | 64               | Eagle Pass, TX    | \$8,100,000.00  |
| 68 | 09978      | Floral Gardens                    | 7.28.10      | 100         | 100              | Houston, TX       | \$11,786,975.00 |
| 69 | 09913      | Villas on Raiford                 | 8.19.10      | 180         | 172              | Carrollton, TX    | \$10,542,031.00 |
| 70 | 09956      | Abilene Seniors Apartments        | 8.25.10      | 92          | 92               | Abilene, TX       | \$8,668,329.00  |
| 71 | 09996      | Whispering Oaks                   | 8.27.10      | 24          | 24               | Goldthwaite, TX   | \$1,386,205.00  |
| 72 | 09965      | Peachtree Seniors                 | 9.22.10      | 144         | 144              | Balch Springs, TX | \$14,834,619.00 |
| 73 | 09995      | Village Place Apartments          | 9.30.10      | 32          | 32               | Lorena, TX        | \$1,747,030.00  |
| 74 | 09997      | Autumn Villas                     | 9.29.10      | 16          | 16               | Lorena, TX        | \$903,082.00    |
| 75 | 09955      | Oakwood Apartments                | 9.29.10      | 48          | 47               | Brownwood, TX     | \$2,123,128.00  |
| 76 | 09998      | Prairie Village Apartments        | 9.30.10      | 24          | 24               | Rogers, TX        | \$1,279,003.00  |
| 77 | 09353      | Hyatt Manor I and II Apartments   | 9.28.10      | 65          | 65               | Gonzales, TX      | \$ 2,551,331.00 |
| 78 | 09974      | Courtwood Apts                    | 9.30.10      | 50          | 50               | Eagle Lake, TX    | \$2,052,965.00  |
| 79 | 09992      | Northgate Apts and Rhomberg Apts  | 9.28.10      | 60          | 60               | Burnet, TX        | \$2,712,282.00  |
| 80 | 09999      | Cherrywood Apartments             | 9.30.10      | 44          | 44               | West, TX          | \$2,458,658.00  |
| 81 | 09989      | Champion Homes at Bay Walk        | 9.28.10      | 192         | 192              | Galveston, TX     | \$10,987,246.00 |
| 82 | 09901      | Las Palmas Gardens Apartments     | 9.30.10      | 100         | 100              | San Antonio, TX   | \$6,223,846.00  |
| 83 | 09903      | West End Baptist Manor Apartments | 9.30.10      | 50          | 50               | San Antonio, TX   | \$3,198,456.00  |
| 84 | 09951      | Canyons Retirement Community      | 10.27.10     | 111         | 105              | Amarillo, TX      | \$7,899,892.00  |
| 85 | 09362      | Prince Hall Plaza                 | 12.1.10      | 60          | 60               | Navasota, TX      | \$5,291,035.00  |

**Stimulus Programs**

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| #  | Contract # | Deal Name                  | Closing Date | Total Units  | Low-Income Units | City          | Subaward Amount         |
|----|------------|----------------------------|--------------|--------------|------------------|---------------|-------------------------|
| 86 | 09367      | Longbridge Apartments      | 11.30.10     | 28           | 28               | Groesbeck, TX | \$1,694,696.00          |
| 87 | 09369      | Heritage Square Apartments | 11.30.10     | 24           | 24               | Wallis, TX    | \$1,347,972.00          |
| 88 | 09370      | Riverplace Apartments      | 11.30.10     | 40           | 28               | Hooks, TX     | \$1,771,277.00          |
| 89 | 09366      | Guadalupe Crossing         | 12.1.10      | 68           | 68               | Comfort, TX   | \$6,236,521.00          |
|    | Total      |                            |              | <b>8,015</b> | <b>7,854</b>     |               | <b>\$594,091,928.00</b> |
|    |            |                            |              |              |                  | REMAINING     | <b>\$ 0.00</b>          |

\*As of November 23, 2011, the awarded amounts have not changed since December 1, 2010.

**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 state of the investor market for Housing Tax Credits (HTCs) from 2007 through 2009. 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 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 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 TCAP 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 Regional Allocation Formula distributing funds to 13 state regions, and within those regions, to urban and rural areas. The 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 fully subscribed. All (100%) of the funds have been conditionally awarded as evidenced by a corresponding, fully-executed TCAP Written Agreement for each development owner (Applicant). All TCAP loans have closed with first payments due in April 2012. The award amount by Applicant is shown in the table below.

Awards for Tax Credit Assistance Program,  
as of September 30, 2011

| 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   | 1/18/2011        | \$3,021,138.75     | 200              | 200         |
| ARDC San Marcos, Ltd.                     | San Antonio    | \$1,500,000.00   | 1/12/2011        | \$1,500,000.00     | 252              | 252         |
| ARDC Sutton, Ltd.                         | San Antonio    | \$750,000.00     | 1/20/2011        | \$750,000.00       | 186              | 194         |
| Beaumont Grace Lake Townhomes, L.P.       | Beaumont       | \$2,200,000.00   | 9/30/2010        | \$1,650,000.00     | 112              | 128         |
| Beaumont Leased Housing Associates I, LP  | Beaumont       | \$4,028,006.00   | 1/13/2011        | \$4,028,006.00     | 150              | 150         |
| Beaumont Leased Housing Associates II, LP | Beaumont       | \$2,589,941.00   | 1/13/2011        | \$2,589,941.00     | 90               | 90          |
| Beechnut Oaks LP                          | Houston        | \$1,684,640.00   | 7/2/2010         | \$1,263,480.00     | 144              | 144         |
| BETCO-Bowie Housing, L.P.                 | Bowie          | \$2,000,000.00   | 12/22/2010       | \$2,000,000.00     | 42               | 48          |
| Boerne Terraces at Cibolo Apartments, LP  | Boerne         | \$5,381,504.00   | 3/4/2010         | \$5,381,504.00     | 150              | 150         |
| Bowie Garden Apartments, LP               | Brownsville    | \$2,827,801.00   | 6/29/2010        | \$2,120,850.75     | 86               | 86          |
| Brownstone Pearland Senior Village, Ltd.  | Pearland       | \$1,800,000.00   | 4/20/2010        | \$1,350,000.00     | 126              | 126         |
| Buda Huntington Partners, Ltd.            | Buda           | \$1,593,040.00   | 2/11/2010        | \$1,593,040.00     | 116              | 120         |
| Cevallos Lofts, Ltd.                      | San Antonio    | \$7,000,000.00   | 4/6/2010         | \$5,250,000.00     | 63               | 252         |
| Chicory Court VI, LP                      | Brownsville    | \$2,950,000.00   | 11/1/2010        | \$2,950,000.00     | 132              | 132         |
| Corban Townhomes, L.P.                    | Corpus Christi | \$1,600,000.00   | 11/15/2010       | \$1,200,000.00     | 128              | 128         |
| Costa Esmeralda, Ltd.                     | Waco           | \$5,200,000.00   | 5/17/2010        | \$5,200,000.00     | 112              | 112         |

| Applicant Name                            | Project City | Total TCAP Award | TCAP Loan Closed | Total Amount Drawn | Low-Income Units | Total Units |
|---|--------------|------------------|------------------|--------------------|------------------|-------------|
| Costa Ibiza , Ltd.                        | Houston      | \$1,500,000.00   | 12/28/2010       | \$1,500,000.00     | 216              | 216         |
| Costa Mariposa, Ltd.                      | Texas City   | \$2,500,000.00   | 8/9/2010         | \$2,500,000.00     | 252              | 252         |
| Costa Rialto, Ltd.                        | Houston      | \$1,500,000.00   | 1/31/2011        | \$1,500,000.00     | 216              | 216         |
| Costa Vizcaya II, Ltd.                    | Houston      | \$1,025,000.00   | 10/29/2010       | \$768,750.00       | 116              | 116         |
| Costa Vizcaya, Ltd.                       | Houston      | \$1,500,000.00   | 12/30/2010       | \$1,500,000.00     | 252              | 252         |
| Crestshire Village, Ltd.                  | Dallas       | \$3,350,000.00   | 8/3/2010         | \$2,512,500.00     | 74               | 74          |
| DDC Belmont, Ltd.                         | Leander      | \$3,900,000.00   | 8/17/2010        | \$2,925,000.00     | 168              | 192         |
| Desert Villas, Ltd.                       | El Paso      | \$3,100,000.00   | 5/12/2010        | \$3,100,000.00     | 94               | 94          |
| Encino Pointe, Ltd.                       | San Marcos   | \$2,500,000.00   | 9/8/2010         | \$2,500,000.00     | 252              | 252         |
| Fairway Townhomes Housing, L.P.           | Dallas       | \$1,352,350.00   | 4/14/2010        | \$1,352,350.00     | 297              | 302         |
| Four Seasons at Clear Creek, Ltd.         | Fort Worth   | \$5,365,000.00   | 7/21/2010        | \$4,023,750.00     | 92               | 96          |
| Glenwood Trails LP                        | Deer Park    | \$1,200,000.00   | 12/31/2010       | \$1,200,000.00     | 114              | 114         |
| HFI Wyndham Park Apartments, L.P.         | Baytown      | \$1,489,613.00   | 12/31/2010       | \$1,489,613.00     | 184              | 184         |
| Horizon Meadows Apartments, Ltd.          | La Marque    | \$2,490,000.00   | 5/26/2010        | \$2,490,000.00     | 96               | 96          |
| Jason Avenue Residential LP               | Amarillo     | \$2,200,000.00   | 3/31/2010        | \$2,200,000.00     | 252              | 252         |
| Kerrville Clearwater Paseo Apartments, LP | Kerrville    | \$2,440,146.00   | 12/31/2009       | \$2,440,146.00     | 73               | 76          |
| Lexington Court Phase II, LTD             | Kilgore      | \$1,296,300.00   | 2/12/2010        | \$1,296,300.00     | 76               | 76          |
| Mariposa Ella Blvd. LP                    | Houston      | \$3,556,213.00   | 9/14/2010        | \$2,667,159.75     | 180              | 180         |
| Mesquite Terrace, Ltd.                    | Pharr        | \$2,736,597.00   | 9/23/2010        | \$2,736,597.00     | 106              | 106         |
| Montabella Pointe, Ltd.                   | San Antonio  | \$1,755,000.00   | 10/20/2010       | \$1,316,250.00     | 144              | 144         |
| Onion Creek Housing                       | Austin       | \$1,500,000.00   | 5/5/2010         | \$1,500,000.00     | 224              | 224         |

| Applicant Name                        | Project City | Total TCAP Award | TCAP Loan Closed | Total Amount Drawn | Low-Income Units | Total Units |
|---------------------------------------|--------------|------------------|------------------|--------------------|------------------|-------------|
| Partners, Ltd.                        |              |                  |                  |                    |                  |             |
| Palmas Apartments, Ltd.               | El Paso      | \$7,533,861.00   | 5/4/2010         | \$7,533,861.00     | 172              | 172         |
| PK Hillwood Apartments, LP            | Weimar       | \$994,497.00     | 10/4/2010        | \$745,872.75       | 24               | 24          |
| Presidio Palms, Ltd.                  | San Elizario | \$415,000.00     | 1/14/2011        | \$415,000.00       | 80               | 80          |
| San Angelo River Place Apartments, LP | Tom Green    | \$1,220,345.00   | 5/12/2010        | \$1,220,345.00     | 120              | 120         |
| San Elizario Palms, Ltd.              | San Elizario | \$680,000.00     | 1/6/2010         | \$680,000.00       | 80               | 80          |
| SDC Fiji Senior, LP                   | Dallas       | \$5,550,000.00   | 5/19/2010        | \$5,550,000.00     | 130              | 130         |
| Senior Living at Emory, LP            | Lubbock      | \$2,746,454.00   | 11/19/2010       | \$2,059,840.50     | 102              | 102         |
| Silsbee Oakleaf Estates, LP           | Silsbee      | \$529,396.00     | 9/20/2010        | \$529,396.00       | 80               | 80          |
| South Acres Ranch II, Ltd.            | Houston      | \$690,000.00     | 7/12/2010        | \$517,500.00       | 48               | 49          |
| South Acres Ranch, Ltd.               | Houston      | \$750,000.00     | 11/23/2011       | \$750,000.00       | 77               | 80          |
| TF Development, LP                    | Dallas       | \$1,412,476.00   | 11/9/2010        | \$1,059,357.00     | 144              | 160         |
| The Colony Senior Community, L.P.     | The Colony   | \$1,500,000.00   | 1/14/2011        | \$1,500,000.00     | 145              | 145         |
| The Gibraltar Senior, Ltd.            | Clute        | \$478,785.00     | 5/23/2011        | \$478,785.00       | 48               | 48          |
| The Grand Reserve-Waxahachie, Ltd.    | Waxahachie   | \$3,420,000.00   | 1/13/2010        | \$3,420,000.00     | 80               | 80          |
| The Mirabella, Ltd.                   | San Antonio  | \$6,175,000.00   | 4/14/2010        | \$4,631,250.00     | 172              | 172         |
| Timber Village Apartments II, Ltd.    | Marshall     | \$1,259,000.00   | 9/29/2010        | \$944,250.00       | 72               | 72          |
| Trinity Quality Housing, LP           | Fort Worth   | \$4,950,523.00   | 5/14/2010        | \$4,950,523.00     | 168              | 168         |
| UHF Magnolia Trace LP                 | Dallas       | \$2,488,000.00   | 10/13/2010       | \$1,866,000.00     | 112              | 112         |
| UHF Tuscany Villas                    | Plano        | \$1,855,000.00   | 9/16/2010        | \$1,391,250.00     | 90               | 90          |

| Applicant Name                     | Project City | Total TCAP Award | TCAP Loan Closed | Total Amount Drawn | Low-Income Units | Total Units |
|------------------------------------|--------------|------------------|------------------|--------------------|------------------|-------------|
| Housing, LP                        |              |                  |                  |                    |                  |             |
| Vista Ridge Senior Community, L.P. | Lewisville   | \$3,408,272.00   | 2/3/2010         | \$3,408,272.00     | 120              | 120         |
| Woodmont Apartments, Ltd.          | Fort Worth   | \$2,500,000.00   | 8/17/2010        | \$2,500,000.00     | 252              | 252         |
| WOV Apartments, LP                 | Houston      | \$2,408,824.00   | 6/25/2010        | \$2,408,824.00     | 232              | 232         |

**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 funding allocations through NSP 1 and 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% 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.

In energy efficiency efforts, the Neighborhood Stabilization Program requires applicants for multifamily developments to adhere to the statewide energy code and provide Energy Star Rated appliances.

#### **IMPLEMENTATION AND ALLOCATION**

TDHCA assumed administration of all NSP funds on August 31, 2011, through a Memorandum of Understanding and Assignment of Contracts with the former Texas Department of Rural Affairs, now the Texas Department of Agriculture per Senate Bill 1 of the 82nd Texas Legislative Session. TDHCA continues to work with sub-grantee organizations to complete projects and close on homebuyer re-sales.

#### **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 *2013 State Low Income Housing Plan and Annual Report*. The following tables show the allocated amounts from the beginning of the NSP program to the obligation date of September 30, 2010. NSP 1 successfully obligated its funding by September 30, which was a critical federal benchmark for program administration. The allocations have changed since September 30, 2010, due to voluntary contract terminations by subrecipients. NSP will continue to publish updated obligations through the HUD Quarterly reporting process, as published on its website as funds are re-allocated.

## NSP 1 Obligations, as of September 30, 2010

| Subrecipient                                      | Obligation Amount |
|---|-------------------|
| Abilene Neighborhoods in Progress                 | \$5,000.00        |
| Affordable Homes South Texas                      | \$1,572,420.00    |
| Affordable Homes South Texas (Land Bank)          | \$2,073,760.00    |
| Austin Habitat                                    | \$1,209,600.00    |
| Brownsville Housing Authority                     | \$2,934,248.95    |
| Builders of Hope                                  | \$1,113,541.80    |
| CDC Brownsville                                   | \$3,868,571.00    |
| Central Dallas CDC                                | \$5,400.00        |
| City of Austin                                    | \$678,098.56      |
| City of Beaumont                                  | \$1,121,413.00    |
| City of El Paso                                   | \$181,727.50      |
| City of Galveston                                 | \$1,053,258.90    |
| City of Garland                                   | \$1,505,659.02    |
| City of Harlingen                                 | \$762,816.56      |
| City of Houston                                   | \$1,292.36        |
| City of Irving                                    | \$2,939,862.42    |
| City of Laredo                                    | \$2,127,102.00    |
| City of Lubbock                                   | \$716,874.70      |
| City of Odessa                                    | \$1,493,608.27    |
| City of Port Arthur                               | \$1,418,352.47    |
| Covenant Community                                | \$5,796,000.00    |
| Enterprise Community Partners (NCT HFC)           | \$164,622.96      |
| FC Austin   | \$5,398,192.65    |
| Frazier Revitalization                            | \$960,787.24      |
| Ft Worth Affordability (Carlyle)                  | \$4,724,901.00    |
| Ft Worth Affordability (Cobb Park)                | \$7,181,538.39    |
| Hidalgo County Housing Authority                  | \$1,228,634.36    |
| Housing Authority San Benito                      | \$311,016.52      |
| Inclusive Communities Project (Collin County)     | \$335,870.10      |
| Plano Housing Corporation                         | \$5,068.84        |
| San Antonio Alternative Housing                   | \$3,307,928.00    |
| Tarrant County Housing Partnerships (Beaty)       | \$1,787,058.00    |
| Tarrant County Housing Partnerships (Greystoke)   | \$2,193,353.12    |
| Tarrant County Housing Partnerships Single Family | \$1,663,099.78    |
| Texas State Affordable Housing Corp               | \$6,068,750.00    |
| Travis County HFC                                 | \$427,479.00      |
| Bryan - College Station HFH                       | \$94,500.00       |
| City of San Marcos                                | \$365,701.29      |
| City of Bryan                                     | \$220,731.00      |
| City of Huntsville                                | \$1,405,452.00    |
| City of San Angelo                                | \$525,000.00      |
| City of Seguin                                    | \$1,068,561.36    |
| City of Terrell                                   | \$49,554.35       |
| City of Waelder                                   | \$800,886.80      |

## NSP 1 Activity Funding, as of October 2011

| <b>Activities</b>  | <b>Total Funds</b>     |
|--|------------------------|
| Homebuyer Financing  | <b>\$812,994.00</b>    |
| Homebuyer Financing Setaside (benefits households at 50% AMFI)         | <b>\$1,036,382.38</b>  |
| Purchase and Rehabilitation  | <b>\$7,432,652.98</b>  |
| Purchase and Rehabilitation Setaside (benefits households at 50% AMFI) | <b>\$37,095,979.04</b> |
| Land Bank  | <b>\$8,389,663.64</b>  |
| Clearance and Demolition   | <b>\$2,381,523.31</b>  |
| Redevelopment  | <b>\$5,455,872.60</b>  |
| Redevelopment Setaside (benefits households at 50% AMFI)               | <b>\$16,741,539.10</b> |
| Administration   | <b>\$10,199,684.00</b> |

**ADDITIONAL RESOURCES**

The NSP 1 Substantial Amendment and the Notice of Funding Availability (NOFA) may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/nsp>. For more information, contact Marni Holloway, NSP Director, at (512) 475-3726.

**NSP 3****PROGRAM DESCRIPTION**

The purpose and eligible uses of funds under NSP3 duplicate those of NSP1, with an additional requirement to focus on rental housing.

**IMPLEMENTATION AND ALLOCATION**

The NSP3 allocation of funds is provided under the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) through substantial amendment to the *2010 State of Texas Consolidated Plan - One Year Action Plan*. The second NSP3 Substantial Amendment was approved by the TDHCA Governing Board and submitted to HUD on June 30, 2010. Projects included in the Substantial Amendment receive underwriting approval prior to contract. The *NSP3 Action Plan Substantial Amendment* includes an application scoring criteria weighted for rental projects serving households at or below 50% AMFI, as required by statute.

**STATUS OF FUNDS**

The national allocation formula provides \$18,038,242 of Neighborhood Stabilization funds to the State of Texas. An amount of \$10,753,264 will be granted directly to communities impacted by the foreclosure crisis and TDHCA will receive \$7,284,978 to be distributed statewide.

**ADDITIONAL RESOURCES**

The NSP 3 information may be accessed on the TDHCA website at <http://www.tdhca.state.tx.us/nsp>. For more information, contact Marni Holloway, NSP Director, at (512) 475-3726.



## ***NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM (NFMC)***

The Department applied for and received NFMC Round 2, NFMC Round 3, NFMC Round 4 and NFMC Round 5. NFMC Round 2 and NFMC Round 3 were completed and reported on in the 2011 SLIHP. The final draw for these Rounds was received in September 2011, after NeighborWorks America completed the formal review of the program.

### ***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 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” (NeighborWorks America, 2010, p. 9). 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.

Matching funding categories were designed similarly to NFMC funds. Counseling Match reimbursed Sub-grantees for counseling sessions if the Sub-grantee had exceeded Round 4 production goals or if the Sub-grantee had re-counseled 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.

#### **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, divided as follows: \$45,900 for Counseling, \$9,180 for Program-Related Support and \$3,213 for Operational Oversight. 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.

TDHCA jointly administered the program with the TSAHC. An additional \$4,486.50 in Program-Related Support was 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 were targeted to low-income or minority homeowners and 15 percent of the funds were targeted to low-income and minority neighborhoods.

Counseling match was awarded up to \$5,829.30 on a first-come, first-served basis. Because half of the 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 reimbursed Sub-grantees for counseling sessions if the Sub-grantee had exceeded Round 4 production goals.

#### STATUS OF FUNDS

Round 4 completed on schedule by December 31, 2010. The performance period for the counseling was between December 1, 2009 and December 31, 2010. Matching funds were available for counseling agencies that performed over and above what was in their contract.

#### Round 4 NFMC Funding and Match Funding by Organization, Final Amounts

| 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               | \$976.50           | 97.7%                 | 0                        | 0%            |
| CCCS of South Texas   | Brownsville/Harlingen, McAllen/Edinburg/Mission, Corpus Christi, Victoria | \$7,492.50             | \$7,323.75         | 97.7%                 | 0                        | 0%            |
| Credit Coalition  | Beaumont/Port Arthur, Houston/Sugar Land/Baytown, Rural                   | \$4,536.00             | \$4,434.75         | 97.8%                 | 0                        | 0%            |
| El Paso Community Action Agency, Project Bravo              | El Paso   | \$1,332.00             | \$1,302            | 97.7%                 | \$5,829.30               | 50%           |
| Frameworks Community Development Corporation                | Austin/Round Rock   | \$14,319.00            | \$13,996.50        | 97.7%                 | \$5,829.31               | 50%           |
| North Texas Housing Coalition                               | Dallas/Fort Worth/Arlington   | \$18,315.00            | \$17,902.50        | 97.7%                 | 0                        | 0%            |
| Our Casas Residents Council                                 | San Antonio   | \$3,600.00             | \$3,510            | 97.5%                 | 0                        | 0%            |
| Texas Department of Housing and Community Affairs           | N/A - Grantee   | \$2,000.00             | \$1,950            | 97.5%                 | 0                        | 0%            |
| Texas State Affordable Housing Corporation                  | N/A – Administrator   | \$5,699.50**           | \$5,669.17         | 99.5%                 | 0                        | 0%            |
| <b>Total</b>  |   | <b>\$58,293.00</b>     | <b>\$57,065.17</b> | <b>97.9%</b>          | <b>\$11,658.61</b>       | <b>0%</b>     |

\* Does not include final draw; NeighborWorks America will release final draw after it approve the final review.

\*\*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.

## Round 4 NFMC Households Served

| 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     | No Response | Hispanic   |
|-----------------------------|------------------------|----------------------------------|---------------|-----------------|------------------|----------------|------------|-----------|-----------|-------------|------------|
| Amarillo                    | 3                      | 1                                | 0             | 2               | 0                | 1              | 3          | 0         | 0         | 0           | 0          |
| Austin/Round Rock           | 92                     | 4                                | 36            | 33              | 14               | 9              | 78         | 12        | 2         | 0           | 52         |
| Brownsville/Harlingen       | 4                      | 0                                | 1             | 0               | 0                | 3              | 4          | 0         | 0         | 0           | 3          |
| Corpus Christi              | 6                      | 1                                | 2             | 0               | 1                | 3              | 6          | 0         | 0         | 0           | 2          |
| Dallas/Fort Worth/Arlington | 52                     | 0                                | 16            | 13              | 18               | 5              | 26         | 21        | 3         | 2           | 14         |
| El Paso                     | 31                     | 0                                | 31            | 0               | 0                | 0              | 0          | 0         | 31        | 0           | 30         |
| Houston/Sugar Land/Baytown  | 13                     | 1                                | 5             | 6               | 1                | 1              | 8          | 5         | 0         | 0           | 6          |
| McAllen/Edinburg/Mission    | 11                     | 1                                | 3             | 3               | 1                | 4              | 11         | 0         | 0         | 0           | 11         |
| Rural - Texas               | 4                      | 1                                | 2             | 0               | 1                | 1              | 4          | 0         | 0         | 0           | 0          |
| San Antonio                 | 15                     | 0                                | 5             | 8               | 2                | 0              | 12         | 2         | 1         | 0           | 13         |
| Tyler                       | 1                      | 0                                | 1             | 0               | 0                | 0              | 0          | 1         | 0         | 0           | 0          |
| Victoria                    | 1                      | 0                                | 1             | 0               | 0                | 0              | 0          | 0         | 1         | 0           | 0          |
| <b>Total</b>                | <b>233</b>             | <b>9</b>                         | <b>103</b>    | <b>65</b>       | <b>38</b>        | <b>27</b>      | <b>152</b> | <b>41</b> | <b>38</b> | <b>2</b>    | <b>131</b> |

## Round 4 NFMC Counseling Outcomes

| Round 4 Counseling Outcomes  | HH         |
|--|------------|
| Bankruptcy   | 10         |
| Brought mortgage current (with or without rescue funds)            | 3          |
| Counseled on debt management or referred to debt management agency | 2          |
| Currently in negotiation with servicer; outcome unknown            | 124        |
| Executed a deed-in-lieu  | 2          |
| Foreclosure put on hold or in moratorium; final outcome unknown    | 1          |
| Homeowners sold property (not short sale)                          | 2          |
| Initiated Forbearance Agreement/Repayment Plan                     | 8          |
| Mortgage foreclosed  | 9          |
| Mortgage modified  | 25         |
| Mortgage refinanced  | 3          |
| Obtained partial claim loan from FHA lender                        | 1          |
| Other  | 10         |
| Received second mortgage   | 1          |
| Referred homeowner to servicer with Action Plan                    | 28         |
| Withdrew from counseling   | 4          |
| <b>Total</b>   | <b>233</b> |

#### **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 continued 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 partnered with thirteen HUD-approved foreclosure mitigation counseling organizations to submit an application for NFMC Round 5 to NeighborWorks America. In June 2011, TDHCA was awarded \$619,696.50 for NFMC Round 5, divided as follows: \$487,950 for Counsel Award, \$34,156.50 for Operational Oversight, and \$97,590 as Program-Related Support. As a result of the award, \$111,969.65 was required from the State and subgrantees as match. For matching funds, \$50,000 in Counseling Match was made available by combined funds from TDHCA and TSAHC and the remaining match amount was committed by the subgrantees.

TDHCA is jointly administering the program with the TSAHC. An additional \$39,036 in Program-Related Support was allocated to TSAHC for data collection and submission of quarterly reports.

In September 2011, TDHCA entered into contracts with twelve HUD-approved foreclosure mitigation counseling agencies as subgrantees (one potential subgrantee withdrew from the program before a contract was executed). For NFMC Round 5, 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 will be provided up to \$10,000 on a first-come, first-served basis. Because half of the 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 subgrantees for counseling sessions if the subgrantees exceed Round 5 production goals.

##### **STATUS OF FUNDS**

NFMC Round 5 is currently at approximately 30 percent completion. Round 5 reimburses for counseling performed between October 1, 2010 and December 31, 2011. However, as a result of subgrantee staffing changes which impeded performance, TDHCA requested an extension for the performance period until June 31, 2012. TDHCA anticipates completing NFMC Round 5 successfully within the revised performance period. Matching funds were available for counseling agencies that performed over and above what was in their contract.

## Round 5 NFMC Funding as of November 2011

| Counseling Agency   | Metropolitan Statistical Areas Served  | NFMC Funding Allocated | NFMC Funding Drawn  | % NFMC Funding Drawn |
|---|--|------------------------|---------------------|----------------------|
| Austin Habitat for Humanity                               | Austin/Round Rock, Rural   | \$15,204.53            | \$5,918.17          | 38.9%                |
| Business and Community Lenders of Texas                   | Austin/Round Rock  | \$20,272.46            | \$5,940.72          | 29.3%                |
| Consumer Credit Counseling Service of Greater San Antonio | Austin/Round Rock, San Antonio, Laredo   | \$49,836.47            | \$13,510.53         | 27.1%                |
| Credit Coalition  | Beaumont/Port Arthur, Houston/Sugar Land/Baytown, Rural                          | \$22,468.65            | \$7,313.07          | 32.5%                |
| El Paso Community Action Agency, Project Bravo            | El Paso  | \$19,258.84            | \$6,761.18          | 35.1%                |
| Fifth Ward Community Redevelopment Corporation            | Houston/Sugar Land/Baytown   | \$19,258.84            | \$6,161.18          | 32%                  |
| Frameworks Community Development Corporation              | Austin/Round Rock  | \$93,929.08            | \$21,770.36         | 23.2%                |
| Garden State Consumer Credit Counseling, Inc.             | Dallas/Fort Worth/Arlington  | \$36,828.31            | \$9,489.81          | 25.8%                |
| Greenpath, Inc.   | Brownsville/Harlingen, McAllen/Edinburg/Mission, Corpus Christi, Victoria, Rural | \$56,931.84            | \$20,967.28         | 36.8%                |
| Gulf Coast Community Services Association                 | Houston/Sugar Land/Baytown   | \$91,057.15            | \$22,445.01         | 24.6%                |
| North Texas Housing Coalition                             | Dallas/Fort Worth/Arlington  | \$97,307.83            | \$37,875.49         | 38.9%                |
| Our Casas Residents Council                               | San Antonio  | \$24,150.00            | \$8,452.50          | 35%                  |
| Texas Department of Housing and Community Affairs         | N/A - Grantee  | \$11,954.78            | \$4,184.18          | 35%                  |
| Texas State Affordable Housing Corporation                | N/A – Administrator  | \$61,237.72            | \$35,095.80         | 57.3%                |
| <b>Total</b>  |  | <b>\$619,696.50</b>    | <b>\$205,885.28</b> | <b>33.2%</b>         |

## Round 5 Match Commitment/Funding by Organization as of November 2011

| Counseling Agency                       | Metropolitan Statistical Areas Served | Matching Funds Committed* | Counseling Match Funds Allocated | % Match Drawn |
|---|---------------------------------------|---------------------------|----------------------------------|---------------|
| Austin Habitat for Humanity             | Austin/Round Rock, Rural              | \$2,045.65                | \$0                              | 0%            |
| Business and Community Lenders of Texas | Austin/Round Rock                     | \$2,727.54                | \$0                              | 0%            |

| Counseling Agency   | Metropolitan Statistical Areas Served  | Matching Funds Committed* | Counseling Match Funds Allocated | % Match Drawn |
|---|--|---------------------------|----------------------------------|---------------|
| Consumer Credit Counseling Service of Greater San Antonio | Austin/Round Rock, San Antonio, Laredo   | \$6,705.20                | \$0                              | 0%            |
| Credit Coalition  | Beaumont/Port Arthur, Houston/Sugar Land/Baytown, Rural                          | \$3,023.02                | \$0                              | 0%            |
| El Paso Community Action Agency, Project Bravo            | El Paso  | \$2,595.26                | \$0                              | 0%            |
| Fifth Ward Community Redevelopment Corporation            | Houston/Sugar Land/Baytown   | \$2,591.16                | \$0                              | 0%            |
| Frameworks Community Development Corporation              | Austin/Round Rock  | \$12,637.59               | \$0                              | 0%            |
| Garden State Consumer Credit Counseling, Inc.             | Dallas/Fort Worth/Arlington  | \$4,955.03                | \$0                              | 0%            |
| Greenpath, Inc.   | Brownsville/Harlingen, McAllen/Edinburg/Mission, Corpus Christi, Victoria, Rural | \$7,660.08                | \$0                              | 0%            |
| Gulf Coast Community Services Association                 | Houston/Sugar Land/Baytown   | \$12,251.19               | \$0                              | 0%            |
| North Texas Housing Coalition                             | Dallas/Fort Worth/Arlington  | \$13,087.83               | \$0                              | 0%            |
| Our Casas Residents Council                               | San Antonio  | \$3,659.45                | \$0                              | 0%            |
| <b>Total</b>  |  | <b>\$73,939.00</b>        | <b>\$0</b>                       | <b>0%</b>     |

\*Match committed will be verified during the final audit of the agencies.

Households served for NFMC Round 5 will be included in the 2013 SLIHP after the close of the program.

#### 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, 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 and the remaining half on September 9, 2010.

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 39,239 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, HVAC Weatherization and International Residential Code.

#### STATUS OF FUNDS

The following tables show the allocated amounts per region and the awarded amounts from the beginning of ARRA WAP program to August 31, 2011.

As of October 2011, the WAP Training Academy had provided 215 classes, trained a total of 3,081 students and provided a total of 437 days of technical assistance. The Training Academy timeline is from October 2009 through November 2011

#### WAP ARRA Funding for Subrecipients

| Funding Category                                | Amount          |
|---|-----------------|
| Subrecipients Program                           | \$305,034,884   |
| Subrecipients Training and Technical Assistance | \$3,007,952     |
| Subs. Total                                     | \$308,042,837 * |

#### WAP ARRA Funding for TDHCA

| Funding Category                        | Amount   |
|---|--|
| State Administrative funds              | \$8,157,200  |
| State Training and Technical Assistance | \$10,775,695 (\$6,123,280 used for training academy) |
| State Total                             | \$18,932,895   |

#### WAP ARRA Funding, Total

| Funding Category | Amount        |
|------------------|---------------|
| Grand Total      | \$326,975,732 |

\*The total distributed to subrecipients differs between this chart and the spreadsheet below due to funds held by TDHCA that were received from subrecipients that were terminated from the program.



## WAP ARRA Expenditures, as of August 31, 2011

| # | Sub-recipient  | Counties Served  | Allocation   | Expended thru Aug 2011 | HH Served | Anglo | Black | Hispanic |
|---|--|--|--------------|------------------------|-----------|-------|-------|----------|
| 1 | Alamo Area Council of Governments  | Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson | \$13,179,082 | \$10,056,021           | 2118      | 486   | 331   | 1190     |
| 2 | Alamo Area Council of Governments for Community Council of South Central TX                    | Atascosa, Bandera, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson        | \$281,272    | \$117,462              | 23        | 8     | 3     | 12       |
| 3 | Bee Community Action Agency  | Bee, Live Oak, McMullen, Refugio   | \$757,192    | \$623,322              | 84        | 8     | 21    | 55       |
| 4 | Big Bend Community Action Committee, Inc.  | Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell                         | \$1,776,922  | \$1,578,827            | 203       | 15    | 0     | 188      |
| 5 | Brazos Valley Community Action Agency, Inc.  | Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington         | \$6,762,088  | \$5,066,721            | 628       | 304   | 211   | 96       |
| 6 | Brazos Valley Community Action Agency, Inc. for City of Huntsville                             | Walker   | \$500,000    | \$241,412              | 28        | 6     | 18    | 3        |
| 7 | Cameron and Willacy Counties Community Projects, Inc.  | Cameron, Willacy   | \$5,253,463  | \$5,626,609            | 952       | 19    | 2     | 930      |
| 8 | Cameron and Willacy Counties Community Projects, Inc. for Community Devl. Corp. of Brownsville | Cameron  | \$500,000    | \$6,102                | 0         | 0     | 0     | 0        |
| 9 | City of Arlington  | Tarrant  | \$2,293,456  | \$1,901,985            | 556       | 130   | 64    | 61       |

| #  | Sub-recipient   | Counties Served  | Allocation   | Expended thru Aug 2011 | HH Served | Anglo | Black | Hispanic |
|----|---|--|--------------|------------------------|-----------|-------|-------|----------|
| 10 | City of Austin - Austin Energy  | Travis   | \$8,290,874  | \$5,533,602            | 2010      | 304   | 319   | 313      |
| 11 | City of Beaumont  | Jefferson  | \$2,256,338  | \$1,507,561            | 528       | 26    | 235   | 11       |
| 12 | City of Brownsville   | Cameron  | \$3,281,585  | \$2,193,848            | 746       | 3     | 0     | 370      |
| 13 | City of Corpus Christi  | Nueces   | \$3,163,472  | \$2,489,774            | 1402      | 101   | 52    | 539      |
| 14 | City of Dallas Department of Housing  | Dallas   | \$7,306,985  | \$7,137,404            | 2098      | 68    | 701   | 245      |
| 15 | City of El Paso   | El Paso  | \$7,170,066  | \$5,355,431            | 1469      | 83    | 362   | 596      |
| 16 | City of Fort Worth  | Tarrant  | \$5,271,014  | \$5,038,247            | 1508      | 164   | 429   | 79       |
| 17 | City of Houston   | Harris   | \$23,571,279 | \$16,669,450           | 2241      | 165   | 1118  | 674      |
| 18 | City of Laredo  | Webb   | \$1,479,701  | \$773,003              | 168       | 2     | 0     | 82       |
| 19 | City of Lubbock   | Lubbock  | \$2,029,904  | \$1,655,458            | 332       | 95    | 68    | 116      |
| 20 | City of Lubbock   | Lubbock  | \$1,357,850  | \$1,671,887            | 403       | 88    | 28    | 67       |
| 21 | City of Odessa  | Ector  | \$1,175,064  | \$965,508              | 170       | 34    | 19    | 85       |
| 22 | City of San Antonio   | Bexar  | \$17,332,609 | \$12,557,892           | 4411      | 375   | 179   | 1504     |
| 23 | Combined Community Action, Inc.   | Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee                           | \$4,761,915  | \$3,239,175            | 427       | 231   | 87    | 104      |
| 24 | Combined Community Action, Inc. for Fort Bend Community Revitalization Projects | Fort Bend  | \$1,000,000  | \$983,266              | 151       | 11    | 90    | 37       |
| 25 | Community Action Committee of Victoria  | Aransas, Brazoria, Calhoun, De Witt, Goliad, Gonzales, Jackson, Lavaca, Matagorda, Victoria, Wharton | \$4,766,792  | \$3,635,366            | 827       | 304   | 138   | 336      |

| #  | Sub-recipient  | Counties Served   | Allocation   | Expended thru Aug 2011 | HH Served | Anglo | Black | Hispanic |
|----|--|---|--------------|------------------------|-----------|-------|-------|----------|
| 26 | Community Action Corp. of South Texas                                | Brooks, Hidalgo, Jim Wells, Kenedy, Kleberg, San Patricio   | \$14,913,796 | \$11,375,288           | 2064      | 117   | 11    | 1897     |
| 27 | Community Action Corp. of South Texas for the City of McAllen        | Hidalgo   | \$4,600      | \$4,600                |           |       |       |          |
| 28 | Community Action Corp. of South Texas                                | Brooks, Hidalgo, Jim Wells, Kenedy, Kleberg, San Patricio   | \$1,585,466  | \$1,578,332            | 628       | 10    | 0     | 303      |
| 29 | Community Action Corp. of South Texas                                | Brooks, Hidalgo, Jim Wells, Kenedy, Kleberg, San Patricio   | \$235,920    | \$56,128               | 2         | 0     | 0     | 2        |
| 30 | Community Action Program, Inc.                                       | Brown, Callahan, Comanche, Eastland, Haskell, Jones, Kent, Knox, Shackelford, Stephens, Stonewall, Taylor, Throckmorton           | \$329,423    | \$329,423              | 43        | 33    | 4     | 6        |
| 31 | Community Action Program, Inc. - For City OF Abilene                 | Taylor  | \$116,053    | \$116,052              | 16        | 5     | 2     | 5        |
| 32 | Community Action Program, Inc. for Abilene Neighborhoods in Progress | Taylor  | \$7,333      | \$7,333                |           |       |       |          |
| 33 | Community Council of Reeves County                                   | Loving, Reeves, Ward, Winkler   | \$608,886    | \$590,503              | 85        | 7     | 6     | 72       |
| 34 | Community Services Agency of South Texas, Inc.                       | Dimmit, Edwards, Kinney, La Salle, Maverick, Real, Uvalde, Val Verde, Zavala  | \$1,178,824  | \$909,243              | 200       | 9     | 1     | 176      |
| 35 | Community Services, Inc.   | Anderson, Collin, Denton, Ellis, Henderson, Hood, Hunt, Kaufman, Johnson, Navarro, Palo Pinto, Parker, Rockwall, Smith, Van Zandt | \$7,727,999  | \$6,187,368            | 1063      | 712   | 208   | 96       |

| #  | Sub-recipient  | Counties Served  | Allocation  | Expended thru Aug 2011 | HH Served | Anglo | Black | Hispanic |
|----|--|--|-------------|------------------------|-----------|-------|-------|----------|
| 36 | Community Services, Inc. - For City of Denton                              | Denton   | \$516,586   | \$193,081              | 71        | 23    | 9     | 3        |
| 37 | Community Services, Inc. - For City of Lewisville                          | Denton   | \$28,096    | \$127,079              | 56        | 15    | 4     | 7        |
| 38 | Community Services, Inc. - For City of Tyler                               | Smith  | \$401,839   | \$216,291              | 67        | 5     | 28    | 2        |
| 39 | Community Services, Inc.- For City of Plano                                | Collin   | \$96,869    | \$85,350               | 36        | 11    | 6     | 3        |
| 40 | Community Services, Inc. for Greenville Electric Utility System            | Hunt   | \$348,792   | \$325,550              | 109       | 24    | 25    | 4        |
| 41 | Community Services, Inc. for Life Rebuilders Inc.                          | Ellis, Kaufman   | \$632,160   | \$79,259               | 0         | 0     | 0     | 0        |
| 42 | Concho Valley CAA - For City of San Angelo                                 | Tom Green  | \$700,000   | \$681,639              | 101       | 28    | 6     | 67       |
| 43 | Concho Valley Community Action Agency                                      | Coke, Coleman, Concho, Crocket, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green | \$2,945,872 | \$2,093,560            | 230       | 58    | 18    | 154      |
| 44 | Concho Valley Community Action Agency for Rebuilding Together (San Angelo) | Tom Green  | \$867,812   | \$803,134              | 108       | 46    | 10    | 50       |
| 45 | Dallas County - DCHHS - For City of Carrollton                             | Dallas   | \$384,835   | \$378,001              | 83        | 5     | 3     | 45       |
| 46 | Dallas County- DCHHS - For City of Garland                                 | Dallas   | \$1,208,954 | \$1,198,701            | 326       | 62    | 42    | 50       |
| 47 | Dallas County - DCHHS - For City of Grand Prairie                          | Dallas   | \$890,641   | \$883,364              | 232       | 20    | 20    | 66       |
| 48 | Dallas County - DCHHS - For City of Irving                                 | Dallas   | \$1,285,388 | \$1,157,614            | 288       | 44    | 7     | 115      |
| 49 | Dallas County- DCHHS - For City of Mesquite                                | Dallas   | \$532,174   | \$522,374              | 151       | 39    | 22    | 21       |

| #  | Sub-recipient   | Counties Served                                     | Allocation   | Expended thru Aug 2011 | HH Served | Anglo | Black | Hispanic |
|----|---|---|--------------|------------------------|-----------|-------|-------|----------|
| 50 | Dallas County - DCHHS - For City of Richardson  | Dallas  | \$361,390    | \$356,187              | 132       | 12    | 4     | 66       |
| 51 | Dallas County Department of Health and Human Services   | Dallas  | \$16,255,024 | \$11,937,125           | 1685      | 245   | 867   | 530      |
| 52 | Dallas County Department of Health and Human Services for Rebuilding Together (Greater Dallas)            | Dallas  | \$1,000,000  | \$980,824              | 305       | 63    | 41    | 59       |
| 53 | Dallas County Department of Health and Human Services   | Dallas  | \$6,000,000  | \$3,498,254            | 652       | 29    | 285   | 11       |
| 54 | Economic Opportunities Advancement Corporation of PR XI   | Bosque, Falls, Freestone, Hill, Limestone, McLennan | \$4,900,849  | \$3,422,564            | 457       | 174   | 195   | 31       |
| 55 | El Paso Community Action Program, Project Bravo, Inc.   | El Paso   | \$7,272,128  | \$6,612,278            | 1063      | 15    | 8     | 1040     |
| 56 | El Paso Community Action Program, Project Bravo, Inc. For El Paso Collaborative for Comm/Econ Development | El Paso   | \$998,820    | \$432,828              | 71        | 0     | 0     | 71       |
| 57 | El Paso Community Action Program, Project Bravo, Inc. for City of Socorro                                 | El Paso   | \$500,000    | \$392,089              | 66        | 0     | 0     | 66       |
| 58 | EOAC of Planning Region XI - For City of Waco   | McLennan  | \$1,777,812  | \$1,574,713            | 534       | 45    | 162   | 27       |
| 59 | Fort Worth, City of, Department of Housing  | Tarrant   | \$9,874,994  | \$7,352,260            | 1080      | 286   | 309   | 134      |

| #  | Sub-recipient   | Counties Served  | Allocation  | Expended thru Aug 2011 | HH Served | Anglo | Black | Hispanic |
|----|---|--|-------------|------------------------|-----------|-------|-------|----------|
| 60 | <b>Greater East Texas Community Action Program (GETCAP)</b>                                       | Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Trinity, Wood  | \$8,598,602 | \$6,368,968            | 971       | 438   | 452   | 41       |
| 61 | <b>Hill Country CAA- For City of Killeen</b>  | Bell   | \$657,722   | \$577,306              | 124       | 22    | 25    | 13       |
| 62 | <b>Hill Country Community Action Association, Inc.</b>  | Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson  | \$3,900,539 | \$3,213,120            | 390       | 277   | 27    | 76       |
| 63 | <b>Hill Country Community Action Association, Inc. for City of Georgetown</b>                     | Williamson   | \$59,149    | \$61,892               | 11        | 9     | 0     | 2        |
| 64 | <b>Hill Country Community Action Association, Inc. for Williamson Burnet County Opportunities</b> | Burnet, Williamson   | \$323,867   | \$335,769              | 46        | 38    | 3     | 5        |
| 65 | <b>Institute of Rural Development, Inc.</b>   | Duval  | \$139,452   | \$105,050              | 27        | 0     | 0     | 27       |
| 66 | <b>Nueces County Community Action Agency</b>  | Nueces   | \$5,419,161 | \$4,150,255            | 567       | 66    | 81    | 416      |
| 67 | <b>Panhandle Community Services</b>   | Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochiltree, Oldham, Parmer, Potter, Randall, Roberts, Sherman, Swisher, Wheeler | \$3,281,989 | \$2,576,103            | 623       | 464   | 28    | 121      |

| #  | Sub-recipient                                       | Counties Served  | Allocation   | Expended thru Aug 2011 | HH Served | Anglo | Black | Hispanic |
|----|---|--|--------------|------------------------|-----------|-------|-------|----------|
| 68 | Panhandle Community Services - For City of Amarillo | Randall  | \$1,079,470  | \$980,543              | 318       | 57    | 49    | 36       |
| 69 | Programs for Human Services, Inc.                   | Chambers, Galveston, Hardin, Jefferson, Liberty, Orange  | \$9,897,787  | \$6,303,405            | 1012      | 301   | 511   | 53       |
| 70 | Rolling Plains - For City of Wichita Falls          | Wichita  | \$821,832    | \$818,913              | 340       | 87    | 61    | 31       |
| 71 | Rolling Plains Management Corporation               | Archer, Baylor, Cottle, Clay, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Wise, Young         | \$2,645,852  | \$2,162,791            | 447       | 322   | 43    | 63       |
| 72 | Rolling Plains Management Corporation               | Archer, Baylor, Cottle, Clay, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Wise, Young         | \$933,762    | \$532,276              | 17        | 11    | 1     | 4        |
| 73 | Rolling Plains Management Corporation               | Archer, Baylor, Cottle, Clay, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Wise, Young         | \$454,975    | \$157,345              | 28        | 2     | 7     | 5        |
| 74 | Rolling Plains Management Corporation               | Archer, Baylor, Cottle, Clay, Foard, Hardeman, Jack, Montague, Wichita, Wilbarger, Wise, Young         | \$237,494    | \$38,385               | 2         | 1     | 0     | 0        |
| 75 | Sheltering Arms Sr Svcs for City of Pasadena*       | Harris   | \$1,431,645  | \$90,129               | 21        | 3     | 2     | 10       |
| 76 | Sheltering Arms, Inc.                               | Harris   | \$26,852,062 | \$20,486,901           | 4070      | 358   | 2852  | 632      |
| 77 | South Plains Community Action Association           | Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum | \$3,235,044  | \$1,874,962            | 264       | 59    | 36    | 165      |
| 78 | South Plains Community Action Association           | Jim Hogg, Starr, Zapata  | \$1,795,845  | \$1,603,054            | 245       | 85    | 13    | 144      |
| 79 | South Texas Development Council                     |  | \$1,327,920  | \$1,194,307            | 177       | 1     | 0     | 176      |

| #  | Sub-recipient                         | Counties Served   | Allocation    | Expended thru Aug 2011 | HH Served | Anglo | Black  | Hispanic |
|----|---------------------------------------|---|---------------|------------------------|-----------|-------|--------|----------|
| 80 | Texoma Council of Governments         | Bowie, Camp, Cass, Cooke, Delta, Fannin, Franklin, Grayson, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus | \$7,063,409   | \$5,811,057            | 1040      | 692   | 310    | 24       |
| 81 | Travis County                         | Travis  | \$8,922,699   | \$4,430,750            | 851       | 50    | 283    | 428      |
| 82 | Tri-County Community Action, Inc.     | Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur                                      | \$589,424     | \$374,429              | 30        | 12    | 18     | 0        |
| 83 | Webb County Community Action Agency   | Webb  | \$599,130     | \$599,128              | 91        | 0     | 0      | 91       |
| 84 | West Texas Opp. - For City of Midland | Midland   | \$766,683     | \$411,399              | 70        | 8     | 18     | 31       |
| 85 | West Texas Opportunities, Inc.        | Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Martin, Midland, Mitchell, Nolan, Scurry, Upton  | \$4,999,065   | \$4,133,302            | 920       | 300   | 102    | 390      |
|    | <b>Total</b>                          |   | \$308,042,837 | \$232,475,261          | 48,189    | 8,835 | 11,700 | 15,856   |

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: 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 relations, including press releases, interviews, and mention tracking; conference exhibit presence and information sharing; program marketing; and speaking engagement coordination. In the fall of 2011, the Division of Public Affairs set up TDHCA Twitter and Facebook pages through which those interested in affordable housing and community services in Texas can keep up to date with the Department.
- 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 voluntary membership email list, 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. A list of these groups can be found in the *Policy Initiatives* section of the Action Plan.

## ***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 four hearings for program area Rules. In addition to these annual public hearings, individual program sections hold various hearings and program workshops throughout the year. Furthermore, the TDHCA Board accepts public comment on programmatic and related policy agenda items at monthly Board Meetings.

The Department ensures that all programs 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 email list which it uses to notify all interested parties of public hearing and public comment periods. Additionally, pertinent information is posted as an announcement in the *Texas Register*, on TDHCA's website and on TDHCA's Twitter feed. The Department ensures the involvement of individuals of low incomes in the allocation of funds and in the planning process by regular meetings that include community-based institutions and consumers, workgroups, and councils listed in the Action Plan. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

## ***PREPARATION OF THE PLAN***

Section 2306.0722 of the Texas Government Code mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the Plan. As this is a working document, there is no time at which the Plan is static. Throughout the year, research was performed to analyze housing needs across the State, focus meetings were held to discuss ways to prioritize funds to meet specific needs and public comment was received at program-level public hearing as well as at every Governing Board Meetings.

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

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

The draft version of the *2012 State of Texas Low Income Housing Plan and Annual Report* was submitted to the TDHCA Board of Directors for approval at the December 15, 2011 Board meeting and was released for public comment in accordance with §2306.0732 and §2306.0661. In addition, a proposed amendment to 10 TAC 1.23 *State of Texas Low Income Housing Plan and Annual Report (SLIHP)* adoption by reference was released for public comment along with the document.

During the comment period from January 9 to February 7, 2012, the public was encouraged to submit input for the Plan in writing via mail, fax, or email. A public hearing was held on Tuesday, January 10, 2011 in the Stephen F. Austin Building (1700 N. Congress, Austin, TX) in room 172 at 11:00am. Notice of the public comment period and public hearing was published in the *Texas*

*Register*, was sent via a membership email announcement and via social media sites, such as twitter

The Department received comments from two sources: Disability Policy Consortium (Consortium) and the Council on Developmental Disabilities (CDD).

**Comment 1: Include a summary of findings and planned solutions to address impediments listed in the Analysis of Impediments to Fair Housing, Phase 1 in the SLIHP**

Both the Consortium and CDD suggested that the Department include a summary of findings and planned solutions to address impediments listed in the Analysis of Impediments to Fair Housing (AI), Phase 1 in the SLIHP. The Consortium and CDD look forward to the AI Phase 2 and the Department's response to the already-identified barriers noted in the AI Phase 1. Since the SLIHP is both a low-income housing plan and an annual report, the Consortium and CDD would like a summary of the findings in AI Phase 1 and the Department's planned solutions to address these issues in the SLIHP.

**Department Response:** The Department agrees in part with this comment and, in response, changes have been made to the SLIHP. The SLIHP is one of several of the planning and reporting documents that fulfills reporting requirements of §2306.071 and §2306.072. Page 9 of the SLIHP explains that several documents are needed to address all parts of the legislation. For clarity, language has been added to page 9 of the SLIHP to include Consolidated Planning to the U.S. Department of Housing and Urban Development (HUD) as meeting part of the requirements of Chapter 2306: "Consolidated Planning required by HUD: These plans and reports include the Five Year Consolidated Plan, the One Year Action Plan and the Consolidated Plan Annual Performance Report required for the HOME Investment Partnerships Program, Emergency Shelter/Solutions Grants Program, Community Block Grant Program and Housing Opportunities for Persons with AIDS/HIV Program, which fulfills §2306.0721(c)(14)."

The AI Phase 1 was submitted and ultimately approved by HUD in May 2010. TDHCA has reported actions taken to HUD and other interested parties. The reporting on the AI Phase 1 will be conducted in separate documents, such as the Consolidated Plan Annual Performance Report, and will also be posted on TDHCA's website. These reports will demonstrate the progress made on the barriers identified in the Phase 1 AI. The Department will also post updates on the yet-to-be-completed Phase 2 AI on its website.

Furthermore, language has been added to page 242 that shows the reader where to find a report showing the progress made on the AI Phase 1 and Phase 2: "Reporting on both phases of the AI is conducted in the in Consolidated Plan Annual Performance Report submitted to HUD in May of each year. These reports can be found on TDHCA's website at <http://www.tdhca.state.tx.us/housing-center/pubs.htm>."

**Comment 2: More integrated units for individuals with disabilities**

Both the Consortium and CDD hope that the Department will explore how the current guidelines developed for the housing programs can be modified to support the development of more integrated units for individuals with disabilities.

**Department Response:** The Department agrees with this comment, and changes have been made to the SLIHP in response to comment. The Department has listed one more workgroup on page 241: the 811 Team. Part of this team's focus is to advise the State on how to implement a Section 811 Project Based Rental Assistance (PRA) program. Section

811 PRA would allow the Department to provide rental assistance to very-low income persons with disabilities which would help them live in community-based, multifamily housing funded by TDHCA. HUD requires states that want to apply for Section 811 PRA funds to modify the guidelines of existing housing programs, which may include the Housing Tax Credit Program's Qualified Allocation Plan (QAP) and/or the Consolidated Plan.

Although the descriptions of TDHCA's workgroups and committees on page 237 were not changed as a result of public comment, the Department would like to point out that many of these workgroups and committees explore how current guidelines developed for housing programs can be modified to support the development of more integrated units for persons with special needs, including individuals with disabilities. For example, the Aging Texas Well Advisory Committee, Housing and Health Services Coordination Council, Money Follows the Person Demonstration Project, Promoting Independence Advisory Committee, and the Texas State Independent Living Council all work to provide options for community-based care.

Finally, although not a change to the SLIHP as a result of public comment, the Department would like to note that it has modified programmatic guidelines to serve persons with disabilities in community-based settings. In the last two years, an example of a program modification is the Amy Young Barrier Removal Program. In the last 10 years, an example of a program modification is Project Access. More detail can be found starting on page 247 of the SLIHP.

**Comment 3: Create an income category of 0-110% of Supplemental Security Income.**

CDD cites statistics on the affordable housing needs of Texans with developmental disabilities who are on a fixed income of Social Security Income (SSI): SSI is currently \$714 per month, or around 15% of area median income. CDD believes the SLIHP should include in Policy-Driven Action for People with Special Needs (page 249) that TDHCA programs will target incomes between 0 and 110% of the level of SSI so Texas can monitor, plan for, and allocate resources to people with developmental or mental health disabilities and those who are frail elderly who are a priority of state housing programs, but slipping through the cracks.

**Department Response:** The Department disagrees with this comment and no changes have been made to the SLIHP in response to this comment. The creation of a separate income category for 0-110% SSI is not necessary to prioritize and adequately serve persons with developmental disabilities or frail elderly who are on a fixed income of SSI. The Department strives to effectively serve these populations, which are captured in the 0-30% AMFI income category and special needs categories.

Many TDHCA programs are encouraged to serve persons on a fixed income. The Housing Support Continuum that starts on page 218 lists programs that assist persons earning 0-30% AMFI. From Poverty and Homelessness Prevention to Disaster Relief, 0-30% households can be eligible for assistance at any stage on the continuum. In addition, many programs provide priorities to elderly persons and persons with disabilities; these priorities are listed starting on page 243.

Many of TDHCA programs serve persons at very low incomes. For the Housing Programs, the Rider 5 report, submitted to the Legislative Budget Board, tracks income levels of households served for many of the Department's programs; it does not include households committed to be served, as the SLIHP does. The most recent Rider 5 Report (2011) shows that the Department's Section 8, HOME, Housing Trust Fund and Housing Tax Credit

programs expended \$37,914,380 to serve 3,779 households in the 0-30% AMFI category. This was approximately 45.79% of the total funding available in 2008 and 48.08% of the total households served for those programs during 2008. Furthermore, according to the 2011 Housing Sponsor Report, approximately 70,849 TDHCA-funded, reduced-rent units were occupied by persons with mental or physical disabilities or persons over 60 years old. This was approximately 42% of the total TDHCA-funded, reduced-rent units in the report. These statistics show that persons who may be living solely on SSI receive a substantial amount of assistance offered by TDHCA programs.

Finally, separating the 0-110% SSI income category out of the 0-30% category would reduce the consistency of the Department's data based on national standards. Because HUD uses the 0-30% AMFI category, it is more appropriate for the public to compare national data with TDHCA's data if the 0-30% AMFI category remained.

**Comment 4: Include an action plan to increase housing opportunities where there are urban and rural transit systems**

CDD commented that TDHCA should address the relationship of housing and transportation access. According to the Texas Department of Transportation, there are eight large urban, 30 small urban, and 39 rural transportation systems and over 135 operators of transportation services for elderly and individuals with disabilities. As such, the SLIHP needs to identify a priority that low-income housing options should be located where there is public transportation. This will be to the benefit of low income beneficiaries of TDHCA housing programs with or without disabilities. The SLIHP should include a Policy Driven Action for People with Special Needs (page 248) including a plan to increase housing opportunities where urban and rural transportations systems are located.

However, although the SLIHP reports that approximately 83 percent of Texans with disabilities now live in urban areas due to the need to access transportation that is in close proximity to health related and other services and supports, this finding should not be used to limit siting of affordable housing.

**Department Response:** The Department agrees in part with this comment; however, no changes have been made to the SLIHP in response this comment. The Department already provides a variety of points for different types of siting options. For example, the 2012 Qualified Allocation Plan, which governs the Housing Tax Credit program, outlines the point structure for siting developments and strives to provide flexibility. Regarding transit service, sites located within one-half mile of transit stop may qualify to be a High Opportunity Area or for points under Site Characteristics.

However, the transit stop is not the only criteria necessary for designation as a High Opportunity Area or Site Characteristics and many successful Housing Tax Credit applications do not have to be located within one-half mile of a transit stop. TDHCA allows this flexibility because siting affordable housing near transit is not always an appropriate choice for affordable housing. For instance, the development may already be located within walking distance of many amenities, making transit access less of a need.

Regarding the second part of the comment, the urban and rural characteristics of a location affect the amount of funding for which a proposed TDHCA-funded property may apply. Given the contrasts between urban and rural demographics and building patterns, the Department makes efforts to ensure that urban and rural areas receive what is most appropriate for their areas. More information about allocation formulas is given on page 233.

**Comment 5: Include serving extremely low income persons as a TDHCA priority**

On page 3-4 of the SLIHP, TDHCA states:

“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.”

CDD would like the above statement to be amended to include the words “extremely low income”, so that it would read:

“The highest priority of the department is to provide assistance to individuals and families of extremely low, 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.”

**Department Response:** The Department disagrees with this comment and no changes have been made to the SLIHP in response to this comment. The language to which the commenter refers is from Government Code Title 10, Subtitle G, Chapter 2306, TDHCA’s enabling legislation. The Department does not have the authority to change its enabling legislation. Any change to this language would need to be a statutory change enacted by the Legislature.

**Comment 6: Clarify language on serving persons with disabilities**

The Consortium commented that on page 235, the words “service people with disabilities” needs to be changed to “serve people with disabilities”. The statement in the draft reads:

“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.”

It should read as follows in the final SLIHP:

“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 serve people with disabilities; or do not exceed \$3 million.”

**Department Response:** The Department agrees with this comment and the SLIHP has been changed to state, “or serve people with disabilities.” The version published in the draft SLIHP was a typographical error.

## **SECTION 7: 2012-2013 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.
- Develop cooperative working relationships between other state, federal and local organizations to leverage resources and exchange information.
- Promote comprehensive planning of communities along the Texas-Mexico border to meet current and future community needs.

### **OVERVIEW**

The US-Mexico border region 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 40 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 938. 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 (U.S. Census Bureau, 2011).

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 (Texas Comptroller of Public Accounts, 1998). 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.



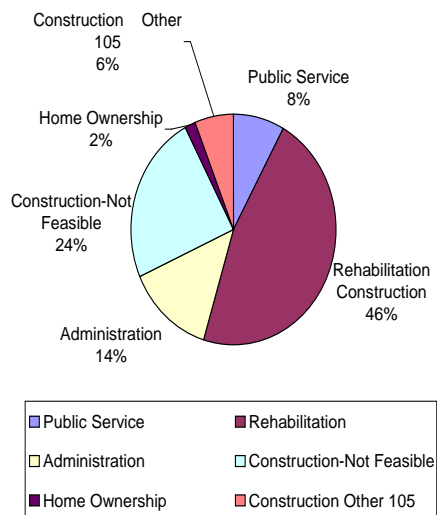
### COLONIA Beneficiaries

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 90% beneficiaries are of low to moderate income.

| County          | Total Population Beneficiaries | Total Low to Moderate Beneficiaries |
|-----------------|--------------------------------|-------------------------------------|
| Cameron/Willacy | 8,458                          | 6,988                               |
| El Paso         | 8,982                          | 8,533                               |
| Hidalgo         | 3,573                          | 3,215                               |
| Maverick        | 5,476                          | 4,381                               |
| Starr           | 3,075                          | 3,075                               |
| Val Verde       | 5,923                          | 5,923                               |
| Webb            | 1,212                          | 1,151                               |
| <b>Total</b>    | <b>36,699</b>                  | <b>33,266</b>                       |

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, utility connections, rehabilitation, self-help small repair, reconstruction, new construction and down payment assistance.

### COLONIA SELF-HELP CENTERS



### PROGRAM PLAN

| Activity         | Percentage |
|------------------|------------|
| Public Service   | 8%         |
| Rehabilitation   | 46%        |
| Administration   | 14%        |
| Reconstruction   | 24%        |
| Home Ownership   | 2%         |
| New Construction | 6%         |

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 2012 and 2013.

FY 2012 and 2013 Office of Colonia Initiatives Funding

| <b>Programs</b>              | <b>Available Funding for FY 2012</b> | <b>Estimated Available Funding for FY 2013</b> |
|------------------------------|--------------------------------------|--|
| Texas Bootstrap Loan Program | \$5,245,858                          | \$5,245,858                                    |
| Colonia Self-Help Centers    | \$1,600,000                          | \$1,600,000                                    |
| <b>TOTAL</b>                 | <b>\$6,845,858</b>                   | <b>\$6,845,858</b>                             |

**COLONIA SELF-HELP CENTERS**

In 1995, the 74<sup>th</sup> 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 colonia SHCs through the three border field offices.

The colonia SHC program serves 35 colonias. The total number of beneficiaries for all SHCs is approximately 37,000 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 Governing Board appoints 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 \$1.6 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Agriculture. 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 anticipate approximately 900 technical assistance outreach efforts to nonprofit organizations and units of local government in 2012 and 2013 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, technical assistance 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 Colonia Self Help Center programs will provide 12,000 targeted technical assistance to individual colonia residents through the Colonia Self Help Centers.

## **TEXAS BOOTSTRAP LOAN PROGRAM**

The Texas Bootstrap Loan Program is a statewide program that provides funds to certified nonprofit organizations and enables owner-builders to purchase real estate and construct or renovate a home. In 2011 the 82<sup>nd</sup> Legislature amended this program under Senate Bill 992 with a legislative directive requiring TDHCA 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 in a census tract that has a median household income that is not greater than 75% of the median state household income for the most recent year for which statistics are available.

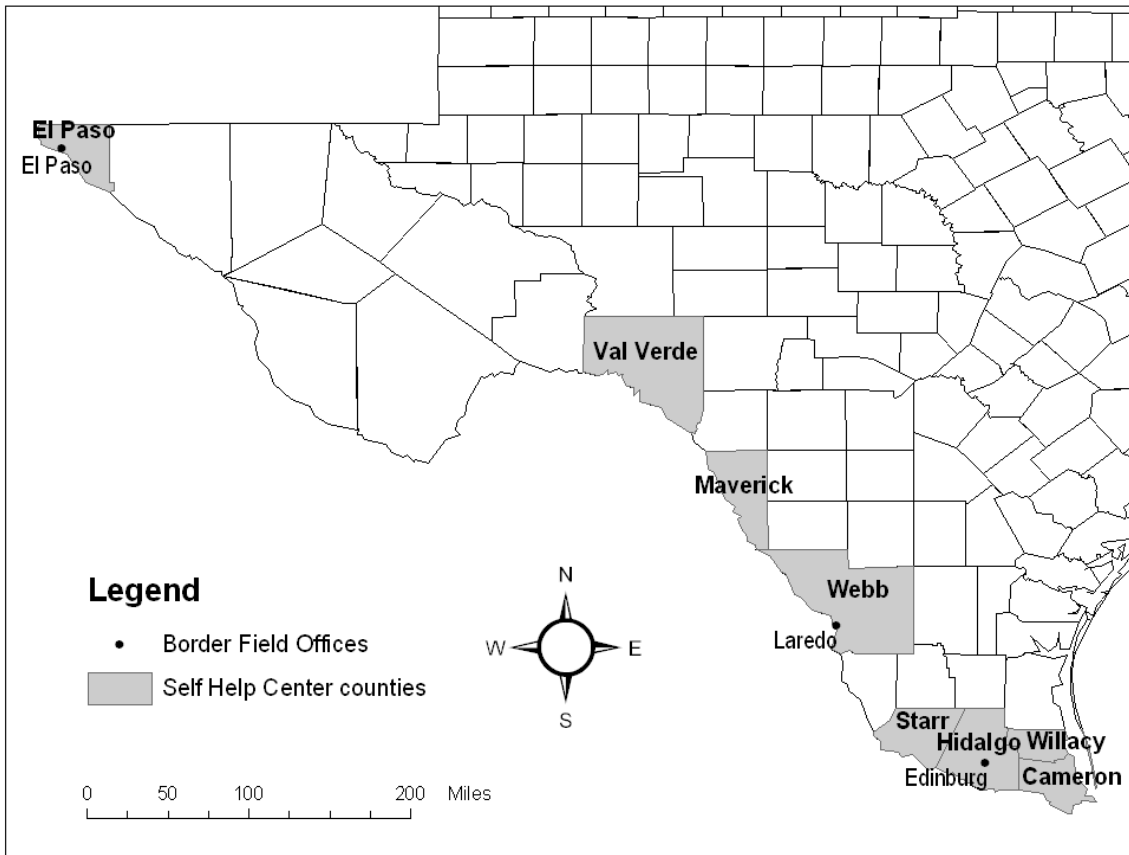
The Texas Bootstrap program promotes and enhances homeownership for very low-income Texans by providing funds to purchase or refinance real property on which to build new residential housing, construct new residential housing or improve existing residential housing throughout Texas. Participating owner-builders 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 through 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 2012 and 2013 Fiscal Year allocation of \$3,000,000 per year, the remaining balance of \$4,491,715.72 from the previous funding cycles of Fiscal Years 2010 and 2011 will be made available and reallocated in Fiscal Years 2012 and 2013. A total of \$10,491,715.72 will be made available under the 2012 and 2013 Notice of Funding Availability (NOFA).

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 8: 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 2012 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 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, oversees the business of the Corporation. In addition, the Corporation has a five-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 budget process.

The Corporation is statutorily authorized to issue mortgage revenue bonds and other private activity bonds to finance the purchase and creation of affordable housing. Over the course of its history, the Corporation has utilized over \$700 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
- Development

## Corporation Objective

Since its inception, 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.

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 and provides statistical information on the housing challenges faced by special needs and other underserved populations. 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 the United States Department of Housing and Urban Development ("HUD") as unassisted renters with income below 50% of their area's median income who pay more than half of their income for housing or live in severely substandard housing, or both. Similarly, the incidence of poverty is much higher for persons ages 25 to 64 with a severe disability or non-severe disability as compared to no disability.

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. For example, less than 8% of rural communities who responded have a local housing finance corporation, city or county housing department, or non-profit housing developers. Additionally, almost one-third of respondents stated that no organizations in their community currently address or create affordable housing.

In 2012, the Corporation's objective will continue to be 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

Research shows that homeownership provides numerous economic and social benefits to families and their communities. Neighborhoods with higher rates of homeownership often have lower crime rates, more civic participation, better health and educational outcomes for children, and lower rates of teen pregnancy. One study found that homeownership especially benefits children from lower-income families.

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, county jailers 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 Educators 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 3,700 individuals and families have become homeowners by utilizing these programs.

In 2009 the Corporation established the Mortgage Credit Certificate ("MCC") Program as another option for eligible first-time homebuyers. The MCC Program is made possible by converting Single Family Mortgage Revenue Bonds 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 loan. To date, the Corporation has served 1,600 first-time homebuyers under the MCC Program.

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. Several studies show that pre-purchase counseling can significantly reduce the delinquency rate for homeowners who participate as well as improve their financial decision-making over time.

## **2012 IMPLEMENTATION PLAN**

In 2012 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, the Corporation finds that down payment assistance is still especially critical to the demographic it serves. Given the success and demand for the Mortgage Credit Certificate Program, the Corporation will continue to provide this program as another alternative for homebuyers. If, due to market conditions, the Corporation is unable to issue bonds for the home loan programs in 2012, then other avenues to assist first-time homebuyers will be explored.

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. 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.

For many years, the Corporation has promoted and supported successful homeownership not only through its first-time homebuyer programs but by also by supporting the Texas Statewide Homebuyer Education Program administered by the Texas Department of Housing and Community Affairs (“TDHCA”). In 2010, the Corporation created an online educational tool that provides step-by-step information on the home buying process, information about mortgage rates, and a glossary of mortgage terms in both English and Spanish. This tool, available on [www.tsahc.org](http://www.tsahc.org), also estimates the potential interest rate a homebuyer can expect based on their FICO score.

In 2012, the Corporation will expand this online resource to include a directory of all nonprofit housing counseling organizations across Texas and a calendar of the homebuyer education, financial education, credit counseling and foreclosure prevention counseling classes and workshops offered by the nonprofits. This is a tool that is not currently available in Texas and we hope it will provide valuable information for Texas consumers.

### **FORECLOSURE PREVENTION**

The Corporation is a founding member of the Texas Foreclosure Prevention Task Force (“Task Force”) and has supported the Task Force by providing ongoing fundraising and program administration services. Since the creation of the Task Force in 2008, the Corporation has raised approximately \$930,000 to support statewide foreclosure prevention efforts.

For example, the Corporation supports the Task Force’s statewide foreclosure outreach initiatives, which encourage homeowners facing foreclosure to seek assistance from a local HUD-approved housing counseling agency. Performing outreach to delinquent homeowners is particularly important in Texas, where the foreclosure process can take as few as 41 days to complete. These outreach initiatives include producing and distributing the Texas Foreclosure Intervention Resource Guide, providing funding to support local foreclosure prevention workshops, and administering a loan modification scam alert campaign to help homeowners identify and avoid mortgage loan modification scams.

In addition, the Corporation administers public and private funding to support foreclosure prevention counseling sessions for delinquent borrowers. The Corporation also administers the State of Texas’ National Foreclosure Mitigation Counseling (“NFMC”) Program in partnership with TDHCA. The NFMC Program is a federal program that provides funding for foreclosure counseling services.

From 2008 to November 8, 2012, the Corporation has administered funding to local HUD-approved housing counseling agencies to support approximately 5,750 foreclosure prevention counseling sessions for Texas homeowners at risk of foreclosure. This funding has allowed participating counseling agencies to increase their capacity and ensure counseling services remain free for the homeowners who need them.

Statistics collected on the effectiveness of foreclosure prevention counseling show that counseling is an important tool in helping homeowners avoid foreclosure. A study released in early 2011 by the Urban Institute concludes that homeowners who receive counseling are 70% more likely to avoid foreclosure than homeowners who don't.

## 2012 IMPLEMENTATION PLAN

In its annual forecast in December 2011 financial information and risk management firm TransUnion said it expects nationwide mortgage delinquencies in 2012 to drop to about 5% from 5.9%. Although the decline in expected mortgage delinquencies is encouraging news, nationwide mortgage delinquency rates have historically been at around 1.5% to 2%, but soared as high as 6.9% during the recent recession. Since its peak at the end of 2009, the rate has slowly gone down but is still well over normal levels.

As a result, the Corporation plans to continue its fundraising efforts to support foreclosure prevention counseling and other foreclosure prevention activities in Texas. The Corporation also plans to support new initiatives adopted by the Task Force's leadership committee in 2012 and hopes to continue to partner with TDHCA to explore any federal funding available for foreclosure prevention in 2012.

## 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 meet the Corporation's housing construction standards.

Since 2003 the Corporation has awarded more than \$8.5 million in loans for rental home development, and more than \$1.7 million for single-family homeownership development. 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, Wells Fargo Bank, the Meadows Foundation and the Community Development Trust.

| Loan Production                       | 2011        | Total         |
|---------------------------------------|-------------|---------------|
| Loans Made                            | 2           | 16            |
| # of Single Family Homes              | 15          | 99            |
| # of Rental Units                     | 50          | 1945          |
| Total Amount of Loan Funds Approved   | \$950,000   | \$11,046,287  |
| Total Value of Constructed Properties | \$1,275,000 | \$113,460,000 |
| Estimated Jobs Created <sup>1</sup>   | 64          | 1257          |

## 2012 IMPLEMENTATION PLAN

The Corporation's direct lending program has experienced steady growth over the past three years and we expect the program to continue to grow in 2012. With its current sources of funding, the Corporation has kept up with demand from those developers seeking short-term loans. In 2011, the Corporation became the first correspondent lender for the REO Capital Fund in Texas, which will provide the Corporation with the ability to leverage up to \$10 million in additional financing for short term acquisition and construction loans. However, the Corporation anticipates funding to be much less available for longer term rental developments under our direct lending program. In order to ensure continued growth of the program, the Corporation will make efforts to acquire additional

<sup>1</sup> Using estimate of \$94,000 per job created, the mid-point of the federal range formula for calculating job creation (\$92,000 - \$96,000)

sources of capital for long-term lending. This will likely take the form of other correspondent or partnership lending agreements with partner banks, CDFIs or government agencies.

## **AFFORDABLE COMMUNITIES OF TEXAS PROGRAM**

The Affordable Communities of Texas (“ACT”) program works to stabilize communities experiencing high rates of foreclosure 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 nineteen in 2011. These local partners work with program staff to identify available foreclosed properties in their communities, complete due diligence, and—using funds from the Corporation in some cases—facilitate the purchase of the target properties. The Corporation land bank’s most properties and works with the local partners to complete redevelopment or construction of homes which will be sold or rented to low-income households.

The ACT program has primarily been funded with grants the Corporation received as well as more than \$6.2 million received through the federally-funded Neighborhood Stabilization Program (“NSP”) administered in Texas by TDHCA.

By the end of 2011, the Corporation had purchased more than 300 homes and vacant lots.

The ACT program also incorporates a Buyer’s Agent initiative, wherein the Corporation provides to local partners foreclosed property listings available through its participation in the National Community Stabilization Trust (“NCST”). The Corporation is the only statewide coordinating agency in Texas for NCST.

## **2012 IMPLEMENTATION PLAN**

The ACT program has far exceeded its original program targets for funding utilization and unit acquisitions. The ACT program has proven to be a good model for creating affordable housing for low-income families, increasing the capacity of nonprofit local partners and providing a viable alternative to traditional property acquisition strategies. Several local partners for the program 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. In 2012, the Corporation will continue to work with existing local partners to complete the purchase and redevelopment of properties. The Corporation will also make efforts to increase the number of local partners, especially in areas of the state where a local partner is currently not involved with the 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 (which is expected to be approximately \$53 million in 2012). The Corporation makes available to developers its multifamily PAB allocation each year through a Request For Proposals application process.

In 2011, the Corporation issued more than \$47 million in multifamily PABs for the acquisition and rehabilitation of 1,732 affordable multifamily housing units in four communities. The Corporation

increased its portfolio of PAB financed multifamily properties to more than \$97 million in bond funds and more than 2,900 in total units.

## 2012 IMPLEMENTATION PLAN

Financial market conditions over the last three years left investors with little interest in multifamily private activity bonds. This lack of interest made multifamily bond programs an unattractive financing tool for developers across the state. In 2011, the Corporation was pleased to see renewed interest in multifamily private activity bonds with its issuance of \$47 million in bonds for the HDSA development. The Corporation is optimistic that interest in the program will only increase in 2012 and that it will be able to finance new construction or acquisition/rehab multifamily projects.

The Corporation's Board of Directors is required by statute (Texas Government Code 2306.565(b)) to identify and adopt target areas of housing need within Texas for the allocation of multifamily PABs. Public comment regarding the program target areas and guidelines was requested during the fourth quarter of 2011. The Board has formally adopted the following target housing needs and will only approve funding applications that fulfill at least one of the following targeted housing needs:

- **Preservation and Rehabilitation of At-Risk Rental Housing:** The preservation and rehabilitation of existing affordable rental housing developments is defined as existing affordable housing in need of significant structural repairs and mechanical systems updates.
- **Rural and Smaller Urban Markets Housing:** Rural rental housing developments must be located within an area that is outside the boundaries of a primary metropolitan statistical area ("PMSA") or metropolitan statistical area ("MSA"); or within the boundaries of a PMSA or MSA, if the area has a population of 20,000 or less and does not share a boundary with an urban area. Smaller Urban rental housing developments must be located within a city of less than 100,000 persons, but not within or adjacent to a PMSA or MSA of more than 500,000 persons.
- **Disaster Relief Housing:** The Corporation shall consider any eligible multifamily residential rental housing development, including rehabilitation and new construction, located in any one or more Texas counties identified in a Federal Emergency Management Agency disaster declaration.
- **Senior and Supportive Housing Developments:** Senior and Supportive Housing Developments must meet at least one of the following definitions:
  - A proposed development that meets the requirements of the federal Fair Housing Act and: a) is intended for, and solely occupied by, individuals 62 years of age or older; or b) is intended and operated for occupancy by at least one individual 55 years of age or older per unit, where at least 80% of the total housing units are occupied by at least one individual who is 55 years of age or older; and where the owner publishes and adheres to policies and procedures which demonstrate an intent by the owner and manager to provide housing for individuals 55 years of age or older. (See 42 U.S.C. Section 3607(b)); or
  - A development financed under the PAB program in accordance with limitations set by the Internal Revenue Service on Assisted Living Developments, and is a) affordable rental housing combined with minimal medical or supportive services; b) targeted to persons with disabilities, but with at least 60% of units open to any qualified renter; and c) at least 10% of the units are affordable to persons earning less than 30% of the area median income; or

- A development that will be primarily marketed to high risk populations and will include common space for intensive supportive services to be provided on-site. This may include developments targeted to at-risk youth populations, persons facing homelessness, or other special needs populations, as approved by the Corporation. Supportive Housing Developments must be designed so that at least 30% of all units are accessible to persons with mobility impairments as defined by the Fair Housing Accessibility Design Standards.

## Asset Oversight and Compliance

Asset oversight and compliance monitoring of multifamily properties financed through multifamily tax-exempt bonds is required by many bond issuers, including the Corporation. In addition, the Corporation requires asset oversight and compliance monitoring of multifamily properties financed through its Direct Lending Program. 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](http://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 2011, the Corporation provided asset oversight and compliance reviews for 29 bond-financed properties with a total of 5,148 units.

## 2012 IMPLEMENTATION PLAN

The Corporation will continue to provide asset oversight and compliance monitoring services to the properties in its current bond and direct lending portfolio. The Corporation's compliance policy was updated in late 2011 and will be implemented in 2012. The compliance policy was updated to include a "Notice to Residents of Assistance Available for Resolving Health and Safety Issues." Once the policy is implemented, residents of properties financed through the Corporation's multifamily bond program will know to contact Corporation staff to report serious health and safety issues that are not being resolved in a timely manner by property managers and owners. Corporation staff will investigate any complaint and attempt to resolve the issue by working with property management and owners. Corporation staff will contact city code enforcement personnel after other resolution options have been exhausted.

The Corporation will continue to regularly review its programs and policies to identify ways to increase the performance of the properties under review. In addition, the Corporation plans to continue to market its asset oversight and compliance capabilities to other organizations and public agencies.

## **TEXAS FOUNDATIONS 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 (“NOFA”) is published on an annual basis if 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 four award cycles of the Texas Foundations Fund. Nineteen applicants have been awarded \$50,000 each to carry out eligible activities, totaling \$950,000. Four of the nineteen awards were given to entities specifically for the purpose of assisting individuals who experienced damage due to Hurricanes Ike and Dolly.

## **2012 IMPLEMENTATION PLAN**

The Corporation anticipates conducting a funding round of the Texas Foundations Fund program in mid-2012. Prior to a funding round, the Corporation’s Board of Directors determines the amount available for grants based on income and private funding received. In addition, program staff and the Advisory Council members will review TFF program guidelines prior to a NOFA being released to determine if any changes are needed based on feedback from stakeholders.

## **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, 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 addition to grants, the Corporation actively pursues program-related investments (“PRIs”) for its Direct Lending program. PRIs are low-cost loans and equity investments provided at below-market rates by foundations and financial institutions to support charitable activities.

Since 2006, the Corporation has raised \$2.8 million in grants and PRIs from corporations, individuals and foundations.

## **2012 IMPLEMENTATION PLAN**

In 2012, the Corporation plans to continue to apply for grants and program-related investments from existing supporters, as well as funding partners that can further its ability to assist underserved populations in attaining affordable housing. The Corporation also plans to revamp its strategic fundraising plan to better focus its human resources on growing the development program of the Corporation.

**APPENDIX****Appendix A: Legislative Requirements for the State Of Texas Low Income Housing Plan and Annual Report****SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the house of representatives, and member of any legislative oversight committee.
- (c) The report must include:
  - (1) a complete operating and financial statement of the department;
  - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
    - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
    - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
    - (C) the department's progress in meeting the goals established in the previous housing plan, including efforts to address the populations described in Section 2306.0721(c)(1);
    - (D) recommendations on how to improve the coordination of department services to the populations described by Section 7306.0721 (c)(1)
  - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
  - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
  - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
  - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
    - (A) the street address and municipality or county in which the property is located;
    - (B) the telephone number of the property management or leasing agent
    - (C) the total number of units, reported by bedroom size;
    - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
    - (E) the rent for each type of rental unit, reported by bedroom size;



- (F) the race or ethnic makeup of each project;
  - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;
  - (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;
  - (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
  - (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

#### **SEC. 2306.0721. LOW INCOME HOUSING PLAN**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
- (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
    - (A) individuals and families of moderate, low, very low, and extremely low income;
    - (B) individuals with special needs;
    - (C) homeless individuals;
    - (D) veterans; and
    - (E) youth aging out of foster care;
  - (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 border of the state;
  - (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and
  - (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, assessed in the manner provided for an administrative penalty under Section 2306.6023.

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