



## **DRAFT 2022 State of Texas Low Income Housing Plan and Annual Report**

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## **SECTION 1: INTRODUCTION**

The Texas Department of Housing and Community Affairs (TDHCA or the Department) is the State of Texas' lead agency responsible for affordable housing, community and energy assistance programs, colonia activities, homelessness activities and regulation of the state's manufactured housing industry. TDHCA offers a range of housing assistance programs for lower income Texans with services ranging from homelessness prevention to homeownership.

This section is organized as follows:

- Institutional Structure
- Agency Mission and Charge
- Administrative Structure
- 2022 State of Texas Low Income Housing Plan and Annual Report (SLIHP) Overview

### **INSTITUTIONAL STRUCTURE**

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

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program (LIHEAP) and the Emergency Nutrition and Temporary Emergency Relief Program (ENTERP). LIHEAP remains at the Department, but ENTERP was discontinued in 2006. Effective September 1, 1995, in accordance with House Bill 785 from the 74<sup>th</sup> Texas Legislature, the regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7 from the 77<sup>th</sup> Texas Legislature, effective September 1, 2002, the CDBG and Local Government Services programs were transferred to the newly-created Office of Rural Community Affairs, now the Trade and Business Development Division, within the Texas Department of Agriculture (TDA). TDHCA, through an interagency agreement with TDA, administers 2.5% of the CDBG funds to be used for colonia Self-Help Centers (SHCs) along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322 from the 77<sup>th</sup> Texas Legislature, the Manufactured Housing Division became an independent entity that is administratively attached to TDHCA. Effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred from TDHCA to the Texas General Land Office. In 2020, the Department was designated by Governor Greg Abbott to serve as the recipient agency for CDBG funds under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. In 2021, TDHCA received significant COVID pandemic response funding through existing programs, as well as several new programs, which are outlined in Section 5.

### **AGENCY MISSION AND CHARGE**

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

TDHCA accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined by either Area Median Family Income (AMFI), Area Median Income (AMI), or the federal poverty level. A major function of TDHCA is to act as a conduit for federal resources and grant funds for housing and community services, including serving as a Public Housing Authority (PHA). Since several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a Housing Finance Agency (HFA). With a few limited exceptions, TDHCA does not assist individuals or households directly. Rather, TDHCA awards funds and other assistance to local organizations, who utilize this assistance to meet local housing needs in accordance with applicable state and federal laws, rules, and regulations and contractual terms.

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

(a) The legislature finds that:

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

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

Agencies that provide the Department funds to meet legislative goals include: the U.S. Department of Housing and Urban Development (HUD), U.S. Department of the Treasury (Treasury), U.S. Department of Health and Human Services (USHHS), U.S. Department of Energy (DOE), and State of Texas General Revenue funds. TDHCA administers two federal Low Income Housing Tax Credit (LIHTC) programs, a competitive 9% Housing Tax Credit (HTC) Program and a 4% HTC Program paired with Private Activity Bonds (PAB). TDHCA utilizes private sector financing mechanisms to assist in the acquisition, construction and rehabilitation of multifamily development across the state. With these resources, TDHCA strives to promote sound housing policies by leveraging state and local resources to ensure the stability and continuity of services through a fair, nondiscriminatory, and open process. TDHCA ensures that any programs it administers that are subject to the requirement to affirmatively further fair housing remain in compliance with applicable regulations. Due to the great amount of need in proportion to the federal and state funding available, the Department strives to provide the most benefit to the people of Texas by effectively managing limited resources.

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

## ADMINISTRATIVE STRUCTURE

Department programs are grouped into the following divisions:

- The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), the Section 8 Housing Choice Voucher (HCV) Program, the Emergency Housing Vouchers (EHV), the Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).
- The Multifamily Finance Division administers the 9% and 4% HTC Programs. The Division also administers the Multifamily Direct Loan (MF Direct Loan) Program which includes funds from the HOME Investment Partnerships (HOME) Program, the National Housing Trust Fund program, and other sources generating repayments to the Department.
- The Multifamily Bond Finance Division administers the issuance of multifamily revenue bonds.
- The Section 811 Project Rental Assistance (Section 811 PRA) Program manages three awards of Section 811 PRA funds totaling \$31.3 million.
- The Single Family and Homeless Programs Division (SFHP) administers Single Family HOME Investment Partnerships (HOME) Program activities, including Contract for Deed (CFD), Single Family Development (SFD), Tenant-Based Rental Assistance (TBRA), Homeowner Reconstruction Assistance (HRA), and Homebuyer Assistance with New Construction (HANC). The SFHP Division also administers the Texas Housing Trust Fund (Texas HTF) programs, the Office of Colonia Initiatives (OCI) programs, and the Neighborhood Stabilization Program (NSP). Texas HTF programs include the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program. OCI administers the Colonia Self-Help Center (CSHC) Program. The Division, through the OCI, includes Border Field Officers (BFOs) and the Administrator of the OCI, who act as liaisons between the Department and the nonprofit organizations and units of local government that administer the CSHC Program and other Department programs along the Texas-Mexico border, and may work in field offices. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region. Homelessness programs administered by this division include the Emergency Solutions Grants (ESG) Program, the Homeless Housing and Services Program (HHSP), and the Ending Homelessness Fund (EH Fund). Pandemic related supplemental funding administered by the Division includes funding authorized under the CARES Act for ESG (ESG CARES), and funding authorized through the American Rescue Plan Act utilizing the HOME Program (HOME-ARP.)
- The Texas Homeownership Division offers the My First Texas Home (MFTH) Program, My Choice Texas Home (MCTH) Program, Texas Mortgage Credit Certificate (TX MCC) Program, the Texas Statewide Homebuyer Education Program (TSHEP) and the Homeowner Assistance Fund (HAF).
- The Manufactured Housing Division administers the Texas Manufactured Housing Standards Act. The Manufactured Housing Division is administratively attached to TDHCA, although it operates independently with its own executive director and governing board.
- The Community Development Block Grant Division (CDBG) was newly created in 2020 in response to the CDBG CARES Act (CDBG-CV) funds being directed to TDHCA for administration. CDBG administers the Texas Emergency Rental Assistance Program (TERAP),

the Texas Emergency Mortgage Assistance Program (TEMAP), Food Bank Reimbursement Assistance (FBRA), Assistance for Persons with Disabilities, Legal Services for Persons with Disabilities, and the Community Resiliency Program.

- The Texas Rent Relief Division (TRR) was newly created in 2020 in response to the COVID-19 pandemic and administers the Texas Rent Relief Program (TRRP).
- The Housing Stability Services (HSS) Division was newly created in 2021 in response to the COVID-19 pandemic and administers the Housing Stabilization Services (HSS) Program.
- The HOME American Rescue Plan (HOME-ARP) Division was established in 2021 to administer HOME-ARP funds to assist individuals or households who are homeless, at-risk of homelessness, and other vulnerable populations.
- The Homeowner Assistance Fund Program (HAF) Division was established in 2021 to administer the HAF funds for preventing mortgage delinquencies, defaults, foreclosures, loss of utilities and displacement.

TDHCA administers most of its programs and services through a network of local governments, organization administrators, property owners, and developers across Texas and generally does not provide assistance directly to individuals. Exceptions include the HCV, Section 811 PRA, HAF and Texas Rent Relief Programs, Detailed descriptions of these programs including eligibility information are available in Section 4, Action Plan and Section 5, Pandemic Response.

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

- The Asset Management Division is responsible for monitoring and processing all post-award activities for multifamily developments funded by the Department. The Asset Management Division also works with owners and with other divisions within the Department to resolve regulatory and financial issues on those properties.
- The Bond Finance Division finances the activities of the Texas Homeownership Division through the issuance of single family mortgage revenue bonds, and the forward sale of mortgage-backed securities.
- The Compliance Division monitors properties and subrecipients to ensure compliance with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews. Key compliance monitoring requirements for housing activities include ensuring that units are leased to income qualified households, that rents are properly restricted and that developments funded through the Department are accessible to persons with disabilities and in compliance with property condition standards. Compliance on non-housing activities (such as CEAP) include ensuring household eligibility, adherence to program regulations, and appropriate expenditure of funds.
- The Division of Policy and Public Affairs disseminates Department information to the public and serves as the Department's liaison with industry stakeholders, advocacy groups, and the executive and legislative branches of state and federal government.
- The Housing Resource Center is established by the Department's governing statute. The division is responsible for plans and reports that TDHCA is required to submit to receive funding from both the state and federal government. These policy documents are integral components of the strategic planning process that determines the direction of housing policy for the State of Texas. Fair Housing activities are coordinated and administered under the Housing Resource Center. The Housing Resource Center also provides educational materials

and information to the public; community-based housing development organizations; nonprofit housing developers; and other state, federal, and local agencies. It also assists the general public in locating the appropriate service providers in their community.

- **The Loan Servicing Division** performs loan servicing functions and provides support functions to other areas related to the Department's single family and multifamily loan portfolios. The Loan Servicing Division also performs loss mitigation functions related to the single-family loan portfolio, excluding those loans originated through the Texas Homeownership Division.
- **The Program Services Section** is responsible for the adherence, processing and completion of cross-cutting federal and departmental requirements for programs administered by the Department, including environmental clearances, single-family loan closing, multifamily loan closing, and the commitment and disbursement of state and federal funds.
- **The Real Estate Analysis Division** provides the TDHCA Board and staff with comprehensive analytical reports necessary to make well-informed financial decisions for funding of affordable multifamily housing developments.
- Other divisions that are involved in TDHCA's internal management include Financial Administration, Human Resources, Information Systems, Internal Audit, and Legal. Additionally, the Department is responsible for the licensing of Migrant Labor Housing Facilities and performs this work in collaboration with the Texas Workforce Commission.

## **2022 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT OVERVIEW**

The 2022 State of Texas Low Income Housing Plan and Annual Report (SLIHP) is prepared annually in accordance with Tex. Gov't Code §§2306.072-2306.0724, which require that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs, and a resource allocation plan to meet Texas' housing needs. The SLIHP is adopted by reference annually in 10 Texas Administrative Code (TAC) §1.23. The SLIHP offers policy makers, affordable housing providers, and local communities a comprehensive reference on statewide housing needs and housing resources. The format is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the SLIHP 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 SLIHP is organized into seven sections and appendices:

- **Section 1: Introduction** - An overview of TDHCA and the SLIHP;
- **Section 2: Housing Analysis** - An analysis of statewide and regional demographic information, housing characteristics, and housing needs;
- **Section 3: Annual Housing Report** - A comprehensive statement of activities for State Fiscal Year (SFY) 2020, including 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: Pandemic Response** - An overview of the federal funds allocated and corresponding TDHCA programs developed in order to prepare for and respond to the COVID-19 pandemic;
- **Section 6: Public Participation** - Information on the SLIHP preparation and a summary of public comment;
- **Section 7: Colonia Action Plan** - A biennial plan for 2022-2023 which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, summarizes the strategies and programs designed to meet these goals, and describes projected outcomes to support the improvement of living conditions of residents of colonias;
- **Section 8: Texas State Affordable Housing Corporation (TSAHC) Plan** - This section outlines TSAHC's plans and programs for 2022 and is included in accordance with Tex. Gov't Code §2306.0721(g);
- **Appendix A: TDHCA's enabling statute and Tex. Gov't Code Chapter 2306;**
- **Appendix B: Housing Analysis Regional Tables;**
- **Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs;**
- **Appendix D: TDHCA Goals and Objectives;**
- **Appendix E: Bibliography; and**
- **Appendix F: Acronyms.**

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

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

## **SECTION 2: HOUSING ANALYSIS**

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

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

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

This section is organized as follows:

- Data Sources and Limitations
- State of Texas Demographic Overview
- Special Needs Populations
- Housing Assessment
- Local Assessment of Need

## DATA SOURCES AND LIMITATIONS

Major data sources for the SLIHP include the U.S. Census Bureau's decennial Census and American Community Survey (ACS) as well as the U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) data. The SLIHP also cites reliable, publicly accessible plans and reports to capture specific housing needs across the state's 13 uniform service regions. The following subsection discusses the advantages and limitations of using these data sources.

The decennial census, which is mandated by the U.S. Constitution, conducts a direct count of everyone in the United States every 10 years. Unlike the decennial census, the ACS derives demographic, social, housing, and economic estimates from a sample population, which represents only a fraction of the total US population. ACS 5-Year Estimates aggregate survey data from US households over a 5 year period. This increases the survey's sample size, which reduces the margin of error (the difference between an estimate and its upper or lower confidence bounds) for ACS estimates. By sampling the US population over five continuous years, the ACS 5-Year Estimates reflect recent, although not immediate, changes in the characteristics of various geographic areas.

The Census Bureau also conducts ACS 1-Year Estimates for each calendar year. Although ACS 1-Year Estimates more accurately predict year-to-year demographic changes, they also have larger margins of error due to smaller sample sizes. In order to eliminate large margins of error, the Census Bureau only publishes 1-Year estimates for geographic areas with a population of 65,000 or more. According to the 2015-2019 ACS 5-Year Estimates, 200 of Texas' 254 counties have a population less than 65,000 people, making them ineligible for ACS 1-Year Estimates. Since the SLIHP requires reliable, statewide housing data, ACS 5-Year Estimates provide the best method for approximating comparable demographic changes in the state of Texas.

The latest ACS 5-Year estimates cover the years from 2015-2019, while the latest 1-Year estimates cover the year 2020. For this reason, neither 5-Year nor 1-Year estimates reflect recent demographic and economic changes in relation to the COVID-19 pandemic. To address the possible effects of the COVID-19 pandemic on TDHCA's special populations, the SLIHP will cite additional reports from reputable public sources where appropriate.

Every year, HUD utilizes ACS 5-Year and ACS 1-Year Estimates to produce CHAS data. This data classifies ACS survey households into five relative income categories based on HUD Area Median Family Income (HAMFI). HUD develops HAMFI by estimating Median Family Income (MFI) for metropolitan areas and non-metropolitan counties (as defined by HUD). They then adjust HAMFI figures to account for factors such as family size, rental rates, and high median incomes for each income classification. This new, adjusted measure is referred to simply as Area Median Family Income (AMFI). The five income classifications based on this measure are:

- Extremely Low Income (ELI): At or below 30% AMFI;
- Very Low Income (VLI): 31-50% AMFI;
- Low Income (LI): 51-80% AMFI;
- Moderate Income (MI): 81-100% AMFI; and
- Above 100% AMFI.

HUD uses these income levels to develop income limits which determine eligibility for HUD assisted housing programs, including the Section 8 Housing Choice Voucher (HCV) Program and Section 811 Project Rental Assistance (Section 811 PRA) Program. Some non-HUD housing assistance programs, such as the Internal Revenue Service's Low Income Housing Tax Credit (LIHTC or HTC) Program, also utilize HUD income limits to determine eligibility. Note that each program incorporates its own guidelines and adjustments to HUD income limits. Exact income limits may vary amongst different programs even when operated in the same geographic area.

HUD income limits not only provide a national reference for housing eligibility, they also establish a reliable, uniform method for estimating local and regional housing affordability. Generally, affordability is measured by comparing local housing cost to AMFI. HUD defines affordable housing as housing for which a household does not pay more than 30% of its income for gross housing costs including utilities. It is also important to compare the housing costs of families at each income level to determine where the state's housing resources should be utilized. Since CHAS contains micro-data, at the household level, on incomes and housing cost, it facilitates geographic comparisons of various housing trends.

Due to rounding required by the Census Bureau, some totals presented in tables using CHAS data may not match the sum of all rows or columns. HUD suggests using the largest geographies and summary levels where possible to ensure accuracy, so total lines may come from a higher level summary. For example, in a table reporting the breakdown of Texas households by CHAS AMFI income categories, the total number of households may be a pre-summed and pre-rounded figure supplied by HUD, whereas the figures for each AMFI category may be summed individually. The pre-summed and pre-rounded figures supplied by HUD may not match the sum of the income category figures.

The information provided in this section should be considered within the context of its limitations. For example, the most reliable data available on persons experiencing homelessness, particularly those who are unsheltered, is the annual Point in Time (PIT) count. The PIT count is conducted by Continuum of Care (CoC) Program organizations funded by HUD. Each CoC organization counts the number of persons experiencing homelessness (sheltered and unsheltered) within its assigned locality on a single night in January. CoC organizations that provide beds and housing units for persons experiencing homelessness gather data on the sheltered homeless population; however, to gather data on the unsheltered population, the PIT count relies on volunteers locating and interviewing or observing persons experiencing homelessness. This methodology may exclude individuals who do not wish to speak with volunteers or those who find informal shelter, such as staying on a friend's couch. In addition, PIT count data are not available at the county level. This is a common issue in regards to special needs populations. County level data are similarly not available for persons experiencing substance use disorders, and residents of colonias. For these populations, analysis is only available at the state or local level.

Many facets of housing need, especially those tied to localized conditions, are not captured when data are aggregated into statewide, regional, or even county totals. The Department recognizes that the most accurate assessment of housing need can best be found at the local level based on the direct experience of local households and those who work to assist low- and moderate-income households. Alternative methods, such as detailed on-location assessments by professionals skilled at reviewing such matters, might be used, but the Department lacks the resources to obtain such data through third parties or to compile it directly.

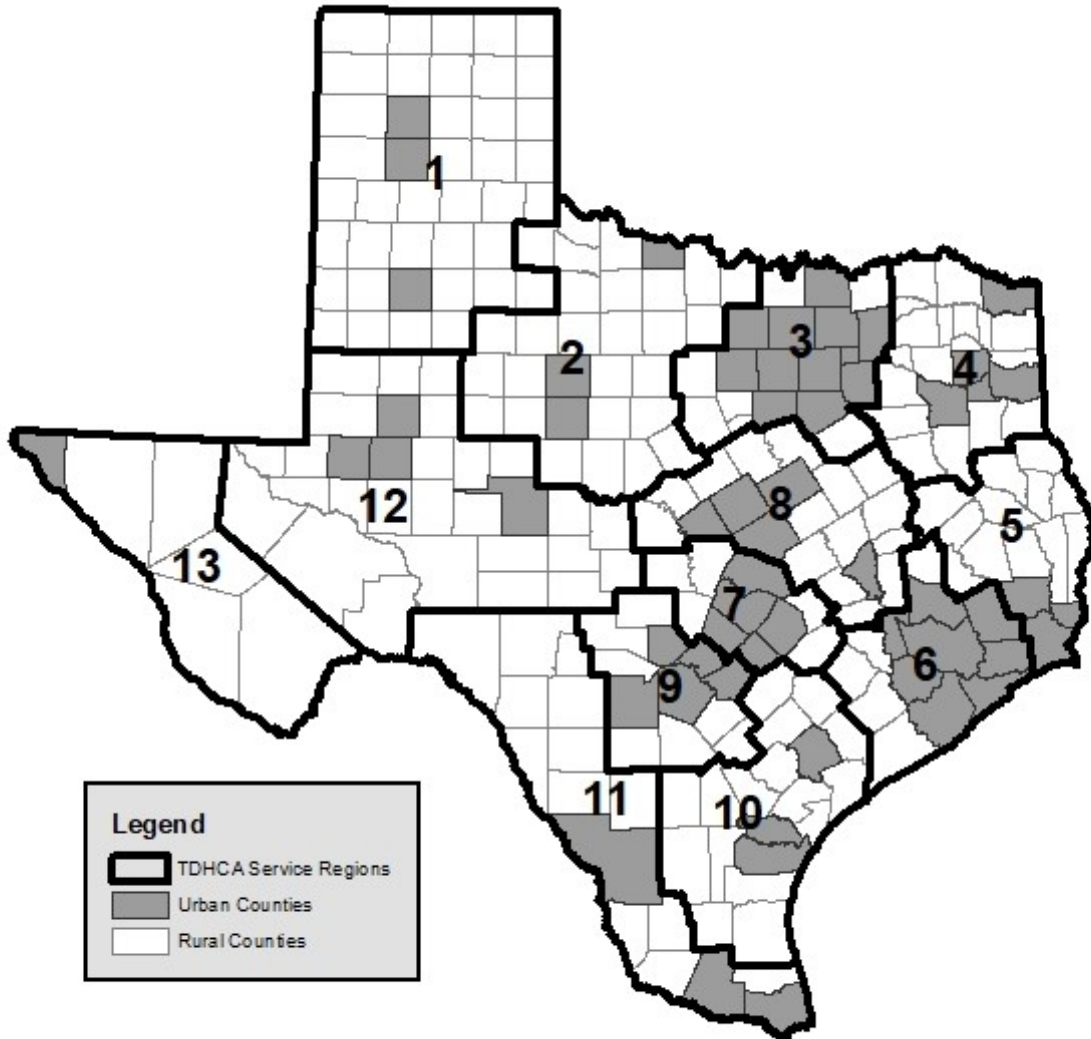
Rural areas also present challenges regarding data accuracy and reliability. In counties with a small population, the margin of error in ACS datasets can be very high. For example, according to the 2015-2019 ACS 5-Year Estimates, Loving County has a population of 98, but a margin of error of 48. This means that there is a 90% certainty that the population of Loving County is between 50 and 146. None of the counties with a population over 7,500 (183 counties) have a margin of error in the 2015-2019 ACS 5-Year Estimates total population figures, meaning those estimates are more precise.

Margins of error are less of a concern when analyzing data for larger geographies, such as county-level as opposed to census tract or place-level data. However, this can also distort the housing needs of rural communities. If a small, rural community has a particularly high rate of substandard housing (e.g. housing lacking plumbing or kitchen facilities), but a larger urban community in the same county has a particularly low rate of substandard housing, the need of the smaller, rural community could be masked when looking at the county level.

#### **TDHCA SERVICE REGIONS AND URBAN/RURAL DESIGNATIONS**

For the purposes of analysis in the SLIHP, urban and rural designations will be determined at the county level. County level data allow the affordable housing need data in the Housing Analysis chapter to be compared accurately to the Department's program reporting in the Annual Housing Report chapter. The Annual Housing Report chapter is based on county level data due to the reporting requirements of the Department's programs. In addition, county-level analysis aligns with TDHCA's 13 Uniform State Service Regions (regions). Each region is split into its rural and urban counties to create 26 urban and rural subregions.

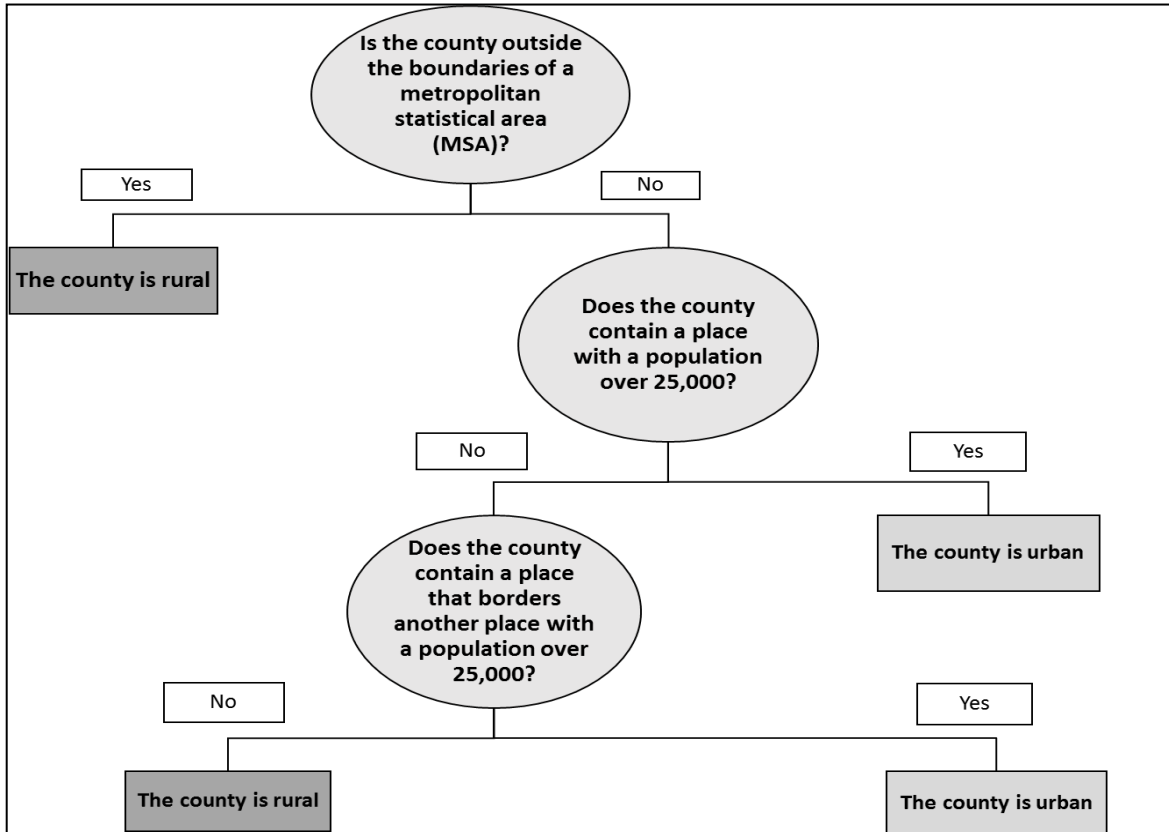
**TDHCA Service Regions with 2021 Urban and Rural Counties**



Source: U.S. Census Bureau, TIGER Data

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

Urban counties are defined as counties within Metropolitan Statistical Areas (MSAs) determined by the U.S. Office of Management and Budget (OMB) that also contain urban places. Rural counties are defined as counties that are non-MSA counties or MSA counties that contain only rural places per Tex. Gov't Code §2306.004(28-a). The Census Bureau defines a place as a concentration of population which has a name, is locally recognized, and is not part of any other place. This includes both incorporated places, which are legally defined, and Census Designated Places, which have recognizable names but no legal definition. For further detail regarding urban and rural definitions, please see the Regional Allocation Formula Methodology posted to the TDHCA public Web site's Annual or Biennial Plans and Reports page, available here: <https://www.tdhca.state.tx.us/housing-center/pubs-plans.htm>.



\*The flowchart above depicts the process in which a county is designated as being either rural or urban

## STATE OF TEXAS OVERVIEW

### DEMOGRAPHIC CHARACTERISTICS

#### Urban and Rural Poverty

By using the Census Bureau's 2015-2019 ACS 5-Year Estimates, it is possible to compare statewide and national population trends. This can help determine how housing need across the state may differ or correspond with housing need across the country. Currently, Texas has approximately 28,260,856 people, which is about 8.7% of the US population. Texas' population primarily resides in urban counties (24,643,691 people), with the remaining people residing in rural counties. For additional context, the 2020 Decennial Census lists Texas' population as 29,145,505.

**Population Residing in Rural and Urban Counties, Texas**

State	Rural	Urban	Total
Total	3,617,165	24,643,691	28,260,856
Percent	12.80%	87.20%	100%

Source: Population from 2015-2019 American Community Survey, Table DP05. 2021 RAF Urban-Rural Counties.

Population differences between the state’s urban and rural counties also affect the relative location of economic need. Currently, it is estimated that there are 4,072,194 Texans living under the federal poverty line of \$26,500 for a family of 4. After accounting for ACS ineligible populations, the state’s poverty rate (persons in poverty/total population) equals 15.5%. Meanwhile, the poverty rate in the United States currently is 13.4% (42,510,843 people in poverty). In the state’s rural counties, there are 580,235 people under the poverty line for a rural poverty rate of 16.89%; there are 3,491,959 people living under the poverty line in the state’s urban counties for an urban poverty rate of 14.4%. Taken together, this indicates that, while a vast majority (85.8%) of Texans living under the poverty line reside in urban counties, rural Texans are still more likely to live under the poverty line than urban Texans.

**Population under the Poverty Line in Urban and Rural Counties, Texas**

State	Rural		Urban		Total	
Total	580,235	14.20%	3,491,959	85.80%	4,072,194	100%
Poverty Rate	16.89%		14.43%		14.73%	

Source: 2015-2019 American Community Survey, Table DP05. 2021 RAF Urban-Rural Counties.

\* Poverty Rate calculated using ACS population for which poverty status is determined. The above poverty rate should not be compared to raw or total population estimates.

**Race, Ethnicity, and Poverty Status**

Texas mirrors the US closely in terms of racial demographics, but differs according to ethnicity. The Census Bureau defines race as self-identification with one or more of 5 groups (white, Black or African American, American Indian and Alaskan Native, Asian, and Native Hawaiian and Other Pacific Islander), while ethnicity is self-identification as Hispanic or Latino. The following table shows the racial breakdown of the Texas population compared with the US population.

**Texas and US Population by Race**

Race	Texas Population	% of Texas Population	US Population	% of US Population
White alone	20,903,375	74.0%	235,377,662	72.5%
Black or African American alone	3,428,211	12.1%	41,234,642	12.7%
American Indian and Alaskan Native alone	141,425	0.5%	2,750,143	0.8%
Asian alone	1,357,273	4.8%	17,924,209	5.5%
Native Hawaiian and Other Pacific Islander alone	25,292	0.1%	599,868	0.2%
Some Other Race alone	1,643,869	5.8%	16,047,369	4.9%
Two or More Races	761,411	2.7%	10,763,902	3.3%
Total	28,260,856	100.0%	324,697,795	100.0%

Source: 2015-2019 American Community Survey, Table DP05.



Texas diverges from national trends in terms of ethnicity. While 18.0% of Americans identify as ethnically Hispanic, that percentage reaches to 39.3% of Texans, a 21.3% difference. In fact, Texans account for 18% of the Hispanic population in the United States. This is mirrored in the percentage of Non-Hispanic, White only persons in the U.S. and Texas; where 60.7% of Americans identify as Non-Hispanic and White, 42.0% of Texans identify as Non-Hispanic White, 18.7% fewer. Persons identifying as White only and Non-Hispanic are not the majority in Texas, which is the case in only Texas (42.0% Non-Hispanic White); New Mexico (37.4%); Nevada (49.2%); California (37.2%); and Hawaii (22.0%). The following table shows the ethnic breakdown of Texas' population.

**Texas and US Population by Ethnicity**

<b>Ethnicity</b>	<b>Texas Population</b>	<b>% of Texas Population</b>	<b>US Population</b>	<b>% of US Population</b>
Hispanic or Latino	11,116,881	39.3%	58,479,370	18.0%
Not Hispanic or Latino	17,143,975	60.7%	266,218,425	82.0%
<b>Total</b>	<b>28,260,856</b>	<b>100.0%</b>	<b>322,903,030</b>	<b>100.0%</b>

Source: 2015-2019 American Community Survey, Table DP05.

According to 2015-2019 ACS Estimates, poverty status varies significantly between ethnic and racial groups. In Texas, 69.4% of persons below the poverty line are white, while 60.4% of Americans below the poverty line are white. However, since White individuals make up a significant majority of the population in both Texas and the United States, this percentage is lower than would be expected if poverty rates were equal amongst all races. Similarly, Black or African American individuals comprise 23.0% of persons below the poverty line in the United States and 19.3% of persons below the poverty line in Texas, but since Black or African American individuals make up 12.6% of the US population and 11.9% of the Texas population, this number is actually 9.6% higher in the United States and 4.6% higher in Texas than overall population percentage. This difference indicates that Black or African American individuals are more likely than White individuals to live below the poverty line in both Texas and the United States. Except for White and Asian Texans, this trend also occurs across all other racial groups in Texas, as the poverty percentage for each racial group outpaces the group's proportion to the general population.

For this reason, the poverty rate within each racial and ethnic group more clearly demonstrates inequalities in income. This rate (total individuals in poverty of group/total individuals in group) shows how some racial and ethnic groups are more likely to experience poverty than others. The poverty rates for each racial and ethnic group in Texas can be found in the tables below. In Texas, Non-white Hispanic individuals and individuals who identified as Some Other Race were most likely to live below the poverty line, while Asian individuals and White, Non-Hispanic individuals were the least likely to live below the poverty line.

**Percentage of Each Racial Demographic in Poverty (Poverty Rate)**

Race	Texas Population	US Population	Difference
White (alone)	13.8%	11.1%	+2.6%
Black or African American (alone)	19.3%	23.0%	-3.7%
American Indian and Alaska Native (alone)	17.1%	24.9%	-7.7%
Asian (alone)	10.2%	10.9%	-0.8%
Native Hawaiian and Other Pacific Islander (alone)	18.8%	17.5%	1.3%
Some Other Race (alone)	21.0%	21.0%	0%
Two or More Races	14.5%	16.7%	-2.2%

2015-2019 American Community Survey, Table DP05.

**Percentage of Each Ethnic Demographic in Poverty (Poverty Rate)**

Ethnicity	Texas Population	US Population	Difference
Hispanic or Latino	20.7%	19.6%	1.1%
Not Hispanic or Latino	10.8%	12.0%	-1.2%
Not Hispanic or Latino - White Alone	8.4%	9.6%	-1.2%

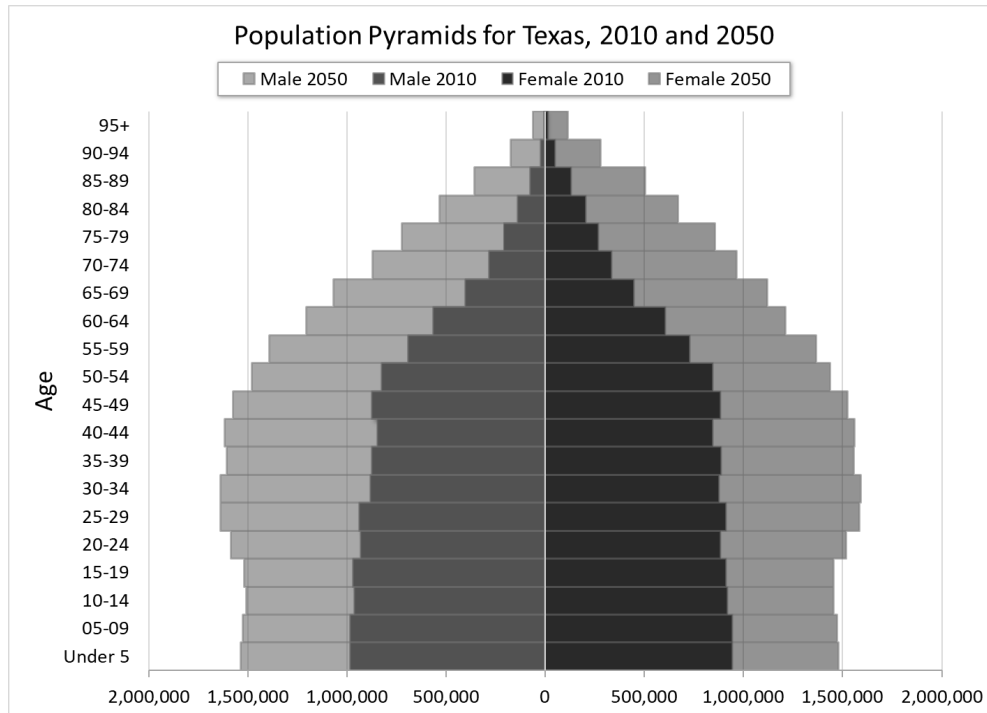
2015-2019 American Community Survey, Table DP05.

Within group poverty rates are important to note because housing challenges are both a cause and an effect of poverty (Public and Affordable Housing Research Corporation 2019). Lack of adequate housing can exacerbate existing economic inequalities between racial/ethnic groups. Research from the Department of Housing and Urban Development suggests that access to safe, affordable homes can lead to numerous positive outcomes for families, including improved health, education, incomes, and inter-generational wealth (HUD 2016). This means that access to adequate housing may help lessen the high rates of poverty experienced by certain racial and ethnic groups.

***Age and Housing Need***

Age is an important factor in the planning and construction of low-income housing. New families increase the demand for housing space, so an influx of young to midcareer adults could create housing shortages. Conversely, an aging population could both increase demand for senior living facilities and increase the supply of housing as older individuals move out of conventional housing units. Therefore, it is important to note that Texas has a larger percentage of children under 18 and a smaller percentage of persons over age 65 than the US as a whole. 26.0% of Texans are under 18 years old, compared with 22.6% for all Americans. While 15.6% of Americans are over age 65, only 12.3% of Texans fall into this age group. These demographic factors contribute to a median age of 34.6 years in Texas, while the median age of the national population is 38.1 years, a difference of 3.5 years.

As the baby boomer generation moves into retirement and the large millennial generation comes of age, Texas will serve as a prime example of wider demographic trends. With greater demand for housing and urban housing prices increasing, the Harvard Joint Center for Housing Studies predicts that households will struggle to find affordable housing in the nation’s largest metro areas (Harvard Joint Center for Housing Studies 2019). Since Texas contains three of the United States’ ten most populous cities, the Texas Tribune reports that Texas will face a similar housing affordability crisis in the coming years (Formby, Cameron, and Essig 2018). The following population pyramid of Texas shows that midcareer adults will outpace all other population groups by 2050, putting a strain on existing housing stocks.



Source: 2019 Texas Population Projections, Texas Demographic Center

## **SPECIAL NEEDS POPULATIONS**

Tex. Gov't Code §2306.0721(c)(1) requires the Department to include in the SLIHP an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:

- Individuals and families of moderate, low, very low, and extremely low income;
- Individuals with special needs;
- Homeless individuals;
- Veterans;
- Farmworkers;
- Youth who are aging out of foster care;
- Homeless youth, as defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless; and
- Elderly individuals.

“Individual with special needs” is defined by §2306.511 as an individual who:

- (1) Is considered to be an individual having a disability under a state or federal law;
- (2) Is elderly;
- (3) Is designated by the board as experiencing a unique need for decent, safe housing that is not being met adequately by private enterprise; or
- (4) Is legally responsible for caring for an individual described by Subdivision (1), (2), or (3) and meets the income guidelines established by the board.

Following these guidelines, this section will provide the required population estimate and analysis of housing needs of Department-identified special needs populations as follows:

- elderly persons;
- farmworkers;
- Individuals and families of moderate, low, very low, and extremely low income;
- persons experiencing homelessness;
- youth experiencing homelessness (<25 years of age);
- persons living with HIV/AIDS and their families;
- persons with disabilities (mental, physical, and developmental);
- persons with substance use disorders;
- persons with Violence Against Women Act (VAWA) protections;
- residents of colonias;
- residents of public housing;
- veterans and wounded warriors; and

- youth aging out of foster care.

As discussed in the Data Sources and Limitations subsection, some data for persons with special needs are only available at the state level, while others can only be assembled from local organizations. Like any data source, scale of analysis will affect what conclusions can be drawn from these sources. For information regarding TDHCA activities and programs addressing special needs populations, see the Action Plan section (Section 4).

### *Elderly Persons*

For HUD programs, HUD defines an “elderly person,” according to 24 CFR §5.100, as an individual who is at least 62 years of age. Additionally, HUD’s Section 202 program defines “frail elderly” in 24 CFR §891.205 as a person who is 62 years of age or more and unable to perform at least three “activities of daily living, comprising of eating, bathing, grooming, dressing or home management activities.”

The Harvard Joint Center for Housing Studies predicts that the percentage of US households age 65 and over will grow from 26% percent in 2018 to 34% in 2038. This growth will also increase the number of households age 75-79 from 8.9 million to 10.7 million (Harvard Joint Center for Housing Studies 2019). This growth could have wide-ranging effects on the U.S. housing market, as aging homeowners increasingly choose to reside in their homes, rather than move to a multi-family unit or assisted living facility. In 2018, this phenomenon, referred to as ‘aging-in-place,’ kept about 1.6 million houses off the market, accounting for more than 60% of the United States’ current long-term shortfall of 2.5 million housing units (Freddie Mac, 2019). With the cost of new homes increasing and the supply of existing homes dwindling, many young adults have chosen to forego home ownership due to the high outstanding costs, creating a demographic inversion in rates of homeownership amongst different age groups (Freddie Mac, 2018).

Elderly populations have a range of unique housing needs. First, elderly populations have higher housing cost-burdens (expenditures including housing and utilities that exceed 30% of income) than the general population. Households experiencing cost burden are often forced to cut back sharply on other necessities. On average, severely cost burdened households aged 65 and over in the bottom expenditure quartile spent 47% less on food and 50% less on healthcare than non-cost burdened households (Harvard Joint Center for Housing Studies, 2019). Recent studies by the Harvard Joint Center for Housing Studies estimate that nearly a third (9.7 million) of all households age 65 or older faced cost-burdens (Harvard Joint Center for Housing Studies 2018). Meanwhile, half of that number (4.9 million) live with severe cost-burdens, paying half of their income to rents and utilities. Although the percentage of people age 50-65 with cost-burdens has decreased to 19.9%, this percentage still accounts for over 10.9 million households.

Since many elderly individuals live on fixed incomes, it is common for cost-burdens to increase with age; however, ‘worst-case’ housing needs arise when elderly household incomes fall far below AMFI, especially in high-growth metropolitan areas. The US Census Bureau defines worst case needs as VLI renter households who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both. While other demographic groups have experienced declining worst case needs in recent years, HUD notes that the number of elderly households with worst case needs has continued to grow over the past decade. For this

reason, HUD predicts that elderly households will be “a key demographic facing housing problems in the years to come” (HUD 2019)

Not only do excessive cost-burdens affect quality of life, but they also prevent elderly populations from accessing adequate housing. A recent report by the University of Pennsylvania’s Actionable Intelligence for Social Policy initiative discovered that the population experiencing homelessness above the age of 65 is expected to increase significantly by 2030, as younger baby boomers continue to face difficulties finding housing (Culhane et al. 2019). The authors note that if the housing needs of this population are not sufficiently met, then greater financial strain will be placed on existing shelters, hospitals, and nursing homes.

Elderly households are also disproportionately impacted by the COVID-19 virus. According to the Centers for Disease Control and Prevention (CDC), persons aged 65-74 years old are 4 times more likely to be hospitalized and 90 times more likely to die from COVID-19 than persons 18-29 years of age (CDC 2020). For persons age 85+, these odds increase to 13 times (for hospitalization) and 630 times (for death). This means that elderly households are significantly more likely to face medical costs or loss of a household member than any other population group. Additionally, elderly households face the social and economic effects of COVID-19 required social distancing, which limits their social opportunities and access to communal and familial resources (LaFave 2020). Due to the prevalence of fixed income and outright homeownership amongst older adults, the Harvard Center for Joint Housing Studies notes that elderly households have been somewhat shielded from the economic effects of COVID-19; however, this does not hold true for all demographic groups, as lower income households and Black and/Latino households are more likely to be economically impacted by COVID-19. The Center notes that Black and Latino older adult households are nearly twice as likely to express no or slight confidence that they will be able to make their next housing payment when compared to White older households (Harvard Joint Center for Housing 2020).

This need is reflected in the 2015-2019 ACS Estimates for the state of Texas. While 9.5% of Texans 18 to 64 years old have a disability, 37.3% of Texans 65 and older have a disability. In addition, the ACS estimates that older households tend to live in older homes: 30.9% of Texan householders aged 65 years and older lived in housing stock built before 1970 compared to 23.3% among householders younger than 65 years old.

Although HUD’s definition for ‘Elderly Person Household’ involves persons at least 62 years of age, definitions may vary across data sources and assistance programs available to elderly persons. Due to census data availability, the following analysis will be conducted looking at persons 65 years of age or older.

According to the table below, approximately 81.2% of Texans aged 65 and older live in urban areas. Texans aged 65 and older who live in rural areas may face difficulty accessing health and other services because they live at greater distances from health facilities, community centers, and other amenities. Additionally, the programs that serve them may not benefit from a concentration of an aging population and the efficiencies that can be realized from serving older adults in a centralized location (Viveiros, 2014).

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

State	Rural Elderly Persons	Urban Elderly Persons	Total Elderly Persons	Total Population	Percent Elderly of Statewide Population
Total	650,314	2,812,213	3,462,527	28,260,856	12.3%

Source: 2015-2019 American Community Survey, Table DP05.

### Regional Analysis

While the percentage population of individuals 65 years or older is higher in rural counties than in urban counties for all regions, the total number of individuals aged 65 years or older is higher in urban counties for most regions. The regions with the highest percentage population of individuals 65 years or older also happen to be the only regions where the majority of individuals aged 65 years or older reside in rural counties. In northeast Texas, Region 4's population is 17.9% persons over the age of 65, the highest among all regions, and 55.1% of those individuals 65 years or older reside in rural counties. Regions 2 and 5 have the second and third highest percentage population of individuals 65 years or older (17.2% and 16.7% respectively) and the second and fourth highest percentage of individuals 65 years or older residing in rural counties (56.0% and 54.9% respectively). Region 8 has the highest percentage (60.5) of individuals 65 years or older living in rural counties.

The subregion with the largest percentage of individuals 65 years or older is the rural county of Region 7 in central Texas, where 24.9% of rural residents are 65 years or older. As noted previously, rural elderly residents may face increased difficulty accessing services as a result of decreased development density and travel challenges.

Regions 3 and 6 together account for 47.1% of the states' elderly residents, or 1,642,276 individuals. The urban counties of Regions 3 and 6, a total of 20 counties encompassing the majority of the Houston-The Woodlands-Sugar Land and Dallas-Fort Worth-Arlington MSAs, account for 47.4% of the states' elderly population. However, the urban counties of Region 3 and Region 6 account for 50.4% of the population of the State of Texas. This means that proportionally the elderly population of these subregions is actually lower than expected. 10.9% of Region 6's residents are at least 65 years old, the lowest proportion of all regions followed by regions 7 (11.3%) and 3 (11.3%).

### Farmworkers

As one of the top five states in agricultural production, Texas leads the nation in the number of farms and ranches, with 247,000 farms and ranches covering over 127 million acres (USDA 2018). According to the Texas Workforce Commission, the number of agriculture and forestry workers grew by 6% (adding 3,350 jobs to 59,175 workers total) between the first quarters of federal fiscal year 2013 and federal fiscal year 2018 (Texas Workforce Commission 2018). In Texas and across the nation, the agricultural industry has been using fewer and fewer workers in recent decades as farming methods have become more efficient. Farms now tend to be fewer in number, larger and more expensive to operate, but also much more productive (Texas Workforce Commission, 2017). For this reason, Texas employs relatively few agricultural workers relative to the scale of its agricultural production; however, due to the food demands of a growing population, it is expected that demand for agricultural workers will continue to increase faster than many other professions. From 2018 to 2024, it's estimated that agricultural jobs in Texas will increase by 9.6% to 64,850 jobs total (Texas Workforce Commission, 2017).

According to the Centers for Disease Control and Prevention, the agricultural industry presents unique risks for COVID-19 transmission. For migrant farmworkers specifically, this includes shared transportation, common living quarters and facilities, poor access to clean water, and the mobility of the workforce, which can spread the virus between rural communities (CDC 2020). The National Center for Farmworker Health notes that overcrowded and substandard housing conditions create one of the largest COVID-19 transmission risks for migrant farmworkers. The Center also states that the economic impact on the livelihoods of farmworkers could be significant, as U.S. farmers and ranchers are estimated to lose approximately \$20 billion in revenue during the pandemic (National Center for Farmworker Health 2020).

Given that most farmworkers live in rural areas and many migrate between different farms over the course of several seasons, it is difficult to collect and aggregate farmworker data according to specific geographies. This means that most statewide and county data must be estimated from existing data sources, which may take organizations years to compile and analyze. For this reason, the following analysis at the state, regional, and county level may not reflect current trends.

The 2017 USDA Census, which is conducted every five years and surveys all US agricultural producers with annual sales over \$1,000, reports that 5,394 migrant farmworkers worked on Texas' farms in 2017. The USDA Census defines a migrant worker as "a farm worker whose employment required travel that prevented the migrant worker from returning to his/her permanent place of residence on the same day." Since the USDA does not report all of its county level farmworker data in order to preserve the identity of participating farm operations, it is not currently possible to provide a regional breakdown of farmworker populations.

#### *Individuals and Families of Moderate, Low, Very Low, and Extremely Low Income*

For some federal programs that the Department administers, the indicator of 125% of the poverty line is used to indicate need. The U.S. Census Bureau sets the poverty threshold by calculating the income needed for a family to buy necessary goods. The 2020 poverty income guideline for a family of four is \$25,750. In 2019, a family of 4 at 125% poverty would make approximately \$32,750 per year (USHHS, 2020).

According to the Kaiser Family Foundation, persons in poverty are more likely to develop severe illness from COVID-19 than higher income earners. The share of adults aged 18-64 who are at risk from serious illness from COVID-19 is currently at 21%; however, this percentage is 35% for households that make less than \$15,000 a year, 30% for those earning \$15,001-\$25,000, and 24% for those earning \$25,001-\$35,000 (Kaiser Family Foundation 2020). This is because persons in poverty are less likely to have access to proper healthcare, nutrition, and adequate living conditions.

The Urban Institute estimated in July 2020 that government stimulus during the coronavirus response would reduce poverty during the year (Urban Institute 2020). However, the Center on Budget and Policy Priorities notes that the longer the economic effects of COVID-19 continue, the more low-income households will find themselves affected. Since job layoffs and furloughs are primarily located in low-paying industries, low-income workers will find themselves struggling to pay for necessities. According to U.S. Census' pulse data taken during SFY 2021 an average of 16.9% of Texas renters were behind on rent for the year. This figure peaked in January of 2021 with 27.9% of Texas renters behind on rent.



According to the 2015-2019 American Community Survey, 5,454,922 individuals in Texas live below 125% of the poverty line. Urban counties tend to have higher numbers of people below 125% of poverty, but also tend to have lower poverty rates than rural counties.

**Individuals Below 125% of Poverty, Texas**

Individuals	Rural	Urban	Texas
Individuals below 125% of poverty	780,988	4,673,934	5,454,922
Total Population for whom Poverty Status is Determined	3,435,897	24,201,961	27,637,858
125% of poverty rate	22.7%	19.3%	19.7%

Source: 2015-2019 American Community Survey, Table S1701.

While federal poverty thresholds remain constant across the United States, HUD adjusts for local cost of living by calculating income groups based on AMFI. Since these income groups more accurately reflect local needs, HUD utilizes them to determine eligibility for numerous federal programs. This subsection will reference these income groups to evaluate income trends across the state. More information about HUD income levels can be found in the Data Sources and Limitations subsection.

**Households by Income Group, Texas**

Area	ELI Households	VLI Households	LI Households	MI Households	Households with Incomes >100% AMFI	Total Households
Rural	143,248	148,272	202,455	118,474	587,938	1,199,810
Urban	986,010	923,865	1,341,925	797,755	4,303,145	8,230,590
<b>Total</b>	<b>1,129,258</b>	<b>1,072,137</b>	<b>1,544,380</b>	<b>916,229</b>	<b>4,891,083</b>	<b>9,430,400</b>

Source: 2014-2018 CHAS, Table 8.

HUD’s definition for low income (LI) is less than or equal to 80% AMFI. According to the above table, 39.7% of all Texas households are in or below the LI category. Meeting the needs of this large portion of the State’s households is TDHCA’s primary focus.

**Regional Analysis**

In general, rural residents are more likely to have lower incomes than urban residents; whereas 41.2% of rural Texas households have incomes less than or equal to 80% AMFI, 39.5% of urban households and 39.7% of total Texas households have incomes less than or equal to 80% AMFI. While rural/urban location does correlate with income level, an even stronger relationship can be found between income level and type of tenure. Renter households are far more likely to have lower incomes than owner households; whereas 56.6% of renter households in Texas have incomes less than or equal to 80% AMFI, that percent drops by almost half to 28.5% for owner households. In every single region, the majority of renter households (>50% of total population) have incomes less than or equal to 80% AMFI.

Region 11 has the largest proportion of total households in the ELI and VLI income groups at 19.0% and 15.5% respectively. Region 13 follows Region 11 with 13.7% of the region’s households in the ELI category and 13.1% in the VLI category. By comparison, 12.0% of the state’s households are ELI and 11.4% are in the VLI category. Region 11 is the only region where the majority of its households have incomes less than or equal to 80% AMFI (51.8%). Region 13 has the next highest percentage at 44.4%. These percentages drastically increase when looking at renter households—68.5% of Region 11 renter households and 60.5% of Region 13 renter households have incomes less than or equal to 80% AMFI. Regions 11 and 13 contain the majority of Texas’ border counties.

Regions 1, 8 and 9 are the only regions with a higher rate of households with incomes less than or equal to 80% AMFI in their urban as opposed to rural counties. While all other regions have higher low-income rates in their rural rather than urban counties, Region 13 has the greatest difference between these two rates (44.2% of urban residents and 49.9% of rural residents). This indicates that rural households in Region 13 tend to be significantly lower income than the region's urban households. However, only 3.3% of Region 13's households reside in rural counties, meaning that the absolute number of rural low income households in Region 13 is relatively low.

Region 12 has the smallest proportion of ELI households to regional population at 9.6%. Only 8.6% of Region 12's urban households are ELI, which marks the lowest urban ELI rate amongst all regions. For rural households, Region 9 has the lowest ELI rate at 9.6% of rural households.

Region 3 has the largest number of ELI households of any region at 288,015 (25.5% of the states' total ELI population), followed by Region 6 (280,350, 24.8% of the states' total ELI population). The urban counties of Regions 3 and 6 alone account for 50.3% of the states' total ELI households.

The percentage of households in each region below 125% of poverty follows a similar pattern to that of ELI households. Region 11 has by far the highest rate of households below 125% of poverty at 37.0%. The next highest regional rate is in Region 13, 26.8%. Region 7 has the lowest rate at 14.3%, followed by Region 3 at 16.3%.

### *Persons Experiencing Homelessness*

Homelessness is defined in a variety of ways. While the definitions of homelessness are intricate and varied, the federal HEARTH Act of 2009 expanded the definition of homelessness from persons lacking a nighttime residence to include persons who will imminently lose their housing and have no subsequent residence identified. HUD's definition of "homeless" is persons sleeping in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation.

The Centers for Disease Control and Prevention report that persons experiencing homelessness are at risk for COVID-19 where there is community transmission (CDC 2020). This is because persons experiencing homelessness can come into contact with infected persons via community encampments, temporary shelters, or living with friends/family (Nature 2020). Additionally, persons experiencing homelessness may lack access to testing, healthcare, and sanitation facilities. These factors increase both the risk for COVID-19 transmission and severe illness due to untreated, underlying conditions (CDC 2020).

According to the most recent HUD Annual Homeless Assessment Report to Congress (AHAR), homelessness increased by 2.2% nationally between 2019 and 2020 (HUD, January 2021). Following a trend from 2019, this increase occurred due to a rise in unsheltered homelessness, predominantly in Western states, such as California. HUD's point-in-time count estimates that 580,466 persons experienced homelessness over the course of one night in January 2020. Of these individuals, 408,891 (70.4%) were in households without children, 171,575 (29.6%) in households with at least one adult and one child, and 3,389 (<1%) in households with only children. The number of people experiencing homelessness among family households did not decrease in 2020, which was the first time this population did not experience a decline since 2010. This assessment was carried out in January of 2020, and therefore does not represent the impact of the COVID-19 pandemic on homelessness in the United States.

Although Texas reported more persons experiencing homelessness than all but two states (California and New York) at 27,229 persons, it continues to have a rate of homelessness that falls well below the national average of 18 per 10,000 people. The rate of homelessness in Texas is almost half the national average at 9.4 per 10,000 people. Between 2019 and 2020, the number of persons experiencing homelessness in Texas increased by 5.3%. However, between 2007 and 2019, Texas saw the second largest decrease in the number of persons experiencing homelessness (12,559 individuals or 31.6%) out of all states. In the same time period, Texas also had the second largest decrease in the number of persons experiencing homelessness as individuals (5,191 individuals or 19.7%) and the second largest percentage decrease in families with children experiencing homelessness (7,368 or 54.7%) (HUD, March 2021).

The table below is a count compiled by HUD of sheltered and unsheltered persons experiencing homelessness by subpopulation in Texas. Unlike previous years HUD’s 2021 AHAR did not include data on mental illness, HIV/AIDS, substance abuse or domestic abuse.

**Homeless Populations, Texas**

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	1,242	2,791	4,033
Veterans	1,117	831	1,948

Source: HUD, 2021.

**Youth Experiencing Homelessness**

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov’t Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State’s Low Income Housing Plan. HB2564 defines homeless youth as any individual younger than 25 years of age who is homeless. HUD’s PIT Count data shows that that there were 151,607 youth experiencing homelessness nationwide on a single night in January 2020.

According to HUD’s 2020 Annual Homeless Assessment Report to Congress, unaccompanied homeless youth “are persons in households without children who are not part of a family with children or accompanied by their parent or guardian during their episode of homelessness, and who are” under the age of 25 (HUD, January 2020). Under this definition, the PIT Count reported that there were 34,210 unaccompanied youth experiencing homelessness in the United States on a single night in January 2020.

Since PIT Counts cover only a single night in January, they represent a time-limited snapshot of homelessness in the United States. For this reason, it’s useful to integrate a variety of sources into any report on youth homelessness. Each year, the National Center for Homeless Education, in conjunction with the Department of Education, aggregates Federal data on public school students who experienced homelessness during the school year. The most recent report estimates that 1,38,301 (2.7%) out of 51,056,556 public school students experienced homelessness in the United States during the 2018-2019 school year (NCHE, nda). Of these students, 125,729 (9.1%) were unaccompanied, 16,938 (1.2%) were migratory, and 266,739 (19.3%) were students with disabilities. This report does not include students who experience homelessness over school breaks, or youth who aren’t enrolled in public schools, which means that the report does not account for the entirety of this special population.

Of the 27,229 persons experiencing homelessness in Texas on a given night in January, 5,711 (21.0%) were reported to be youth (<25 years of age). 4,697 of these youth were sheltered in temporary or transitory housing, while 1,014 were unsheltered. The 2020 PIT Count also estimated that 1,408 (24.7%) of youth experiencing homelessness in Texas were unaccompanied, while 235 (4.1%) of youth experiencing homelessness were parenting other youth. The NCHE estimates that there were 231,305 students experiencing homelessness in Texas during the 2018-2019 school year. This represents a substantial increase over the 114,055 students reported during 2018-2019 school year. Of the 114,055 students experiencing homelessness in Texas during 2018-2019, 17,193 (15.1%) were unaccompanied, 1,047 (0.9%) were migratory, and 15,655 (13.7%) were students with disabilities.

#### Homeless Youth Subpopulations, Texas

Homeless Youth Subpopulations	Sheltered	Unsheltered	Total
Unaccompanied Youth	786	622	1,408
Under 18 years old	171	20	191
18-24 years old	615	602	1,217
Parenting Youth	218	17	235
Children of Parenting Youth	334	31	365

Source: HUD, 2021.

#### Persons Living with HIV/AIDS and their Families

Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS). HIV infects cells and attacks the immune system, which weakens the body and makes it especially susceptible to other infections and diseases. Due to increased medical costs and/or the loss of the ability to work, people with HIV/AIDS may be at risk of losing their housing arrangements.

According to the U.S. Department of Health and Human Services, individuals with HIV who are on treatment have the same risk to COVID-19 as individuals without HIV (DHHS 2020). However, according to the U.S. Department of Health and Human Services, about 14% of the people with HIV don't know they have it and need testing (DHHS 2020). These individuals may be more susceptible to the effects of COVID-19 if their HIV develops unnoticed into Auto-Immune Deficiency Syndrome (AIDS). Additionally, the medical costs of HIV could make individuals with the virus more susceptible to the economic effects of COVID-19.

Effective treatment has extended the lifespans of persons with HIV so that, despite increasing numbers of persons with HIV, fewer are dying from HIV-related causes (DSHS, 2020). The Rate of new HIV diagnoses in Texas has decreased from 15.7 in 100,000 people to 14.5 in 100,000 people in 2019 (DSHS 2021). There were approximately 4,203 new diagnoses of HIV in 2018 (DSHS 2019).

### Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS - 2019, Rural	Persons with HIV/AIDS - 2019, Urban	Total Persons with HIV/AIDS*, 2019	2015-2019 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	4,715	88,908	93,623	28,260,856	0.331%

Source: DSHS, 2021; 2015-2019 American Community Survey, Table DP05.

\*Does not include 4103 people (4.4% of all persons living with HIV/AIDS in the State of Texas) counted in Texas Department of Criminal Justice (TDCJ) facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement (ICE) facilities that are not attributed to a geographic area.

Note: Figures do not include those unaware of their HIV infection or those who tested HIV positive solely through an anonymous HIV test. Cases are geographically associated with the individual's residence at HIV or AIDS diagnosis.

### Regional Analysis

The 2019 HIV Surveillance Report (released in 2021) indicates that over two thirds (69.3%) of all persons in Texas with HIV diagnoses live in the urban counties of Region 3 and Region 6, which contain the Dallas-Ft.Worth and Houston-Sugarland-Galveston MSAs. Not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities, 0.43% of people in Region 3 and 0.46% of people in Region 6 have HIV/AIDS compared to Texas' 0.33%. Only Regions 3 and 6 surpass the state percentage of population with HIV/AIDS. The remaining regions' percentages of persons living with HIV/AIDS range from 0.04% in Region 13 to 0.31% in Region 7. Region 3 has the largest population of persons living with HIV/AIDS among all regions at 33,122 individuals, which is 35.4% of all persons living with HIV/AIDS in the State of Texas.

The vast majority (95.0%) of persons with HIV diagnoses who are attributed to a geographic region in Texas live in urban counties, where services including healthcare are more readily available. Of the total Texas population residing in urban counties, 0.36% have an HIV diagnosis, not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities. Only the urban subregions of Region 3 and Region 6 surpass this subregional rate with 0.44% and 0.47% of their urban population respectively. Over a quarter (27.4%) of all persons with HIV diagnoses that live in a rural region live in Region 4, followed by Region 5 with 15.7%. 0.22% of all residents of rural Region 4 counties are living with HIV/AIDS, the highest rate among all rural subregions followed by Region 5 (0.19%) and Region 6 (0.16%).

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

According to the Americans with Disabilities Act of 1990, 28 CFR §35.108, a disability means "a physical or mental impairment that substantially limits one or more of the major life activities of such individual." The act describes many different major life activities, but they include activities like caring for oneself, performing manual tasks, interacting with others, working, or operating major bodily functions.

According to the Centers for Disease Control and Prevention, persons with disabilities are not inherently more likely to have complications due to COVID-19; however, individuals may have underlying conditions that increase their risk for complications due to the virus (CDC 2020). The United Nations COVID-19 response group notes that persons with disabilities living in institutions are at most risk for the virus, since they often live in close proximity to other people (United Nations 2020). Meanwhile, persons with disabilities might also be economically impacted by the virus.

During the viruses initial spread, the unemployment rate amongst persons with disabilities reached 20%, 5.3% higher than the population at large (Wright 2020). Shutdowns in public transportation, government, and healthcare services could also adversely affect persons with disabilities.

Persons with disabilities are more likely to live in urban areas due to an agglomeration of people, services, and economic activity in urban areas (Cruz, 2010). Despite this, the following table indicates that a higher percentage of rural Texans live with disabilities than urban Texans.

**Persons with Disabilities, Texas**

State Population	Rural	Urban	Total
Persons with Disabilities	562,979	2,624,644	3,187,623
Total Civilian Non-institutionalized	3,468,658	24,324,299	27,792,957
Percent	16.2%	10.8%	11.5%

Source: 2015-2019 American Community Survey, Table S1810.

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

Age	Population with a Disability	Total Civilian Non-Institutionalized Population	Persons with a Disability as a Percentage of Total Civilian Non-Institutionalized Population
Under 5 years	14,854	1,999,668	0.7%
5 to 17 years	285,722	5,328,549	5.4%
18 to 34 years	397,778	6,752,159	5.9%
35 to 64 years	1,229,373	10,335,224	11.9%
65 to 74 years	572,913	205,7074	27.9%
>75 years	686,983	1,320,283	52.0%
Total	3,187,623	27,792,957	11.5%

Source: 2015-2019 American Community Survey, Table S1810.

**Regional Analysis**

Rural counties have higher rates of disability than urban counties in every TDHCA service region. Urban counties generally have more persons with disability overall. For example, 19.7% of civilian non-institutionalized individuals in the rural counties of Region 13 have a disability, the highest rate among any subregion, but that accounts for 4,765 individuals, the lowest number of persons with disabilities among any subregion (and less than 0.2% of the total state population of persons with disabilities).

Regions 2, 4, 5, and 8 are the only regions that have a greater number of persons with disabilities in their rural counties than in their urban counties. Region 4 is the only region that has a greater total rural population than urban. Region 4 has 5.4% of all persons with disabilities in the state of Texas, and 16.7% of all persons with disabilities living in rural areas across the state. Just over 17.2% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 17.3%.

The urban counties of Regions 3 and 6 combined account for 44.2% of all persons with disabilities in the State. However, Regions 3 and 6 account for 52.6% of the state's civilian population, so this is a

relatively low rate. In fact, Region 6 has the lowest percentage population of persons with disability at 9.4%, followed closely by Region 7 at 9.6% and Region 3 at 9.8%. Regions 3, 6, and 7 contain the cities of Dallas-Fort Worth, Houston, and Austin respectively. Despite representing the greater number of persons with disability in Texas, these cities proportionally contain less of the State's persons with disabilities.

### ***Persons with Substance Use Disorders***

According to U.S. Substance Abuse and Mental Health Services Administration's 2019 National Survey on Drug Use and Health (NSDUH), 3.0% of Americans over the age of 18 meet the criteria for illicit drug dependence or abuse. This is compared with 2.2% of Texans over the age of 18. Due to increasing rates of opioid misuse in the United States, the U.S. Department of Health and Human Services determined that opioid misuse constituted a public health emergency in 2017. The NSDUH reports that 0.57% of American adults and 0.36% of Texan adults abuse or are dependent upon painkillers, which are commonly associated with the opioid crisis.

According to the American Medical Association, local news publications in at least 40 states have reported an increase in opioid use due to the emergence of COVID-19 (American Medical Association 2020). A recent study in Population Health Management seemingly confirms these reports, stating that amongst study participants, positivity increased by 35% for non-prescribed fentanyl (a narcotic) and 44% for heroin during the pandemic (Niles, Gudin, Radcliff, and Kaufman 2020). Megan Moncur, the Federal Drug Administration's Associate Director of Opioid Policy, notes that the social isolation and economic stress could potentially increase substance abuse during the pandemic (FDA 2020). This is especially important because persons with substance abuse disorders are at an increased risk to develop COVID-19 due to drug-related health conditions. Currently, persons with opioid use disorder have the greatest risk of developing COVID-19 amongst persons with substance abuse disorders, followed by persons with tobacco use disorders (National Institutes of Health 2020).

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

Persons with VAWA protections include survivors of domestic violence, dating violence, sexual assault, or stalking. Many survivors of domestic violence who are living in poverty are often forced to choose between staying in abusive relationships and becoming homeless. For many survivors, concerns over their ability to provide housing for themselves and their children are a significant reason for staying in or returning to an abusive relationship. Access to resources that increase economic stability are essential in rebuilding a life after abuse. Housing is a constant need for survivors of domestic violence.

On September 10<sup>th</sup> 2020, the National Network to End Domestic Violence conducted its National Census of Domestic Violence Services, which collects information on the services provided by domestic violence programs across the United States each year. During the census, 1,665 domestic violence programs served a reported 76,525 people with 38,586 (50.4%) of those served receiving some form of housing assistance. 75% of programs provided some form of emergency shelter during the day and 43% of programs provided transitional and other housing assistance. Programs also reported 11,047 unmet requests for assistance, of which 75% were for housing (National Network to End Domestic Violence, 2021). These requests for assistance for housing in Texas were unmet because programs did not have the resources to provide the requested services During HUD's 2019 PIT Count, 44,752 persons reported that they were a victim of domestic violence, accounting for



7.9% of persons experiencing homelessness. Unlike previous years HUD’s 2021 AHAR did not include data on mental illness, substance abuse or domestic abuse.

The Bureau of Justice Statistics (BJS) estimates that there were 695,060 cases of intimate partner violence committed nationally in 2019 for a rate of 2.5 per every 1,000 people over the age of 12 (Bureau of Justice Statistics, 2020). The BJS further estimates that only 58% of these crimes were reported and only 26.1% of intimate partner violence victims received assistance from a victim-service agency in 2019. Additionally, the BJS estimates that 459,310 cases of rape/sexual assault occurred in 2019. Sexual violence was the least reported criminal victimization in 2019, with the BJS estimating that only 33.9% of cases went reported.

According to the Texas Council on Family Violence’s (TCFV) 2019 State Plan, Texas’ 79 Health and Human Services funded programs served 71,500 survivors of domestic and family violence in 2018 (Texas Council on Family Violence, November 2019). In interviews with 150 survivors in seven different regions, TCFV found that 71.4% of survivors needed help looking for housing and 32.7% of survivors needed help keeping their current housing. Despite this, TCFV notes that 47% of persons calling for family violence shelter will hear that there is insufficient space to house them. HUD’s 2019 PIT Count estimates that 9.7% of persons experiencing homelessness in Texas during one night in January were victims of domestic violence (2,513 people). TCFV interviews showed that 90.7% of survivors had experienced homelessness due to domestic violence at least once in their lives, over 45% had been homeless twice or more, and 34% had been homeless once or twice due to reasons unrelated to family violence.

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2019 was 196,902. This represented a 0.1% decrease when compared to 2018. These incidents involved 211,536 victims (a decrease of 0.6% from 2018) and 206,275 offenders (down 0.6% from 2018). The table below shows total victims of domestic violence in Texas in calendar year 2018. It must be noted that there is not a one-for-one relationship between incidents and victims of domestic violence. One incident can involve multiple victims, and one victim can experience multiple incidents. The numbers below do not reflect the severity of the problem.

**Incidences of Family Violence and Sexual Assaults, Texas**

Area	Family Violence Incidents*	Incidence Rate (per 1,000 people)	Sexual Assault Incidents	Incidence Rate (per 1,000 People)
Rural	22,170	65	1,987	6
Urban	174,849	73	17,828	7
Texas**	197,019	72	198,15	7

Source: Texas Department of Public Safety, 2019

\*Includes sexual assaults that also meet the criteria for family violence

\*\*Detail data does not necessarily add up to DPS totals for the year

### Regional Analysis

Per 1,000 people in Region 1, there were 104 incidents of family violence, the highest rate amongst all regions. Region 1 has 3.1% of the state's population and 4.5% of its family violence incidents.



Region 6 has more incidents of family violence than any other region at 50,584 (25.7% of the State total). The urban counties of Region 6 alone account for 25.0% of all family violence incidents in the state of Texas. Region 6 has a slightly higher incident rate, 74 incidents per 1,000 people, than the state as a whole, 72 incidents per 1,000 people.

Region 7 has the lowest rate of family violence incidents at 56 per 1,000 people. This holds true for both its urban counties, 57 incidents per 1,000 people, and its rural counties, 56 incidents per 1,000 people. Region 7 had 11,860 reported incidents of family violence in 2018.

### *Residents of Colonias*

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

The definition of colonia differs among the agencies working to address colonia issues. According to Tex. Gov't Code §2306.581, TDHCA's enabling statute, 'colonia' means a geographic area located in a county some part of which is within 150 miles of the international border of this state, consists of 11 or more dwellings that are located in close proximity to each other in an area that may be described as a community or neighborhood, and:

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

Since 1995, Tex. Local Gov't Code Chapter 232, Subchapter B has required that new subdivisions provide infrastructure, such as utilities, roads, and drainage to residents. Subchapter B currently applies to the 28 counties of which any part is located within 50 miles of the Mexican border and Nueces County. Subchapter B requires that counties to which it applies adopt and enforce the Model Subdivision Rules of the Texas Water Development Board (TWDB), and restrict the sale and advertising of lots that lack (or lack the guarantee of) water and sewer infrastructure, unless the seller resides on the lot.

Differing definitions make it difficult to estimate the population of the state's colonias. Oftentimes, reports utilize population figures for Economically Distressed Areas (EDAs) as estimates for colonia populations. This is because the TWDB also requires that counties adopt the model subdivision rules in order to qualify for their Economically Distressed Areas Program (EDAP), a program designed to assist local government in providing water and sewer facilities to needy residential areas such as colonias. EDAP eligible cities and counties must contain an EDA, as established by Tex. Water Code §17.921. The TWDB defines a colonia as a type of EDA with 11 or more dwellings that is located in a county any part of which is within 50 miles of an international border; or located in a county any part of which is within 100 miles of an international border; and that contains the majority of the area of a municipality with a population of more than 250,000 as per Tex. Gov't Code §775.001(2). The TWDB also utilizes a separate definition for 'nonborder colonias,' which applies to subdivisions located greater than 150 miles from the international border of the state. Therefore, since the Tex. Water Code's definition for a colonia (and EDAs more generally) do not set requirements for distance from the Texas-Mexico border, TWDB population estimates for EDAs or colonias do not necessarily align with the TDHCA definition of colonia, which is limited to counties that are 150 miles from the Texas-Mexico border.

As such, reporting agencies can arrive at different estimates for the number of people living in colonias depending on which definitions they utilize. For instance, a 2003 TWDB EDAP assessment reported that 2,333 EDAs were identified in 42 EDAP eligible counties with a population of approximately 484,900. Not all counties included were within 50 or even 150 miles of the border, including Crosby, Grimes, Liberty, Marion, Newton, Red River, San Augustine, Tyler, and Yoakum counties. An Appendix to that 2003 TWDB assessment, Appendix B: Office of the Attorney General Border Colonia Geographic Database Population Estimates, gave a colonia population range of 207,952 to 483,507, with a midpoint estimate of 345,730 and a best estimate of 334,194 (TWDB, 2003). A 2014 assessment by the Texas Office of the Secretary of State’s Colonia Initiatives Program, which utilizes a similar definition to TDHCA, found that the six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) with the largest colonia populations contain 1,854 colonias with a population of 369,482. Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudsperson site visits.

**Colonia Resident Population Estimates, Texas**

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

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

Conversely, a 2015 Federal Reserve Bank of Dallas report estimates that 500,000 people live in 2,294 colonias in Texas (Federal Reserve Bank of Dallas, April 2015). This is likely based on the previously mentioned 2003 TWDB assessment.

**Residents of Public Housing**

Public housing authorities administer a variety of programs for low-income families, aging Texans, and persons with disabilities. These programs range from housing choice voucher administration to public housing construction and rehabilitation. While housing choice vouchers provide rental subsidies for households living in private rental units, public housing units offer affordable low-income housing that is managed directly by the public housing authority. According to HUD, the median income for a public housing resident in Texas is \$13,258 with 72% of all households being classified as extremely low income (HUD, 2018).

HUD estimated in 2010 that the existing capital need to repair and improve the nation’s public housing stock rests at \$25.6 billion, which includes funds for lead paint abatement and accessibility accommodations (HUD, 2010). The Fiscal Year 2019 HUD budget awarded \$2.78 billion to the public housing capital fund and \$4.65 billion to the public housing operating fund, representing modest increases from the previous year. Despite these increases, The Harvard Joint Center for Housing Studies estimates that the public housing capital fund’s backlog rests at \$56.5 billion (Harvard Joint Center for Housing, 2019).

To begin to address this significant need for rehabilitation of its public housing stock, HUD created the Rental Assistance Demonstration (RAD). RAD allows PHAs to leverage public and private debt and equity to rehabilitate their properties while the units continue to remain affordable to low income households. According to HUD, Texas PHAs have converted 119 projects covering 11,806 housing units under the RAD program, with approximately 29,760 people served. To date, Texas ranks 15th in the country for the percentage of former public housing units that have been preserved, and an additional 22 projects covering 1,777 units are currently in the Texas RAD pipeline. It is not uncommon for RAD conversion properties to access TDHCA resources including the Housing Tax Credit Program. The PHAs that have converted the most units through the RAD process are the Housing Authority of the City of El Paso (5,173 units), the Housing Authority of the City of Austin (1,738 units) and the Corpus Christi Housing Authority (1,714 unit).

**Public Housing Authority Units, Texas**

State	Rural	Urban	Total Units
Total	14,854	27,744	42,665*

Source: HUD, 2020.

\*Seven PHA units did not have County designations and were therefore left out of the Rural and Urban analysis

**Regional Analysis**

The majority of the State’s PHA units are in urban counties, 67.1%. Region 9 has 15.7% of the State’s PHA units, the highest percentage of any region, followed by Region 3 at 14.9%. Region 12 has the smallest share of the State’s PHA units at 2.7%, followed by Region 13 at 2.9%. Additional regional analysis of subsidized multifamily units, including PHA units, is available in the Housing Assessment portion of this section, under the Statewide Assisted Housing Inventory.

**Veterans**

According to the Texas Veterans Commission, the two key factors which continue to increase the demand for veterans’ services in Texas are force reductions, which produce a surge of service members departing the military, and a large aging population of veterans, specifically from the WWII, Korea, and Vietnam eras. The current median age for veterans in the United States is 64 compared with 44 for all non-veterans (U.S. Department of Veteran’s Affairs, 2018). Age also contributes to the higher rate of veterans living with disabilities (30.1%) than the non-veteran population (14.8%). As these generations of veterans age, need for veterans services continues to grow (Texas Veterans Commission, 2014).

Veterans face a host of challenges when transitioning back to civilian life. Nationwide, about 1.5 million veterans live in poverty, and the veteran poverty rate is rising (US Department of Veteran Affairs, 2015). On a single night in January 2020, there were 37,252 veterans experiencing homelessness in the United States, and nearly all (98%) were homeless in households without children. Between 2019 and 2020, homelessness among veterans increased by less than 1% (or 167 individuals) nationwide.

The 2015-2019 ACS estimates that there are 1,453,450 veterans in Texas, representing 7.0% of the Texas civilian population over age 18. HUD’s 2020 PIT Count reported that there were 1,948 veterans experiencing homelessness in Texas over a single night in January 2020 (HUD, January

2020). Veterans accounted for 7.2% of the homeless population in Texas. This is a slight increase from 2019, when 7.0% of the adult population experiencing homelessness counted on a single night in January consisted of veterans (HUD, December 2018). Between 2019 and 2020, Texas had an increase in veterans experiencing homelessness at 142, a 7.9% increase.

**Veterans, Texas**

State	Rural Veterans	Urban Veterans	Total Veterans	2015-2019 Civilian Population over 18 years	Percent Veterans of Population Over 18 Years
Total	228,197	1,225,253	1,453,450	20,829,050	7.0%

Source: 2015-2019 American Community Survey, Table S2101.

**Regional Analysis**

11.9% of Region 8’s civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 10.6%. Region 8 contains Fort Hood in Killeen and Region 9 contains Joint Base San Antonio, which includes Fort Sam Houston, Lackland Air Force Base, and Randolph Air Force Base. Region 9 has the third largest veteran population of all regions at 203,450.

While a greater number of veterans live in urban counties (84.3% of the State total), rural counties have a higher percentage of their population that are veterans (8.3% vs. 6.8%).

Region 3 has the largest veteran population of all regions, 363,252 or 25.0% of all Texas veterans. Region 6 has 277,450, or 21.7% of all Texas veterans. Considering that Regions 3 and 6 account for 27.4% and 24.9% of the state’s total civilian population respectively, this is about the number of veterans you would expect to be present in these two regions.

Region 12 has the smallest share of the State’s veteran population at 2.2% while Region 11 has the lowest percentage of its regional population who are veterans at 3.1%.

**Youth Aging Out of Foster Care**

In Texas, youth in the foster care system age out at 18 years old (although under a variety of programs, youth may be able to receive ongoing assistance until age 24). In 2018, 1,211 Texas youth were emancipated from foster care, with some youth receiving assistance and services to help them transition to adulthood and some youth ceasing continued contact with the child welfare system once they left foster care (Texas DFPS, 2020). A recent study of youth who had been in foster care found that when asked where they went when they aged out, 26% went to a family home, 15% to a foster family home, 5% to a relative’s home, 15% to the home of a friend or boyfriend/girlfriend, 4% to a shelter, 5% to transitional living or my own place, 11% to a shelter, and 8% went to the streets (Narendorf et al., 2015). According to Mathematica Policy Research, “11 to 36 percent of youth who age out of foster care become homeless, and 25 to 50 percent experience unstable housing arrangements” (Mathematica, 2015). A study of homeless youth by the USHHS Family and Youth Services Bureau (FYSB) additionally reports that 50.6% of respondents had reported staying in foster care or a group home (USHHS FYSB, 2014).

Studies have found that youth aging out of foster care are less likely than their peers who have not been in foster care to graduate high school or a post-secondary school or be employed at a job that

can support their basic necessities. Youth aging out of foster care are more likely to experience violence, homelessness, mental illness, incarceration, substance use issues and early parenthood out of wedlock (Casey Family Programs, 2016).

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

**Youth Aging Out of Foster Care, Texas SFY 2020**

State	Rural	Urban	Total
Total	236	1,031	1,267

Source: Texas Department of Family and Protective Services, 2020

**Regional Analysis**

Because the number of youth aging out of foster care is small compared with the population of the State, the percentage of each region’s population that are youth aging out of foster care vary by only thousandths of a percentage. 0.011% of the population of Region 2 are youth aging out of foster care, the highest percentage among all regions. Region 13 has the lowest percentage—only 0.0015% of the region’s population are youth aging out of foster care.

Region 6 contains 20.84% of all youth aging out of foster care in Texas, the largest share of all regions. The urban counties of Regions 3 and 6 account for 41.28% of all youth aging out of foster care in the State of Texas. Region 13 has the smallest portion of State youth aging out of foster care at 1.0%.

Despite only 8.3% of all Texas residents of urban counties being in Region 9, 16.7% of all youth aging out of foster care living in urban counties reside in Region 9.

## HOUSING ASSESSMENT

The SLIHP's annual housing assessment aggregates data on the adequacy, affordability, and availability of the state's current housing supply. It does this by utilizing HUD's most recent CHAS data to show various housing conditions by income category. While this section covers the entire state, a separate housing assessment for each of the state's 13 uniform service regions can be found in the appendices.

### *Housing Needs*

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

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

Income Categories	Renter At least one problem	Renter Total Households	Renter % with at least one problem	Owner At least one problem	Owner Total Households	Owner % with at least one problem	Total Households
ELI	561,410	724,035	77.5%	295,126	405,223	72.8%	1,129,258
VLI	500,719	589,068	85.0%	267,972	483,069	55.5%	1,072,137
LI	432,923	743,598	58.2%	321,118	800,782	40.1%	1,544,380
MI	110,157	385,060	28.6%	141,483	531,169	26.6%	916,229
>100% AMFI	119,026	1,193,478	10.0%	298,272	3,697,605	8.1%	4,891,083
<b>Total</b>	<b>1,724,283</b>	<b>3,635,235</b>	<b>47.4%</b>	<b>1,323,955</b>	<b>5,917,770</b>	<b>22.4%</b>	<b>9,553,005</b>

Source: 2014-2018 CHAS, Table 1 and Table 8.

Of renter households, those in the VLI category are the most likely to have at least one housing problem. Of owner households, those in the ELI category are the most likely to have at least one housing problem. Overall, renters are more likely than owners to have at least one housing problem.

### PHYSICAL INADEQUACY (LACK OF KITCHEN AND PLUMBING FACILITIES)

HUD's CHAS data tracks the physical inadequacy of units by reporting on the number of units in each county that lack complete kitchen and/or plumbing facilities. Although there may be other ways to measure physical inadequacy, the lack of plumbing and/or kitchen facilities mark severely inadequate housing (HUD 2020). TDHCA's Minimum Construction standards, which serve as the starting point for the rehabilitation of single-family homes, defines homes without kitchen or plumbing facilities as 'substandard condition' (TDHCA 2015). Specifically, substandard conditions, such as lack of plumbing and/or kitchen facilities "threaten the health and/or safety of the occupant."

Lack of plumbing also increases the risk factors for contracting COVID-19 (Kaiser Health News, 2020). Regular washing of hands, surfaces, and clothing is predicted to reduce the risk of infection,

but lack of plumbing can affect how often households are able to regularly clean and sanitize surfaces.

The following table shows the breakdown of households living in housing units that lack complete kitchen or plumbing facilities.

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

Income Categories	Renter Households lacking kitchen or plumbing	Total Renter Households	% of renters lacking kitchen/plumbing in income category	Owner Households Lacking Kitchen or Plumbing	Total Owner Households	% of owner lacking kitchen/plumbing in income category
ELI	18,423	724,035	2.5%	9,201	405,223	2.3%
VLI	11,534	589,068	2.0%	5,988	483,069	1.2%
LI	12,065	743,598	1.6%	6,624	800,782	0.8%
MI	4,292	385,060	1.1%	2,995	531,169	0.6%
>100% AMFI	12,997	1,193,478	1.1%	13,533	3,697,605	0.4%
Total	59,372	3,635,235	1.6%	38,335	5,917,770	0.6%

Source: 2014-2018 CHAS, Table 3 and Table 8.

Out of the total count of physically inadequate occupied housing units, 18.9% are occupied by ELI renter households and 9.4% are occupied by ELI owner households. A greater number of renters with incomes less than or equal to 100% AMFI lack kitchen or plumbing compared to owners, while a greater number of owners with incomes greater than 100% AMFI lack kitchen or plumbing compared to renters. However, the rate of households in each income category that lack plumbing or kitchen facilities decreases as income increases. While the percentage of ELI owner and renter households who lack complete kitchen or plumbing facilities are similar, for all other income categories rates of physical inadequacy are higher among renter households.

### Regional Analysis

Region 11 has the highest rates of physical inadequacy among all regions with 1.7% of its households lacking kitchen or plumbing facilities. The region with the next highest rate of physical inadequacy is Region 12 at 1.5%. Region 12 renter households in the ELI category have the highest rate of households lacking complete plumbing or kitchen facilities at 4.8%. The next highest is Region 12 ELI owner households, at 3.9%. Region 11 and 4 also have the highest rates of physical inadequacy for rental households, at 2.6% and 2.4% respectively.

Regions 3, 6, and 13 have particularly low rates of physical inadequacy. All three of these regions have low overall rates due to low levels of physical inadequacy in their urban areas. Overall, the rate of physical inadequacy is higher in rural counties than in urban counties (1.5% and 1.0% of total rural and urban households, respectively). Region 12 is the only region where physical inadequacy is higher in urban households (1.5%) than rural households (1.4%). Region 13 has the largest difference between urban and rural rates of physical inadequacy; while 0.9% of urban households in Region 13 lack complete kitchen or plumbing facilities, 2.5% of rural households have the same issues.

### HOUSING COST BURDEN



A household is defined as experiencing housing cost burden when a household pays more than 30% of its gross income for housing costs including utilities. When so much income is spent on housing, other basic household needs may suffer. The following table shows the breakdown of households experiencing housing cost burden and does not include data for households for which housing cost burden could not be calculated.

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

Income Categories	Renters with Cost Burden	Total Renter Households	% of Renter Households with Cost Burden	Owners with Cost Burden	Total Owner Households	% of Owners with cost burden
ELI	545,993	724,035	75.4%	285,068	405,223	70.3%
VLI	480,021	589,068	81.5%	249,172	483,069	51.6%
LI	380,138	743,598	51.1%	278,988	800,782	34.8%
MI	83,583	385,060	21.7%	117,284	531,169	22.1%
>100% AMFI	56,772	1,193,478	4.8%	215,713	3,697,605	5.8%
Total	1,546,507	3,635,235	42.5%	1,146,225	5,917,770	19.4%

Source: 2014-2018 CHAS, Table 8.

VLI renter households have the highest rate of households experiencing cost burden at 81.5% of all VLI renter households. ELI renter households have the largest absolute number of households experiencing cost burden with 545,993 households. This is a larger population than renter and owner households with incomes greater than 100% AMFI experiencing cost burden combined, 272,485 households. While both the absolute number and percentage of total cost burdened households increased from the previous 2013-2017 CHAS data, the number of cost burdened ELI and VLI households continue to decrease.

For renters, cost burden is heavily concentrated in the lowest income categories. Cost burdened renter households are 35.3% ELI, 31.0% VLI, 24.6% LI, and just 5.8% are MI and above. Cost burdened owners are 24.9% ELI, 21.7% VLI, 24.3% LI, and 29.05% MI and above. This could possibly be because there are more owner households in the higher income categories when compared with renting. As such, higher income groups comprise a larger portion of cost burdened homeowners.

For ELI, VLI, and LI households, renters are more likely to experience cost burden than owners. For MI households and households with incomes greater than 100% AMFI, owners are more likely to experience cost burden.

### Regional Analysis

Region 7 has the highest rates of housing cost burden among all regions with 30.9% of households paying over 30% of their income in housing costs. Region 13 has the next highest rate at 30.5%. Several regions 3, 6, 8, 9, and 11 all have rates between 28% and 30%.

Region 12 possesses the lowest rate of cost burdened households in the state at 22.3%. Region 5 has the next lowest rate at 23.5%. It's worth noting that these two regions share a border, which could mean that similar geographic and economic factors are lessening cost-burden across these two regions.



Region 7 households have the highest rates of cost burden across most income categories except for renter households above 80% AMFI (MI and above). This is likely due to rapidly increasing housing costs in the Austin-Round Rock MSA (City of Austin 2020). Region 12 has the highest rate of cost burdened MI renter households at 27.6%; meanwhile, Region 7 has the highest rate of cost burdened households above 100% AMFI at 6.9%.

Region 7 renter households in the VLI income category have the highest rate of households experiencing cost burden at 88.1%. The next highest are Region 9 and Region 6 which have VLI renter households at 83.9% and 83.9% respectively. In general, housing cost burden increased amongst VLI households and decreased amongst ELI households in the latest CHAS data release.

Housing cost burden is more prevalent in urban areas than in rural; 29.5% of total urban households and 21.7% of total rural households experience cost burden. Regions 7 and 8 have the highest rates of cost burden among urban subregions; 31.4% of urban households in Region 7 and 31.5% of urban households in Region 8 experience cost burden. Regions 6 and 3 have the highest rates of cost burden among rural subregions; 24.7% of rural households in Region 6 and 24.5% of rural households in Region 3 experience cost burden.

Although the cost of living in rural areas is generally higher than in urban areas, this trend is not true of housing costs. The Bureau of Labor Statistics estimates that nationally urban households spend 33.4% of their income on housing while rural households spend 26.8% of their income on housing. Another contributing factor is that rural households are more likely to own their own home (79%) than urban households (61%), thus further reducing housing cost burden amongst rural households (Bureau of Labor Statistics, 2016). These factors likely contribute to the lower housing cost burden rate amongst rural households.

#### 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 because households may choose to share space, rather than pay for expensive housing or move to areas with more affordable housing. The following chart shows the percentage of households experiencing overcrowding in each income category.

**Number of Households Experiencing Overcrowding by Income Group, Texas**

Income Categories	Over-crowded Renters	Total Renter Households	% of Renters with Overcrowding	Over-crowded Owners	Total Owner Households	% of Owners with Overcrowding
ELI	67,779	724,035	9.4%	19,093	405,223	4.7%
VLI	62,275	589,068	10.6%	26,094	483,069	5.4%
LI	62,617	743,598	8.4%	45,807	800,782	5.7%
MI	25,078	385,060	6.5%	23,114	531,169	4.4%
>100% AMFI	53,169	1,193,478	4.5%	72,207	3,697,605	2.0%
Total	270,894	3,635,235	7.5%	186,243	5,917,770	3.1%

Source: 2014-2018 CHAS, Table 10 and Table 8.

Generally, lower income households experience overcrowding at a higher rate than higher income households. However, unlike households lacking complete plumbing or kitchen facilities, and similar to recent trends amongst cost burdened households, overcrowding peaks at the VLI income level.

This is likely because VLI households are more likely to have more household members, increasing the likelihood for overcrowding.

Overcrowding also decreases more significantly as income increases beyond the 50% AMFI income level for both owner and renter households. This is likely because higher income households can more easily find and afford houses with sufficient space. For all income categories, renter households have higher rates of overcrowding than owner households.

### Regional Analysis

Region 11 has the highest rates of overcrowding among all regions with 11.7% of total households experiencing overcrowding. Unlike rates of physical inadequacy and housing cost burden, Region 11 has the highest rates of overcrowding regardless of income category, owner or renter status, or urban or rural area. The total rate of overcrowding among all households in Region 11 (11.7%) is more than twice as high as the region with the next highest rate of overcrowding, Region 13 at 5.7%. It's worth noting that both Regions 11 and 13 contain the vast majority of Texas' border counties, which seems to indicate that geography plays at least some role in rates of overcrowding. On the other hand, Region 2 has the lowest regional rate of overcrowding, 2.5% of all households. Region 2 also has the lowest rate of overcrowding and second lowest rate of crowding across all renter and owner income categories.

Rates of overcrowding are relatively close in urban and rural counties. The largest difference between the urban and rural rate is in Region 11, where 9.4% of rural and 12.1% of urban households experience overcrowding. While the statewide urban rate (4.9%) is slightly higher than the statewide rural rate (4.5%), there is not a distinguishable pattern regarding urban vs. rural overcrowding across regions.

### Housing Supply

During the 5-year ACS estimate (2015-2019), approximately 67.7% of occupied housing units in Texas were single-unit homes, and nearly all of these single-unit homes (90%) were single family detached structures. Multifamily structures comprise roughly 25.1% of Texas' housing units: 1.9% in developments of 2 units; 3.2% in developments with 3 or 4 units; 11.1% in developments with 5 to 19 units; and 8.9% in developments of over 20 units. The remaining 7.2% of units were manufactured homes and other units such as boats or RVs.

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

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
1 unit	1,183,871	6,217,187	7,401,058	67.7%
2 units	35,426	169,142	204,568	1.9%
3 or 4 units	39,819	310,288	350,107	3.2%
5 to 19 units	54,416	1,154,869	1,209,285	11.1%
20+ units	31,761	946,074	977,835	8.9%
Mobile homes	277,747	497,885	775,632	7.0%
Other types of housing	6,042	12,499	18,541	0.2%

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
<b>Total</b>	1,629,082	9,307,944	10,937,026	100.0%

Source: 2015-2019 American Community Survey, Table DP04.

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

The table below shows occupied and vacant housing. In areas of high vacancy, this can create a problem if those units are substandard, contributing to blight and unsafe housing conditions. In areas of very low vacancy, this can create a high demand for units, driving up rental costs. Rural areas experienced lower levels of occupancy than urban areas. The statewide occupancy rate was 88.6%.

### Housing Occupancy, Texas

State	Renter Occupied Housing Units	Owner Occupied Housing Units	Vacant Housing Units	Percent of Total Units that are Occupied
Rural	360,061	907,296	361,725	77.8%
Urban	3,326,784	5,097,506	883,654	90.5%
<b>Total</b>	<b>3,686,845</b>	<b>6,004,802</b>	<b>1,245,379</b>	<b>88.6%</b>

Source: 2015-2019 American Community Survey, Table DP04.

### Regional Analysis

Region 2 has the lowest regional occupancy rate of all regions at 79.4%. Region 4 has the lowest occupancy rate among urban subregions (85.0%), but Region 13 has the lowest occupancy rate among rural subregions (65.5%).

Region 3 has the highest overall occupancy rate of all regions at 91.8% of units occupied. Region 3’s urban counties have the highest occupancy rate of any subregion (92.2%) followed closely by the urban counties of Region 7 (92.1%). This aligns with the housing cost burden statistics previously discussed; lower vacancy rates may lead to greater difficulty finding affordable units. Regions 3 and 7 had high rates of housing cost burden. Region 9 had the highest occupancy rate of all rural subregions at 82.4% occupancy.

### STATEWIDE ASSISTED HOUSING INVENTORY

The following table shows the number of units in Texas financed or subsidized through state and federal sources, including TDHCA, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Department of Agriculture (USDA).

TDHCA units include all program units, regardless of occupancy, in the active TDHCA Multifamily portfolio. HUD Units include units funded through the Section 202 Supportive Housing for the Elderly Program, the Section 811 Supportive Housing for Persons with Disabilities Program, the Section 236 Preservation Program, and the Section 8 Project-Based Rental Assistance Program administered by HUD’s Office of Multifamily Housing. PHA Units include units funded through the Moderate Rehabilitation Program and Public Housing Program administered by local PHAs. HCVs include both tenant- and project-based vouchers administered by local PHAs. USDA units include those funded through the Section 514 Farm Labor Housing Program and the Section 515 Rural Rental Housing Program.

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

Because this is a count of subsidized units, the unit total only includes those units that have income restrictions, and does not include market-rate units that may incidentally have affordable rents available in some developments. Housing Choice Vouchers are included in the count as they can subsidize the rent of market rate units and voucher holders are required to meet income restrictions. TDHCA units represent the active multifamily units as taken from TDHCA's internal Central Database in October 2021 HUD units, Housing Choice Vouchers, and Public Housing Authority unit data were obtained from HUD's 2020 Picture of Subsidized Households county-level dataset available on HUD's Office of Policy Development and Research webpage. USDA subsidized unit data for active projects as of August 17, 2021, were taken from USDA's Rural Development Datasets webpage.

### Subsidized Units, Texas

Multifamily Units	State	Percent of State Inventory
TDHCA Units	298,518	50.6%
HUD Units	58,922	10.0%
PHA Units	42,665	7.2%
Housing Choice Vouchers	174,152	29.5%
USDA Units	16,082	2.7%
Total	590,339	100.0%

Source: HUD 2021; U.S. Department of Agriculture 2021.

### Regional Analysis

Geographic data was not available for 7 PHAs, 877 HCV, and 489 TDHCA units. They were not included in this regional analysis.

The urban counties of Regions 3 and 6 account for 44.9% of all assisted multifamily units in the State of Texas (265,139 units). Region 3 has the overall greatest share of the State's subsidized units at 24.5%, followed by Region 6 with 20.4%. Region 12 has the smallest share of the state's subsidized multifamily units at 2.1%, followed by Region 2 with 2.4%. Regions 2 and 4 have 49.1% and 46.7% of their total subsidized units located in their rural counties, the highest rural unit percentages of all regions. Overall, most regions had a majority of their subsidized units located in urban areas. 10.2% of all housing units in Region 13 are subsidized units, the highest percentage of any region. 11.6% of all housing units in the urban counties of Region 5 are subsidized units, the highest percentage among all subregions. In Region 5 the percentage of rural subsidized multifamily units to total rural units is 6.6%. 8.5% of the rural housing units in Region 11 are subsidized, the highest percentage amongst all regions. Overall, 6.3% of all housing units in the state are subsidized with 6.3% of urban housing units being subsidized and 6.0 % of rural housing units being subsidized.

### FORECLOSURES

Foreclosures can affect the availability and affordability of local housing stocks. Foreclosures, particularly if concentrated in one area or in a weak market neighborhood, can lead to declining property values and physical deterioration from long periods of vacancy or lack of maintenance

(Lincoln Land Institute, 2014). Foreclosed homes may be in worse condition than owner-occupied properties, which may suggest higher rates of substandard housing in areas with large numbers of foreclosures. While foreclosures may increase the local available housing stock, rapid increases in housing stock can put downward pressure on local home prices. If foreclosures become a sizable share of home sales, that could affect the value of all available homes in one area, not just those that went through foreclosure (Immergluck, 2016). This can make additional households more susceptible to foreclosure as homes become more difficult to sell or refinance, a phenomenon known as foreclosure contagion.

According to Attom Data Solutions, the parent company of foreclosure data provider RealtyTrac, the COVID-19 pandemic has decreased foreclosures across the country, as various federal, state, and local agencies have enacted mandatory deferments for foreclosures (Attom Data Solutions 2020). This includes a 180-day forbearance period for homeowners with loans backed by the federal government. Despite this, foreclosures on mortgages could potentially rise once the foreclosure forbearance period starts to expire for many people (Forbes 2020).

The following data are from RealtyTrac and represents the number of notices announcing public auction of properties, which is one of the final steps in the foreclosure process. The highest number of notices of public auction was in Quarter 4 of State Fiscal Year 2021, May 2021 to August 2021. Altogether, foreclosures were down significantly from SFY 2020, a 58.1% decrease from 18,649 foreclosures to 7,805. This suggests that federal and local restrictions put in place due to COVID-19 may have limited the number of foreclosures in SFY 2021. In addition to federal CARES Act protections for FHA mortgages, numerous Texas counties have chosen to suspend or limit foreclosures on mortgages in line with Governor Abbott’s State Disaster Declaration for COVID-19 (Smith, Alonso, Gutierrez, and Miller 2020). Between 2020 and 2021 foreclosures were down in Quarter 1 (74.4%), Quarter 2 (64.3%), and Quarter 3 (62.63%) but rose in Quarter 4 (28.24%)

**Foreclosures, Texas SFY 2021**

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2021 Total	2020 Total
Rural	220	195	193	226	834	1,375
Urban	1,560	1,610	1,575	2,226	6,971	17,274
Total	1,780	1,805	1,768	2,452	7,805	18,649

Source: RealtyTrac, 2021.

**Regional Analysis**

In response to the pandemic the federal government enacted a national federal foreclosure moratorium which ultimately lowered the number of foreclosures in 2021. The urban counties of Regions 3 and 6 alone account for more than half (45.6%) of Texas homeowners who received notices of public auction. Urban and rural counties of Regions 3 and 6 account for 48.3% of total State foreclosures in SFY 2021 (27.9% in Region 6, 20.4% in Region 3). The next highest regional share of State foreclosures is in Region 11, which had 12.6% of the State total. Each of the remaining regions range from 1.1% (Region 2) to 10.5% (Region 9) of all Texas foreclosures.

The rural counties of Region 8 account for 21.9% of all rural foreclosures (183 foreclosures). Region 3 (20.7%) and Region 4 (15.8%) both accounted for large portions of the state’s rural foreclosures.

Meanwhile, the largest percentages of urban foreclosures occurred in Regions 8 (30.7%) and Region 3 (20.4%).

### Housing Affordability

The following tables compare demand and supply of affordable housing. They cross tabulate the number of households and housing units in different affordability categories by tenure (meaning whether the household is a renter or owner household). In the tables, rental unit affordability depends on gross rent and owner unit affordability depends on the home value. All units reported in the following tables have complete kitchen and plumbing facilities. Higher income households often reside in units that could be affordable to the lowest income households, so there are fewer units available at a cost that is affordable to lower income households. For example, 915,505 renter households in Texas with incomes greater than 80% AMFI occupy rental units that would be affordable to renter households with incomes less than or equal to 80% AMFI (see tables below). Renter households in this category can afford rental units in any of the defined affordability categories. Therefore, renter households that are not ELI, VLI, or LI often limit the supply of affordable rental housing units available to those lower income renter households.

The following tables describe the housing market interaction of various income groups and housing costs. The tables illustrate the housing market mismatch between housing units and income groups. Owner households with incomes greater than 100% AMFI occupy 40.7% of homes affordable to ELI owner households. Only 21.5% of ELI renter households are living in rental units affordable to renter households in that income bracket, which implies that the remaining 78.5% of ELI renter households may be experiencing housing cost burden. This is supported by the cost burden statistics previously discussed, where 75.4% of ELI renter households were found to be experiencing cost burden. However, the mismatch displayed in these tables is not the only factor in cost burden. Only 16.8% of LI renter households (incomes of 50-80% AMFI) are in units that are affordable to households with incomes greater than 80% AMFI, above the LI income bracket. However, 51.1% of LI renter households experience housing cost burden. This indicates that other factors besides rental affordability can cause housing cost burden, such as utilities and fees. It also suggests that a number of LI renter households may reside on the lower end of the income category (50% AMFI) than near the top (80% AMFI).

### Occupied Rental Units by Affordability and Income Group of Renter Household, Texas

Unit Rent Affordability	ELI Renter Households	VLI Renter Households	LI Renter Households	MI Renter Households	Renter Households with incomes >100% AMFI	Total Renter Occupied Units
Rental Units Affordable to ELI HHs	155,603	61,099	47,633	21,152	55,021	340,403
Rental Units Affordable to VLI HHs	167,518	134,280	119,575	44,753	80,113	546,203
Rental Units Affordable to LI HHs	301,060	315,514	439,700	219,140	495,326	1,770,771
Rental Units Affordable to MI HHs and HHs with incomes greater than 100% AMFI	81,433	66,645	124,639	95,712	550,115	918,542
Total Renter Households	724,035	589,068	743,598	385,060	1,193,478	3,635,235



**Percent of Occupied Rental Units by Affordability and Income Group of Renter Household, Texas**

Unit Rent Affordability	% of ELI Renter Households	% of VLI Renter Households	% of LI Renter Households	% of MI Renter Households	% of Renter Households with incomes >100% AMFI
Rental Units Affordable to ELI HHs	21.5%	10.4%	6.4%	5.5%	4.6%
Rental Units Affordable to VLI HHs	23.1%	22.8%	16.1%	11.6%	6.7%
Rental Units Affordable to LI HHs	41.6%	53.6%	59.1%	56.9%	41.5%
Rental Units Affordable to MI HHs and HHs with incomes >100% AMFI	11.2%	11.3%	16.8%	24.9%	46.1%

Source: 2014-2018 CHAS, Table 15C.

**Owner Occupied Housing Units by Affordability and Income Group of Owner Household, Texas**

Home Value Affordability	ELI Owner Households	VLI Owner Households	LI Owner Households	MI Owner Households	Owner Households with incomes >100% AMFI	Total Owner Occupied Units
Homes Affordable to ELI and VLI HHs	245,561	300,719	432,019	252,018	844,750	2,075,015
Homes Affordable to LI HHs	78,056	103,198	215,137	162,500	1,068,509	1,627,423
Homes Affordable to MI HHs	24,347	28,665	57,315	47,103	519,456	676,817
Homes Affordable to HHs with Incomes >100% AMFI	48,035	44,521	89,756	66,584	1,251,303	1,500,143
Total Owner Households	405,223	483,069	800,782	531,169	3,697,605	5,917,770

**Percent of Owner Occupied Housing Units by Affordability and Income Group of Owner Household, Texas**

Home Value Affordability	% of ELI Owner Households	% of VLI Owner Households	% of LI Owner Households	% of MI Owner Households	% of Owner Households with incomes >100% AMFI
Homes Affordable to ELI and VLI HHs	60.6%	62.3%	53.9%	47.4%	22.8%
Homes Affordable to LI HHs	19.3%	21.4%	26.9%	30.6%	28.9%
Homes Affordable to MI HHs	6.0%	5.9%	7.2%	8.9%	14.0%
Homes Affordable to HHs with Incomes >100% AMFI	11.9%	9.2%	11.2%	12.5%	33.8%

Source: 2014-2018 CHAS, Table 15A and Table 15B.

## LOCAL ASSESSMENT OF NEED

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

### *Public Assistance Request Inventory*

TDHCA compiles an inventory of communication from members of the general public using the following contact methods:

- calls made to TDHCA's Automated Call Distribution line (toll free 800-525-0657 or 512-475-3800);
- emails sent to TDHCA's general mailbox ([info@tdhca.state.tx.us](mailto:info@tdhca.state.tx.us));
- letters mailed to the agency's mailing address (PO Box 13941, Austin, TX 78711); and,
- web searches for assistance through the Department's Help for Texans website at <http://www.tdhca.state.tx.us/texans.htm>.

The first three methods allow TDHCA staff to provide individualized assistance to members of the public. The fourth method is automated and does not entail individual attention for the requestor. This means that data collected through the fourth method may not accurately reflect assistance requests, as it could include miscellaneous or non-request related searches. For this reason, online search request data varies significantly from year to year.

Below are explanations of types of requests received:

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



9. Utility Assistance: utility payment needs, possibly to prevent utilities from being disconnected.
10. Weatherization: weatherization to increase energy efficiency and decrease utility use.

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

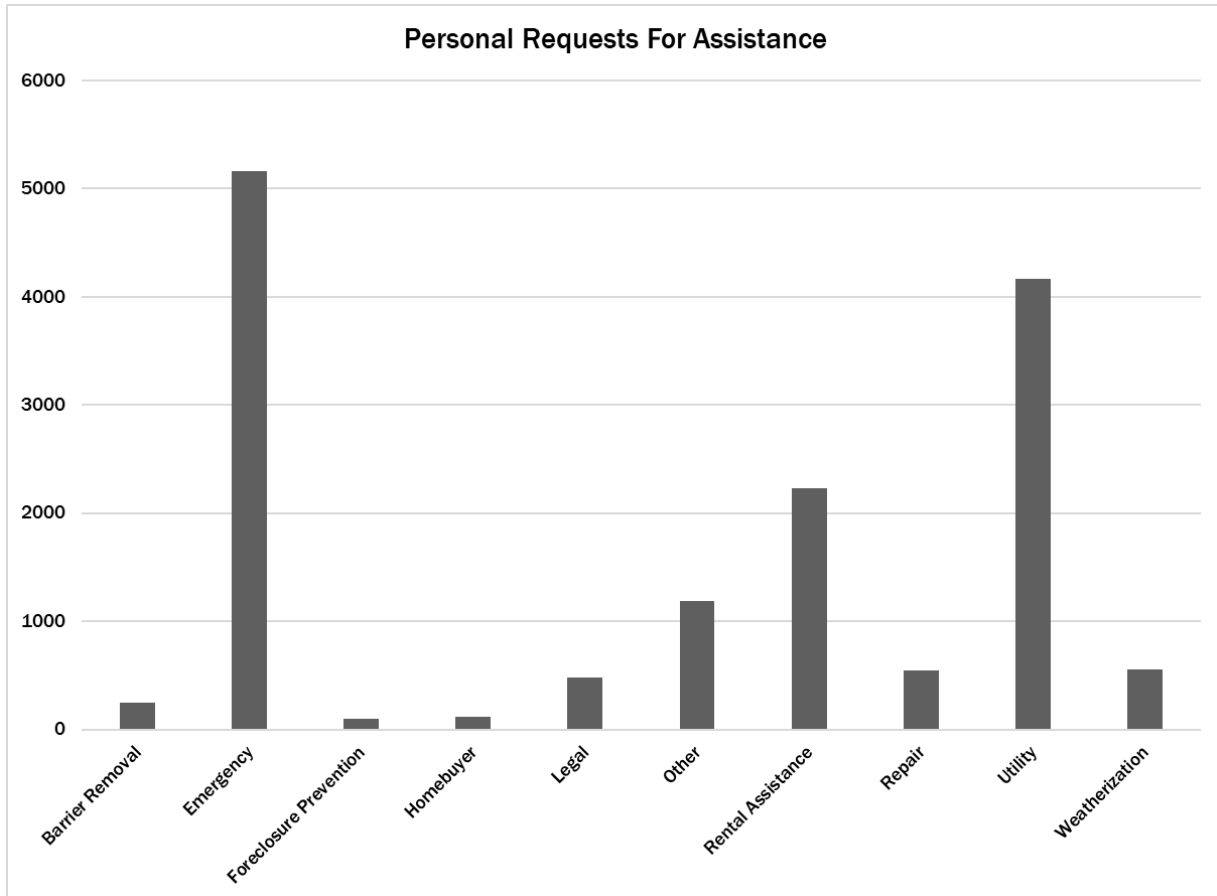
**Public Assistance Requests, SFY 2021**

Type of Requests	Personal Requests for Assistance	Automated Online Assistance Searches	Total
Barrier Removal	251	3,141	2,113
Emergency	5,164	23,714	22,192
Foreclosure Prevention	96	n/a	161
Homebuyer	120	3,912	5,263
Legal	484	n/a	640
Other	1,184	n/a	834
Rental Assistance	2,226	27,779	41,759
Repair	547	6,950	5,597
Utility	4,161	48,465	48,674
Weatherization	553	10,475	7,836

Source: TDHCA Public Assistance Inventory, 2021.

**Personal Requests for Assistance, SFY 2021**

Overall, the most common requests are for utility assistance, followed by rental assistance and emergency assistance. For requests that require personal contact with TDHCA staff, the most common request is emergency assistance, followed by utility and long-term rental assistance. Due to the results of the COVID-19 pandemic, TDHCA saw increased requests for emergency assistance and rental assistance compared to previous years.



Source: TDHCA Public Assistance Inventory, Personal Requests, 2021.

## **SECTION 3: ANNUAL HOUSING REPORT**

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

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

- The Operating and Financial Statements for the Texas Department of Housing and Community Affairs (TDHCA or Department) for State Fiscal Year 2021 as required by Tex. Gov't Code §2306.072(c)(1).
- Description of TDHCA activities during the preceding year that served to address housing and community service needs as required by Tex. Gov't Code §2306.072(c)(2)(A-C).
- TDHCA activities described by region as required by Tex. Gov't Code §2306.072(c)(5).
- An analysis of the sources, uses and geographic distribution of housing tax credits as required by Tex. Gov't Code §2306.072(c)(7).
- Description of housing opportunities offered by TDHCA's multifamily development inventory as required by Tex. Gov't Code §2306.072(c)(6)(A-J), §2306.072(c)(8), and §2306.0724(a).
- The amount of funds allocated to state service subregions and allocation targets under the Regional Allocation Formula (RAF) as required by Tex. Gov't Code §§2306.111(e)(2) and 2306.111(f).

This section is organized as follows:

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

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

## OPERATING AND FINANCIAL STATEMENTS

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

### STATEMENT OF ACTIVITIES

The programs and dollar amounts discussed in this chapter do not include pandemic response funding. Please see the Pandemic Response Section (Section 5) for pandemic related programs and funding. This section does include funds that may have been reallocated from annual allocation amounts for pandemic response programs but does not include new pandemic funds. The Department has numerous housing programs that provide an array of services. Housing programs are split into renter and owner activities.

Included in the renter category are households participating in TDHCA's HOME Investment Partnerships Program (HOME) Tenant-Based Rental Assistance (TBRA) Program, Section 8 Housing Choice Voucher (HCV) Program, and Section 811 Project Rental Assistance (Section 811 PRA) Program, as well as households residing in TDHCA-funded or assisted multifamily properties. These multifamily properties have received funding or assistance through one or more of the following TDHCA programs: the 9% and 4% Housing Tax Credit (HTC) Programs, Multifamily Direct Loan (MF Direct Loan) Program, and/or Multifamily Bond (MF Bond) Program. The MF Direct Loan Program combines HOME funds, Tax Credit Assistance Program Repayment Funds (TCAP RF), Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI), and National Housing Trust Fund (NHTF) funds to support the development of affordable rental housing. HOME funds utilized for renter new construction and rehabilitation activities available through MF Direct Loan are reported under MF Direct Loan throughout this section. Renter activities through these programs include:

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

TDHCA homeowner assistance is offered through several programs. The My Choice Texas Home Program, My First Texas Home Program, and Texas Mortgage Credit Certificate Program utilize private sector mechanisms and federally authorized resources to make homeownership more affordable to low- and moderate-income households. The HOME Program offers the Homeowner Rehabilitation Assistance Program, Homebuyer Assistance with New Construction or Rehabilitation Program (HANC), Contract for Deed Program (CFD), and Single Family Development Program. The State Housing Trust Fund (HTF) administers the Texas Bootstrap Program, and Amy Young Barrier Removal Program. Owner activities through these programs include:

- Single-family development that includes funding for Community Housing Development Organizations (CHDOs), nonprofit organizations, and other housing organizations to support the development of single-family housing.
- Single-family financing and homebuyer assistance that helps households purchase a home through such activities as mortgage financing and down payment assistance.
- Single-family owner-occupied assistance that helps existing homeowners who need home rehabilitation and reconstruction assistance, including accessibility modifications made for persons with disabilities.

Community Affairs programs include the Comprehensive Energy Assistance Program (CEAP), Community Services Block Grant (CSBG) Program, and Weatherization Assistance Program (WAP). Activities through these programs include:

- Energy related assistance such as utility payment assistance or weatherization assistance that decrease energy costs.
- Supportive services.

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

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

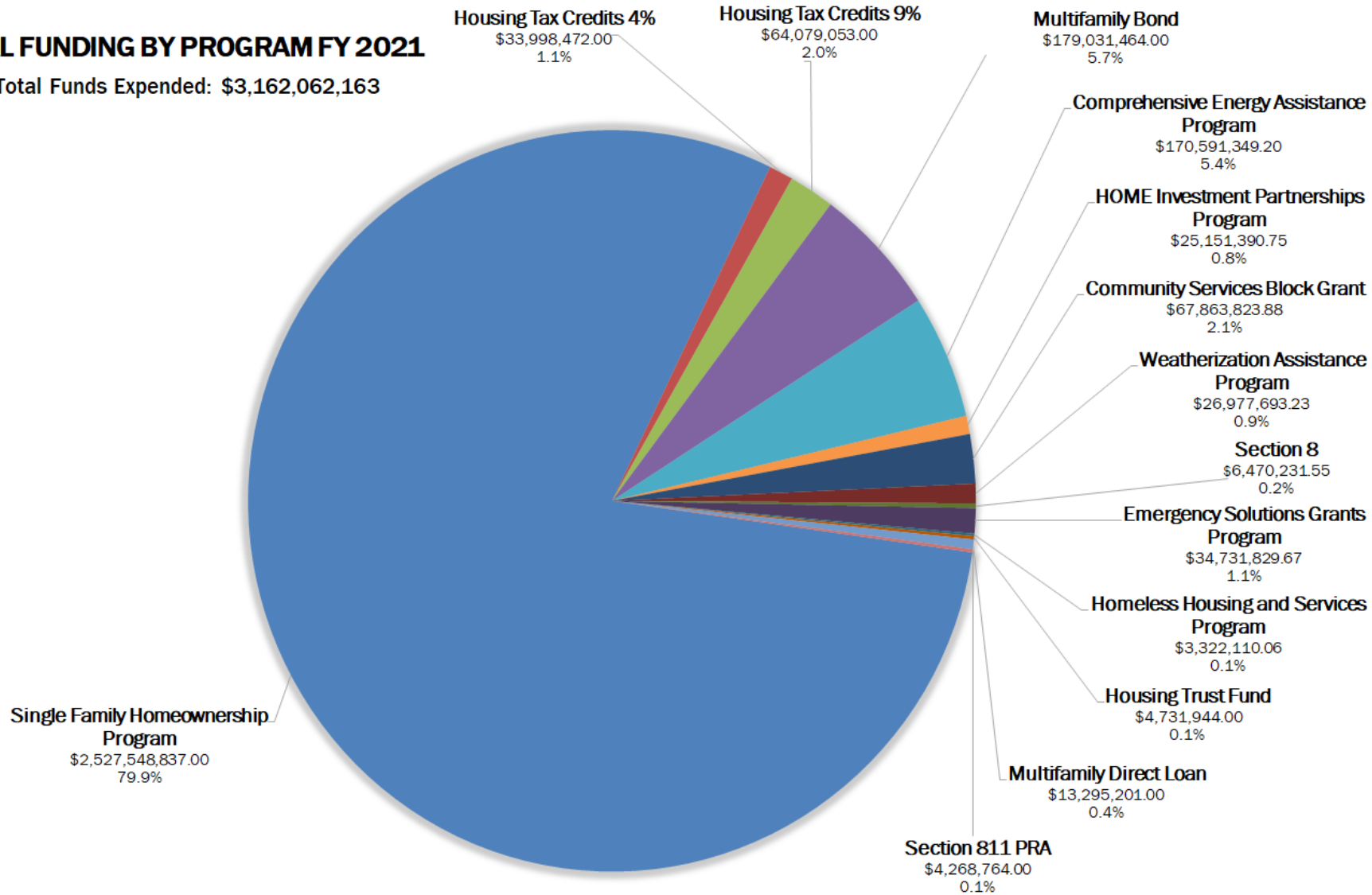
For the state and for each region, a description of funding and the actual number of persons or households served for each program is provided.

In FY 2021, TDHCA expended or issued \$3,162,062,163 in total funds and tax credit assistance. The vast majority of these funds derive from federal/federally-authorized resources or market-based loan mechanisms. Programs with state sources of funding, which include HTF programs and the HHSP, comprised 0.26% of total FY 2021 funding. In the following chart and tables, HCV Program data may include participants that have been ported to another Public Housing Authority (PHA), yet still receive TDHCA assistance. Figures for the HOME Investment Partnerships Program include only single family HOME activities. Multifamily HOME funds are included in the number for Multifamily Direct Loan.

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

**TOTAL FUNDING BY PROGRAM FY 2021**

Total Funds Expended: \$3,162,062,163



\*The programs and dollar amounts discussed in this chart do not include pandemic response funding. Please see the Pandemic Response Section (Section 5) for pandemic related programs and funding. This section does include funds that may have been reallocated from annual allocation amounts for pandemic response programs but does not include new pandemic funds.

## Total Funding by Program, FY 2021

Program	Funds	Percent
Single Family Homeownership Program	\$2,527,548,837	79.93%
Housing Tax Credits 4%	\$33,998,472	1.08%
Housing Tax Credits 9%	\$64,079,053	2.03%
Multifamily Bond	\$179,031,464	5.66%
Comprehensive Energy Assistance Program	\$170,591,349	5.39%
HOME Investment Partnerships Program	\$25,151,391	0.80%
Community Services Block Grant	\$67,863,824	2.15%
Weatherization Assistance Program	\$26,977,693	0.85%
Section 8	\$6,470,232	0.20%
Emergency Solutions Grants Program	\$34,731,830	1.10%
Homeless Housing and Services Program	\$3,322,110	0.11%
Housing Trust Fund	\$4,731,944	0.15%
Multifamily Direct Loan	\$13,295,201	0.42%
Section 811 PRA	\$4,268,764	0.13%
<b>Total</b>	<b>\$3,162,062,163</b>	<b>100.00%</b>

## Funding and Households/Individuals Served by Activity, FY 2021, All Activities

Activity	Expended Funds	% of Total Committed Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
Rental Assistance	\$26,024,067	0.82%	4,823	0.67%
Renter New Construction	\$144,934,415	4.58%	7,369	1.03%
Renter Rehab Construction	\$145,469,775	4.60%	3,415	0.48%
Owner Financing & Down Payment	\$2,527,548,837	79.93%	12,254	1.71%
Owner Rehabilitation Assistance	\$12,363,963	0.39%	211	0.03%
Single Family Development	\$2,234,300	0.07%	49	0.01%
Energy Related Assistance	\$197,569,042	6.25%	193,921	27.02%
Supportive Services	\$67,863,824	2.15%	437,369	60.95%
Homeless Services	\$38,053,940	1.20%	58,165	8.11%
<b>Total</b>	<b>\$3,162,062,163</b>	<b>100.00%</b>	<b>717,576</b>	<b>100.00%</b>

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

HOME and HTF administer programs that fall under multiple activity categories. The HOME TBRA Program falls under “Rental Assistance.” HOME multifamily funds are expended through and reported under the MF Direct Loan program, falling under “Rental New Construction” and “Rental Rehabilitation.” The HOME HANC Program falls under “Owner Financing and Down Payment.” The HOME CFD and HOME HRA Programs fall under “Owner Rehabilitation Assistance.” The HOME Single Family Development Program falls under “Single Family Development.” HTF’s Amy Young Barrier Removal Program falls under “Owner Rehabilitation Assistance,” and the Texas Bootstrap Loan Program falls under “Single Family Development.” HOME and HTF data reflect activities closed during the fiscal year and the total funding associated with each household served through closed activities.

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

Figures for housing programs are based on performance measures reported to the Legislative Budget Board (LBB) and generally mirror performance measure definitions. Due to timing SLIHP figures may not match those reported to the LBB.



## Funding and Households Served by Housing Activity and Program, FY 2021

### Households Served by Activity and Housing Program, FY 2021

Activity	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	0	3,518	0	0	0	0	0	799	506	4,823
Rental New Construction	0	0	0	4,124	3,245	0	0	0	0	7,369
Rental Rehabilitation	0	0	0	525	2,890	0	0	0	0	3,415
Owner Financing & Down Payment	12,254	0	0	0	0	0	0	0	0	12,254
Owner Rehabilitation Assistance	0	89	122	0	0	0	0	0	0	211
Single Family Development	0	1	48	0	0	0	0	0	0	49
<b>Total</b>	<b>12,254</b>	<b>3,608</b>	<b>170</b>	<b>4,649</b>	<b>6,135</b>	<b>0</b>	<b>0</b>	<b>799</b>	<b>506</b>	<b>28,121</b>

\*Note that all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

### Funding by Housing Activity and Program, FY 2021\*

Activity	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8 HCV	Section 811 PRA	Total
Rental Assistance	\$0	\$15,285,072	\$0	\$0	\$0	\$0	\$0	\$6,470,232	\$4,268,764	\$26,024,067
Rental New Construction	\$0	\$0	\$0	\$59,189,153	\$19,450,061	\$53,000,000	\$13,295,201	\$0	\$0	\$144,934,415
Rental Rehabilitation	\$0	\$0	\$0	\$4,889,900	\$14,548,411	\$126,031,464	\$0	\$0	\$0	\$145,469,775
Owner Financing & Down Payment	\$2,527,548,837	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,527,548,837
Owner Rehabilitation Assistance	\$0	\$9,734,769	\$2,629,194	\$0	\$0	\$0	\$0	\$0	\$0	\$12,363,963
Single Family Development	\$0	\$131,550	\$2,102,750	\$0	\$0	\$0	\$0	\$0	\$0	\$2,234,300
<b>Total</b>	<b>\$2,527,548,837</b>	<b>\$25,151,391</b>	<b>\$4,731,944</b>	<b>\$64,079,053</b>	<b>\$33,998,472</b>	<b>\$179,031,464</b>	<b>\$13,295,201</b>	<b>\$6,470,232</b>	<b>\$4,268,764</b>	<b>\$2,858,575,357</b>

\*Note that this table only depicts funding for TDHCA housing activities and programs. It does not include TDHCA's community affairs and homelessness programs.

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

ESG, CSBG, and HHSP report the number of individuals served; CEAP and WAP report based on the number of households served. Although each household can contain multiple individuals, the following totals are calculated by adding households and individuals served together. The number of individuals served through CSBG reflects the number of persons served directly with CSBG funding.

Figures for community affairs programs and homelessness programs are based on performance measures reported to the LBB and generally mirror performance measure definitions for those programs. Due to the different timing of these reports, SLIHP figures may not match those eventually reported to the LBB.

### Funding and Households (HH) /Individuals (IND) Served by Community Affairs Programs and Homelessness Programs, FY 2021

#### Households and Individuals Served by Activity and Community Affairs Programs and Homelessness Programs, FY 2021

Activity	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
Energy Related Assistance	0	0	190,818	3,103	0	193,921
Supportive Services	0	437,369	0	0	0	437,369
Homeless Services	54,193	0	0	0	3,972	58,165
Total	54,193	437,369	190,818	3,103	3,972	689,455

#### Funding by Activity and Community Affairs Programs and Homelessness Programs, FY 2021

Activity	ESG	CSBG	CEAP	WAP	HHSP	Total
Energy Related Assistance	\$0	\$0	\$170,591,349	\$26,977,693	\$0	\$197,569,042
Supportive Services	\$0	\$67,863,824	\$0	\$0	\$0	\$67,863,824
Homeless Services	\$34,731,830	\$0	\$0	\$0	\$3,322,110	\$38,053,940
Total	\$34,731,830	\$67,863,824	\$170,591,349	\$26,977,693	\$3,322,110	\$303,486,806

## FUNDING AND HOUSEHOLDS AND INDIVIDUALS SERVED BY INCOME GROUP

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

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

The vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% AMFI. However, some of the Departments programs, including CEAP, CSBG, and WAP, utilize federal poverty guidelines to administer funds. These guidelines do not translate exactly to AMFI based income levels. For this reason, data from these programs are reported in the VLI category, resulting in the VLI category having a significantly larger amount of total expended funds and households/individuals served than other income categories.

HOME funds utilized through the MF Direct Loan program are reported under MF Direct Loan throughout this section. For 811 programs, payment schedule delays may result in inexact expenditure estimates at the time of data collection.

In the following tables, households and individuals have been added together for totals, though one household can contain multiple individuals. In total, TDHCA programs served 222,042 households in addition to 495,532 Individuals.

### FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2021

#### All Activities

Income Category	Expended Funds	% of Total Expended Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
ELI ( $\leq 30\%$ AMFI)	\$47,478,803	1.5%	3,361	0.5%
VLI ( $>30\%$ , $\leq 60\%$ AMFI)	\$1,415,222,659	44.8%	706,292	98.4%
LI ( $>60\%$ , $\leq 80\%$ AMFI)	\$996,722,464	31.5%	4,887	0.7%
MI ( $>80\%$ AMFI)	\$702,411,784	22.2%	3,034	0.4%
Total	\$3,161,835,710	100.0%	717,574	100.0%

## Households Served by Income Category and Housing Program, FY 2021

Income Category	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
ELI ( $\leq 30\%$ AMFI)	157	2,148	44	498	8	0	0	0	506	3,361
VLI ( $>30\%$ , $\leq 60\%$ AMFI)	4,435	1,250	102	4,151	6,100	0	0	799	0	16,837
LI ( $>60\%$ , $\leq 80\%$ AMFI)	4,627	209	24	0	27	0	0	0	0	4,887
MI ( $>80\%$ AMFI)	3,034	0	0	0	0	0	0	0	0	3,034
Total	12,253	3,607	170	4,649	6,135	0	0	799	506	28,119

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. Section 8 income categories are based on current income. Income at move in will always be below 50% AMFI.

\*\*Any variation in Household/Individual counts and/or funding amounts are due to subrecipient data reporting errors.

## Funding by Income Category and Housing Program, FY 2021

Income Category	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond	MF Direct Loan	Section 8	Section 811 PRA	Total
ELI ( $\leq 30\%$ AMFI)	\$22,052,709	\$12,467,638	\$978,564	\$6,844,816	\$40,724	\$0	\$825,587	\$0	\$4,268,764	\$47,478,803
VLI ( $>30\%$ , $\leq 60\%$ AMFI)	\$809,571,643	\$10,000,431	\$3,165,798	\$57,234,237	\$33,792,434	\$179,031,464	\$12,469,614	\$6,470,232	\$0	\$1,111,735,853
LI ( $>60\%$ , $\leq 80\%$ AMFI)	\$993,288,148	\$2,681,421	\$587,581	\$0	\$165,313	\$0	\$0	\$0	\$0	\$996,722,464
MI ( $>80\%$ AMFI)	\$702,411,784	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$702,411,784
Total	\$2,527,324,284	\$25,149,491	\$4,731,944	\$64,079,053	\$33,998,472	\$179,031,464	\$13,295,201	\$6,470,232	\$4,268,764	\$2,858,348,904

As previously discussed, the vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% AMFI. Since federal poverty guidelines do not align exactly with AMFI-based income categories, assistance for these programs is reported as serving persons in the VLI category. Please note that due to federal exceptions provided in relation to receipt of CARES Act funding, CSBG's eligibility threshold was temporarily increased to 200% of the federal poverty line. Many programs still serve households and individuals that reside well below 200% of the poverty line. In order to represent the households and individuals receiving assistance through Community Affairs programs and Homelessness programs more accurately, the ELI and VLI categories have been combined in the following tables.

### Households and Individuals Served by Income Group and Community Affairs Programs and Homelessness Programs, FY 2021

Income Category	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
ELI and VLI (<60% AMFI)	54,193	437,369	190,818	3,103	3,972	689,455
LI (>60%, <=80% AMFI)	0	0	0	0	0	0
MI (>80% AMFI)	0	0	0	0	0	0
Total	54,193	437,369	190,818	3,103	3,972	689,455

### Funding by Income Group and Community Affairs Programs and Homelessness Programs, FY 2021

Income Category	ESG	CSBG	CEAP	WAP	HHSP	Total
ELI and VLI (<= 60% AMFI)	\$34,731,830	\$67,863,824	\$170,591,349	\$26,977,693	\$3,322,110	\$303,486,806
LI (>60%, <=80% AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
MI (>80% AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$34,731,830	\$67,863,824	\$170,591,349	\$26,977,693	\$3,322,110	\$303,486,806

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

As required by Tex. Gov't Code §2306.072(c)(5), TDHCA reports on the racial and ethnic composition of individuals and families receiving assistance. For most programs, these demographic categories are delineated according to the standards set by the U.S. Census Bureau. In the American Community Survey (ACS) data, race is broken down into the following categories: American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, White, Some Other Race, or Two or More Races. As ethnic origin is considered to be a separate concept from racial identity, the Hispanic or Latino population is presented separately. Persons of Hispanic or Latino origin may fall under any of the racial classifications provided.

Regional analyses of this racial and ethnic data for housing programs are included in the Statement of Activities by Uniform State Service Region section that follows. Racial and ethnic data for Community Affairs and Homelessness programs are not available at a regional level because coverage areas for program subrecipients may cross multiple regions, but detailed information on Community Affairs subrecipients is available in Appendix C of this document. Note that the Census Bureau collects racial and ethnic data by individual, while many of the Department's programs collect this information by head of household. In addition, programs vary in the race details they collect and report. For instance, Bootstrap Loan and CEAP combine race and ethnicity into one category for reporting purposes. Demographics are not reported for some CSBG recipients. Households without reported data will be grouped under "unknown." For the purposes of program reporting, individuals identifying as Two or More Races are grouped under "other."

### Racial Composition of the State of Texas

Race	Individuals	Percent
American Indian or Alaska Native	141,425	0.5%
Asian	1,357,273	4.8%
Black or African American	3,428,211	12.1%
Native Hawaiian or Other Pacific Islander	25,292	0.1%
White	20,903,375	74.0%
Some Other Race	1,643,869	5.8%
Two or More Races	761,411	2.7%
Total	28,260,856	100.0%

### Ethnic Composition of the State of Texas

Ethnicity	Individuals	Percent
Hispanic or Latino	11,116,881	39.3%
Not Hispanic or Latino	17,143,975	60.7%
Total Population	28,260,856	100%

Source: 2015-2019 American Community Survey 5-Year Estimates, Table DP05.

## HOUSING PROGRAMS

This section groups racial and ethnic data on housing programs into two general categories: Renter Programs and Homeowner Programs.

### Renter Programs

The following tables depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs, which include the HCV, HOME TBRA, Section 811 PRA, and all multifamily programs.

Racial and ethnic data for active TDHCA-funded and assisted multifamily properties are collected from the reported head of household data. Active properties are those properties that are still in their affordability period and therefore still monitored by TDHCA. The race and ethnicity of households in the entire active portfolio of the 9% HTC, 4% HTC, MF Direct Loan, and the MF Bond programs are reported as of the date the data were gathered as opposed to just those served in FY 2021. MF race data are collected on a household level, to be consistent with other data. As a result, the number of total households receiving assistance from TDHCA renter programs reported by race and ethnicity differs from those reported in the previous sections. It should be noted that household member data are based on voluntary reporting and will not reflect or represent all units financed or assisted by TDHCA. As a result, the following charts present a picture of race and ethnicity based on properties that may have reported at the time of data gathering and may not represent actual percentages.

**Racial Composition of TDHCA-Assisted Renter Households. FY 2021**

Race	HHs	Percent
American Indian or Alaska Native	895	0.3%
Asian	3,154	1.1%
Black or African American	91,108	32.9%
Native Hawaiian or Other Pacific Islander	489	0.2%
White	129,073	46.6%
Other	13,111	4.7%
Unknown	38,888	14.1%
Total	276,718	100.0%

**Ethnic Composition of TDHCA-Assisted Renter Households, FY 2021**

Ethnicity	HHs	Percent
Hispanic or Latino	88,208	14.1%
Not Hispanic or Latino	149,608	31.9%
Unknown	38,906	54.1%
Total	276,722	100.0%

Homeowner Programs

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

**Racial Composition of HOME and HTF Programs-Assisted Owner Households, FY 2021**

Race	HHs	Percent
American Indian or Alaska Native	0	0.0%
Black or African American	61	23.5%
White	151	58.1%
Other	25	9.6%
Unknown	23	8.8%
Total	260	100.0%

**Ethnic Composition of HOME and HTF Programs-Assisted Owner Households, FY 2021**

Ethnicity	HHs	Percent
Hispanic or Latino	139	53.5%
Not Hispanic or Latino	121	46.5%
Total	260	100.0%

**Racial Composition of Single Family Homeownership Assisted Households, FY 2021**

Race	HHs	Percent
American Indian or Alaska Native	79	0.6%
Asian	141	1.2%
Black or African American	1,873	15.3%
Native Hawaiian or Other Pacific Islander	22	0.2%
White	8,499	69.4%
Other	960	7.8%
Unknown	680	5.5%

Race	HHs	Percent
American Indian or Alaska Native	79	0.6%
Asian	141	1.2%
Total	12,254	100.0%

**Ethnic Composition of Single Family Homeownership Assisted Households, FY 2021**

Ethnicity	HHs	Percent
Hispanic or Latino	6,502	53.1%
Not Hispanic or Latino	4,717	38.5%
Unknown	1,035	8.4%
Total	12,254	100.0%

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



## COMMUNITY AFFAIRS PROGRAMS

While Community Affairs programs allocate funding to subrecipient entities covering all 254 counties in Texas, their service areas differ from the TDHCA state service regions, covering only part of a region or spanning across two or more uniform TDHCA state service regions. Racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional and subregional data are not available. Racial and ethnic composition of all households in the state served by Community Affairs programs in FY 2021 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document. Due to the data reporting techniques of WAP and CEAP, race and ethnicity are combined into one category, and Asian and Native Hawaiian or Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

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

The following data is reported by TDHCA subrecipients. Delays in reporting can lead to increased or decreased totals compared to previous state fiscal years.

### Racial and Ethnic Composition of WAP-Assisted Households, FY 2021

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	1,101	36.8%
-	American Indian/Alaskan Native	6	0.2%
-	Asian or Pacific Islander	39	1.3%
-	Black or African American	990	31.9%
-	White	860	27.7%
Unknown	Other/Unknown	107	3.4%
	Total	3,103	100.0%

### Racial and Ethnic Composition of CEAP-Assisted Households, FY 2021

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	60,333	31.6%
-	American Indian or Alaska Native	554	0.3%
-	Asian or Pacific Islander	3,019	1.6%
-	Black or African American	63,577	33.3%
-	White	57,241	30.0%
-	Other	6,094	3.2%
	Total	190,818	100.0%

**Racial Composition of CSBG-Assisted  
Individuals, FY 2021**

Race	Individuals	Percent
American Indian or Alaska Native	2,260	0.5%
Asian or Pacific Islander	3,569	0.8%
Black or African American	89,789	20.5%
White	238,053	54.4%
Other	24,581	5.6%
Unknown	79,117	18.1%
Total	437,369	100.0%

**Ethnic Composition of CSBG-Assisted  
Individuals, FY 2021**

Ethnicity	Individuals	Percent
Hispanic or Latino	208,880	47.8%
Not Hispanic or Latino	149,520	34.2%
Unknown	78,969	18.1%
Total	437,369	100.0%

## HOMELESSNESS PROGRAMS

TDHCA's Homelessness programs allocate funding to subrecipients with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional data are not available. The racial and ethnic composition of all households in the state served by Homelessness programs in FY 2021 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

ESG and HHSP report race and ethnicity as two separate categories. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year. These reporting differences mean that the race and ethnicity totals may not match for ESG and HHSP funds. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

The following data is reported by TDHCA subrecipients. Delays in reporting can lead to increased or decreased totals compared to previous state fiscal years. Additionally, individuals may be counted more than once if they access more than one service or request aide from more than subrecipient within the same state fiscal year.

**Racial Composition of ESG-Assisted  
Individuals, FY 2021**

Race	Individuals	Percent
American Indian or Alaska Native	494	0.9%
Asian	432	0.8%
Black or African American	25,059	45.9%
Native Hawaiian or Other Pacific Islander	251	0.5%
White	27,360	50.1%
Unknown	982	1.8%
Total	54,193	100.0%

**Ethnic Composition of ESG-Assisted  
Individuals, FY 2021**

Ethnicity	Individuals	Percent
Hispanic or Latino	17,203	31.7%
Not Hispanic or Latino	36,641	67.6%
Unknown	349	0.6%
Total	54,193	100.0%

HHSP provides funds to large metropolitan areas to provide services to homeless individuals and families, including case management, housing placement and retention, and construction. Beginning in 2010, TDHCA distributed these funds to be administered in cities with populations larger than 285,500 persons and per the latest U.S. Census data this is currently the nine largest cities in Texas. Cities may either use these funds themselves or may elect to subgrant some or all of the funds to one or more organizations serving their community whose mission includes serving homeless individuals and families with appropriate services targeted towards eliminating or preventing the condition of homelessness. In the following tables, racial and ethnic totals may not match as totals are approximate.

**Racial Composition of HHSP-Assisted Individuals, FY 2021**

Race	Individuals	Percent
American Indian or Alaska Native	36	0.9%
Asian	17	0.4%
Black or African American	1,093	27.5%
Native Hawaiian or Other Pacific Islander	14	0.4%
White	2,577	64.9%
Unknown	235	5.9%
Total	3,972	100%

**Ethnic Composition of HHSP-Assisted Individuals, FY 2021**

Ethnicity	Individuals	Percent
Hispanic or Latino	2,050	51.6%
Not Hispanic or Latino	1,742	43.9%
Unknown	180	4.5%
Total	3,972	100.0%

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

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

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

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

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

### **PERFORMANCE IN ADDRESSING HOUSING NEEDS**

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. The U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data provide a snapshot of that need, as shown in the Section 2 Housing Analysis. CHAS data indicate that there are approximately 1,495,052 renter households with incomes less than or equal to 80% AMFI with housing problems and 884,216 owner households with incomes less than or equal to 80% AMFI with housing problems, such as a cost burden, lack of kitchen or plumbing, and overcrowding. These 2,379,268 households equate to approximately 25.2% of all households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD, as TDHCA programs may target other housing needs, such as accessibility and utility concerns. Additionally, CHAS data estimates from HUD cover a five year period in the past, which means that these estimates do not always reflect current changes in housing need.

Looking across TDHCA's entire portfolio of programs that serve and collect data based on households, rather than individuals, TDHCA serves 222,042 low income households below 80% AMFI. This accounts for nearly 4.8% of the state's low income households estimated in the 2014-2018 CHAS data.

TDHCA housing assistance programs are targeted to assist renter and owner households with incomes less than or equal to 80% AMFI with housing problems. This includes the Section 8 program, which operates under TDHCA's Community Affairs Division. In FY 2021 TDHCA's housing programs served 28,119, or 1% of Texas households with incomes less than or equal to 80% AMFI with at least one housing problem.

Community Affairs programs address a variety of needs through activities categorized as either energy assistance or supportive services. Total assistance provided through TDHCA Community Affairs Programs served 193,921 households and 437,369 individuals in FY 2021. Due to different eligibility and reporting requirements across CSBG, CEAP, and WAP funds, it's necessary to evaluate performance via different measures for each program. Although Community Affairs programs utilize various percentages of the federal poverty line to determine eligibility, households served by WAP and CEAP are placed in the VLI category in the SLIHP. According to this metric, WAP and CEAP served 193,921 VLI households in FY 2021, which represents 8.8% of the 2,201,395 ELI and VLI households in Texas. CSBG reports based on the number of individuals served and calculates income eligibility at 125% of the federal poverty line. According to the 2015-2019 ACS, there are 5,454,922 individuals living below 125% of the poverty line in Texas. In FY 2021, CSBG served 437,369 or 8.0% of these Texans.

Homelessness programs, which include ESG and HHSP, serve individuals at risk of or currently experiencing homelessness. A comprehensive dataset representing this population is not readily available, as HUD relies on Point-in-Time (PIT) counts to estimate the prevalence of homelessness. According to the 2015-2019 ACS, there are 4,072,194 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness program funding allocation formulas. Homelessness

programs served 58,165 individuals or 1.4% of individuals below the poverty level. Not all persons below poverty are eligible for homelessness assistance.

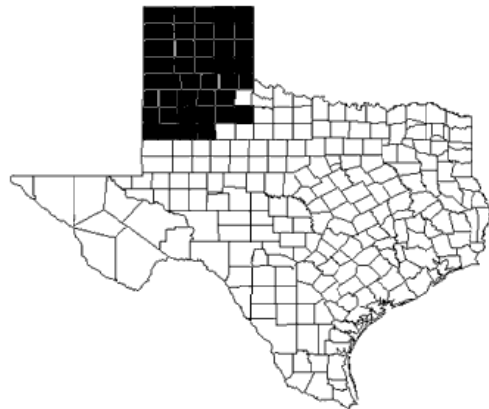
## **STATEMENT OF ACTIVITIES BY UNIFORM STATE SERVICE REGION**

This section describes TDHCA's FY 2021 activities by Uniform State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG and HHSP because, as noted previously, funds are provided to subrecipient organizations whose coverage areas do not align with regional boundaries. Additionally, for purposes of reporting, Office of Colonia Initiatives (OCI) data does not appear as an independent category, but rather the data is grouped under their respective funding sources. For example, Bootstrap, though administered by OCI, is funded and reported under HTF. HOME funding for new construction and rehabilitation of renter housing is funneled through and reported under MF Direct Loan.

As required by Tex. Gov't Code §2306.072(c)(5), TDHCA reports on the racial composition of individuals and households receiving assistance. Because TDHCA does not accept applications directly from applicants for a majority of its programs, the Department is unable to report on the racial and ethnic composition of applicants, but only those that receive assistance. The racial and ethnic composition reflects actual households served in FY 2021. Single Family Homeownership, HOME, HTF, Section 811 PRA, and HCV program awards are the same as the actual households served in FY 2021. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2021 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2021 with previous years' awards. Therefore, the racial and ethnic table totals may not correlate with the activity type or income group tables for each region.

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

**REGION 1**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaskan Native	28	0.4%	0	0.0%	4	1.3%
	Asian or Pacific Islander	77	1.1%	0	0.0%	2	0.7%
	Black or African American	1134	16.7%	0	0.0%	16	5.3%
	White	4016	59.0%	0	0.0%	258	85.7%
	Other	286	4.2%	0	0.0%	16	5.3%
	Unknown	1269	18.6%	0	0.0%	5	1.7%
by Ethnicity	Hispanic or Latino	2,105	30.9%	0	0.0%	142	23.6%
	Not Hispanic or Latino	3,472	51.0%	0	0.0%	144	23.9%
	Unknown	1233	18.1%	0	0.0%	15	2.5%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$49,662,414	301	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$1,420,400	96	\$0	0	\$0	0	\$1,660,000	0	\$0	0	\$0	0
<b>Total</b>	<b>\$49,662,414</b>	<b>301</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$1,420,400</b>	<b>96</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$1,660,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

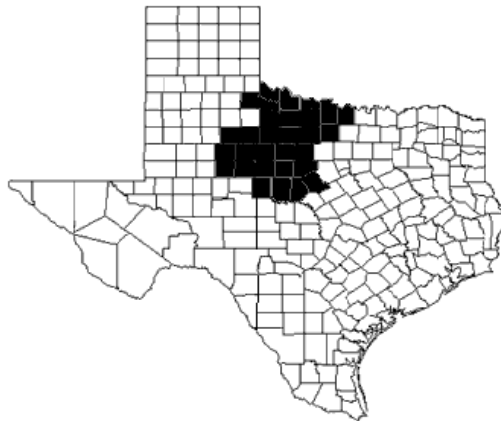
**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$568,347	3	\$0	0	\$0	0	\$118,367	8	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$12,924,123	93	\$0	0	\$0	0	\$1,302,033	88	\$0	0	\$0	0	\$1,660,000	0	\$0	0	\$0	0
LI	\$18,276,042	109	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$17,893,902	96	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$49,662,414</b>	<b>301</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$1,420,400</b>	<b>96</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$1,660,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$51,082,814 in Region 1 during FY 2021 and served 397 households. Homeowner programs received more funding and served more households than renter programs. LI households (>60%, <=80% AMFI) received the most funding and had the greatest number of households served.

**REGION 2**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	24	0.5%	0	0.0%	1	1.1%
	Asian or Pacific Islander	34	0.8%	0	0.0%	7	7.6%
	Black or African American	701	15.9%	0	0.0%	5	5.4%
	White	2,915	65.9%	4	100.0%	79	85.9%
	Other	171	3.9%	0	0.0%	0	0.0%
	Unknown	576	13.0%	0	0.0%	0	0.0%
by Ethnicity	Hispanic or Latino	691	15.6%	1	25.0%	19	0.6%
	Not Hispanic or Latino	3,134	70.9%	3	75.0%	69	2.2%
	Unknown	596	13.5%	0	0.0%	4	0.1%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$12,103,893	92	\$337,547	3	\$21,728	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$474,763	162	\$0	0	\$1,686,427	112	\$0	0	\$0	0	\$2,184,248	0	\$12,960	3	\$0	0
<b>Total</b>	<b>\$12,103,893</b>	<b>92</b>	<b>\$812,310</b>	<b>165</b>	<b>\$21,728</b>	<b>1</b>	<b>\$1,686,427</b>	<b>112</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$2,184,248</b>	<b>0</b>	<b>\$12,960</b>	<b>3</b>	<b>\$0</b>	<b>0</b>

**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$252,931	3	\$416,837	104	\$0	0	\$155,436	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$4,815,612	40	\$264,378	53	\$0	0	\$1,530,991	102	\$0	0	\$0	0	\$2,184,248	0	\$12,016	3	\$0	0
LI	\$3,502,335	26	\$131,095	8	\$21,728	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$3,533,015	23	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$12,103,893</b>	<b>92</b>	<b>\$812,310</b>	<b>165</b>	<b>\$21,728</b>	<b>1</b>	<b>\$1,686,427</b>	<b>112</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$2,184,248</b>	<b>0</b>	<b>\$12,960</b>	<b>3</b>	<b>\$0</b>	<b>0</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$14,637,318 in Region 2 during FY 2021 and served 373 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.



**REGION 3**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	228	0.3%	0	0.0%	19	0.6%
	Asian or Pacific Islander	1,278	1.7%	0	0.0%	38	1.2%
	Black or African American	33,107	44.5%	14	48.3%	680	22.1%
	White	24,523	32.9%	5	17.2%	1,897	61.7%
	Other	4,474	6.0%	5	17.2%	271	8.8%
	Unknown	10,871	14.6%	5	17.2%	172	5.6%
by Ethnicity	Hispanic or Latino	12,198	16.4%	4	13.8%	1292	4.2%
	Not Hispanic or Latino	51,407	69.0%	25	86.2%	1483	4.9%
	Unknown	10,876	14.6%	0	0.0%	302	1.0%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$696,628,050	3077	\$0	0	\$1,130,646	29	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$6,394,188	1179	\$0	0	\$13,481,158	879	\$4,908,850	835	\$73,000,000	0	\$911,087	0	\$2,382,826	204	\$1,429,394	161
<b>Total</b>	<b>\$696,628,050</b>	<b>3077</b>	<b>\$6,394,188</b>	<b>1179</b>	<b>\$1,130,646</b>	<b>29</b>	<b>\$13,481,158</b>	<b>879</b>	<b>\$4,908,850</b>	<b>835</b>	<b>\$73,000,000</b>	<b>0</b>	<b>\$911,087</b>	<b>0</b>	<b>\$2,382,826</b>	<b>204</b>	<b>\$1,429,394</b>	<b>161</b>

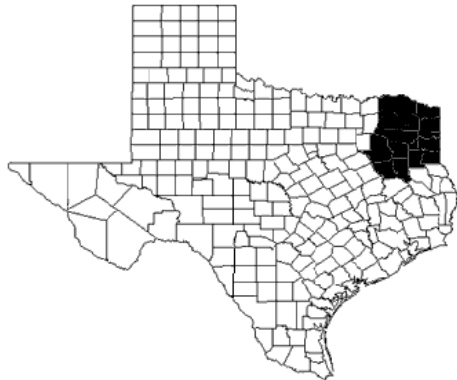
**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$7,344,857	43	\$3,909,145	710	\$63,293	2	\$1,590,517	104	\$40,724	8	\$0	0	\$0	0	\$0	0	\$1,429,394	161
VLI	\$222,353,731	1110	\$2,205,221	415	\$1,003,563	24	\$11,890,641	775	\$4,702,812	800	\$73,000,000	0	\$911,087	0	\$1,872,922	204	\$0	0
LI	\$269,424,661	1152	\$279,822	54	\$63,790	3	\$0	0	\$165,313	27	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$197,504,801	772	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$696,628,050</b>	<b>3077</b>	<b>\$6,394,188</b>	<b>1179</b>	<b>\$1,130,646</b>	<b>29</b>	<b>\$13,481,158</b>	<b>879</b>	<b>\$4,908,850</b>	<b>835</b>	<b>\$73,000,000</b>	<b>0</b>	<b>\$911,087</b>	<b>0</b>	<b>\$2,382,826</b>	<b>204</b>	<b>\$1,429,394</b>	<b>161</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$797,925,718 in Region 3 during FY 2021 and served 6,203 households. Homeowner programs received more funding than renter programs, but renter programs served more households in Region 3. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

**REGION 4**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	17	0.2%	0	0.0%	1	0.5%
	Asian or Pacific Islander	38	0.4%	0	0.0%	0	0.0%
	Black or African American	3,970	44.2%	16	44.4%	23	11.5%
	White	4,012	44.7%	20	55.6%	163	81.5%
	Other	170	1.9%	0	0.0%	7	3.5%
	Unknown	768	8.6%	0	0.0%	6	3.0%
by Ethnicity	Hispanic or Latino	405	4.5%	2	5.6%	41	0.9%
	Not Hispanic or Latino	7,747	86.3%	34	94.4%	153	3.5%
	Unknown	823	9.2%	0	0.0%	6	0.1%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$32,929,684	200	\$3,253,515	28	\$168,216	8	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$521,966	183	\$0	0	\$889,904	64	\$397,254	114	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$32,929,684</b>	<b>200</b>	<b>\$3,775,481</b>	<b>211</b>	<b>\$168,216</b>	<b>8</b>	<b>\$889,904</b>	<b>64</b>	<b>\$397,254</b>	<b>114</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$403,137	4	\$922,954	87	\$43,488	2	\$69,524	5	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$10,342,712	74	\$2,382,560	111	\$62,500	3	\$820,380	59	\$397,254	114	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$14,106,132	80	\$469,967	13	\$62,228	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$8,077,703	42	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$32,929,684</b>	<b>200</b>	<b>\$3,775,481</b>	<b>211</b>	<b>\$168,216</b>	<b>8</b>	<b>\$889,904</b>	<b>64</b>	<b>\$397,254</b>	<b>114</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$38,160,540 in Region 4 during FY 2021 and served 597 households. Homeowner programs received more funding than renter programs, but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding but VLI had the greatest number of households served.

**REGION 5**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	11	0.1%	0	0.0%	1	0.9%
	Asian or Pacific Islander	55	0.6%	0	0.0%	2	1.7%
	Black or African American	5,606	61.7%	3	100.0%	46	40.0%
	White	2,666	29.3%	0	0.0%	54	47.0%
	Other	158	1.7%	0	0.0%	6	5.2%
	Unknown	594	6.5%	0	0.0%	6	5.2%
by Ethnicity	Hispanic or Latino	419	4.6%	0	0.0%	9	0.3%
	Not Hispanic or Latino	8,083	88.9%	3	100.0%	96	3.3%
	Unknown	588	6.5%	0	0.0%	10	0.3%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$19,398,409	115	\$218,440	2	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$156,108	51	\$0	0	\$3,032,304	265	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$19,398,409</b>	<b>115</b>	<b>\$374,548</b>	<b>53</b>	<b>\$45,000</b>	<b>1</b>	<b>\$3,032,304</b>	<b>265</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

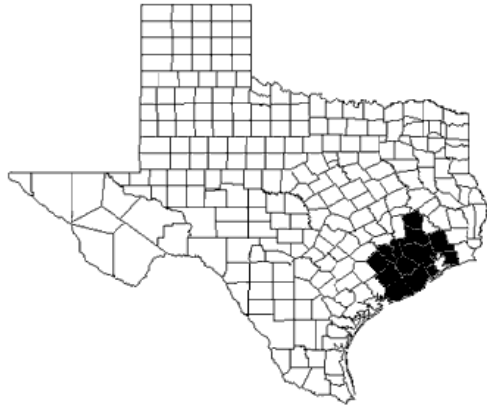
**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$92,272	1	\$131,760	41	\$0	0	\$288,598	25	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$5,057,010	35	\$133,585	11	\$0	0	\$2,743,706	240	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$7,140,595	41	\$109,204	1	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$7,108,532	38	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$19,398,409</b>	<b>115</b>	<b>\$374,548</b>	<b>53</b>	<b>\$45,000</b>	<b>1</b>	<b>\$3,032,304</b>	<b>265</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.\*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$22,850,261 in Region 5 during FY 2021 and served 3434 households. Homeowner programs received more funding than renter programs, but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding and had the greatest number of households served.

**REGION 6**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	248	0.4%	0	0.0%	28	0.9%
	Asian or Pacific Islander	1,244	1.9%	0	0.0%	50	1.6%
	Black or African American	32,788	48.9%	6	54.5%	768	25.0%
	White	22,750	34.0%	5	45.5%	1,738	56.6%
	Other	3,658	5.5%	0	0.0%	245	8.0%
	Unknown	6,317	9.4%	0	0.0%	240	7.8%
by Ethnicity	Hispanic or Latino	15,861	23.7%	5	45.5%	1419	5.0%
	Not Hispanic or Latino	44,729	66.8%	6	54.5%	1348	4.7%
	Unknown	6,415	9.6%	0	0.0%	302	1.1%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$649,982,472	3069	\$1,259,961	11	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$25,622	7	\$0	0	\$17,717,815	1313	\$9,916,624	1954	\$73,000,000	0	\$0	0	\$4,945,152	414	\$648,605	95
<b>Total</b>	<b>\$649,982,472</b>	<b>3069</b>	<b>\$1,285,583</b>	<b>18</b>	<b>\$0</b>	<b>0</b>	<b>\$17,717,815</b>	<b>1313</b>	<b>\$9,916,624</b>	<b>1954</b>	<b>\$73,000,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$4,945,152</b>	<b>414</b>	<b>\$648,605</b>	<b>95</b>

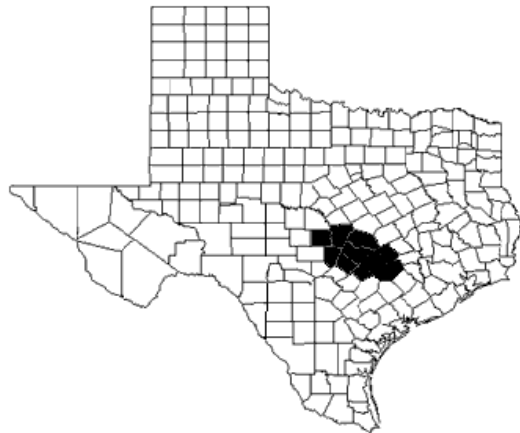
**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$2,266,483	15	\$481,971	5	\$0	0	\$1,943,134	147	\$0	0	\$0	0	\$0	0	\$0	0	\$648,605	95
VLI	\$163,898,002	879	\$579,993	11	\$0	0	\$15,774,681	1166	\$9,916,624	1954	\$73,000,000	0	\$0	0	\$3,694,909	414	\$0	0
LI	\$276,990,696	1280	\$223,619	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$206,602,738	894	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$649,982,472</b>	<b>3069</b>	<b>\$1,285,583</b>	<b>18</b>	<b>\$0</b>	<b>0</b>	<b>\$17,717,815</b>	<b>1313</b>	<b>\$9,916,624</b>	<b>1954</b>	<b>\$73,000,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$4,945,152</b>	<b>414</b>	<b>\$648,605</b>	<b>95</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$756,847,646 in Region 6 during FY 2021 and served 6,768 households. Homeowner programs both received more funding but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding but VLI households had the greatest number of households served.

**REGION 7**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	128	0.4%	0	0.0%	10	1.0%
	Asian or Pacific Islander	428	1.4%	0	0.0%	30	3.1%
	Black or African American	5,172	16.8%	13	31.0%	111	11.6%
	White	13,445	43.7%	26	61.9%	613	64.1%
	Other	1,768	5.8%	2	4.8%	95	9.9%
	Unknown	9,795	31.9%	1	2.4%	97	10.1%
by Ethnicity	Hispanic or Latino	8,654	28.2%	16	38.1%	398	2.6%
	Not Hispanic or Latino	12,371	40.2%	26	61.9%	434	2.8%
	Unknown	9,711	31.6%	0	0.0%	124	0.8%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$236,976,112	956	\$911,066	8	\$779,620	34	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$45,058	8	\$0	0	\$2,850,000	242	\$7,545,590	1248	\$13,000,000	0	\$0	0	\$303,633	40	\$1,375,070	139
<b>Total</b>	<b>\$236,976,112</b>	<b>956</b>	<b>\$956,124</b>	<b>16</b>	<b>\$779,620</b>	<b>34</b>	<b>\$2,850,000</b>	<b>242</b>	<b>\$7,545,590</b>	<b>1248</b>	<b>\$13,000,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$303,633</b>	<b>40</b>	<b>\$1,375,070</b>	<b>139</b>

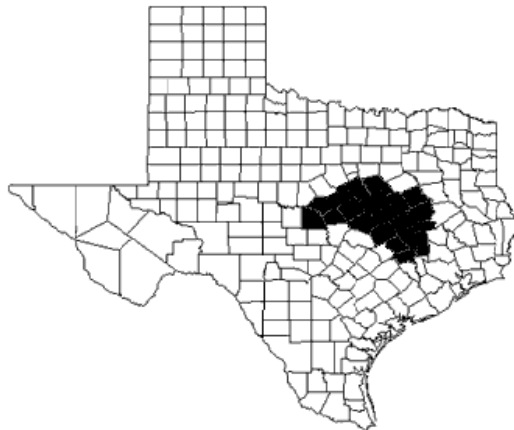
**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,517,308	7	\$606,603	10	\$369,575	18	\$293,182	25	\$0	0	\$0	0	\$0	0	\$0	0	\$1,375,070	139
VLI	\$82,176,586	359	\$349,521	6	\$387,545	15	\$2,556,818	217	\$7,545,590	1248	\$13,000,000	0	\$0	0	\$242,334	40	\$0	0
LI	\$93,887,198	371	\$0	0	\$22,500	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$59,395,020	219	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$236,976,112</b>	<b>956</b>	<b>\$956,124</b>	<b>16</b>	<b>\$779,620</b>	<b>34</b>	<b>\$2,850,000</b>	<b>242</b>	<b>\$7,545,590</b>	<b>1248</b>	<b>\$13,000,000</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$303,633</b>	<b>40</b>	<b>\$1,375,070</b>	<b>139</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$262,411,079 in Region 7 during FY 2021 and served 2,536 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

**REGION 8**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	28	0.3%	0	0.0%	4	1.0%
	Asian or Pacific Islander	81	1.0%	0	0.0%	5	1.2%
	Black or African American	3,198	39.7%	1	8.3%	58	14.1%
	White	3,656	45.4%	7	58.3%	240	58.3%
	Other	320	4.0%	2	16.7%	67	16.3%
	Unknown	776	9.6%	2	16.7%	38	9.2%
by Ethnicity	Hispanic or Latino	1,151	14.3%	6	50.0%	105	2.4%
	Not Hispanic or Latino	6,078	75.4%	6	50.0%	219	4.9%
	Unknown	830	10.3%	0	0.0%	88	2.0%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$69,162,226	412	\$551,947	5	\$246,999	7	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,015,153	271	\$0	0	\$1,784,466	133	\$0	0	\$0	0	\$2,300,000	0	\$81,169	15	\$0	0
<b>Total</b>	<b>\$69,162,226</b>	<b>412</b>	<b>\$1,567,100</b>	<b>276</b>	<b>\$246,999</b>	<b>7</b>	<b>\$1,784,466</b>	<b>133</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$2,300,000</b>	<b>0</b>	<b>\$81,169</b>	<b>15</b>	<b>\$0</b>	<b>0</b>

**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,017,253	9	\$850,467	174	\$0	0	\$175,531	13	\$0	0	\$0	0	\$400,000	0	\$0	0	\$0	0
VLI	\$26,478,466	180	\$514,453	80	\$134,499	4	\$1,608,935	120	\$0	0	\$0	0	\$1,900,000	0	\$60,498	15	\$0	0
LI	\$23,307,255	129	\$202,180	22	\$112,500	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$18,359,252	94	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$69,162,226</b>	<b>412</b>	<b>\$1,567,100</b>	<b>276</b>	<b>\$246,999</b>	<b>7</b>	<b>\$1,784,466</b>	<b>133</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$2,300,000</b>	<b>0</b>	<b>\$81,169</b>	<b>15</b>	<b>\$0</b>	<b>0</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$72,841,960 in Region 8 during FY 2021 and served 843 households. Homeowner programs received more funding and but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

**REGION 9**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	79	0.3%	0	0.0%	6	0.3%
	Asian or Pacific Islander	248	1.0%	0	0.0%	28	1.4%
	Black or African American	3,571	14.1%	2	11.1%	143	6.9%
	White	15,179	59.9%	7	38.9%	1,622	78.7%
	Other	1,232	4.9%	6	33.3%	170	8.3%
	Unknown	5,020	19.8%	3	16.7%	91	4.4%
by Ethnicity	Hispanic or Latino	13,035	51.5%	16	88.9%	1357	7.1%
	Not Hispanic or Latino	7,293	28.8%	2	100.0%	560	2.9%
	Unknown	5,001	19.7%	0	0.0%	143	0.7%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$432,122,429	2060	\$1,138,316	10	\$242,110	8	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$2,375,155	440	\$0	0	\$2,996,281	194	\$8,595,534	1514	\$20,031,464	0	\$5,340,000	0	\$619,144	118	\$396,000	59
<b>Total</b>	<b>\$432,122,429</b>	<b>2060</b>	<b>\$3,513,471</b>	<b>450</b>	<b>\$242,110</b>	<b>8</b>	<b>\$2,996,281</b>	<b>194</b>	<b>\$8,595,534</b>	<b>1514</b>	<b>\$20,031,464</b>	<b>0</b>	<b>\$5,340,000</b>	<b>0</b>	<b>\$619,144</b>	<b>118</b>	<b>\$396,000</b>	<b>59</b>

**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$3,036,632	21	\$1,851,095	285	\$42,474	2	\$309,718	20	\$0	0	\$0	0	\$232,759	0	\$0	0	\$396,000	59
VLI	\$157,364,328	835	\$1,461,510	145	\$199,636	6	\$2,686,563	174	\$8,595,534	1514	\$20,031,464	0	\$5,107,241	0	\$584,493	118	\$0	0
LI	\$167,570,591	760	\$200,865	20	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$104,150,878	444	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$432,122,429</b>	<b>2060</b>	<b>\$3,513,471</b>	<b>450</b>	<b>\$242,110</b>	<b>8</b>	<b>\$2,996,281</b>	<b>194</b>	<b>\$8,595,534</b>	<b>1514</b>	<b>\$20,031,464</b>	<b>0</b>	<b>\$5,340,000</b>	<b>0</b>	<b>\$619,144</b>	<b>118</b>	<b>\$396,000</b>	<b>59</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$468,120,432 in Region 9 during FY 2021 and served 4,344 households. Homeowner programs received more funding but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

**REGION 10**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	10	0.1%	0	0.0%	0	0.0%
	Asian or Pacific Islander	74	1.0%	0	0.0%	3	1.1%
	Black or African American	677	9.2%	3	50.0%	5	1.8%
	White	6,160	83.9%	1	16.7%	247	90.8%
	Other	119	1.6%	0	0.0%	9	3.3%
	Unknown	299	4.1%	2	33.3%	8	2.9%
by Ethnicity	Hispanic or Latino	4,990	68.0%	3	50.0%	202	3.0%
	Not Hispanic or Latino	2,056	28.0%	3	50.0%	59	0.9%
	Unknown	293	4.0%	0	0.0%	11	0.2%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$47,684,964	272	\$453,320	4	\$90,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$480,264	100	\$0	0	\$2,638,700	171	\$0	0	\$0	0	\$0	0	\$3,360	1	\$97,603	15
<b>Total</b>	<b>\$47,684,964</b>	<b>272</b>	<b>\$933,584</b>	<b>104</b>	<b>\$90,000</b>	<b>2</b>	<b>\$2,638,700</b>	<b>171</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$3,360</b>	<b>1</b>	<b>\$97,603</b>	<b>15</b>

**FY 2021 Funding/HH Served by Income Category\*\***

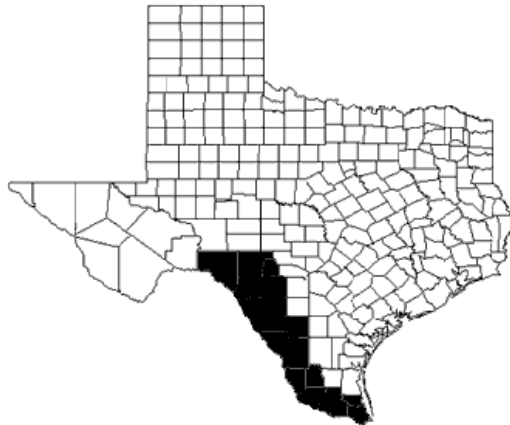
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond*		MF Direct Loan*		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$195,786	2	\$480,777	73	\$0	0	\$279,409	18	\$0	0	\$0	0	\$0	0	\$0	0	\$97,603	15
VLI	\$13,738,151	90	\$212,675	25	\$90,000	2	\$2,359,291	153	\$0	0	\$0	0	\$0	0	\$3,060	1	\$0	0
LI	\$17,854,859	100	\$240,132	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$15,896,168	80	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$47,684,964</b>	<b>272</b>	<b>\$933,584</b>	<b>104</b>	<b>\$90,000</b>	<b>2</b>	<b>\$2,638,700</b>	<b>171</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$3,360</b>	<b>1</b>	<b>\$97,603</b>	<b>15</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$51,350,608 in Region 10 during FY 2021 and served 550 households. Homeowner programs received more funding than renter programs, but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding but VLI households had the greatest number of households served.



**REGION 11**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	7	0.0%	0	0.0%	0	0.0%
	Asian or Pacific Islander	25	0.2%	0	0.0%	0	0.0%
	Black or African American	68	0.4%	0	0.0%	2	0.3%
	White	14,717	90.4%	16	66.7%	631	96.6%
	Other	313	1.9%	7	29.2%	18	2.8%
	Unknown	1,143	7.0%	1	4.2%	2	0.3%
by Ethnicity	Hispanic or Latino	14,679	90.2%	23	95.8%	623	3.9%
	Not Hispanic or Latino	485	3.0%	1	4.2%	24	0.1%
	Unknown	1,109	6.8%	0	0.0%	6	0.0%

\*Represents total renter households served by the TDHCA portfolio in the region.

**FY 2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$109,877,553	653	\$1,267,066	14	\$238,128	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,710,496	556	\$0	0	\$8,731,470	621	\$189,239	74	\$0	0	\$899,866	0	\$0	0	\$126,947	25
<b>Total</b>	<b>\$109,877,553</b>	<b>653</b>	<b>\$2,977,562</b>	<b>570</b>	<b>\$238,128</b>	<b>10</b>	<b>\$8,731,470</b>	<b>621</b>	<b>\$189,239</b>	<b>74</b>	<b>\$0</b>	<b>0</b>	<b>\$899,866</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$126,947</b>	<b>25</b>

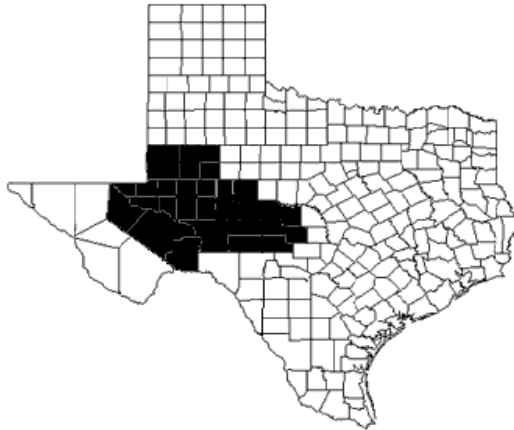
**FY 2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$2,768,668	26	\$1,455,320	361	\$22,429	1	\$927,010	66	\$0	0	\$0	0	\$192,828	0	\$0	0	\$126,947	25
VLI	\$41,598,819	277	\$1,099,530	178	\$170,699	7	\$7,804,460	555	\$189,239	74	\$0	0	\$707,038	0	\$0	0	\$0	0
LI	\$40,539,586	225	\$422,712	31	\$45,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$24,970,480	125	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$109,877,553</b>	<b>653</b>	<b>\$2,977,562</b>	<b>570</b>	<b>\$238,128</b>	<b>10</b>	<b>\$8,731,470</b>	<b>621</b>	<b>\$189,239</b>	<b>74</b>	<b>\$0</b>	<b>0</b>	<b>\$899,866</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$126,947</b>	<b>25</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$122,013,953 in Region 11 during FY 2021 and served 1,928 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

**REGION 12**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	16	0.3%	0	0.0%	0	0.0%
	Asian or Pacific Islander	22	0.4%	0	0.0%	1	0.6%
	Black or African American	726	14.5%	2	7.7%	7	4.2%
	White	3,284	65.7%	17	65.4%	149	90.3%
	Other	151	3.0%	3	11.5%	0	0.0%
	Unknown	800	16.0%	4	15.4%	8	4.8%
by Ethnicity	Hispanic or Latino	2,359	47.2%	17	65.4%	84	2.3%
	Not Hispanic or Latino	1,844	36.9%	9	34.6%	81	2.2%
	Unknown	796	15.9%	0	0.0%	6	0.2%

\*Represents total renter households served by the TDHCA portfolio in the region.

**Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$32,239,574	171	\$0	0	\$734,993	26	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$1,374,266	293	\$0	0	\$1,528,700	98	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$32,239,574</b>	<b>171</b>	<b>\$1,374,266</b>	<b>293</b>	<b>\$734,993</b>	<b>26</b>	<b>\$1,528,700</b>	<b>98</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

**Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$233,739	2	\$847,824	178	\$247,493	11	\$141,115	9	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$10,920,692	66	\$473,120	102	\$472,500	14	\$1,387,585	89	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$12,499,760	63	\$51,422	12	\$15,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$8,585,383	40	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$32,239,574</b>	<b>171</b>	<b>\$1,374,266</b>	<b>293</b>	<b>\$734,993</b>	<b>26</b>	<b>\$1,528,700</b>	<b>98</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$35,877,534 in Region 12 during FY 2021 and served 588 households. Homeowner programs received more funding than renter programs, but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

**REGION 13**



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

		Renter Programs		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%	HH	%
by Race	American Indian or Alaska Native	71	0.5%	0	0.0%	5	0.6%
	Asian or Pacific Islander	38	0.3%	0	0.0%	4	0.5%
	Black or African American	363	2.8%	1	2.0%	9	1.0%
	White	11,597	89.1%	43	87.8%	808	92.2%
	Other	291	2.2%	0	0.0%	43	4.9%
	Unknown	656	5.0%	5	10.2%	7	0.8%
by Ethnicity	Hispanic or Latino	11,570	88.9%	46	93.9%	811	6.1%
	Not Hispanic or Latino	815	6.3%	3	6.1%	47	0.4%
	Unknown	631	4.8%	0	0.0%	18	0.1%

\*Represents total renter households served by the TDHCA portfolio in the region.

**2021 Funding/HHs Served by Activity Type\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$138,781,057	876	\$343,591	4	\$1,034,503	44	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$712,032	268	\$0	0	\$5,321,428	461	\$2,445,381	396	\$0	0	\$0	0	\$0	0	\$78,473	12
<b>Total</b>	<b>\$138,781,057</b>	<b>876</b>	<b>\$1,055,623</b>	<b>272</b>	<b>\$1,034,503</b>	<b>44</b>	<b>\$5,321,428</b>	<b>461</b>	<b>\$2,445,381</b>	<b>396</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$78,473</b>	<b>12</b>

**2021 Funding/HH Served by Income Category\*\***

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond		MF Direct Loan		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$2,355,296	21	\$512,886	120	\$189,812	8	\$553,276	48	\$0	0	\$0	0	\$0	0	\$0	0	\$78,473	12
VLI	\$57,903,411	397	\$323,885	113	\$644,856	27	\$4,768,152	413	\$2,445,381	396	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$48,188,438	291	\$350,402	40	\$199,835	9	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$30,333,912	167	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
<b>Total</b>	<b>\$138,781,057</b>	<b>876</b>	<b>\$1,055,623</b>	<b>272</b>	<b>\$1,034,503</b>	<b>44</b>	<b>\$5,321,428</b>	<b>461</b>	<b>\$2,445,381</b>	<b>396</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$78,473</b>	<b>12</b>

\*Please note all households served in FY21 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting. \*\* Represents new renter households served in FY21.

TDHCA's housing programs allocated \$148,637,992 in Region 13 during FY 2021 and served 2,049 households. Homeowner programs received more funding but renter programs served more households. VLI households (>30%, <=60% AMFI) received the most funding and had the greatest number of households served.

## HOUSING SPONSOR REPORT ANALYSIS

Tex. Gov't Code §2306.072 and §2306.0724 requires the Department to provide property and occupant profiles for multifamily properties with 20 or more units receiving assistance from TDHCA. This report compiled annually includes the contact information for each property, the total number of units, the number of accessible units, the rents for units by type, the racial composition for the property, the number of units occupied by individuals receiving supported housing assistance, the number of units occupied delineated by income group, and a statement as to whether a fair housing agency or federal court found fair housing violations at the property. TDHCA is notified of Fair Housing violations that have been filed with the Texas Workforce Commission, HUD, and the U.S. Department of Justice through its Previous Participation reviews, required reporting by monitored properties, and through the Texas Workforce Commission.

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

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

## GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS

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

The Department allocated \$196,975,622 in 4% and 9% HTC's during SFY 2021, which represents a one year value. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program's webpage at <http://www.tdhca.state.tx.us/multifamily/>. The map on the following page displays the geographic distribution of the FY 2021 9% and 4% HTC awards. TDHCA received \$1,012,617 in 9% tax credits from the federal pool of unused funds in 2021. There were \$138,041 in 9% tax credits from the 2019 HTC cycle year at the end of the 2021 calendar year. As of October 15, 2021, there were \$704,991 in unused 9% tax credits remaining for the 2021 HTC cycle.

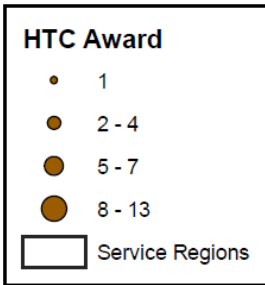
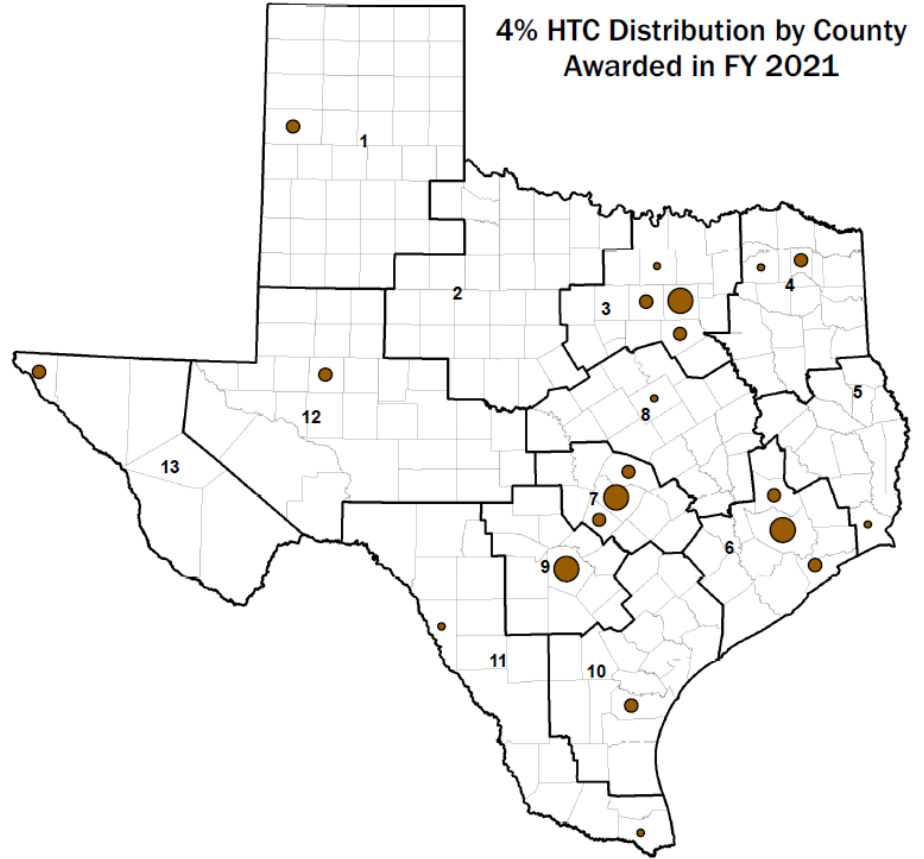
Region	All HTC's	% of all HTC's	9% HTC s	% of all 9% HTC's	4% HTC s	% of all 4% HTC's
1	\$3,820,938	1.94%	\$2,343,832	2.74%	\$1,477,106	1.32%
2	\$1,812,529	0.92%	\$1,812,529	2.12%	\$0	0.00%
3	\$42,717,400	21.69%	\$18,738,799	21.93%	\$23,978,601	21.50%
4	\$6,640,093	3.37%	\$5,932,117	6.94%	\$707,976	0.63%
5	\$4,210,158	2.14%	\$3,377,128	3.95%	\$833,030	0.75%
6	\$42,541,462	21.60%	\$17,745,404	20.77%	\$24,796,058	22.23%
7	\$32,343,089	16.42%	\$5,400,000	6.32%	\$26,943,089	24.16%
8	\$7,148,391	3.63%	\$5,702,565	6.67%	\$1,445,826	1.30%
9	\$29,403,882	14.93%	\$5,945,000	6.96%	\$23,458,882	21.03%
10	\$4,060,868	2.06%	\$2,508,202	2.94%	\$1,552,666	1.39%
11	\$11,692,741	5.94%	\$10,364,898	12.13%	\$1,327,843	1.19%
12	\$5,139,559	2.61%	\$2,152,008	2.52%	\$2,987,551	2.68%
13	\$5,444,512	2.76%	\$3,421,587	4.00%	\$2,022,925	1.81%
<b>Total</b>	<b>\$196,975,622</b>	<b>100.00%</b>	<b>\$85,444,069</b>	<b>100.00%</b>	<b>\$111,531,553</b>	<b>100.00%</b>

The table above shows the funding distribution of 2021 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. Data for 9% and 4% HTC are as of October, 2021. The Department plans the credit distributions to match the HTC RAF targets as closely as possible; the RAF targets apply to the 9% HTC program. To that end, as many whole awards as possible are made in each Uniform State Service Region's urban and rural sub-regions based on the RAF target for each. The total remainder in each region is then collapsed into a statewide pool. The most under-served sub-regions are ranked and, if possible, additional awards are made from the statewide pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will collapse to the statewide pool of remaining credits.

Urban/Rural	Awards
Rural	6
Urban	64
<b>Grand Total</b>	<b>70</b>

Type	Awards
Acquisition/Rehab	24
New Construction	44
Rehab Only	1
Reconstruction	1
<b>Grand Total</b>	<b>70</b>

Activity	Awards
Elderly	18
General	50
Supportive Housing	2
<b>Grand Total</b>	<b>70</b>



This map is not a survey product; boundaries, distances and scale are approximate only.  
The HTC distribution reflects 2021 awards, which will not be finalized until cost certification.

Type	Awards
Acquisition/Rehab	13
Adaptive Reuse	1
New Construction	56
Reconstruction	2
<b>Grand Total</b>	<b>72</b>

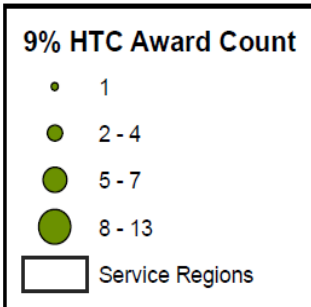
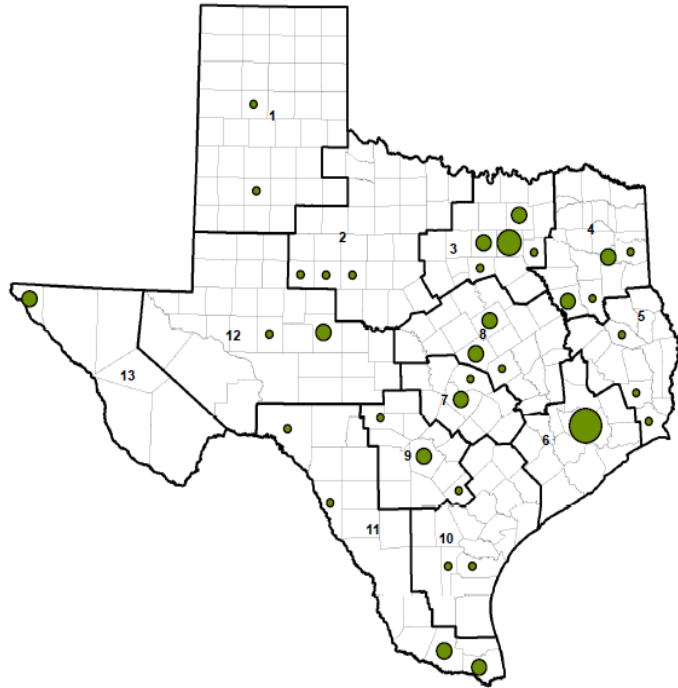
  

Urban/Rural	Awards
Rural	13
Urban	59
<b>Grand Total</b>	<b>72</b>

Activity	Awards
Elderly	22
General Housing	49
Supportive Housing	1
<b>Grand Total</b>	<b>72</b>

9% HTC Distribution by County  
Awarded in FY 2021



This map is not a survey product; boundaries, distances and scale are approximate only. The HTC distribution reflects 2021 awards, which will not be finalized until cost certification.

## **SECTION 4: ACTION PLAN**

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

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

- A description of methods to use all available housing resources to address the housing needs of special needs populations by establishing funding levels for all housing-related programs as required by Tex. Gov't Code §2306.0721(c)(2).
- A comprehensive statement of the activities of the department during the preceding year to address the needs of special needs populations as required by Tex. Gov't Code §2306.072(c)(2)(D).
- A description of state programs that govern the use of all available housing resources as required by Tex. Gov't Code §2306.0721(c)(4).
- A resource allocation plan targeting all available housing resources to individuals and families of low and very low income and special needs populations as required by Tex. Gov't Code §2306.0721(c)(5).
- Strategies to provide housing for individuals and families with special needs as required by Tex. Gov't Code §2306.0721(c)(7).
- A description of the Department's efforts to encourage incorporation of energy efficient construction and appliances in housing units as required by Tex. Gov't Code §2306.0721(c)(8).
- Strategies for meeting rural housing needs as required by Tex. Gov't Code §2306.0721(c)(11).
- An explanation of TDHCA's Regional Allocation Formula (RAF) as required by Tex. Gov't Code §2306.111(e)(1)

This section is organized as follows:

- **2022 TDHCA Programs:** Description of TDHCA's programs organized by division including funding source, administrator, purpose, targeted population, allocation, budget, and contact information.
- **Housing Support Continuum:** Activities undertaken by each TDHCA program that address the varying needs of low-income households.
- **Regional Allocation Plans:** Distribution of TDHCA's resources across the 13 State Service Regions.
- **Policy Initiatives:** A brief overview of policy initiatives for TDHCA including Fair Housing and Disaster Recovery.
- **Special Needs Populations:** Populations that have unique needs related to housing.



## **2022 TDHCA PROGRAMS**

TDHCA's programs govern the use of available resources to meet the housing needs of low-income Texans. Program descriptions include information on funding sources, recipients, targeted beneficiaries, set-asides and special initiatives.

Shortly after the beginning of the pandemic the United States federal government began enacting legislation aimed at helping renters and homeowners. On March 27, 2020, The Coronavirus Aid Relief and Economic Security Act (CARES), a \$2.2 trillion Federal stimulus bill was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. The final bill, the \$1.9 trillion dollar American Rescue Plan (ARP), passed on March 11, 2021. On April 2, 2020, TDHCA began receiving federal funds allocated to combat the COVID-19 pandemic. In total TDHCA received \$3,789,214,251.80 in eight areas which are listed below. TDHCA has used these federal funds to combat the COVID-19 pandemic by creating new programs and supplementing programs which were already in place.

The following is a list of TDHCA programs and activities organized by division inclusive of pandemic response assistance:

### **Community Affairs Division**

- Community Services Block Grant (CSBG) Program
- Comprehensive Energy Assistance Program (CEAP)
- Section 8 Housing Choice Voucher (HCV) Program
- Emergency Housing Vouchers (EHV)
- Weatherization Assistance Program (WAP)
- Low Income Household Water Assistance Program (LIHWAP)

### **Community Development Block Grant CARES Act Assistance**

- Texas Emergency Rental Assistance Program (TERAP)
- Texas Emergency Mortgage Assistance Program (TEMAP)
- Food Bank Reimbursement Assistance
- Assistance for Persons with Disabilities
- Legal Services for Persons with Disabilities
- Community Resiliency Program

### **Texas Rent Relief Division (TRR)**

- Texas Rent Relief (TRR)

### **Housing Stabilization Services (HSS)**

### **Home American Rescue Plan (HOME-ARP)**

### **Manufactured Housing Division**

### **Multifamily Finance Division**

- Housing Tax Credit (HTC) Program
- Multifamily Bond (MF Bond) Program

- Multifamily Direct Loan (MF Direct Loan) Program

## **Section 811 Project Rental Assistance**

### **Single Family and Homeless Programs Division**

- Emergency Solutions Grants (ESG) Program
- Emergency Solutions Grant CARES (ESG-CARES) Program
- Homeless Housing and Services Program (HHSP)
- Ending Homelessness Fund (EH Fund)
- HOME Tenant-Based Rental Assistance (TBRA)
- HOME Contract for Deed (CFD)
- HOME Homebuyer Assistance with New Construction or Rehabilitation (HANC)
- HOME Single Family Development (SFD)
- HOME Homeowner Reconstruction Assistance (HRA)
- Neighborhood Stabilization Program (NSP)
- Colonia Self-Help Center (CSHC) Program
- Texas Bootstrap Loan (Bootstrap) Program
- Amy Young Barrier Removal (AYBR) Program
- Texas Housing Trust Fund (Texas HTF)

### **Texas Homeownership Division**

- My First Texas Home (MFTH) Program
- My Choice Texas Home (MCTH) Program
- TEXAS Mortgage Credit Certificate (TX MCC) Program
- Texas Statewide Homebuyer Education Program (TSHEP)
- Texas Homebuyer U (TXHBU)

### **Housing Assistance Fund (TxHAF)**

- Texas Homeowner Assistance Fund (TxHAF)

## COMMUNITY AFFAIRS DIVISION

The Community Affairs Division offers the Community Services Block Grant (CSBG) Program, Comprehensive Energy Assistance Program (CEAP), Section 8 Housing Choice Voucher (HCV) Program, the Emergency Housing Vouchers (EHV), Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).

### COMMUNITY SERVICES BLOCK GRANT PROGRAM (CSBG)

The CSBG Program receives funds from the U.S. Department of Health and Human Services (USHHS) for CSBG-eligible entities to receive administrative support funds and for them to provide programs funds that offer emergency and poverty-related programs to income-eligible persons.

Ninety percent of the annual CSBG funds must be provided to eligible entities as defined under Section 673 of the CSBG Act to provide services to low-income individuals. These eligible entities are an established network of private nonprofit entities or units of local government that have each been designated by the Governor as the CSBG-eligible entity for a specified geographic area. TDHCA administers the program through a network of 40 CSBG subrecipients. Persons with incomes at or below 125% of the current federal income poverty guidelines issued annually by USHHS are eligible for the program (the level was raised to 200% of poverty for the CSBG CARES funds). Each CSBG eligible entity decides, through a needs assessment and strategic planning process, how the funds for their specific service area will be used; there is localized flexibility in the use and programming of funds and CSBG eligible entities do not all offer the same programs and services.

Allocations to 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 inverse population density.

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

TDHCA's CSBG program was allocated \$48,102,282 by the CARES Act. At least 90% of the CSBG CARES funds are distributed among the same eligible entities as the regular CSBG funds. CAAs will have until September 30, 2022, to spend CSBG funds allocated by the CARES Act. TDHCA also programmed some of the discretionary CSBG CARES funds for a pilot eviction diversion program.

CSBG funding for FY 2022 is not known at this time, and will depend on federal funding levels.

**CONTACT:** For assistance, individuals should contact the local CSBG eligible entity for their county directly, which can be found online at <http://www.tdhca.state.tx.us/texans.htm> by selecting “Emergency and Homeless Services” or by calling the Housing Resource Center at 800-525-0657. Program administrators who need more information may call Karen Keith, Community Affairs Division, at 512-630-2184.

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

**FUNDING SOURCE:** USHHS

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Eligible entities as defined in the CSBG Act

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

### COMPREHENSIVE ENERGY ASSISTANCE PROGRAM (CEAP)

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

Eligible households may be assisted with Utility Assistance and Household Crisis Assistance benefits, which are the two CEAP assistance components. Benefits are determined on a sliding scale based on income, household size and Federal Poverty Income levels. The Household Crisis Component is designed to provide one-time energy assistance to households during a disaster such as extreme temperatures or a presidentially declared disaster. A utility disconnection notice may constitute a Household Crisis in combination with extreme temperatures or a declared disaster.

The targeted beneficiaries of CEAP in Texas are households with an income at or below 150% 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%); elderly poverty household factor (40%); inverse poverty household density factor (5%); median income variance factor (5%); and weather factor (10%).

TDHCA’s CEAP program was allocated \$94,023,896 from USHHS by the CARES Act and \$134,407,308 from the ARP Act. The CARES Act funds have been distributed among the same subrecipients as the regular CEAP funds, and initially the ARP Act funds also will be. For the CARES Act allocation, subrecipients had until September 30, 2021 to spend the CEAP funds. For the ARP Act allocation, subrecipients will have until September 30, 2022 to expend the funds.

CEAP funding for FY 2022 is unknown at this time, and will depend on federal funding levels. The recently enacted Infrastructure Investment and Jobs Act (HR 3684) provides additional funding for the CEAP program over the next five years.

**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 Valerie Zapfen, Community Affairs Division, at 512-475-3809.

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

**FUNDING SOURCE:** USHHS

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Private nonprofits and units of local government

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

## SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

TDHCA serves as a public housing authority and receives funding for the Housing Choice Voucher (HCV) Program from HUD for counties included in TDHCA's Public Housing Authority (PHA) Plan. The HCV Program provides rental assistance payments on behalf of low-income individuals and families, including older Texans and persons with disabilities. Up to 190 of TDHCA's HCV vouchers are authorized to be utilized anywhere in the state for the Project Access Program, which assists low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing.

Eligibility for the HCV is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. Eligible households must have a gross income that does not exceed 50% of HUD's median income for the county or metropolitan area in which the family chooses to live. HUD requires 75% of all new voucher holders to the program to be at or below 30 of the area median income. Median income levels are published by HUD and vary by location. Several factors for eligibility consist of household's income, size and composition, citizenship or satisfactory immigrant status, assets and medical and childcare expenses.

Currently, TDHCA Program budget authority is for approximately 2,598 total housing choice vouchers. The program administers approximately 1,000 vouchers in 34 counties, or parts of counties that are not served by local or regional housing voucher programs. In addition, the Department administers 798 Emergency Housing vouchers throughout scatter areas of the state of Texas.

In May 2021, TDHCA was awarded 798 Emergency Housing Vouchers (EHVs) authorized by the American Rescue Plan Act of 2021 (Public Law No: 117-2). The American Rescue Plan Act allowed the HUD to allocate additional vouchers to PHAs to direct emergency vouchers to the PHAs operating in areas where the EHV's eligible populations have the greatest need. The EHVs are

provided to help assist individuals and families who are (1) homeless, (2) at risk of homelessness, (3) fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or (4) recently homeless.

In October 2018, TDHCA was awarded 20 Tenant-Based Veterans Assistance Supportive Housing (VASH) vouchers for the Fort Bend/ Galveston County area. The initiative is a collaboration between TDHCA, and the U.S. Department of Veterans Affairs (VA).

In September 2018, TDHCA was awarded 50 Mainstream Vouchers (MSV) for Project Access eligible households. An additional 15 MFP vouchers were issued to TDHCA through the CARES Act for a total of 65 vouchers.

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

Projected HCV funding for FY 2022 is unknown at this time and will depend on federal funding levels.

**CONTACT:** Individuals needing assistance with the HCV Program should call 1 (800) 237-6500. Individuals seeking other forms of local rental assistance may find other Housing Choice Voucher providers online at: <http://www.tdhca.state.tx.us/texans.htm> by selecting "Rent Help" or by calling the Housing Resource Center at 800-525-0657.

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

**FUNDING SOURCE:** HUD

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

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

## EMERGENCY HOUSING VOUCHERS (EHV)

On July 2021, TDHCA was awarded \$7.6 million in assistance for 798 Emergency Housing Vouchers (EHV) program authorized by the American Rescue Plan (ARP) Act of 2021.

*See Section 5 Pandemic Response for further information.*

## WEATHERIZATION ASSISTANCE PROGRAM (WAP)

WAP is funded by the U.S. Department of Energy (DOE) and USHHS' LIHEAP grant. WAP allocates funding to help low-income households control energy costs through the installation of weatherization (energy-efficient) measures and energy conservation education. The Department administers WAP through a network of 21 WAP subrecipients. The subrecipients consist of private nonprofit entities and units of local government. Typical weatherization measures include attic and wall insulation, weather-stripping and air sealing measures, heating and cooling unit repair and/or replacement, replacement of inefficient appliances such as refrigerators and minor repairs to allow energy efficient measures to be installed in the household.

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

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

Projected WAP funding for FY 2022 is unknown at this time, and will depend on federal funding levels. The recently enacted Infrastructure Investment and Jobs Act (HR 3684) is anticipated to provide significant additional funding for the DOE WAP.

**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 Chad Turner, Community Affairs Division at 512-475-3860.

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

**FUNDING SOURCES:** DOE and USHHS

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Private nonprofits and units of local government

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

#### **LOW INCOME HOUSEHOLD WATER ASSISTANCE PROGRAM (LIHWAP)**

TDHCA's LIHWAP program was allocated \$51,801,876 from USHHS through the Consolidated Appropriations Act of 2021 and \$40,597,082 from the American Rescue Plan Act. Subrecipients have until September 30, 2023 to spend both allocations of LIHWAP funds.

*See Section 5 Pandemic Response for further information.*

#### **Community Development Block Grant (CDBG) CARES Act Assistance**

Through the CARES Act TDHCA was awarded \$141,846,258 in CDBG to assist households impacted by the pandemic.

*See Section 5 Pandemic Response for further information*

## **TEXAS RENT RELIEF (TRR)**

Through the Consolidated Appropriations Act of 2021 TDHCA received \$1,308,110,629 in Emergency Rental Assistance (ERA1) and from the ARP Act a second allocation of \$1,079,786,857 (ERA2), which have both been programmed into the Texas Rent Relief Program.

*See Section 5 Pandemic Response for further information.*

## **HOUSING STABILITY SERVICES (HSS) DIVISION**

Through both allocations of ERA1 and ERA2, approximately \$163,552,903 has been directed to organizations to provide housing stability services.

*See Section 5 Pandemic Response for further information.*

## **HOME AMERICAN RESCUE PLAN (HOME-ARP)**

Through the ARP Act \$132,969,147 has been directed for Homeless related services.

*See Section 5 Pandemic Response for further information.*

## **MANUFACTURED HOUSING DIVISION**

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

The Manufactured Housing Division records ownership of over 55,000 homes per year and conducts approximately 19,000 inspections per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. The Manufactured Housing Division handles more than 78,000 incoming calls and assists approximately 2,200 walk-in customers per year in its customer service center and investigates approximately 675 consumer complaints a year. Additionally, under a memorandum of understanding, the Manufactured Housing Division inspects and licenses Migrant Labor Housing Facilities.

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

PO Box 12489

Austin, TX 78711-2489



(512) 475-2200 or 1-800-500-7074

[www.tdhca.state.tx.us/mh](http://www.tdhca.state.tx.us/mh)

## **MULTIFAMILY FINANCE DIVISION**

The Multifamily Finance Division administers the Housing Tax Credit (HTC) Program and the Multifamily Direct Loan (MF Direct Loan) Program. Multifamily Bond (MF Bond) Program funds, administered within the Bond Finance Division of the Department, are layered with HTCs and frequently MF Direct Loan funds; therefore the MF Bond Program will be described in this section.

### **HOUSING TAX CREDIT (HTC) PROGRAM**

The HTC Program receives authority from the U.S. Department of the Treasury to provide tax credits to nonprofit and for-profit developers. The tax credits are sold to investors, creating equity that decreases the need to incur and service debt; the equity generated through that sale allows the property owners to lease units to low income households at reduced rents. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 80% of the AMFI. The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (Code), as amended, 26 USC §42. There are two different housing tax credit programs: the 9% Competitive HTC Program and the 4% Non-competitive HTC Program. Under the Competitive HTC Program, the Code authorizes 9% tax credits in the amount of 2.60 per capita of the state population. TDHCA is the only entity in the state with the authority to allocate HTCs under these programs. As required by the Code and Texas statute, TDHCA develops the HTC Program Qualified Allocation Plan (QAP), which establishes the scoring process and threshold requirements relating to an allocation of housing tax credits. Pursuant to Tex. Gov't Code §2306.6724(c), the Governor shall approve, reject, or modify and approve the Board adopted QAP not later than December 1 of each year.

The 9% HTCs under the state ceiling are allocated first to two statutorily created set-asides and the remainder on a regional basis according to the Regional Allocation Formula (RAF) pursuant to Tex. Gov't Code §§2306.111(d)(3) and 2306.1115. The HTC RAF can be found in the TDHCA Allocation Plan section of this Action Plan. These credits are awarded through a competitive application process where each application is scored based on certain selection criteria reflected in the QAP. Moreover, there are eligibility and threshold requirements that must be met pursuant to the QAP. Once reviews and underwriting of the highest scoring applications have been completed, the Board considers the recommendations of TDHCA staff and determines a final award list. The 9% Competitive HTC Program has an annual application cycle with pre-applications submitted in January, full applications submitted by March, and awards made by the end of July.

The estimated HTC state housing credit ceiling amount for FY 2022 is \$77,337,973. Because these credits are claimed each year for ten consecutive years their value (without adjustment for effective tax rates, anticipated depreciation, and other passive gains and losses, or net present value) is roughly ten times that amount.

Under the 4% Non-competitive program, HTCs are awarded to developments that use tax-exempt bonds as a key component of their financing. These tax credit awards are made independent of the annual state housing credit ceiling and are not subject to the RAF. The applications are subject to

the eligibility, threshold and underwriting requirements pursuant to the QAP; however, because the credits associated with these applications do not come from the state housing credit ceiling, the application process is considered non-competitive and the scoring criteria identified in the QAP are not applicable. Applications under this program are accepted throughout the year.

Eligible activities under the HTC Program include the new construction, reconstruction, or acquisition and rehabilitation of residential units that will be required to maintain affordable rents for an extended period of time. Rehabilitation developments must meet a minimum threshold for rehabilitation costs per unit. The minimum threshold varies depending on both the age of the property and the other financing involved in the development and are further identified in 10 TAC §11.101(b)(3).

In an effort to promote greater energy efficiency, the HTC Program requires developments to adhere to the statewide energy code and provide Energy Star Rated (or equivalent) appliances. There are also additional incentives for the use of energy-efficient, alternative construction materials and green building initiatives.

## **MULTIFAMILY BOND PROGRAM**

The TDHCA issues tax-exempt and taxable multifamily bonds under its Private Activity Bond (PAB) Program to provide loans for the development of affordable rental housing to nonprofit and for-profit developers who assist very low- to moderate-income Texans. The authority to issue PABs is derived from the Internal Revenue Code and the state's PAB program is administered by the Texas Bond Review Board (BRB). Pursuant to Tex. Gov't Code Chap. 1372, approximately 22% of the annual tax exempt volume cap is set aside for multifamily developments and available to various issuers, of which TDHCA is one, to finance multifamily developments. Of this amount, 20%, or approximately \$170 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the sub-ceilings of the PAB Program that have not been reserved by other issuers collapse into one allocation pool. This is an opportunity for TDHCA to apply for additional allocation which allows TDHCA to issue multifamily bonds in excess of the set-aside of \$130 million.

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

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

In line with the Department's energy efficiency efforts, the MF Bond Program requires applicants to adhere to the statewide energy code and provide Energy Star Rated (or equivalent) appliances.

## MULTIFAMILY DIRECT LOAN PROGRAM

The Multifamily Finance Division awards HOME, Tax Credit Assistance Program Repayment Funds (TCAP RF), Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI) as available, and National Housing Trust Fund (NHTF) funds 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. These funds are awarded as specified in published rules and NOFAs by TDHCA and are available to for-profit and nonprofit developers.

HOME funds come from annual formula grant allocations from HUD and program income from repayable multifamily loans. HOME funds can serve households earning up to 80% AMFI. Applicants for HOME funds under the MF Direct Loan program can be for-profit and nonprofit developers. It is anticipated that approximately \$20 million in HOME funds will be available in the annual NOFA for SFY 2022. HOME funds primarily may only be used in parts of the state that do not receive their own allocation from HUD.

The Tax Credit Assistance Program (TCAP) was a program created through the American Recovery and Reinvestment Act of 2009 that was successfully completed in 2012 with full reports in the 2013 SLIHP. Repayment Funds (RF) are income from TCAP loans received after the grant was closed out in March 2012, now called TCAP RF. TCAP RF funds have been awarded through NOFAs in SFY 2015 through SFY 2020. It is anticipated that approximately \$4 million in TCAP RF will be available in the annual NOFA for SFY 2022. The Department has made those funds available statewide to create a continuing source of funds that will further the Department's mission to create more affordable housing. TCAP-RF funds are also used as HOME match.

NSP1-PI is income generated by the receipt of loan payments under the original NSP. No funds were available during SFY 2021, and the Department does not anticipate any NSP1-PI to be available in SFY 2022. The NSP1-PI funds are for infill new construction or foreclosed developments in target areas of the state, and generally follow the same long-term requirements as HOME.

NHTF is a program for states that was created under the Housing and Economic Recovery Act of 2008 (HERA). NHTF funding comes from a small percentage of the Federal Home Loan Mortgage Corporation's (Freddie Mac) and the Federal National Mortgage Association's (Fannie Mae) new business purchases annually, rather than from appropriations. HUD determines NHTF formula allocation amounts for each state based on several factors, but primarily the shortage of rental units affordable and available to households with extremely low income. For SFY 2022, TDHCA anticipates making available approximately \$41,037,296 in NHTF funds statewide through the NOFA for eligible new construction, rehabilitation, and refinance with rehabilitation activities. NHTF has similar long-term requirements to HOME funds, except households to be served must have incomes at or below the greater of either 30% AMFI or the federal poverty line.

**CONTACT:** For a list of HTC, MF Bond, and MF Direct Loan properties funded through TDHCA, see the online inventory at <http://www.tdhca.state.tx.us/multifamily/htc/docs/HTCPropertyInventory.xlsx>. For a list of

apartment vacancies in your area, contact TDHCA by phone at 1-800-525-0657 or online at <http://tdhca.state.tx.us/texans.htm>. For more information on the 9% Competitive HTC Program contact Colin Nickells at (512) 936-7834. For more information on the MF Bond and 4% HTC Programs contact Teresa Morales at (512) 475-3344. For more information on the MF Direct Loan program contact Charlotte Flickinger at (512) 475-0538.

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

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

**TYPE OF ASSISTANCE:** HTCs, PABs along with HOME, NSP1 PI, TCAP RF, and NHTF loans (repayable, deferred repayable, and deferred forgivable)

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

**TARGETED BENEFICIARIES:** AMFI levels are set by program rules and NOFAs, and will vary from 20% AMFI to 80% AMFI, depending on the program.

## SECTION 811 PROJECT RENTAL ASSISTANCE PROGRAM

The Section 811 Project Rental Assistance (Section 811 PRA) program provides project-based rental assistance for extremely low-income persons with disabilities linked with voluntary long-term services. The program is made possible through a partnership between TDHCA, the Texas Health and Human Services Commission, (Texas HHSC), the Department of Family and Protective Services (DFPS), local disability service organizations, and participating multifamily properties.

Project rental assistance can be applied to new or existing multifamily developments owned by a nonprofit or private entity with at least five housing units that have received funding through TDHCA's Multifamily Housing programs.

The program is limited to individuals who meet one of the Target Population definitions and are eligible to receive services through one of the eligible disability service organizations contracted with Texas HHSC or directly through DFPS. Each eligible household must include a qualified member of one of the Target Populations that will be at least 18 years of age and under age 62 at the time of application and admission. All Target Populations are eligible for community-based, long-term care services as provided through Medicaid waivers, Medicaid state plan options, or state funded services and have been referred to TDHCA through their Section 811 Referral Agent.

Target Populations:

- **People with disabilities exiting nursing facilities.** These individuals are eligible for Medicaid waiver or state plan services and are transitioning back to the community from nursing facilities, or those that transitioned within the previous 12 months;
- **People with disabilities exiting Intermediate Care Facilities for Individuals with Intellectual and Developmental Disabilities (ICF/IID).** These individuals are eligible for Medicaid waiver or state plan services and transitioning out of ICF/IIDs.
- **People with serious mental illness.** These individuals are eligible to receive behavioral health services through a Local Mental Health Authority or Local Behavioral Health Authority; and
- **Youth and young adults with disabilities exiting foster care.** These individuals are eligible for services through the Department of Family and Protective Services.

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

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

The Section 811 PRA Program received a total award of \$12,342,000 for HUD PY 2012, an additional \$12,000,000 for HUD PY 2013 and \$6,982,087 for HUD PY 2019. The program helps extremely low-income individuals with disabilities and their families by providing between 500 and 700 new integrated supportive housing units.

**CONTACT:** For individuals, or their local service professionals who are interested in accessing a unit through the Section 811 PRA Program, contact Kaitlin Devlin at (512) 936-7796.

General program information about the Section 811 PRA Program can be found at:

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

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

**FUNDING SOURCE:** HUD

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

**ELIGIBLE PROPERTIES:** New or existing multifamily developments owned by a nonprofit or private entity with at least 5 housing units that have received funding through TDHCA's Multifamily Housing programs

**TARGETED BENEFICIARIES:** The program is limited to individuals who are part of one of the Target Populations and eligible for services through one of the Texas HHSC or DFPS agencies participating in the program. Each eligible household must have a qualified member of a Target Population that will be at least 18 years of age and under the age of 62, and is at or below the Extremely Low Income Limit at the time of admission. The Program is only available in limited areas.

## **SINGLE FAMILY AND HOMELESS PROGRAMS DIVISION**

The Single Family and Homeless Programs Division covers a continuum spanning from homelessness to rental assistance to home ownership, from both federal and state funding sources, including funds from the U.S. Department of Housing and Urban Development, the Texas Housing Trust Fund (Texas HTF), General Revenue appropriations, and donations made to the Ending Homelessness Fund.

- The Emergency Solutions Grants (ESG) Program, the HOME Program, and the Neighborhood Stabilization Program (NSP), as well as supplemental appropriations to the Emergency Solutions Grants CARES (ESG CARES) Program share common federal oversight through HUD's Office of Community Planning and Development (CPD) and are HUD funded programs.

- The Colonia Self-Help Center (CSHC) Program, administered under SFHP's Office of Colonia Initiatives (OCI), is funded by the Community Development Block Grant (CDBG) also overseen by HUD CPD. SHC is provided through a partnership with the Texas Department of Agriculture (TDA).
- The Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program are funded through the Texas HTF.
- The Homeless Housing and Services Program (HHSP) is funded with General Revenue, and includes a general and a youth set-aside.
- The Ending Homelessness Fund is funded through voluntary contributions made when renewing vehicle registrations and the fund is held outside of the State Treasury.

### **EMERGENCY SOLUTIONS GRANTS (ESG) PROGRAM**

ESG is funded through HUD. TDHCA uses the HUD funding to award grants to units of general local government and private nonprofit entities that provide persons experiencing homelessness and at risk of homelessness the services necessary to quickly regain stability in permanent housing. ESG funds may be utilized for the rehabilitation or conversion of buildings for use as emergency shelter for persons experiencing homelessness; the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for persons experiencing homelessness; and, homelessness prevention and rapid re-housing assistance such as rental and utility assistance.

TDHCA programs its ESG funds regionally for each of the HUD-designated Continuum of Care (CoC) Regions according to a combination of the region's proportionate share of a number of factors. The factors may include total population, number of persons experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; persons living in poverty; renters with incomes less than 30% AMI that experience cost burden; and the amount of ESG funding received by federal and state funding streams in the past year; and other factors as listed the administrative rules governing the ESG Program.

For the 2021 ESG application cycle, funds were awarded to 50 subrecipients who received an award of ESG in 2020 under a competitive application cycle. In total, \$8,990,692 in ESG funds were awarded to provide street outreach, emergency shelter, rapid-rehousing, and homelessness prevention.

### **SUMMARY OF ESG PROGRAM FUNDING FOR FISCAL YEAR 2022**

ESG funding for FY 2022 is \$9,389,759.

**CONTACT:** Individuals seeking assistance may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm> or by calling the Housing Resource Center at 800-525-0657. Organizations interested in becoming program administrators may call Abigail Versyp, Single Family and Homeless Programs Division, at (512) 475-0908.

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

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Local governments and nonprofit entities

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

## **ESG CARES**

Through the CARES Act TDHCA was awarded \$97,792,616 in ESG to assist households impacted by the pandemic.

*See Section 5 Pandemic Response for further information.*

## **HOMELESS HOUSING AND SERVICES PROGRAM (HHSP)**

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

## **SUMMARY OF HHSP PROGRAM FUNDING FOR FISCAL YEAR 2022**

The 87th Legislature appropriated approximately \$9.6 million in General Revenue funds for the 2022-2023 biennium for HHSP general set-aside funds, and an additional \$3 million in General Revenue funds for HHSP specifically set-aside for youth experiencing homelessness. For FY2022, approximately \$4.7 million dollars in general set-aside funds and \$1.5 million dollars in youth set-aside funds was allocated to cities with a population over 285,500 as required by statute. Allocation among the subrecipients is based on total population, percentage of persons in poverty, population of persons with disabilities, incidents of family violence, and the Point-In-Time count of veterans, unaccompanied youth, parenting youth, children of parenting youth, and overall number of persons experiencing homelessness. The cities which are eligible, as of the date of this plan, to participate in HHSP include Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, and San Antonio.

**CONTACT:** HHSP Subrecipients may be found by calling the Housing Resource Center at 800-525-0657. Program administrators may contact Abigail Versyp, Single Family and Homeless Programs Division, at (512) 475-0908.

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

**FUNDING SOURCE:** State General Revenue Funds

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Local governments or designated nonprofit entities in the State's municipalities with a population of 285,500 or more: Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, and San Antonio

**TARGETED BENEFICIARIES:** Persons experiencing homelessness and those at risk of homelessness, with moderate income level pursuant to Tex. Gov't Code §2306.152

**ENDING HOMELESSNESS (EH) FUND**

The EH Fund was established by the 85<sup>th</sup> Texas Legislature by creating the opportunity for a voluntary contribution to be made when renewing the registration of a motor vehicle. The Ending Homelessness Fund is a trust fund outside the State Treasury, held by the Comptroller of Public Accounts and administered by TDHCA. Eligible activities under the EH Fund include any activities eligible under the ESG or HHSP Programs.

**SUMMARY OF ENDING HOMELESSNESS FUND FOR FISCAL YEAR 2022**

The contributions to the EH Fund are entirely voluntary, and contributions to the EH fund have increased to an average of more than \$25,000 per month in fiscal year 2021. Funding for fiscal year 2022 is estimated to be \$300,000, assuming the current contribution level is maintained. The EH fund will be distributed to eligible cities and counties that currently participate in the TDHCA ESG Program or the HHSP Program unless the balance of the EH Fund contributions within the fiscal year exceeds \$500,000, at which time the EH Fund will become available through a NOFA for any eligible entity.

**CONTACT:** Interested parties regarding the Ending Homelessness Fund may call Abigail Versyp, Single Family and Homeless Programs Division, at (512) 475-0908.

**ONLINE DOCUMENTS:** <https://www.tdhca.state.tx.us/home-division/ending-homelessness-fund.htm>

**FUNDING SOURCE:** Voluntary donations

**RECIPIENTS:** Cities and counties participating in the TDHCA ESG Program or the HHSP Program

**TARGETED BENEFICIARIES:** Persons experiencing homelessness or those at risk of homelessness; persons at-risk of homelessness who receive homelessness prevention assistance with moderate income level pursuant to Tex. Gov't Code §2306.152 if used in conjunction with HHSP, or with income less than 30% AMFI if used in conjunction with ESG.

**HOME INVESTMENT PARTNERSHIPS PROGRAM**

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

The purpose of the HOME Program is to expand the supply of decent, safe, and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, barriers to homeownership, and deteriorating housing stock. HOME strives to meet



both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations to strengthen their capacity to meet the diverse affordable housing needs of lower income Texans. To achieve this purpose, HOME provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other qualified entities to provide assistance to eligible households. Some annual HOME funds awarded by HUD are set aside for specific activities under the Department's One Year Action Plan; those funds not in such set-asides are made available on a regional basis utilizing the Regional Allocation Formula (RAF). The HOME RAF can be found in the TDHCA Allocation Plan section of this Action Plan chapter. TDHCA also periodically releases deobligated and program income funds for programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

According to Tex. Gov't Code §2306.111, in administering HOME funds, the Department shall expend 95% of these funds for the benefit of non-participating small cities and rural areas that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME allocation shall be allocated for applications serving persons with disabilities living in any part of the state (called the Persons with Disabilities (PWD) Set-Aside). Federal regulations require a minimum of 15% of the annual HOME allocation be 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 multifamily rental units or units for single-family homeownership. In energy efficiency efforts, HOME requires awardees to adhere to the Department's energy efficiency rules.

#### Tenant-Based Rental Assistance

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

#### Contract for Deed

The Contract for Deed (CFD) activity provides funds to households for the acquisition or the refinancing of their contract for deed, replacing it with a mortgage loan secured by a deed of trust. Assistance is provided in conjunction with the reconstruction of the housing unit. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. The terms of the CFD loan through the Department are often more favorable than the

household's previous loan term. These funds are made available as specified in published rules and Notices of Funding Availability (NOFAs).

#### HOME Homebuyer Assistance with New Construction

The Homebuyer Assistance with New Construction (HANC) activity offers low-interest loans for the construction of single-family housing not currently owned and/or occupied by an eligible homebuyer. The loan may also include funds for the acquisition of real property, and associated closing costs. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. These funds are made available as specified in published rules and Notices of Funding Availability (NOFAs).

#### Single Family Development

Single Family Development (SFD) is a CHDO set-aside activity. CHDO activities include acquisition and new construction of affordable single family housing which must be sold to households at or below 80% AMFI. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. CHDOs can also apply for homebuyer assistance if their organization is the developer of the single family housing project. These funds are made available as specified in published rules and NOFAs.

#### Homeowner Reconstruction Assistance

The Homeowner Reconstruction Assistance (HRA) activity offers grants or zero-interest deferred forgivable loans for reconstruction or new construction of dilapidated housing units to homeowners. The existing and the reconstructed home must be the principal residence of the homeowner. At the completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514.

This program may be utilized to address housing issues arising from declared disasters, as well as for assistance provided under the PWD set-aside. These funds are awarded as specified in published rules and NOFAs.

#### SUMMARY OF HOME PROGRAM FUNDING

HOME funding for FY 2022 is \$46,490,988. This includes \$10,641,048 in HOME program income.

**CONTACT:** Individuals seeking assistance may search for local providers in their area online at <http://www.tdhca.state.tx.us/> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call the HOME Division at (512) 475-0908.

**ONLINE DOCUMENTS:** See the State of Texas Consolidated Plan: One Year Action Plan at <http://www.tdhca.state.tx.us/housing-center/pubs.htm> for further details on the HOME Program. The HOME Program Rule may be accessed from the TDHCA website at <http://www.tdhca.state.tx.us/home-division/>.

**FUNDING SOURCE:** HUD

**TYPE OF ASSISTANCE:** Loans and grants

**RECIPIENTS:** Local service providers including units of local government, public housing authorities, nonprofit organizations, CHDOs, and other qualified entities

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

### **NEIGHBORHOOD STABILIZATION PROGRAM**

The purpose of NSP was to redevelop into affordable housing or acquire and hold abandoned and foreclosed properties in areas that were documented to have had the greatest potential for declining property values as a result of excessive foreclosures. NSP was created by the Housing and Economic Recovery Act of 2008 (HERA), establishing a temporary program meant to address economic issues at that time. Although no new NSP funding is being provided to Texas, NSP continues to operate and has approximately 250 land bank properties that still must be put into final use, which is expected to take several years. Administrators for land bank property disposition are the administrators already involved in the original purchase of the lots. Program income generated from NSP loan repayments will be utilized for homebuyer assistance on land bank properties and multifamily developments. Information on NSP will remain in the annual SLIHP until all NSP activities are completed and the program has closed out.

**CONTACT:** Chad Landry at (512) 475-2135 or [chad.landry@tdhca.state.tx.us](mailto:chad.landry@tdhca.state.tx.us)

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

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

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

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

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

### **COLONIA SELF-HELP CENTER PROGRAM**

The Division, through the Office of Colonia Initiatives (OCI), acts as a liaison between the Department and the nonprofit organizations and units of local government that administer the CSHC Program and other Department programs along the Texas-Mexico border, and may work in

field offices. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region.

Colonia Self-Help Centers were established in Cameron/Willacy, El Paso, Hidalgo, Starr and Webb counties per Tex. Gov't Code §2306.582 to provide concentrated attention to five colonias in each county. The Department also established Colonia Self-Help Centers in Maverick and Val Verde counties due to their large population of residents of colonias and their designation as economically distressed counties. HB 2893 (87<sup>th</sup> Regular Session), added Nueces County to the listing of counties in which TDHCA must establish a Colonia Self-Help Center, which is expected to be operational before the end of 2022. The operation of the Colonia Self-Help Center (CSHC) Program is funded through a 2.5% set-aside from the Community Development Block Grant (CDBG) Program, a federal entitlement program administered by the Texas Department of Agriculture. Operation of the CSHC Program in each county is managed by a local nonprofit organization, Community Action Agency (CAA), or local unit of government that has demonstrated capacity to operate a Colonia SHC and been selected by the county.

The CSHC Program provides concentrated on-site assistance to low- and very low-income individuals and families in a variety of ways to improve living conditions, including financing or refinancing of a safe, suitable home and credit and debt counseling. The CSHC Program also offers housing rehabilitation, reconstruction, new construction, surveying and platting, and construction skills training. Lastly, the CSHC Program operates tool libraries to support self-help construction by residents of colonias.

The funding for SFY2022 is \$1,762,486. More detail may be found in Section 7: Colonia Action Plan.

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

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

**FUNDING SOURCE:** HUD

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

**RECIPIENTS:** Units of local government, nonprofit organizations, Public Housing Authorities, and CAAs

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

## **TEXAS HOUSING TRUST FUND PROGRAM**

The Texas Housing Trust Fund (Texas HTF) receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from previous projects funded with Texas HTF allocations. Funding is awarded as loans or grants to nonprofits, units of local government, councils of government, local mental health authorities, public agencies and public housing authorities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households. During the Regular Session of the 87<sup>th</sup> Legislature, the Department was appropriated General Revenue for the Texas HTF in the amount of \$9,546,282 for the 2022-2023 biennium. The 2022-2023 Texas Housing Trust Fund Biennial Plan was presented and approved by the

Department's Governing Board at the board meeting of July 22, 2021, amended by the Board on September 2, 2021, and was submitted to appropriate legislative offices as required by the Texas Government Code.

### **Texas Bootstrap Loan Program**

The Texas Bootstrap Loan (Bootstrap) Program provides loans to eligible applicants in any area of the state that participate in self-help housing programs overseen by eligible administrators of nonprofit owner-builder housing programs, who may be Colonia Self-Help Centers or other nonprofit organizations. Known as the Owner-Builder Loan Program in Tex. Gov't Code §2306.751, the 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 through sweat-equity. At least two-thirds of Bootstrap loans each fiscal year must be made to borrowers whose property is in a census tract that has a median household income that is not greater than 75% of the median state household income. A portion, but not more than 10%, of annual funding for the Bootstrap Program may be made available to organizations providing capacity building services to increase and expand the utilization of the Bootstrap Program. The funding amounts below reflect the allocation of Texas HTF approved by legislature, but funds from Bootstrap Program repayments will be utilized to ensure that not less than \$3 million per year is made available for this purpose.

Bootstrap Program funding for FY 2022-2023 is \$2,835,432 per year.

More detail can be found in Section 7: Colonia Action Plan.

**CONTACT:** Abigail Versyp at (512) 475-0908 or [abigail.versyp@tdhca.state.tx.us](mailto:abigail.versyp@tdhca.state.tx.us) **ONLINE**

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

**FUNDING SOURCE:** Texas HTF

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

**RECIPIENTS:** Nonprofit organizations and Colonia Self-Help Centers

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

### **Amy Young Barrier Removal Program**

The Amy Young Barrier Removal (AYBR) Program awards grants to units of local government and private nonprofit of up to \$22,500 to persons with disabilities at or below 80% AMFI for accessibility modifications and to eliminate life-threatening hazards and correct unsafe conditions. Modifications may include, but are not limited to installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

AYBR Program funding for FY 2022 is \$1,427,204, and for FY 2023 is \$1,493,586.

**CONTACT:** Diana Velez at (512) 475-4828 or [htf@tdhca.state.tx.us](mailto:htf@tdhca.state.tx.us)

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

**FUNDING SOURCE:** Texas HTF

**TYPE OF ASSISTANCE:** Grants

**RECIPIENTS:** Units of local government, non-profit organizations, for-profit organizations, and Public Housing Authorities

**TARGETED BENEFICIARIES:** 80% AMFI

## **TEXAS HOMEOWNERSHIP DIVISION**

The Texas Homeownership Division offers the My First Texas Home (MFTH) Program, My Choice Texas Home (MCTH) Program, Texas Mortgage Credit Certificate (TX MCC) Program, the Texas Statewide Homebuyer Education Program (TSHEP), and Texas Homebuyer U (TXHBU).

### **MY FIRST TEXAS HOME PROGRAM**

The MFTH Program is funded through (i) the sale of mortgage backed securities (created by pooling mortgage loans originated through the MFTH Program) to third party investors and (ii) the sale of tax-exempt and taxable single family mortgage revenue bonds. The Program is offered on a first-come, first-served basis through a network of participating lenders. The Program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits. A minimum of 30% of tax-exempt mortgage revenue bond funds are made available to assist Texans earning less than or equal to 80% AMFI. The Department intends originate and pool MFTH mortgage loans; some will be sold, on the Department's behalf, to third party investors, while others will secure single family mortgage revenue bonds.

Income limits for the program will continue to align with those set by the Internal Revenue Code for tax exempt bond eligibility. These limits are based on income categories determined by HUD. Eligible borrowers must be first-time homebuyers; a first-time homebuyer is anyone who has not had an ownership interest in a primary residence within the last three years. Certain exceptions to the first-time homebuyer requirement, income ceiling, and maximum purchase price limitations apply in targeted areas and/or to qualified Veterans. Targeted areas are defined as qualified census tracts in which 70% or more of the families have an income at or below 80% of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively. The Qualified Veterans Exemption to the first-time homebuyer requirement applies to a veteran who has been honorably discharged and has not previously received financing as a first-time homebuyer through a single family mortgage revenue bond program.

MFTH Program funding for FY 2022 is dependent, in part, on continuation of federal authority, but is projected to be \$600,000,000.

**CONTACT:** For individuals seeking assistance, call 1-800-792-1119 to request a My First Texas Home Program information packet or go to [www.thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com) to view Frequently Asked Questions and search for participating lenders. Mortgage Companies or Banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-0962.

**ONLINE DOCUMENTS:** <http://www.thetexashomebuyerprogram.com>

**FUNDING SOURCE:** Sale of Mortgage Backed Securities into the secondary market; Single Family Mortgage Revenue Bonds

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

**ADMINISTRATORS:** Participating mortgage lenders

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

## MY CHOICE TEXAS HOME PROGRAM

The MCTH Program is funded through the sale of mortgage backed securities (created by pooling mortgage loans originated through the MCTH Program) to third party investors. The program is open to first time and non-first time homebuyers, on a first-come, first-served basis through a network of participating lenders. The program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed: 80% AMFI for the Fannie Mae HFA Preferred Conventional loan product; 125% AMFI (for FHA, VA, USDA Government loan products if in non-targeted areas, or 140% AMFI for FHA, VA, USDA Government loans products if in a targeted area. The purchase price of the home must not exceed established purchase price limits.

MCTH Program funding for FY 2022 is projected to be \$1,300,000,000.

**CONTACT:** For individuals seeking assistance, call 1-800-792-1119 to request a Texas Homeownership Program information packet or go to [www.myfirsttexas.com](http://www.myfirsttexas.com) to view Frequently Asked Questions, use the mortgage qualifier tool and search for participating lenders. Mortgage Companies or Banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-3962.

**ONLINE DOCUMENTS:** <http://www.thetexashomebuyerprogram.com>

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

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

**ADMINISTRATORS:** Participating mortgage lenders

**RECIPIENTS:** Households that are able to qualify for a mortgage loan who earn up to 125% AMFI who meet program guidelines, or 140% AMFI who meet program guidelines in a targeted area

## TEXAS MORTGAGE CREDIT CERTIFICATE PROGRAM

TDHCA has the ability to issue Mortgage Credit Certificates (MCCs) through its tax-exempt bond authority. The program is offered through a network of approved lenders. An MCC provides first-time homebuyers a federal income tax credit, reducing the homebuyer's potential federal income tax liability. The homebuyer can convert a portion of their annual mortgage interest into a direct income tax credit on their U.S. individual income tax return. The credit may be applied for the life of the loan, as long as the home remains the borrower's primary residence. The Department's MCC Program is currently tiered by purchase price to provide the most efficient use of private activity bond cap and ensure borrowers receive the most financial benefit possible. The individual benefit borrowers can potentially receive is based on the interest rate and the outstanding mortgage amount. MCCs with a credit rate greater than 20% have an annual maximum credit of \$2,000. MCCs at or below a 20% MCC credit rate have no annual maximum. 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 be carried forward for use during the subsequent three years.

The TX MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. In order to participate in the TX MCC Program, homebuyers must meet certain eligibility requirements and obtain a mortgage loan through a participating lender. The mortgage loan used in conjunction with the TX MCC Program may be underwritten utilizing Federal Housing Administration (FHA), VA, U.S. Department of Agriculture's Rural Housing Service, or conventional guidelines at prevailing market rates.

The TX MCC Program may be combined with the MFTH Program where the MFTH Program loan is not packaged and funded through the sale of tax-exempt mortgage revenue bonds. Irrespective of funding source, borrowers must meet the more restrictive eligibility requirements of the TX MCC Program.

TX MCC funding for FY 2022 is dependent on continuation of federal authority, but is projected to be \$500,000,000.

**CONTACT:** Call 1-800-792-1119 to request additional program information or visit the website at: [www.thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com). Mortgage companies or banks interested in becoming a participating lender should call the Texas Homeownership Division at 512-475-3962.



**ONLINE DOCUMENTS:** For more information go to <http://www.thetexashomebuyerprogram.com/products/texas-mortgage-credit-certificate-program>

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

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

**ADMINISTRATORS:** Participating mortgage lenders

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

### TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM (TSHEP)

The 75th Texas Legislature passed HB 2577, which charged TDHCA with the development and implementation of a statewide homebuyer education program to provide information and counseling to prospective homebuyers. In 1999, TDHCA created TSHEP to fulfill this mandate. The program leverages the delivery of comprehensive homebuyer education by providing “train the trainer” courses to homebuyer counselors.

TDHCA, in conjunction with its Governing Board, made the decision to outsource the day to day administration of the program; currently the program is under review for best use of funds to support the housing counseling community. TDHCA continues to allocate funds annually for the program and remains engaged with the housing counseling community on the need in their respective service areas. A list of certified homebuyer education providers along with pertinent program information will continue to be made available and periodically updated on TDHCA's website for any individual seeking homebuyer education and counseling services.

Projected TSHEP funding for FY 2022: \$50,000

**CONTACT:** Individuals seeking homebuyer classes may search for providers in their area online at <http://www.tdhca.state.tx.us/texans.htm>. For more information on TSHEP workshops or to become a certified homebuyer counselor, call the TDHCA at 512-475-0277.

**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

### TEXAS HOMEBUYER U

TXHBU is a free online tool designed to satisfy the homebuyer education requirement for TDHCA's first time homebuyer programs. TXHBU offers two courses: One is a comprehensive pre- and post-

purchase tutorial which satisfies the education requirement for TDHCA's first time homebuyer programs; the other is an introductory course to the TX MCC Program.

**HOMEOWNER ASSISTANCE FUND (TxHAF)**

Through the ARP Act TDHCA was awarded \$842,214,006 in TxHAF to assist homeowners impacted by the pandemic.

*See Section 5 Pandemic Response for further information.*

## HOUSING SUPPORT CONTINUUM

The Housing Support Continuum consists of a range of services that income-eligible households may need at different times of their lives, provided through the network of TDHCA-funded service providers. The Housing Support Continuum has five categories: (1) Poverty and Homelessness Prevention; (2) Rental Assistance and Multifamily Development; (3) Homebuyer Education, Assistance and Single-Family Development; (4) Single Family Rehabilitation, Barrier Removal, and Weatherization; and (5) Disaster Relief.

Programs denoted with an asterisk (\*) are temporary programs created and funded in response to the COVID-19 pandemic.

### (1) POVERTY AND HOMELESSNESS PREVENTION

For Texans who struggle with poverty or are currently homeless, TDHCA offers several programs that provide essential services to assist with basic necessities.

Category	Program	Description	Eligible Households/Individuals
Poverty Prevention	Community Service Block Grant (CSBG) Program and CSBG CARES*	CSBG activities can be instrumental in helping households in poverty and in preventing homelessness in the lowest-income populations. For those organizations that provide services through CSBG, activities may include: child care; transportation; job training and employment services; education services; housing services; emergency assistance (including rent and utilities); youth development programs; activities to promote self-sufficiency; and other related services.	<=125% Poverty <=200% Poverty for persons assisted with CSBG CARES
Poverty Prevention	Comprehensive Energy Assistance Program (CEAP), CEAP CARES*, and CEAP ARP*	For those income-eligible Texans who have housing, subsidizing or reducing the energy costs may help keep that housing affordable and prevent homelessness. Some households qualify for repair or retrofit of existing heating and cooling appliances or purchase of portable heating and cooling appliances in cases of emergency.	<=150% Poverty
Poverty Prevention	Low Income Household Water Assistance Program (LIHWAP)*	For those income-eligible Texans who have housing, subsidizing or reducing the water utility costs may help keep that housing affordable and prevent homelessness.	<=150% Poverty

Category	Program	Description	Eligible Households/Individuals
Homelessness Prevention	Emergency Solutions Grants (ESG) Program and Emergency Solutions Grants CARES (ESG CARES) Program*	The ESG Program's focus is to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.	<=30% AMI, persons experiencing homeless or at risk of homelessness for regular ESG Allocations <=50% AMI for persons assisted with ESG CARES
Homelessness Prevention	Housing Stability Services Program	HSS was created to assist households affected by or during the COVID pandemic with housing stability services.	<=80% AMI
Homelessness Prevention	Homeless Housing and Services Program (HHSP)	HHSP was created for the purpose of assisting large urban areas in providing local programs to prevent and end homelessness.	Moderate income level pursuant to Tex. Gov't Code §2306.152, persons experiencing homeless or at risk of homelessness
Homelessness Prevention	HOME-ARP*	HOME-ARP was authorized by the American Rescue Plan Act (the Act), and may be utilized for development of permanent housing, noncongregate shelter, rental assistance, and other services for those experiencing or at-risk of homelessness.	Persons experiencing or at-risk of homelessness as defined by the Act.

## (2) RENTAL ASSISTANCE AND MULTIFAMILY DEVELOPMENT AND REHABILITATION

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. It should be noted that two pandemic-related rental assistance programs – Texas Emergency Rental Assistance Program and the Texas Rent Relief Program – are not listed below as all funds to date have been committed and the programs are no longer accepting applications.

Category	Program	Description	Eligible Households/Individuals
Rental Assistance	Section 8 Housing Choice Voucher (HCV) Program	The HCV Program provides rental subsidies for decent, safe and sanitary housing to eligible households in 34 specific counties. A specialized program within the HCV Program, the Project Access Program, uses vouchers, including MVP vouchers, to assist persons with disabilities transitioning from institutions into housing in the community.	<=50% AMFI
Rental Assistance	Section 811 Project Rental Assistance (Section 811 PRA) Program	The Section 811 PRA program provides project-based rental assistance for extremely low-income persons with disabilities linked with long term services.	The higher of <=30% AMFI or <=Federal Poverty Level, part of one of the Target Populations
Rental Assistance	Emergency Housing Vouchers (EHV)*	The EHV Program provides rental subsidies for decent, safe and sanitary housing to eligible households who are homeless, or at risk of homelessness.	<=50% AMFI
Rental Assistance	Tenant Based Rental Assistance (TBRA) Program	HOME's TBRA Program provides rental subsidy, security and utility deposit assistance. The HOME-assisted tenant must participate in a self-sufficiency program.	<=80% AMFI
Multifamily Development	Housing Tax Credit (HTC) Program and Multifamily Bond (MF Bond) Program	The HTC and MF Bond Programs serve extremely low-, very low-, low- and moderate-income households and the funded properties must meet long-term rent restrictions. All of the listed Multifamily Development programs are designed to provide a source of financing for the development of affordable housing, maximize the number of affordable units added to the state's housing supply, ensure that the state's affordable housing supply is well maintained and operated, serve as a credit to the communities in which affordable housing is constructed and operated, and prevent losses in the state's supply of affordable housing. Owners that receive funding for the construction, acquisition or rehabilitation of multifamily properties are required to offer a variety of tenant supportive services designed to meet the needs of the residents of the development.	<80% AMFI for HTC and <60% AMFI for MF Bond Programs

Category	Program	Description	Eligible Households/Individuals
Multifamily Development	Multifamily Direct Loan (MF Direct Loan) Program	The MF Direct Loan Program serves extremely low-, very low-, and low-income families and the funded properties are required to meet long-term rent restrictions. The MF Direct Loan Program is funded through HOME, NHTF, and TCAP RF funds. NHTF is unique in that it is specifically designed to increase and maintain the state's affordable rental housing supply for extremely low-income families, including homeless families.	The higher of <=30% AMFI or <=Federal Poverty Level for NHTF and <80% AMFI for HOME, and TCAP RF

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

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

Category	Program	Description	Eligible Households/Individuals
Homebuyer Education	Colonia Self-Help Center (CSHC) Program	The CSHC Program provides outreach, education and technical assistance to residents of colonias in support of their preparations to become homebuyers or to maintain homes. The program can also provide homebuyer assistance.	<=80% AMFI
Homebuyer Education	Texas Statewide Homebuyer Education Program (TSHEP)	To ensure uniform quality of the homebuyer education provided throughout the state, NeighborWorks America will provide training professionals to teach housing counseling to local nonprofit organizations. The training professionals, through NeighborWorks America, will also certify the participants as homebuyer education providers. Due to COVID, NeighborWorks suspended in-person training options through TSHEP. The program is currently under review to identify the needs of the housing counseling agencies to best provide homebuyer education to local communities.	No Income Limits
Homebuyer Education	Texas Homebuyer U (TXHBU)	TXHBU is a free, online tool designed to satisfy the homebuyer education requirement for TDHCA's First Time Homebuyer programs. TXHBU offers two courses: One is a comprehensive pre- and post-purchase tutorial which satisfies the education requirement for TDHCA's first time homebuyer programs; the other is an introductory course to the TX MCC Program.	No Income Limits
Homebuyer Assistance	My Choice Texas Home (MCTH) Program Non-Targeted Funds	The Texas Homeownership Division's MCTH Program non-targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders.	<80% AMFI or 125% AMFI (based on loan product)

Category	Program	Description	Eligible Households/Individuals
Homebuyer Assistance	My Choice Texas Home (MCTH) Program Targeted Funds	The Texas Homeownership Division's MCTH Program targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders in areas of chronic economic distress.	<140% AMFI, households in areas of chronic economic distress
Homebuyer Assistance	Contract for Deed (CFD)	HOME's CFD activity provides funds to assist with the acquisition or refinance of a lien to convert a contract for deed into a traditional mortgage. Mortgage assistance is combined with assistance for replacement of the property occupied for the contract for deed holder.	<=80% AMFI. Funds initially set-aside for households <=60% AMFI and who reside in a colonia for a minimum of 60 days
Homebuyer Assistance	My First Texas Home (MFTH) Program Non-Targeted Funds	The Texas Homeownership Division's MFTH Program non-targeted funds may offer eligible first time homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders.	<115% AMFI (100% AMFI for households or 2 persons or less)
Homebuyer Assistance	My First Texas Home (MFTH) Program Targeted Funds	The Texas Homeownership Division's MFTH Program targeted funds may offer eligible homebuyers competitive interest rate mortgage loans and down payment assistance through a network of participating lenders in areas of chronic economic distress. The first time homebuyer requirement is waived for borrower's purchasing properties located in targeted areas.	<140% AMFI (120% AMFI for households of 2 persons or less), households in areas of chronic economic distress
Homebuyer Assistance	HOME Homebuyer Assistance with New Construction (HANC)	HOME's HANC activity offers low-interest loans for the construction of single-family housing not currently owned and/or occupied by an eligible homebuyer. The loan may also include funds for the acquisition of real property, and associated closing costs.	<=80% AMFI
Homebuyer Assistance	Mortgage Credit Certificate (TX MCC) Program Non-Targeted Funds	The Texas Homeownership Division's TX MCC Program provides a tax credit of up to \$2,000 that effectively reduces the borrower's federal income tax liability. This tax savings may provide a family with more available income to qualify for a loan and meet mortgage payment requirements.	<115% AMFI (100% AMFI for households of 2 persons or less)



Category	Program	Description	Eligible Households/Individuals
Homebuyer Assistance	Mortgage Credit Certificate (TX MCC) Program Targeted Funds	The Texas Homeownership Division's TX MCC Program provides a tax credit of up to \$2,000 that effectively reduces the borrower's federal income tax liability. This tax savings may provide a family with more available income to qualify for a loan and meet mortgage payment requirements. Targeted funds are available to qualifying households who will live in a home purchased in areas of chronic economic distress.	<140% AMFI (120% AMFI for households of 2 persons or less), households in areas of chronic economic distress
Homebuyer Assistance	Neighborhood Stabilization Program (NSP)	Homebuyer assistance is available for NSP land bank properties that will be the eligible homebuyer's principal residence and NSP-funded multifamily developments.	<=120% AMI, must currently own or manage NSP land bank properties
Single Family Development	Single Family Development (SFD)	HOME's SFD activity provides funding to CHDOs that can apply for loans to develop single-family affordable housing, and may provide mortgage loan financing to eligible low-income homebuyers.	<=80% AMFI
Single Family Development	Texas Bootstrap Loan (Bootstrap) Program	The Bootstrap Program provides funds to purchase or refinance real property for new residential housing, construct new residential housing or improve existing residential housing.	<=60% AMFI
Homeowner Assistance	Texas Emergency Mortgage Assistance Program (TEMAP)*	Uses CDBG funds to assist homeowners who have been economically impacted by COVID-19 to help provide housing stability during the pandemic.	<=80% AMFI
Homeowner Assistance	Homeowner Assistance Fund (HAF)*	Uses Treasury funds to assist homeowners who have been economically impacted by COVID-19 with delinquent mortgage loans, including principal and interest, as well as other property charges (taxes, insurance, condo and homeowner association fees, and other related expenses).	<=100% AMFI (or 100% of national median income)

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

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

Category	Program	Description	Eligible Households/Individuals
Rehabilitation and Barrier Removal	Amy Young Barrier Removal (AYBR) Program	The AYBR Program provides one-time grants of up to \$22,500 to people with disabilities for accessibility modifications to their housing units and to eliminate life-threatening hazards and correct unsafe conditions.	<=80% AMFI, persons with disabilities
Rehabilitation and Barrier Removal	HOME Homeowner Reconstruction Assistance (HRA)	HOME's HRA activity provides reconstruction or new construction assistance to homeowners for the rebuilding of their existing home, which must be their principal residence.	<=80% AMFI
Weatherization	Weatherization Assistance Program (WAP)	WAP provides cost-effective weatherization measures to improve the energy efficiency of income-eligible client households. In order to provide weatherization measures for a dwelling, the household must meet income-eligibility criteria and the measures must meet specific energy-savings goals. WAP also provides energy conservation education to empower clients to continue to reduce their energy burden.	<=150% Poverty for LIHEAP WAP <=200% Poverty for DOE WAP

#### (5) DISASTER RELIEF

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

Category	Program	Description	Eligible Households/Individuals
Disaster Relief	Community Services Block Grant (CSBG) Program	The Department reserves a portion of the State's annual CSBG discretionary funds to provide emergency disaster relief to income-eligible persons who live in communities impacted by a natural or man-made disaster. The CSBG emergency disaster relief funds are	<=125% Poverty

Category	Program	Description	Eligible Households/Individuals
		distributed to CSBG-eligible entities and other human services delivery organizations and are to be utilized to provide eligible persons with emergency assistance, including but not limited to shelter, food, clothing, pharmaceutical supplies, bedding, cleaning supplies, personal hygiene items, and replacement of essential appliances.	
Disaster Relief	HOME Program Disaster Relief	HOME utilizes deobligated and available funds for disaster relief through HRA and TBRA activities in communities that are not designated by HUD as HOME Participating Jurisdictions, unless this statutory requirement is waived. HOME disaster funds are designed specifically to assist eligible households who are affected by a disaster, with emphasis on assisting those who have no other means of assistance, or as gap financing after any other federal assistance.	<=80% AMFI

## TDHCA ALLOCATION PLANS

The Department has developed allocation formulas for many TDHCA programs in order to target available housing resources to the neediest households in each uniform state service region. These formulas are based on objective measures of need ensuring an equitable distribution of funding.

### REGIONAL ALLOCATION FORMULA

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

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

The RAF uses the following data from the Census Bureau's latest ACS 5-Year Estimates to calculate the regional need and availability distribution:

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

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

## HOME PROGRAM REGIONAL ALLOCATION FORMULA

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

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

### Example HOME Single Family Program 2022 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$839,797.05	5.6%	\$686,190.41	\$153,606.65
2	Abilene	\$692,123.34	4.6%	\$549,283.79	\$142,839.55
3	Dallas/Fort Worth	\$2,612,097.23	17.4%	\$362,416.97	\$2,249,680.26
4	Tyler	\$1,428,761.92	9.5%	\$876,341.56	\$552,420.35
5	Beaumont	\$916,227.11	6.1%	\$665,652.09	\$250,575.02
6	Houston	\$838,985.83	5.6%	\$334,889.97	\$504,095.86
7	Austin/Round Rock	\$1,387,778.73	9.3%	\$226,585.76	\$1,161,192.97
8	Waco	\$1,033,497.10	6.9%	\$504,740.50	\$528,756.59
9	San Antonio	\$727,354.03	4.8%	\$345,319.61	\$382,034.42
10	Corpus Christi	\$827,440.66	5.5%	\$520,819.92	\$306,620.74
11	Brownsville/Harlingen	\$1,051,495.95	7.0%	\$653,699.64	\$397,796.31
12	San Angelo	\$871,277.59	5.8%	\$581,983.87	\$289,293.72
13	El Paso	\$1,773,163.48	11.8%	\$1,497,334.34	\$275,829.14
	Total	\$15,000,000.00	100.0%	\$7,805,258.43	\$7,194,741.57

## Example HOME Multifamily Program 2022 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$546,919.19	4.4%	\$428,861.85	\$118,057.34
2	Abilene	\$352,636.95	2.8%	\$281,769.28	\$70,867.67
3	Dallas/Fort Worth	\$2,618,858.55	21.0%	\$338,132.62	\$2,280,725.93
4	Tyler	\$1,495,438.88	12.0%	\$879,140.19	\$616,298.69
5	Beaumont	\$870,276.36	7.0%	\$663,020.66	\$207,255.71
6	Houston	\$882,328.68	7.1%	\$328,999.63	\$553,329.05
7	Austin/Round Rock	\$1,369,347.04	11.0%	\$169,844.54	\$1,199,502.50
8	Waco	\$973,542.91	7.8%	\$428,010.95	\$545,531.96
9	San Antonio	\$721,051.53	5.8%	\$326,422.99	\$394,628.54
10	Corpus Christi	\$655,334.34	5.2%	\$389,636.49	\$265,697.85
11	Brownsville/Harlingen	\$1,095,966.35	8.8%	\$640,877.59	\$455,088.77
12	San Angelo	\$528,645.35	4.2%	\$241,069.62	\$287,575.73
13	El Paso	\$389,653.87	3.1%	\$31,164.03	\$358,489.84
	Total	\$12,500,000.00	100.0%	\$5,146,950.43	\$7,353,049.57

## HOUSING TRUST FUND PROGRAM REGIONAL ALLOCATION FORMULA

According to Tex. Gov't Code §2306.111(d-1)(3), the RAF does not apply to activities with less than \$3,000,000 of funding. The Texas Bootstrap Loan Program has not received more than \$3,000,000. Tex. Gov't Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have an opportunity to access funds. No Texas HTF funds are subject to the RAF for SFY 2022.

## HOUSING TAX CREDIT REGIONAL ALLOCATION FORMULA

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

The HTC RAF provides for a minimum of \$600,000 in each rural and urban state service region, and the HTC allocation methodology ensures that a minimum of 20% of the state's tax credit amount is awarded to rural areas.

## Example HTC Program 2022 RAF

Region	Place for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$1,909,698.42	2.9%	\$685,609.44	\$1,224,088.98
2	Abilene	\$1,200,000.00	1.8%	\$600,000.00	\$600,000.00
3	Dallas/Fort Worth	\$15,737,771.30	24.2%	\$600,000.00	\$15,137,771.30
4	Tyler	\$2,683,980.11	4.1%	\$1,361,023.98	\$1,322,956.13
5	Beaumont	\$1,938,254.17	3.0%	\$1,019,880.66	\$918,373.51
6	Houston	\$15,062,421.83	23.2%	\$600,000.00	\$14,462,421.83
7	Austin/Round Rock	\$4,692,742.92	7.2%	\$600,000.00	\$4,092,742.92
8	Waco	\$2,958,215.12	4.6%	\$659,912.79	\$2,298,302.34
9	San Antonio	\$5,897,300.06	9.1%	\$600,000.00	\$5,297,300.06
10	Corpus Christi	\$1,875,232.91	2.9%	\$629,552.44	\$1,245,680.47
11	Brownsville/Harlingen	\$6,761,465.20	10.4%	\$968,895.41	\$5,792,569.79
12	San Angelo	\$1,459,599.86	2.2%	\$600,000.00	\$859,599.86
13	El Paso	\$2,823,318.11	4.3%	\$600,000.00	\$2,223,318.11
	Total	\$65,000,000.00	100.0%	\$9,524,874.72	\$55,475,125.28

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

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

#### POLICY INITIATIVES

The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive. In addition to the goals established by the Department's Legislative Appropriations Request, the Riders in the General Appropriations Act and state law, TDHCA continues to search for new ways to meet its mission. The following are policy initiatives for TDHCA. A vast amount of TDHCA's efforts since March 2020 have gone toward expanding existing programs and establishing new programs to deliver assistance to communities and households affected by the pandemic.

## FAIR HOUSING

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

### Education, Outreach and Training

In 2020 TDHCA was awarded a HUD Fair Housing Education Outreach Initiatives Grant in the amount of \$124,867 to increase awareness of Fair Housing rights and responsibilities among low-income Texans and the stakeholders who work with TDHCA. Through this grant TDHCA staff undertook five activities to this end:

- Creating new Fair Housing training materials for existing and new training topics, and obtaining HUD approval for those materials.
- Conducting additional trainings throughout the 15-month grant period.
- Producing high quality posters in English and Spanish that provided basic Fair Housing information and directions on how to obtain more detailed information.
- Promoting the brochures and recorded trainings on social media.

Some of the accomplishments through this grant include:

- Creation of three new trainings: Affirmative Marketing, Language Access Plans and Limited English Proficiency, and the Violence Against Women Act.
- From November of 2020 through April of 2021, staff conducted 16 virtual trainings attended by more than 2,600 people.
- Staff designed and produced a Know Your Rights poster and had 30,000 copies printed. These brochures were sent by mail to 1,750 different organizations that work with TDHCA and low-income Texans.
- During the month of August, staff began a social media advertising campaign to drive individuals to our recorded Fair Housing trainings. In July, before the campaign began, the trainings had 97 views. In August, that number rose to 5,796.

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

Each April, in celebration of Fair Housing Month, TDHCA and TWC collaborate to present an online webinar series providing an overview of Fair Housing and other topics such as the basics of the reasonable accommodation process and guidance on assistance animals. Materials presented at these annual webinars are available on TDHCA's Fair Housing webpages at <https://www.tdhca.state.tx.us/fair-housing/presentations.htm> and on the Department's YouTube channel.



All TDHCA new hires complete fair housing training within the first 90 days of employment. The HUD-approved training is provided online, at no cost through the TWC CRD.

TDHCA's Fair Housing staff provides approval for and maintains a list of Certified Fair Housing training providers. The list of these approved trainers is available on the Department's website and is used by Development Owners, managers, architects and engineers as it relates to multifamily residential rental developments awarded under the Department's Housing Tax Credit Program or other multifamily loan programs. Certified Fair Housing training providers may be approved for a period of two years, after which they must re-submit their qualifications for subsequent approval by Fair Housing staff.

#### Program Administration and Monitoring

Annually TDHCA Fair Housing Staff examine HUD's Fair Market Rents (FMRs) and Small Area Fair Market Rents (SAFMRs) to determine if payment standards in the Department's Housing Choice Voucher Program service area may need to be adjusted to expand tenant housing choices. The establishment of the Department's Housing Choice Voucher payment standards are important because it determines whether a household will be able to find a unit they can afford with the voucher the Department issues. In areas where market rents are high and there is high demand for rental units, it can be challenging for a voucher holder to find a unit. Increased payment standards in areas where voucher holders have difficulty in finding acceptable units or affording units in more desirable areas.

The Department's Language Access Plan is revised biennially and defines the actions to be taken by the Department to ensure meaningful access to agency services, programs, and activities for persons who have Limited English Proficiency. The agency contracts with third-party translation and interpreting services through two vendors available on an as-needed basis. Those who are unable to speak, read, write, or understand the English language may call the Department to request translation assistance with any document, event or other information from the Department.

#### HOMELESS INDIVIDUAL CAMPING (HIC) PLANS

During the 87th Regular Legislative Session, the Texas Legislature passed HB 1925 which established prohibitions on camping in public places, created a criminal offense in Texas Penal Code for prohibited camping, and established new Subchapter PP of Chapter 2306 of the Texas Government Code, entitled Property Designated by Political Subdivision for Camping by Homeless Individuals.

This addition to the Texas Government Code provides that a political subdivision may not designate a property to be used by homeless individuals to camp unless the Texas Department of Housing and Community Affairs (TDHCA) has approved a plan submitted by the political subdivision. TDHCA has established rules and procedures for how local municipalities can submit HIC Plans.

More information on HIC Plans can be found at <https://www.tdhca.state.tx.us/HIC-Plans.htm>

#### DISASTER RECOVERY

TDHCA does not receive funds designated for disaster relief, but as available, may provide deobligated, discretionary, or other funds for disaster relief support. TDHCA's practice is to maintain a HOME Disaster Relief (HOME DR) fund balance of \$1 million from deobligated funds and program income whenever possible. Additionally, a portion of CSBG Discretionary funds are typically held

through a portion of the year should a Community Action Agency need additional funds to respond to a disaster in their coverage area. As with all TDHCA programs, funding for the Department's disaster relief activities is subject to availability. All activities supported through TDHCA funding must follow applicable program rules, including but not limited to eligible applicants, beneficiaries, activities, etc.. unless otherwise waived.

## **SPECIAL NEEDS POPULATIONS**

### **ELDERLY PERSONS**

The MF Direct Loan Program, HTC Program, and MF Bond Program require owners to provide resident supportive services for the benefit of the residents.

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

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

Homeowner Reconstruction Assistance, offered through the HOME Program, and the Amy Young Barrier Removal Program, funded with the Texas Housing Trust Fund, provide funds for the repair and rehabilitation of homes owned by low-income households. Many of the assisted households are aging Texans, thereby facilitating their ability to remain in their communities, keep existing social networks intact, and decrease dependence on institutional assistance.

### **FARMWORKERS**

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

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

In addition, the CSBG and HTC Programs serve or prioritize funding for farmworkers. TDHCA set aside a portion of its Program Year 2022-23 CSBG state discretionary funds to fund educational and employment opportunities for migrant seasonal farmworker and Native American populations. The Department's CSBG State Plan approved by USHHS includes Native Americans and migrant farmworker populations as special populations eligible for services provided by CSBG state discretionary funds.

### **PERSONS EXPERIENCING HOMELESSNESS**

While the HTC Program is well-known and primarily used for the construction, acquisition and/or rehabilitation of housing that serves the general population or elderly populations, it also is used to develop permanent supportive housing for homeless populations. Each year several awards are to such developments. Moreover, the QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons

with special needs. One of the nine special needs categories for the HTC Program is homeless populations. The QAP also offers points for Development that set aside an additional 2% of the total Units to Persons referred from the Continuum of Care or local homeless service providers to be made available for those experiencing homelessness; to garner these points developments cannot reject an applicant for reasons of credit history or prior rental payment history.

TDHCA administers the CSBG Program, CEAP, LIHWAP, ESG and ESG CARES Programs, HHSP, HSS Program, and HOME-ARP to serve persons at risk of homelessness or experiencing homelessness.

The Ending Homelessness Fund, established by the 85<sup>th</sup> Texas Legislature, is currently utilized to supplement ESG and HHSP funding for eligible subrecipients of ESG and/or HHSP until funding reaches an adequate level to support an autonomous program.

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

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

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

TDHCA plays an active role in the Housing and Health Services Coordination Council (HHSCC) and the Disability Advisory Workgroup (DAW), both of which provide critical input on behalf of people with disabilities. TDHCA's involvement with these two groups is described in the "Community Involvement" section of the Public Participation section of this document. In addition to its relationships with the DAW and the HHSCC, the Department is also an active member of the Statewide Behavioral Health Coordinating Council. The Department shows its commitment to reducing impediments to affordable housing for persons with disabilities in a variety of programs, policies, and rules designed to reach persons with disabilities across the state. These items are not limited to but include the following:

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2020 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, which includes persons experiencing chronic homelessness, for which the definition includes a disabling condition; persons experiencing severe mental illness; and persons with substance abuse disorders. The awardees from 2020 determined the eligible applicant pool for 2021, thus prioritizing these populations as they were in 2020.

TDHCA is one of 31 states awarded funds by HUD for the Section 811 PRA Program. TDHCA received the full amount requested for HUD's 2012, 2013 and 2019 rounds. These three grants provide project-based rental assistance for extremely low-income persons with disabilities in eight MSAs in Texas, including Austin-Round Rock; Brownsville-Harlingen; Corpus Christi, Dallas-Fort Worth-Arlington; El Paso; Houston-The Woodlands-Sugar Land; McAllen-Edinburg-Mission; and San Antonio-New Braunfels. Eligible households must include a member of one of the following Target Populations: 1) Persons Exiting Nursing Facilities 2) Persons Exiting Intermediate Care Facilities for People with Intellectual and Developmental Disabilities 3) Youth and Young Adults Exiting Foster Care with Disabilities; and 4) Persons with Serious Mental Illness. The service areas of the program

and target populations selected were the result of an extensive public input process involving persons with disabilities, developers, advocates and state agencies. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with Texas HHSC and DFPS, which was a requirement of the Section 811 PRA grant application. This Inter-Agency Agreement outlines the targeted populations for the Section 811 PRA Program, methods of outreach and referral and commitments of availability of services from Texas HHSC and DFPS contractors.

Highlights specific to Multifamily Properties:

- The MF Direct Loan Program, HTC Program, and MF Bond Program rental developments must conform to Section 504 standards, which require that at least 5% of the development's units be accessible for persons with physical disabilities and at least 2% of the units be accessible for person with hearing and visual impairments. The 2022 QAP requires some otherwise exempt Developments to comply with Fair Housing accessibility requirements.
- Tex. Gov't Code Chap. 2306 and TDHCA's QAP require all TDHCA Multifamily properties funded after September 1, 2001, to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA's Fair Housing Team and Compliance Division have produced a Tenant Rights and Resources Guide for TDHCA Monitored Properties that highlights rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.
- The QAP includes a requirement that TDHCA Multifamily units originally occupied on or after March 13, 1991 meet certain standards for visitability. The standards are designed so that residents who don't require a fully accessible unit will be comfortable, and residents of all units will be able to have visitors with mobility disabilities.

In addition, advocates for the aging and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. Through the Amy Young Barrier Removal Program, the rehabilitation funds perform minor physical modifications such as the installation of handrails, grab bars, and ramps, as well as the construction of wheelchair-accessible bathrooms and kitchens, thus making existing units livable and providing a cost-effective and consumer-driven alternative to institutionalization. Likewise, the availability of rental vouchers that provide options beyond institutional settings is a high priority. Since many persons with disabilities and older Texans live on fixed incomes, such as Supplemental Security Income, another recognized need is deeply affordable rents.

As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME Program allocation is allocated for serving persons with disabilities living in any part of the state. The 2021 HOME Investment Partnerships Program Persons with Disabilities Set-Asides Reservation System NOFA allows administrators to provide tenant-based rental assistance and homeowner reconstruction assistance under the Persons with Disabilities Set-Aside. Furthermore, construction activities for single family housing allowed for an increased budget for accessibility features requested by households for accessibility modifications.

Priority for energy assistance through CEAP and WAP are given to persons with disabilities as well as other special needs and prioritized groups. Local providers must implement special outreach efforts for these special needs populations. In addition, five million in CDBG CARES funding has been targeted for providers and facilities that assist persons with disabilities.

### **Integrated Housing Rule**

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, was updated in March 2021 and is found at 10 TAC §1.15 and is summarized as follows:

A household with disabilities is a household composed of one or more persons, at least one of whom is an individual who is determined to have a physical or mental impairment that substantially limits one or more major life activities; or having a record of such an impairment; or being regarded as having such an impairment.

A housing development may not restrict occupancy solely to households with disabilities unless required by a federal funding source.

- Large housing developments (50 units or more) shall provide no more than 25% of the units of the development set aside exclusively for households with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 units) shall provide no more than 36% of the units of the development set aside exclusively for households with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined previously refer only to the units that are to be solely restricted for households with disabilities. This section does not prohibit a property from having a higher percentage of occupants with disabilities.
- Property owners may not market a housing development entirely, nor limit occupancy to, households with disabilities.

Exceptions to the rule are made for rental transitional housing, shelters and rental or ownership of scattered site single family developments with no more than four units per non-adjacent lot, and for cases in which the TDHCA Board provides a waiver and affirms that the waiver of the rule is necessary to serve a population or subpopulation that would not be adequately served without the waiver, and that the Development, even with the waiver, does not substantially deviate from the principle of Integrated Housing.

### **PERSONS WITH SUBSTANCE USE DISORDERS**

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

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

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

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2020 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including persons with substance abuse disorders. The awardees from 2020 determined the eligible applicant pool for 2021, thus prioritizing these populations as they were in 2020.

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

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

The Texas HHS Family Violence Program provides emergency shelter and support services to victims and their children, educates the public, and provides training and prevention support to various agencies. Services can include hotline services, information and referral, counseling, assistance in obtaining medical care and employment, and transportation services.

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

### **RESIDENTS OF COLONIAS**

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

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

The HOME Program administers the Contract for Deed activity to assist households with the acquisition of property held in an executor contract for conveyance, also known as a contract for deed. This instrument was prevalent in colonia areas, and funding for the CFD is initially set-aside for colonia residents for a minimum of 60 days before being made available outside of colonias. CFD assistance providers may also provide refinancing of loan terms in conjunction with providing funds for the reconstruction of substandard units.

In 1996, TDHCA created the OCI in an effort to place greater emphasis on addressing the needs of persons residing in colonias. The OCI is charged with implementing some of the Department's

legislative initiatives and programs involving border and colonia issues. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public regarding the services that the Department has to offer. The OCI provides technical assistance to colonia residents and the entities that serve them. The OCI is instrumental in facilitating the success of the Colonia Self-Help Centers.

## **RESIDENTS OF PUBLIC HOUSING**

The HTC Program is consistently used for the redevelopment of public housing authority property, which is mostly being accomplished through HUD's Rental Assistance Demonstration Program (RAD).

TDHCA believes that the future success of Public Housing Authorities (PHAs) will center on ingenuity in program design, maximizing resources, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it does maintain a relationship with these service providers and PHAs can access HOME funding for single family activities including Homeowner Reconstruction Assistance, Homebuyer Assistance with New Construction, and Tenant-Based Rental Assistance.

## **VETERANS AND WOUNDED WARRIORS**

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

In addition to operating a project-based VASH contract in Kerrville, TDHCA also administers 20 tenant-based VASH vouchers (for \$124,000) in the Fort Bend and Galveston jurisdictional area.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2020 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including veterans. The awardees from 2020 determined the eligible applicant pool for 2021, thus prioritizing these populations as they were in 2020.

## **YOUTH AND YOUNG ADULTS AGING OUT OF FOSTER CARE**

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

The Department is one of 31 states awarded funds for the Section 811 PRA Program by HUD. The purpose of this program is to provide long-term project-based rental assistance for extremely low-income persons with disabilities. Youth and young adults exiting foster care with disabilities are one of the target populations for this grant.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2020 ESG competition, TDHCA awarded more points to applicants whose ESG

programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including unaccompanied youth, parenting youth, and children of parenting youth. While the funds are not set-aside for youth aging out of foster care, incentivizing provision of services to youth populations includes youth aging out of foster care. The awardees from 2020 determined the eligible applicant pool for 2021, thus prioritizing these populations as they were in 2020.

## **YOUTH EXPERIENCING HOMELESSNESS**

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov't Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State's Low Income Housing Plan. HB2564 defines homeless youth as any individual younger than 25 years of age who is homeless. TDHCA administers the CSBG Program, ESG Program, Housing Stability Services, EH Fund, and HHSP programs to serve persons at risk of homelessness or experiencing homelessness. These programs can also serve youth experiencing homelessness as defined by Tex. Gov't Code 2306.0721 (c)(2).

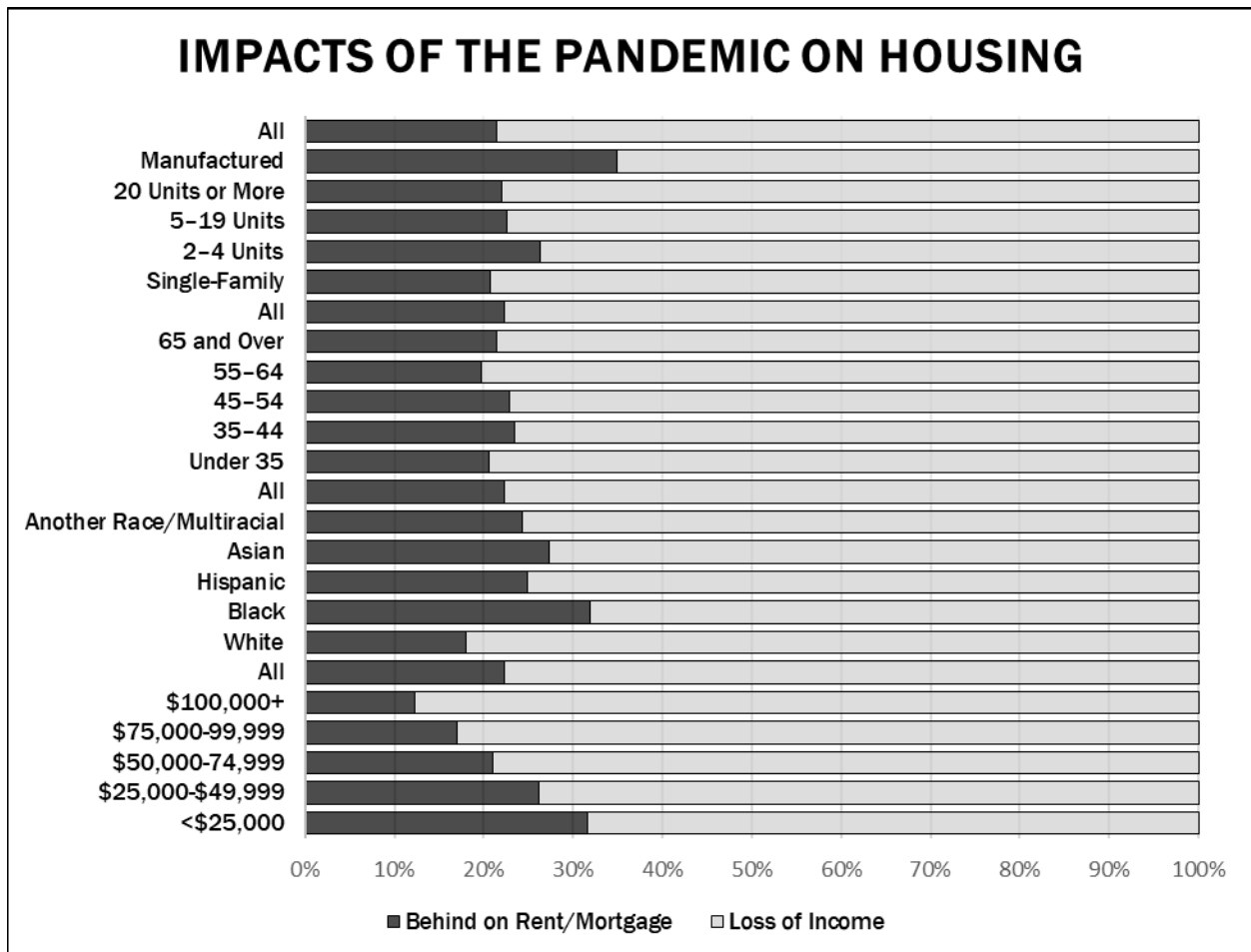
ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2019 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including unaccompanied youth, parenting youth, and children of parenting youth.

Additionally, the legislature appropriated an additional \$3 million in funding to the HHSP Program for the 2020-2021 biennium. These funds are allocated to HHSP subrecipients and may be utilized to provide services, including case management, emergency shelter, street outreach, and transitional living to unaccompanied homeless youth and young adults aged 24 or younger.



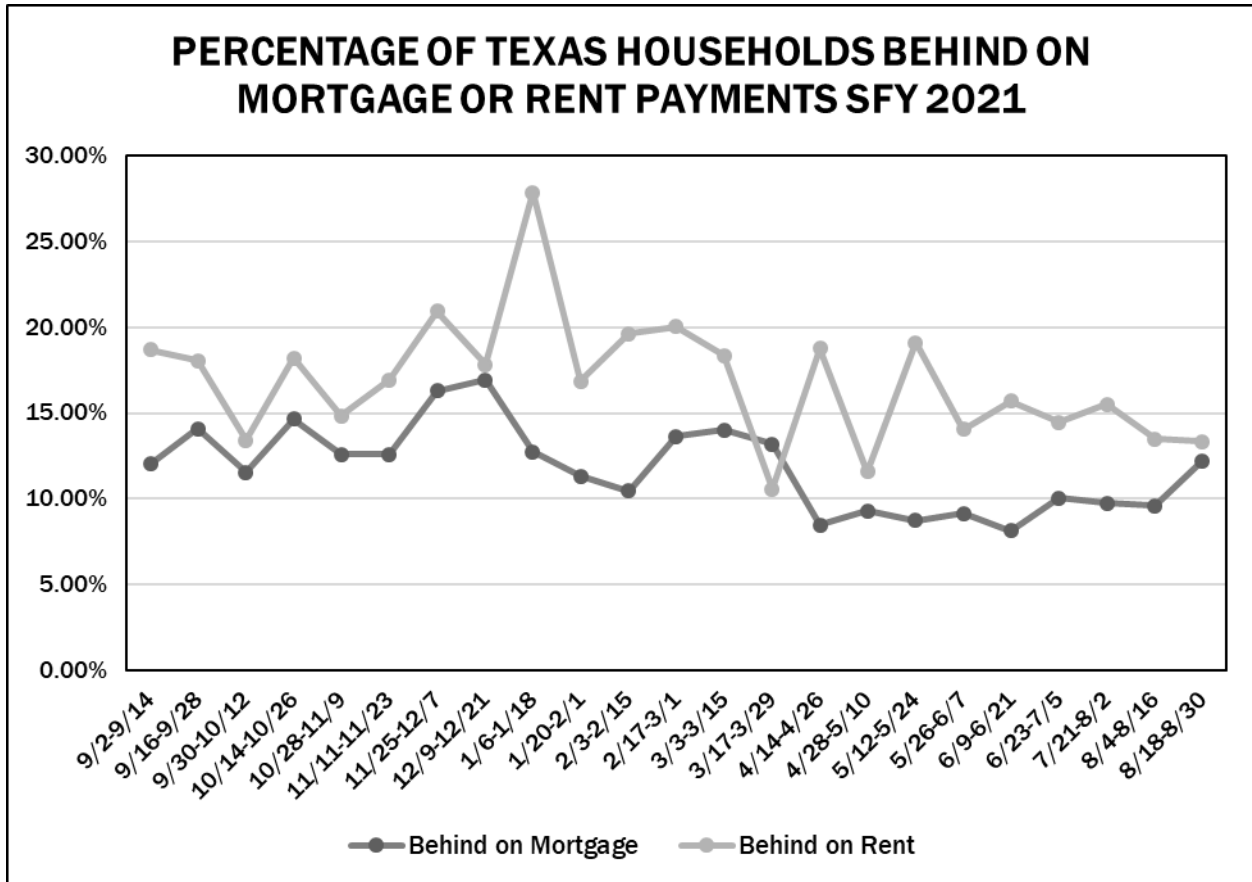
## SECTION 5: PANDEMIC RESPONSE

On March 4, 2020, the Texas Department of State Health Services announced Texas' first positive COVID-19 case. According to the Center for Disease Control (CDC) in SFY 2021 Texas recorded 2,972,823 cases of COVID-19 and 40,744 COVID-19 related deaths. Because of the impact of quarantines and closures, employment and earning potential were significantly affected. Nationally in 2020, the pandemic contributed to a 250% increase of households that had fallen behind at least three months on their mortgage while over 8 million households were at one point behind on rent (CFPB, 2021). According to the Harvard Joint Center on Housing Policy the COVID-19 pandemic impacted already vulnerable renters and homeowners by increasing the number of individuals that are both behind on housing payments and the number of individuals that have incurred a loss of income during the pandemic (Harvard Joint Center for Housing Studies, 2021).



Similar US Census Pulse Survey data has demonstrated how Texas renters and homeowners have had to respond to the COVID-19 pandemic. Census Pulse data taken during SFY 2021 shows a high of 27.9% of surveyed Texas renters reporting they were behind on rent payments between January 6 and January 18. Throughout SFY 2021 an average of 16.8% of Texas renters were reported as

being behind on rent. Homeowners fared slightly better with a high of 16.94% of Texas homeowners behind on their mortgage between December 9 and December 21.



**FEDERAL FUNDING**

Shortly after the beginning of the pandemic the United States federal government began enacting legislation aimed at helping renters and homeowners. On March 27, 2020 The Coronavirus Aid Relief and Economic Security Act (CARES), a \$2.2 trillion Federal stimulus bill was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. The final bill during SFY 2021, the \$1.9 trillion dollar American Rescue Plan (ARP), passed on March 11, 2021. On April 2, 2020, TDHCA began receiving federal funds allocated to combat the COVID-19 pandemic. In total TDHCA has been allocated \$3,983,400,444 in eight programs which are listed below. TDHCA has used these federal funds to combat the COVID-19 pandemic by creating new programs and providing supplemental allocations to existing programs.

TDHCA PANDEMIC RESPONSE PROGRAMS					
Program	Division	Availability/Eligibility	Served to date (11/18/21)	Total Program Funding	Expended Funding
<b>CARES ACT-\$382,133,493</b>					
CSBG CARES	Community Affairs	Available statewide Income Eligibility: 200% of poverty (normally is 125%)	124,935 persons	\$48,102,282	\$40,585,384 (84%)
LIHEAP CARES	Community Affairs	Available statewide Income Eligibility: 150% of poverty	174,723 persons	\$94,023,896	\$62,943,301 (67%)
CDBG CARES - Phases I, II and III	CDBG CARES	Income Eligibility: For households at or below 80% of AMI.	5,270 households	\$141,846,258	\$21,076,806 (14.86%)
ESG CARES - Phase I	SFHP	Income Eligibility: 50% AMI for homeless prevention	46,646 persons	\$33,254,679	\$24,228,254 (72.86%)
ESG CARES - Phase II	SFHP	Income Eligibility: 50% AMI for homeless prevention	9,001 persons	\$64,537,937	\$10,677,713 (16.54%)
Housing Choice Voucher Program Admin	Section 8	Used to incentivize landlords to accept voucher holders.	149 Landlords	\$258,139	\$37,012 Landlord Payment (14.3%)
Housing Choice Voucher Program MVP	Section 8	Provided 15 additional vouchers. Income Eligibility: Not to exceed 50% of AMI	9 families in current leases.	\$110,302	\$23,789 (21.56%)
<b>CORONAVIRUS RELIEF BILL - PART OF THE CONSOLIDATED APPROPRIATIONS ACT OF 2021</b>					
<b>\$1,163,643,587*</b>					

Emergency Rental Assistance 1.0 (Texas Rent Relief Program)	Texas Rent Relief	Available statewide. Income Eligibility: For households at or below 80% AMI.	186,826	\$1,111,841,711	\$1,083,827,483 (97.5%)
Housing Stability Services (ERA1)	HSS Division	Available statewide. Income Eligibility: For households at or below 80% AMI.	1,983	\$71,552,903	\$2,008,829 2.8%
Low-Income Household Water Assistance Program (LIHWAP1)	Community Affairs	Geography: Statewide Income Eligibility: 150% Poverty	0	\$51,801,876	\$0 (0%)
<b>AMERICAN RESCUE PLAN (ARP) – Public Law 117-2 \$1,987,714,836*</b>					
Emergency Rental Assistance 2.0	Texas Rent Relief	Available statewide. Income Eligibility: For households at or below 80% of AMI.	39,204	\$826,036,945	\$207,613,560 25.1%
Housing Stability Services (ERA2)	HSS Division	Available statewide. Income Eligibility: For households at or below 80% AMI.	0	\$105,328,160	\$0 (0%)
HOME-ARP	HOME ARP	Household Eligibility: For homeless, at risk of homelessness, those fleeing Domestic Violence, or others with housing instability.	0	\$132,969,147	\$0 (0%)
Homeowner Assistance Fund (HAF)	Homeownership	100% of the funds will be made available to households with	0	\$842,214,006	\$0 (0%)

		incomes equal to or less than the greater of (i) 100% of AMI or (ii) 100% of national median income.			
LIHEAP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	0	\$134,407,308	\$0 0%
LIHWAP2	Community Affairs	Income Eligibility: TBD	0	\$40,597,082	\$0 (0%)
Emergency Housing Vouchers (EHV)	Section 8	Income Eligibility: Not to exceed 50% of AMI	0	\$11,490,348	\$0 (0%)

\*All dollar amounts represented are as of November 18, 2021. Housing Stability Services (HSS) amounts are not included in totals due to being included in ERA1 and ERA2 funding amounts.

## **COMMUNITY AFFAIRS DIVISION**

The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), the Section 8 Housing Choice Voucher (HCV) Program, the Emergency Housing Vouchers (EHV), the Weatherization Assistance Program (WAP), and the Low Income Household Water Assistance Program (LIHWAP).

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

At the immediate outset of the pandemic, existing CSBG Discretionary and Administrative funds were reprogrammed and provided to the existing network of Community Action Agencies to provide direct client assistance to low income households economically impacted by COVID-19. \$1,434,352 was provided and had to be fully expended by August 31, 2020.

TDHCA's CSBG program was allocated \$48,102,282 by the CARES Act. At least 90% of the CSBG CARES funds were distributed among the same eligible entities as the regular CSBG funds. Community Action Agencies have until September 30, 2022, to spend these funds, although more than 80% of the funds are already expended. TDHCA also programmed some of the discretionary CSBG CARES funds to support an early pilot eviction diversion program.

### **COMPREHENSIVE ENERGY ASSISTANCE PROGRAM**

TDHCA's CEAP program was allocated \$94,023,896 from USHHS by the CARES Act. The funds have been distributed among the same subrecipients as the regular CEAP funds. Subrecipients had until September 30, 2021, to spend the CEAP funds allocated by the CARES Act.

TDHCA's CEAP program was also allocated \$134,400,000 from USHHS by the American Rescue Plan Act in May 2021. The funds have been initially distributed among the same subrecipients as the regular CEAP funds. Subrecipients have until September 30, 2022, to spend the CEAP funds allocated by the American Rescue Plan Act.

### **LOW INCOME HOUSEHOLD WATER ASSISTANCE PROGRAM (LIHWAP)**

LIHWAP is funded by USHHS and its purpose is to provide water and wastewater assistance to income-eligible households. TDHCA administers the program through a network of 36 LIHWAP subrecipients. The subrecipients, the same providers as used for CEAP, consist of private nonprofit entities and units of local government. LIHWAP subrecipients make water and wastewater payments for eligible households to water utilities through a vendor agreement.

Eligible households may be assisted with water and wastewater bill arrearages as well as their current bill. Benefits are determined on a sliding scale based on income, household size and Federal Poverty Income levels.

The targeted beneficiaries of LIHWAP in Texas are households with an income at or below 150% of federal poverty guidelines, with priority given to the elderly; persons with disabilities; and families with young children.

The allocation formula for LIHWAP uses the following five factors and corresponding weights to distribute its funds by county: non-elderly poverty household factor (40%); elderly poverty household

factor (40%); inverse poverty household density factor (5%); median income variance factor (5%); and weather factor (10%).

TDHCA's LIHWAP program was allocated \$51,801,876 from USHHS through the Consolidated Appropriations Act of 2021 and \$40,597,082 from the American Rescue Plan Act. Subrecipients have until September 30, 2023 to spend both allocations of LIHWAP funds.

## **SECTION 8 HOUSING CHOICE VOUCHER PROGRAM**

### **HCV SECTION 8 PROGRAM (ADMIN CARES ACT FUNDS)**

TDHCA received \$258,139 in CARES Act administrative funding for the Housing Choice Voucher Program (HCV). These funds were awarded to assist public housing authorities in better serving low-income individuals economically impacted by COVID-19. These funds have primarily been used to upgrade the Department's HCV software and to create a landlord incentive program to retain or increase owner participation in the HCV Program.

### **HCV SECTION 8 PROGRAM (MAINSTREAM VOUCHERS (MVP) )**

TDHCA received \$105,034 in CARES Act funding to support 15 additional MVP vouchers. MVP vouchers are tenant-based vouchers that serve non-elderly person(s) with a disability transitioning from a nursing facility, intermediate care facility, Texas state psychiatric hospital, or board and care facility.

### **HCV SECTION 8 PROGRAM (EMERGENCY HOUSING VOUCHERS (EHV) )**

TDHCA received \$11,490,348 in ARP Act funding to support 798 Emergency Housing Vouchers. The EHV program provides rental assistance to individuals and families who are experiencing homelessness; at risk of experiencing homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability.

## **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) CARES ACT ASSISTANCE**

On June 15, 2020, Governor Greg Abbott identified TDHCA as the designated agency to receive all CDBG CARES Act (also referred to as CDBG-CV) funding allocated to the State of Texas. TDHCA received a total of \$141,846,258 in CDBG CARES Act funding as was allocated through an initial tranche of \$40,000,886, in a second round of funding for \$63,546,200, and \$38,299,172 in a third and final round of funding. CDBG-cv funds are used Mortgage Assistance for both Rural and Balance of State (TEMAP), Rental Assistance for Entitlements (TERAP), Food Bank Distribution Assistance (Food Bank), Relief to Providers of Persons with Disabilities (Relief to Providers), Legal Services for Persons with Disabilities (Legal Services) and the Community Resiliency Program (CRP). Assisted households must be at or below 80% of Area Median Income (AMI) and must have been economically affected by the pandemic.

TDHCA will ensure through its contracts that \$40,000,886 (the amount of its first allocation) will be provided to non-entitlement units of general local government (UGLG), or will be provided to participants (regional organizations which include private non-profits serving more than one county, community action agencies, or regional councils of governments) who will in turn assist households

located in non-entitlement communities. Non-entitlement units of government are cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas), and counties with populations of less than 200,000.

Total CDBG Funding		
Program	Funds	Percent
TEMAP	\$26,024,125	19.66%
TERAP	\$32,712,577	24.71%
Food Bank	\$30,000,000	22.67%
Relief to Providers	\$5,000,000	3.78%
Legal Services	\$445,000	0.34%
CRP	\$38,180,317	28.85%
Total*	\$132,362,020	100.00%

**MORTGAGE**

**BALANCE OF STATE (TEMAP)**

**ASSISTANCE RURAL AND**

TEMAP was funded with \$26,024,125 of CDBG CARES Act funds and was distributed through a competitive NOFA allocation. TEMAP was developed to help with mortgage assistance (up to six months, including arrears) to income-eligible homeowners who have been economically impacted by COVID-19 to help provide housing stability during the pandemic.

**RENTAL ASSISTANCE FOR ENTITLEMENTS (TERAP)**

TERAP was funded with \$32,712,577.97 of CDBG CARES Act funds which were directly committed to an estimated 54 entitlement communities that already had an existing COVID rental assistance program. TERAP was developed to help with rental assistance (up to six months, including arrears) to income-eligible households impacted by COVID-19 to help provide housing stability during the pandemic. Funds were also used for eviction diversion, which provides rental assistance to tenants who have been sued for eviction.

Funding/PERSONS Served by Race and Ethnicity					
		TEMAP		TERAP	
		Persons	%	Persons	%
By Race	American Indian/Alaskan Native	1	0.32%	79	0.88%
	Asian or Pacific Islander	1	0.32%	76	0.85%
	Black/African American	47	15.71%	3,455	38.68%
	White	185	61.54%	4,486	50.22%
	Other Multi-Racial	35	11.78%	615	6.88%
	Race Unknown	31	10.33%	222	2.49%
By Ethnicity	Hispanic	182	60.58%	5,128	57.42%
	Not Hispanic	90	30.09%	3,426	38.35%
	Unknown	28	9.33%	378	4.23%



Funding/Persons Served by Income Category				
	TEMAP		TERAP	
	Persons	%	Persons	%
ELI	142	47%	5,470	61%
VLI	121	40%	2,615	29%
LI	37	12%	847	9%
>=MI	0	0%	0	0%
Total	300	100%	8,932	100%

Funding/HH Served by Income Category				
	TEMAP		TERAP	
	HH	%	HH	%
ELI	60	49%	2,143	60%
VLI	44	36%	1,079	30%
LI	18	15%	336	9%
>=MI	0	0%	0	0%
Total	122	100%	3,558	100%

### FOOD BANK DISTRIBUTION ASSISTANCE (FOOD BANK)

The CDBG CARES Food Bank was funded with \$30,000,000 of CDBG funding from the CARES Act. Funds provide assistance to eligible food bank providers that have been economically impacted by COVID-19. Funds will be used to reimburse food banks for bulk food purchases to be distributed statewide. Funds dedicated to this activity are being deployed to address statewide food and nutrition needs through Feeding Texas, a network of food banks and other hunger-relief organizations covering the entire state of Texas. All contracts will track the portion of funds that serve Non-Entitlement Communities. Funding for this activity will be used for bulk food purchase as well as to provide funds for equipment, supplies, and materials necessary to carry out the public service in response to the effects of the pandemic.

### RELIEF TO PROVIDERS OF PERSONS WITH DISABILITIES (RELIEF TO PROVIDERS)

The CDBG CARES Relief to Providers program was funded with \$5,000,000 in funding from the CARES Act. Relief to Providers was developed to help providers continue serving residential persons with disabilities during the pandemic by reimbursing for allowable expenses undertaken to prevent, prepare for, or respond to COVID-19. The program began in the summer of 2021 and all assistance funds have been disbursed.

### LEGAL SERVICES FOR PERSONS WITH DISABILITIES (LEGAL SERVICES)

The CDBG CARES Legal Services program was funded with \$445,000 in CARES Act funding. The funds provide legal services assistance for persons with disabilities to obtain or retain housing as a result of COVID-19. Legal services include legal advice and legal representation by licensed attorneys in good standing with the State Bar of Texas through both allowing reimbursement of eligible expenses for providers of persons with disabilities, and through a contracted provider of legal services for persons with disabilities. The program began in the summer of 2021 and beneficiaries continue to be assisted.

### COMMUNITY RESILIENCY PROGRAM (CRP)

The CDBG CARES CRP is funded with \$38,180,317 of CDBG from the CARES Act and has been released through a competitive NOFA process for a Community Resiliency Program. CRP was developed to help provide assistance to low- and moderate-income persons, as well as to rural and small metro communities to create, expand, or enhance public facilities that provide medical care,

social services, and/or emergency non-congregate housing to prevent the transmission of COVID-19, or assist in response to future pandemics, and allow for adequate social distancing or remote access. Funds allow non-entitlement communities to make improvements to facilities to address gaps in future pandemic emergency response capacity. Funding will be made available for the CDBG eligible activity of public facilities and improvements, which may consist of acquisition, rehabilitation, or construction of public facilities such as homeless shelters, domestic violence shelters, health clinics, emergency medical stations, and senior centers. Also eligible under this activity is the purchase of publicly owned mobile food pantries, mobile health clinics, and emergency medical services vehicles to support the activities. All contracts will track what portion of funds expended will serve Non-Entitlement Communities.

### SINGLE FAMILY AND HOMELESS PROGRAMS

During SFY 2021 TDHCA’s HOME and Homeless Programs Division offered HOME Tenant-Based Rental Assistance (TBRA) COVID-19 Disaster Relief Funds, Emergency Solutions Grants Program (ESG) Coronavirus Aid Relief and Economic Security (CARES) and the reallocation of Homeless Housing and Services Program (HHSP) local state funds in response to the pandemic.

#### HOME TBRA COVID-19 DISASTER RELIEF FUNDS

On March 13, 2020, a statewide disaster declaration was issued due to COVID-19. On March 26, 2020, the TDHCA Governing Board approved a plan to reprogram up to \$11,290,076 in deobligated HOME funds to the Disaster set-aside in response to the pandemic. The funds were made available in order to expedite the availability and use of funding for TBRA for persons financially impacted by COVID-19 in order to reduce displacement as Texans experienced a reduction in income directly related to the disaster. The Disaster TBRA program provided short-term rental assistance (3-6 months) to households throughout the State of Texas. Initially, a regional allocation of funds based on the regions’ population was utilized to encourage equitable distribution of the funds. As of November 3, 2021, the program has distributed \$10,899,082 to 2,612 households financially impacted by the pandemic.

HH Served by Income Category		
HOME TBRA COVID-19 Disaster Relief		
	HH	%
ELI	1,497	57.3%
VLI	741	28.4%
LI	197	7.5%
>=MI	173	6.6%

#### ESG CARES FUNDS

The ESG Program received \$97,792,616 from the HUD CARES Act (ESG-CV) “to prevent, prepare for, and respond to coronavirus, among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus under the Emergency Solutions Grants

program (42 U.S.C. 11371).” As of November 3, 2021, the program has distributed \$34,905,967 to 55,647 individuals financially impacted by the pandemic.

ESG CARES is a special allocation of ESG funding from the CARES Act. Funds were appropriated to ESG in order to prevent, prepare for, and respond to the coronavirus to minimize the impact on households experiencing and at-risk of homelessness. TDHCA uses the HUD funding to award grants to units of general local government, private nonprofit entities, and other entities that are identified as eligible subrecipients for ESG CARES under waiver authority from HUD. Subrecipients provide persons experiencing homelessness and at risk of homelessness the services necessary to quickly regain stability in permanent housing. ESG CARES funds may be utilized for the rehabilitation or conversion of buildings for use as emergency shelter for persons experiencing homelessness; temporary emergency shelter; the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for persons experiencing homelessness; and, homelessness prevention and rapid re-housing assistance such as landlord incentives, rental assistance, and utility assistance.

TDHCA programmed its ESG funds regionally for each of the HUD-designated Continuum of Care (CoC) Regions according to a combination of the region’s proportionate share of a number of factors. The factors included total population, number of persons experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; persons living in poverty; renters with incomes less than 30% AMI that experience cost burden; the amount of ESG CARES funding received by the CoC Region; and other factors as listed in the administrative rules governing the ESG Program. The second allocation of ESG CARES was programmed specifically for rental assistance and associated costs under the rapid rehousing and homeless prevention activities.

HUD provided waivers and flexibilities to assure recaptured funds are reallocated in a manner consistent with the statutory purposes and conditions for ESG-CV funds.

		HOME TBRA COVID-19 Disaster Relief		ESG CARES Funds	
		HH	%	HH	%
by Race	American Indian or Alaska Native	12	0.40%	345	0.97%
	Asian or Pacific Islander	69	2.33%	283	0.79%
	Black or African American	796	26.86%	17,256	48.4%
	White	1972	66.55%	17,166	48.2%
	Other	114	3.85%	1393	3.91%
	Unknown	0	0%	580	1.63%
by Ethnicity	Hispanic or Latino	1031	39.5%	10,624	29.8%
	Not Hispanic or Latino	1578	60.5%	24,735	69.4%
	Unknown	0	0%	263	0.74%

**HOMELESS HOUSING AND SERVICES PROGRAM (HHSP) FUND REALLOCATION FOR COVID-19 RESPONSE**

In response to the needs of Texans impacted by the loss of income due to COVID-19, the Department reprogrammed \$191,939 in deobligated funding from HHSP State Fiscal Years (SFYs) 2018 and 2019. Nine subrecipients received the funds: City of Arlington, City of Austin, Mother Teresa Shelter (for City of Corpus Christi), City of Dallas, City of El Paso, City of Fort Worth, City of Houston, City of Plano, and Haven for Hope of Bexar County (for City of San Antonio). With these funds 462 individuals were assisted.

## **HOME AMERICAN RESCUE PLAN (HOME-ARP)**

HOME-ARP was established under the American Rescue Plan Act of 2021 to assist individuals or households who are homeless, at-risk of homelessness, and other vulnerable populations. Eligible activities may include development of affordable rental housing, supportive housing, development of non-congregate shelter, tenant based rental assistance, supportive services, and capacity building and operating costs for eligible nonprofit organizations.

HOME-ARP is based on the U.S. Department of Housing and Urban Development's (HUD) HOME Investment Partnerships Program annual funding infrastructure, with waivers of certain federal regulations and waivers to create new activities. HUD posted guidance in September 2021 on HOME-ARP at <https://www.hudexchange.info/programs/home-arp/>.

TDHCA was allocated a one-time allocation of \$132,969,147 in HOME-ARP funds by HUD. HUD requires that a HOME-ARP plan be proposed by TDHCA and released for comment, prior to submission to HUD. Upon HUD approval, one or more Notices of Funding Availability will be released for the activities outlined in TDHCA's plan. More information about TDHCA's HOME-ARP can be found online at <https://www.tdhca.state.tx.us/HARP.htm>

## **TEXAS RENT RELIEF (TRR) AND HOUSING STABILITY SERVICES (HSS)**

The Department received \$1,308,110,629.80 in funding from the Consolidated Appropriations Act, 2021, and \$1,079,786,857.20 in funding from the American Rescue Plan Act of 2021, for a total of \$2,387,897,487. The Department of the Treasury administers the program at the federal level; funds from the Consolidated Appropriations Act, 2021, are categorized as Emergency Rental Assistance 1 (ERA 1) and funds from the American Rescue Plan Act of 2021 are categorized as Emergency Rental Assistance 2 (ERA 2); however Treasury operates the funds as one program. ERA1 and ERA2 funds were used to fund two programs in two divisions – the Texas Rent Relief Program and the Housing Stability Services Program.

### **TEXAS RENT RELIEF PROGRAM**

The Texas Rent Relief Division administers the Texas Rent Relief Program (TRRP). The TRRP was allocated \$1,111,841,711 of the ERA1 funds and \$826,036,945 of the ERA2 funds for a total available for rent and utility payments of \$1,937,878,656. The TRRP was developed to help income-eligible Texas renters affected by the COVID-19 pandemic pay rent and utility bills (including past due rent and utilities), keeping tenants housed and helping landlords recoup or avoid losses due to the pandemic. As of November 4, 2021, \$1,322,973,981 of the funds had been expended and 226,030 households had been assisted.

Ten percent of TRRP funds were set aside for eviction diversion activities and are referred to as the Texas Eviction Diversion Program (TEDP). In partnership with the Supreme Court of Texas and the Office for Court Administration, TEDP allows courts to pause eviction cases while tenants and landlords apply for TRRP assistance, makes lump sum payments to landlords for past-due rent and late fees for allowing tenants to remain in their homes, and keeps evictions off tenants' records.

**HOUSING STABILITY SERVICES**

A total of approximately \$163,552,903 have been allocated to the HSS Program. The HSS Program has been developed to help support housing stability and eviction diversion services benefitting income-eligible Texas renters affected by the COVID-19 pandemic.

Under TDHCA's HSS program, TDHCA has contracted with the Texas Access to Justice Foundation (TAJF), which works in close partnership with the Supreme Court of Texas and the Texas Office of Court Administration. The initial contract between TDHCA and TAJF provides \$20 million to TAJF to deliver legal services.. TAJF has subcontracted with eleven legal service providers in Texas, primarily legal aid providers, who are providing three main services:

- 1.) No-cost Legal Services Activities and Brief Services throughout Texas, including representation in court and/or administrative proceedings, with emphasis on areas with the highest rates of eviction and/or highest rates of renters living in poverty;
- 2.) Housing Stability Clinics staffed with attorneys, support staff and pro bono volunteers, as appropriate, to assist eligible households by providing essential housing information and legal advice; and
- 3.) Assistance in completing applications for the Texas Rent Relief Program and Texas Eviction Diversion Program.

TDHCA also awarded HSS funds to 27 organizations across the state to provide eligible housing stabilization services and to enable eligible households impacted by the pandemic to maintain or obtain stable housing. Essential services to unsheltered persons and services to eligible households will be provided through a variety of avenues including outreach services, shelter services, community services, and services offered at permanent supportive housing properties. Performance and expenditure activity for these 27 Subrecipients will be reported in the 2023 SLIHP. As of November 3, 2021, 1,983 households had been assisted and approximately \$2 million had been expended. A NOFA for \$84 million was released in early November 2021.

Total ERA Funding by Program		
Program	Funds	Percent
Texas Rent Relief Program	\$2,224,344,584	93.15%
Housing Stabilization Services	\$163,552,903	6.85%
Total	\$2,387,897,487.00	100%

Household Income Level by CRBRA Program, SFY 2021				
TRRP			HSS*	
	Funds	HH	Funds	HH
ELI	\$574,808,909.41	100,470		233
VLI	\$262,404,577.41	44,960		56
LI	\$188,800,100.31	31,686		16
>=MI	\$0.00	0		0
Total	\$1,026,013,587.13	177,116	\$412,774.47	305

\*Due to the wide variety of services provided, HSS program does not collect data on funds expended by income level.

		TRRP		HSS*	
		HH	%	HH	%
by Race	American Indian or Alaska Native	1,513	0.9 %	2	0.7%
	Asian or Pacific Islander	2,173	1.2 %	8	2.6%
	Black or African American	88,858	50.2 %	146	47.9%
	White	55,708	31.4 %	84	27.5%
	Other	11,643	6.6 %	62	20.3%
	Unknown	17,221	9.7 %	3	1.0%
by Ethnicity	Hispanic or Latino	42,541	24.0 %	40	13.1%
	Not Hispanic or Latino	115,715	65.3 %	119	39%
	Unknown	18,860	10.7 %	146	47.9%

### HOMEOWNER ASSISTANCE FUND (TxHAF)

The TxHAF Division administers the Texas Homeowner Assistance Fund.

The Homeowner Assistance Fund (HAF) was established under the American Rescue Plan Act of 2021 to ease financial hardships for homeowners associated with the COVID-19 pandemic.

HAF will provide assistance to eligible homeowners to help avoid mortgage delinquencies, defaults, foreclosures, and help prevent the displacement of homeowners experiencing financial hardship after January 21, 2020. The U.S. Department of the Treasury (Treasury) has posted guidance on HAF at <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>. TDHCA submitted a HAF Plan to Treasury on September 30, 2021.

The Texas Department of Housing and Community Affairs (TDHCA) will administer \$842,214,006 under HAF. The program is currently under development and it is anticipated will begin taking applications in early 2022.

## **SECTION 6: PUBLIC PARTICIPATION**

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

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

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

This section is organized as follows:

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



## COMMUNITY INVOLVEMENT

TDHCA's participation in numerous committees, workgroups, and councils keep the Department apprised of additional resources for affordable housing and community affairs related activities. Relationships with federal, state, and local government entities ensure that agencies in the state of Texas coordinate housing and services to most efficiently and effectively serve all Texans. This collaboration results in recommendations on how to improve the coordination of the Department's services to serve lower income Texans, including special needs populations. The Department addresses and incorporates these recommendations into its programs and outreach as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with planning documents, such as the Consolidated Plan, that the Department submits to the U.S. Department of Housing and Urban Development (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>
Behavioral Health Advisory Committee (BHAC) Housing Subcommittee	Texas Health and Human Services
Community Reinvestment Workgroup	Texas Comptroller
Community Resource Coordination Groups (CRCG)	Texas Health and Human Services
Colonia Residents Advisory Committee (C-RAC)	TDHCA
Disability Advisory Workgroup (DAW)	TDHCA
Housing and Health Services Coordination Council (HHSCC)	TDHCA
Interagency Coordinating Group	OneStar Foundation
Joint Housing Solutions Working Group (JHSWG)	TDHCA
Reentry Task Force	Texas Department of Criminal Justice
Statewide Behavioral Health Coordinating Council (SBHCC)	Texas Health and Human Services
Texas Interagency Council for the Homeless (TICH)	TDHCA
Texas State Fair Housing Workgroup	TDHCA
Texas State Independent Living Council (SILC)	Texas Health and Human Services
Texas Coordinating Council for Veteran Services	Texas Veterans Commission
Weatherization Assistance Program Planning Advisory Committee (WAP PAC)	TDHCA

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

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

C-RAC is a committee of colonias residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonias residents and the types of programs and

activities which should be undertaken through the Colonia Self-Help Center (CSHC) Program. In consultation with C-RAC and the unit of local government that administers the CSHC Program, the Department designates up to five colonias in each county as eligible beneficiaries of the CSHC Program. Each county nominates two candidates to be members of the C-RAC who are residents of a colonia in the county the member represents to serve on the committee for four years. The C-RAC reviews the county proposals and may make recommendations on contracts for the CHSC Program to the Department before the proposal is considered for an award by the TDHCA Governing Board.

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

<http://maillist.tdhca.state.tx.us/list/subscribe.html?lui=f9mu0g2g&mContainer=2&mOwner=G382s2w2r2p>.

#### Housing and Health Services Coordination Council (HHSCC)

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

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

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

#### Joint Housing Solutions Working Group

The Joint Housing Solutions Working Group is a network of local, state, and federal agencies, philanthropic organizations, and other related stakeholder groups who share information, identify

challenges, and propose solutions responsive to the needs disaster survivors. While the frequency of meetings for the main group has waned over the last year, subcommittees remain active working on remaining issues as well as a long term disaster housing plan for the state.

#### Texas Interagency Council for the Homeless (TICH)

The TICH was created in 1989 to coordinate the State's homeless resources and services, and its charge was reinforced by the 84<sup>th</sup> Texas Legislature (2015) Senate Bill (SB) 607. The TICH consists of representatives from nine state agencies that serve persons who are experiencing homelessness or are at-risk of homelessness. Membership also includes representatives appointed by the Office of the Governor, the Lieutenant Governor and the speaker of the house. The TICH receives no direct funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The TICH's major mandates include:

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

The TICH submits an annual progress report to the governing bodies of the agencies represented on the council. The 2019 Annual Report is available on the TICH website at <https://www.tdhca.state.tx.us/tich/pathways-home.htm>.

#### Texas State Fair Housing Workgroup

The Texas State Fair Housing Workgroup was convened in May 2014 by TDHCA to encourage resource and idea sharing between the Texas Department of Agriculture, TDHCA, Texas Workforce Commission, Texas Department of State Health Services, and Texas General Land Office, all of which receive HUD funds for housing-related activities. The group meets as needed and discusses topics such as fair housing training, Limited English Proficiency (LEP) provisions, public participation, complaint direction, Notice of Funding Availability (NOFA) and application requirements, monitoring provisions, website improvements, and other relevant topics that assist state agencies in furthering fair housing choice and improving agency coordination and sharing of resources.

#### Weatherization Assistance Program Planning Advisory Committee (WAP PAC)

The Weatherization Assistance Program Policy Advisory Council (PAC) is a four member council which represents organizations and agencies by providing balance, background, and sensitivity with respect to solving the problems of low-income persons, including weatherization and energy conservation problems.

The PAC meets annually at the end of the public hearing period to discuss the DOE plan and comments received. Two of the slots, filled by the PAC members from Combined Community Action and the Greater East Texas Community Action Program, represent the low-income, elderly, and disabled population. The third slot, filled by the PAC member from the Health and Human Services Commission, represents the low-income, elderly and persons with disabilities. A fourth slot representing Native Americans is occupied by a member of the Ysleta Del Sur Pueblo Tigua Indian Reservation.

## **PARTICIPATION IN TDHCA PROGRAMS**

Texas is economically, geographically, and demographically diverse. In recognition of the state's diverse housing needs, TDHCA establishes its criteria for distributing funds based on the priorities laid-out 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. It should be noted that beginning in March 2020, TDHCA staff began telecommuting due to the COVID-19 pandemic. Therefore, all TDHCA public participation activities noted below have been conducted virtually through the Go-To-Webinar service.

- Throughout the year, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences, and real estate, lending, and property events across the state to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.
- The Division of Policy and Public Affairs performs two key functions through two intertwined sections: legislative affairs and communications/marketing. The Legislative Affairs section is TDHCA's main link between the Department and the Office of the Governor, members of the Texas Legislature and Texas Congressional delegation, state and federal agencies, and housing and community service organizations throughout the state. It is responsible for assisting the Department's leadership in the development and implementation of policy related to legislative mandates. The Communications/Marketing section is responsible for producing news releases and outreach and educational materials, responding to inquiries from the news media and coordinating TDHCA's social media activities
- The Public Comment Center is designed to enhance public participation by making the public comment process easier and more transparent for those interested in commenting on Department rules and programs. The Public Comment Center can be found at <http://www.tdhca.state.tx.us/public-comment.htm>.
- The TDHCA website, through its provision of timely information to consumers, is one of the Department's most successful outreach tools. It is also a key resource for affordable housing and community services programs, and fair housing information and resources. The Help for Texans online database provides a statewide resource for individuals and households seeking assistance. The Help for Texans online database provides contact information for housing and housing-related programs funded or operated by TDHCA and other housing service providers. Help for Texans is available at <http://www.tdhca.state.tx.us/texans.htm>.

- TDHCA also operates voluntary email distribution lists, where subscribed individuals and entities can receive email updates on general TDHCA information, program-specific announcements, compliance related communications, and trainings. TDHCA maintains a Fair Housing email list to encourage public participation from community-based, legal aid, fair housing enforcement, housing advocacy, and other external groups. The email list also provides a way for individuals who are not a member of a stakeholder organization to learn about and engage with Fair Housing topics.
- TDHCA uses online forums and surveys to encourage topical discussions and gather feedback on proposed policies, rules, plans, reports, or other activities. Forums and/or surveys have been used to gather input on the Housing Tax Credit Program's Qualified Allocation Plan, the Regional Allocation Formula, the legislatively required Report on Homelessness Among Veterans, the proposed policy changes for the Amy Young Barrier Removal Program, and the rules for a variety of TDHCA programs.
- TDHCA is involved with a wide variety of committees and workgroups, listed in the Community Involvement section at the beginning of this chapter, which serve as valuable resources to gather input from people working at the local level. These groups share information on affordable housing needs and available resources so that TDHCA can prioritize these needs.
- Department staff will continue to engage stakeholders, including developers, residents, nonprofits, advocates, and other governmental entities, throughout FY 2021. Opportunities for engagement will include both online discussion forums and public roundtables and hearings (virtually as needed). For example, the Multifamily Finance Division staff will engage stakeholders especially as it relates to writing the 2021 multifamily rules for the Multifamily Direct Loan and Housing Tax Credit programs. In addition to creating an online forum in which stakeholders can register their opinions on ideas and on questions posted by staff, Multifamily Finance Division staff will continue to hold public roundtables, where particular aspects of the rules can be discussed in an open setting.

## **PUBLIC PARTICIPATION IN PROGRAM PLANNING**

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

The Department ensures that all programs follow the public participation and public hearing requirements as outlined in the Texas Government Code and in federal program requirements. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. TDHCA staff coordinates translation services, the provision of auxiliary aids, and other accommodations as requested to ensure equal access and opportunity to the public. The Department maintains voluntary email distribution lists, which it uses to notify all interested parties of public hearing and public comment periods. Additionally, pertinent information is posted as an announcement in the *Texas Register*, on TDHCA's website, Twitter feed, and Facebook page. The Department seeks to ensure the involvement of individuals of lower

incomes in the allocation of funds and in the planning process by organizing 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 SLIHP**

Tex. Gov't Code §2306.0722 mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the SLIHP. As this is a working document, there is no time at which the SLIHP is static. Throughout the year, research was performed to analyze housing needs across the State. Focus meetings were held to discuss ways to prioritize funds to meet specific needs, and public comment was received at program-level public hearings as well as at 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 virtual workgroups, roundtables, online forums, and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

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

A 30-day public comment period for the SLIHP will be held from Monday, December 20, 2021, through Tuesday, January 18, 2022, at 5:00 p.m. Austin Local Time. A virtual public hearing will be held on Wednesday, January 12, 2022, at 2:00 p.m. Austin Local Time on the GoToWebinar service. Participants can join the hearing by utilizing the web link:

<https://attendee.gotowebinar.com/register/1755905095225612812>

Participants may also call into the hearing by using the following phone number and access code.

Phone number: +1 562-247-8422247-8422

Access Code: 562-247-8422

## **SECTION 7: 2022-2023 COLONIA ACTION PLAN**

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

A biennial action plan for colonias, which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, and summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of colonia residents as required by Tex. Gov't Code §2306.0721(c)(12)(A-B).

This section is organized as follows:

- Policy Goals
- Overview
- Population and Poverty
- Housing
- Colonia Beneficiaries
- Colonia Self-Help Centers
- Office of Colonia Initiatives
- Texas Bootstrap Loan Program

### **POLICY GOALS**

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

The OCI was created to do the following:

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

### **OVERVIEW**

The US-Mexico border region has hundreds of rural subdivisions called colonias, which are characterized by high levels of poverty and substandard living conditions. Several different definitions of colonias are used by various funding sources and agencies due to differing mandates.

Generally, these definitions include the concepts that colonias are rural and lacking services such as public water and wastewater systems, paved streets, drainage and safe and sanitary housing. Colonias are mostly unincorporated communities located along the US-Mexico border in the states of California, Arizona, New Mexico and Texas, with the vast majority located in Texas.

Many colonias have been in existence for more than 50 years. A few colonia developments began as small communities of farm laborers employed by a single rancher or farmer while others originated as town sites established by land speculators as early as the 1900s. A majority of the colonias, however, emerged in the 1950s as developers discovered a large market of aspiring homebuyers who could not afford to purchase in cities or who did not have access to conventional financing mechanisms.

## POPULATION AND POVERTY

An estimated 500,000 people live in 2,294 colonias in Texas, of which more than 40% live below the poverty line, and an additional 20% live at or just above the poverty line (Federal Reserve Bank of Dallas, April 2015). Additional information regarding colonia population estimates can be found in the Housing Analysis section of this document (Section 2). Based on a 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) have the largest population of colonias and are home to an estimated 369,500 people (Texas Office of the Secretary of State, 2014). Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudspersons conducting site visits.

The American Community Survey's 2015-2019 data placed the median household income for Texas at \$61,874, while the median household income for the Texas-Mexico border counties range between \$25,824 and \$63,000 depending on county with the average median income averaging \$43,005. Counties are designated as Border or Non-Border according to Article 4 of the La Paz Agreement of 1983, which defines a county as a Border county if that county is within 100 kilometers of the U.S.-Mexico border. There are 32 counties in Texas designated as Border counties by this definition. Presidio County, near the border, posted the lowest median household income at \$25,824.

In the counties containing larger border-region cities El Paso, McAllen, Brownsville, and Laredo, the average median value of owner-occupied housing units is \$116,625. Laredo County has the highest median home value at \$129,000.

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 2015-2019 American Community Survey, the poverty level in the State of Texas stood at 13.6%, while the four counties with the greatest number of colonias have the following poverty rates: Zapata 30%, Willacy 31%, Starr 33%, and Hidalgo 27%. Of these counties, all had poverty rates that were more than double the state's rate.



## HOUSING

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

Owner-builder construction in the colonias—or homes built with sweat-equity by the homeowners themselves—faces even more obstacles. First, federal rules, such as those that govern the HOME Investment Partnerships 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 (CSHC) Program for open contracts as of September 2021. This data is reported by participating counties and provides a representation of the acute need for housing-related assistance. Each administrator conducts its own needs assessment, holds a public hearing and establishes the activities to be performed under the Colonia SHC Program. Approximately 88% beneficiaries are of low- to moderate-income. OCI anticipates that the number of beneficiaries served in the table below will be similar throughout the remainder of the 2022-2023 biennium.

**Colonia Self-Help Centers Open Contracts as of September 2021**

County	Total Population Beneficiaries	Total Low- to Moderate-Income Beneficiaries
Cameron/Willacy	3,955	2,986
El Paso	4,574	4,345
Hidalgo	2,320	1,458
Maverick	5,158	4,126
Starr	1,746	1,746
Val Verde	4,938	4,938
Webb	2,282	2,282
<b>Total</b>	<b>24,973</b>	<b>21,881</b>

The activities performed under the Colonia SHC Program include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaigns, technology access, utility connections, rehabilitation, reconstruction and new construction. OCI

anticipates that the percentages of funding by activity in the table below will be similar throughout the remainder of the 2022-2023 biennium.

**Colonia Self-Help Center Activities for Open Contracts as of August 2021**

Activity	Funding	Percentage
Administration	\$1,162,500	15%
Construction	\$5,826,500	75%
Public Service	\$761,000	10%
Total	\$7,750,000	100%

TDHCA, through its OCI, administers the Colonia Self-Help Center (CSHC) program designed to improve the lives of colonia residents. This action plan outlines how the SHC program, and various initiatives are being implemented for FY 2022 and 2023.

**FY 2022 – FY 2023 Office of Colonia Initiatives Funding**

Programs	Funding for FY 2020	Funding for FY 2021	Estimated Funding for FY 2022
Texas Bootstrap Loan Program	\$3,000,000	\$3,000,000	\$3,000,000
Colonia Self-Help Center Program	\$1,702,113	\$1,762,486	\$1,762,486
<b>TOTAL</b>	<b>\$4,702,113</b>	<b>\$4,762,486</b>	<b>\$4,762,486</b>

\*The federal budget for FY 2022 has not been passed at this time. HUD’s budget could potentially be cut, but we do not know how or if that will affect CDBG funding.

**COLONIA SELF-HELP CENTERS**

Tex. Gov’t Code §§2306.581 - §2306.590, as amended, directed TDHCA to establish Colonia SHCs in Cameron/Willacy, Hidalgo, Starr, Webb, El Paso, and Nueces counties. The Colonia Self-Help Center Program also allows the Department to establish a Colonia SHC in a county designated as an economically distressed area, such as in Maverick and Val Verde counties. Each county identifies five colonias to receive concentrated assistance. The operation of the Colonia SHCs may be managed by a local nonprofit organization, a local community action agency, a local unit of government, or a local public housing authority that has demonstrated the capacity to operate a center.

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

The Colonia SHC Program serves 40 colonias. The total number of beneficiaries for all CSHCs is approximately 24,973 residents. The Department contracts with the counties, who then subcontract with nonprofit organizations to administer the Colonia SHC Program or specific activities offered under the Program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (RFP) in search of capable entities to provide these services.

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

The operations of the Colonia SHCs are funded by HUD through the Texas Community Development Block Grant (CDBG) Program 2.5% set-aside, which is approximately \$1.7 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Agriculture. Only units of local government are eligible to receive CDBG funds and the Department enters into contracts with each participating unit of general local government to implement the Colonia SHC Program. The Department provides administrative and general oversight to ensure programmatic and contract compliance. Colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

#### **OFFICE OF COLONIA INITIATIVES**

OCI includes Border Field Officers and the Administrator of the OCI, who work closely with CSHCs and other organizations along the Texas-Mexico border, to act as a liaison between nonprofit organizations and units of local government. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations and colonia residents along the 150-mile Texas-Mexico border region.

The OCI anticipates approximately 1,380 technical assistance outreach efforts to colonia residents, nonprofit organizations and units of local government in 2022. For organizations, this includes providing guidance on program rules, reviewing funding draw submissions, analyzing policies and procedures, conducting workshops and trainings, performing inspections, reviewing loan applications and assuring general compliance with any program requirements. For colonia residents, this includes providing information and resources related to TDHCA programs and referrals to other housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the OCI and the Colonia SHCs will provide 3,600 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

#### **TEXAS BOOTSTRAP LOAN PROGRAM**

The Texas Bootstrap Loan (Bootstrap) Program is a statewide program that provides funds to Colonia SHCs and certified non-profit organizations to enable eligible households (also known as "Owner-Builders") to purchase real estate and construct or renovate a home using sweat equity. Under Tex. Gov't Code §2306.753(d), the Bootstrap Program sets aside two-thirds of the funds for

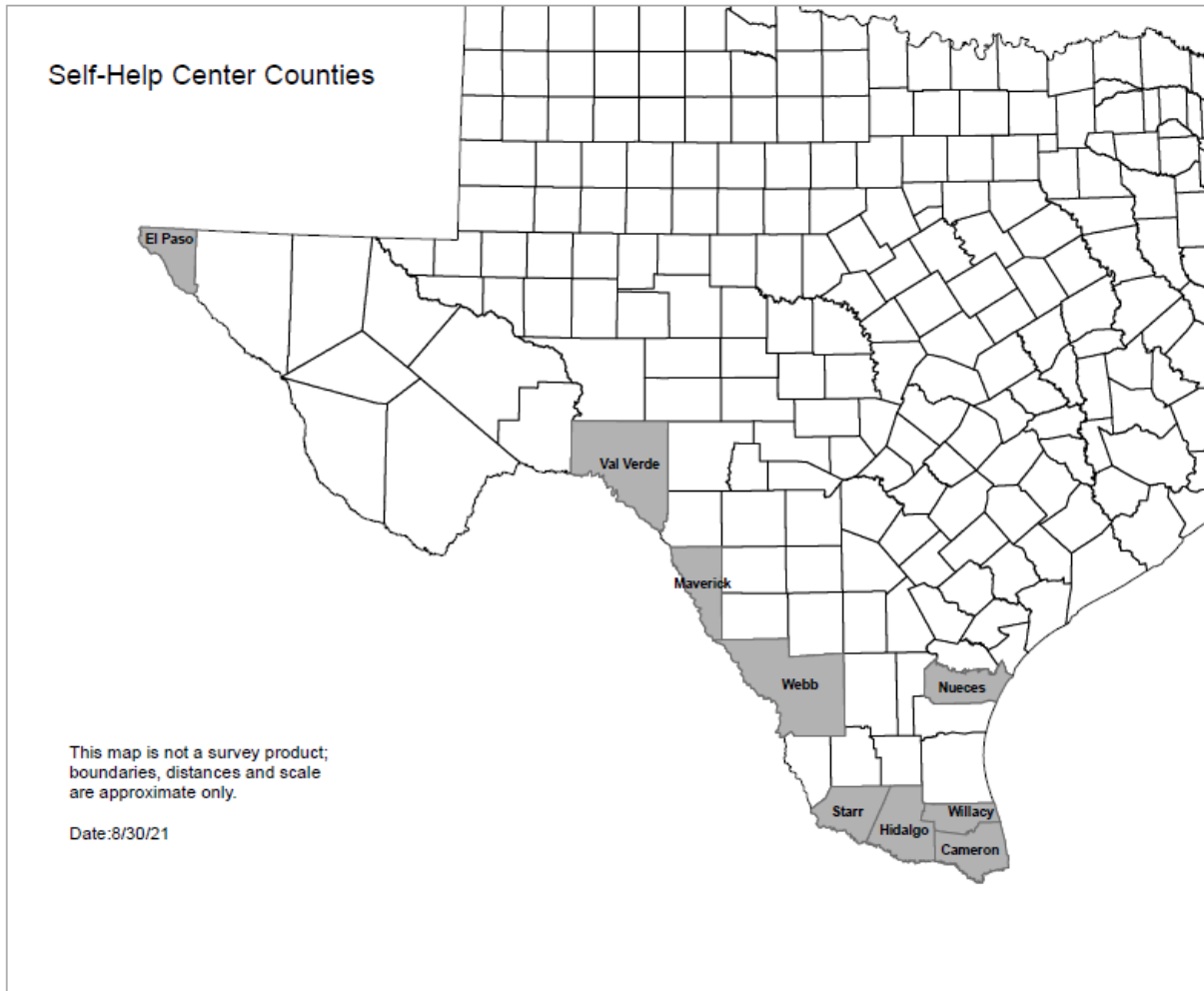
Owner-Builders whose property is in a census tract that has a median household income not greater than 75% of the current median state household income.

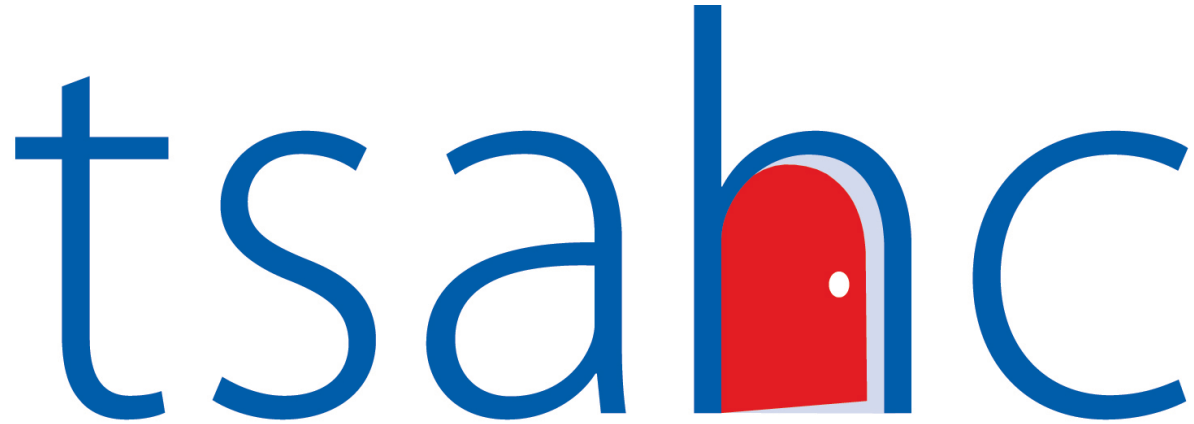
The Bootstrap Program promotes and enhances homeownership for very low-income Texans. The Owner-Builders must provide a minimum of 65% of the labor required to build or rehabilitate the home. Tex. Gov't Code §2306.753(a) directs TDHCA to prioritize assisting Owner-Builders with an annual income of less than \$17,500. The maximum Bootstrap Program loan amount per Owner-Builder is \$45,000.

The Department utilizes a "reservation system" in an effort to disseminate Texas Bootstrap funds across a broader network of Administrators and increase its efficiency in assisting households. The reservation system is a ready-to-proceed model that allows program funds to be committed on a first-come, first-served basis. After being certified to participate in the Program and executing a Loan Origination Agreement with the Department, Administrators may submit individual loan applications to the Department on behalf of their Owner-Builder applicants, known as a "reservation" of Bootstrap funds. The reservations expire after 12 months in which time the Administrators must train the Owner-Builders in self-help construction techniques, complete construction, and close the Owner-Builders' mortgage loans.

The Bootstrap Program allocation is \$3,000,000, which is comprised of general funds from the Texas HTF and repayments of prior Bootstrap Program loans, for SFY 2022. A portion of the allocation, not to exceed 10% of total funding available, may be utilized for capacity building activities for Bootstrap Program Administrators. For each year, funds for reservations for specific projects will be made available under a Notice of Funding Availability (NOFA).

Colonia Self-Help Centers





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T E X A S  
State Affordable Housing Corporation

TSAHC's approved plan will appear in the final version of the 2022 SLIHP

## **Appendix A: Legislative Requirements for the State Of Texas Low Income Housing Plan and Annual Report**

### **SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the House of Representatives, and member of any legislative oversight committee.
- (c) The report must include:
  - (1) a complete operating and financial statement of the department;
  - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
    - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
    - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
    - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
    - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
  - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
  - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
  - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
  - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
    - (A) the street address and municipality or county in which the property is located;
    - (B) the telephone number of the property management or leasing agent
    - (C) the total number of units, reported by bedroom size;
    - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
    - (E) the rent for each type of rental unit, reported by bedroom size;
    - (F) the race or ethnic makeup of each project;
    - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;
    - (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;

- (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
- (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

#### **SEC. 2306.0721. LOW INCOME HOUSING PLAN**

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
  - (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
    - (A) individuals and families of moderate, low, very low, and extremely low income;
    - (B) individuals with special needs;
    - (C) homeless individuals;
    - (D) veterans;
    - (E) farmworkers;
    - (F) youth who are aging out of foster care;
    - (G) Homeless youth, as defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless; and
    - (H) elderly individuals;
  - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
  - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;
  - (4) a description of state programs that govern the use of all available housing resources;
  - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;
  - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;



- (7) strategies to provide housing for individuals and families with special needs in each uniform state service region;
  - (8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;
  - (9) an estimate and analysis of the housing supply in each uniform state service region
  - (10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;
  - (11) strategies for meeting rural housing needs;
  - (12) a biennial action plan for colonias that:
    - (A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals;
    - (B) includes information on the demand for contract-for-deed conversions, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international border of the state;
  - (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and
  - (13-a) information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures.
- (d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.
- (e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.
- (f) The director may subdivide the uniform state serve regions as necessary for purposes of the state low income housing plan.
- (g) The department shall include the plan developed by the Texas State Affordable Housing Corporation under Section 2306.566 in the department's resource allocation plan under Subsection (c)(5).

#### **SEC. 2306.0722. PREPARATION OF PLAN AND REPORT**

- (a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with regional planning commissions created under Chapter 391, Local Government Code, representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, residents of low income housing, and members of the Colonia Resident Advisory Committee. The department shall obtain the comments and suggestions of the representatives, officials, residents, and members about the prioritization and allocation of the department's resources in regard to housing.
- (b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:
  - (1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;

- (2) set priorities for the available housing resources to help the neediest individuals;
- (3) evaluate the success of publicly supported housing programs
- (4) survey and identify the unmet housing needs of individuals the department is required to assist;
- (5) ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;
- (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
- (7) develop housing programs through an open, fair, and public process;
- (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
- (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;
- (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate;
- (11) develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
- (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
  - i. 0 to 30 percent of area median income adjusted for family size;
  - ii. more than 30 to 60 percent of area median income adjusted for family size;
  - iii. more than 60 to 80 percent of area median income adjusted for family size;
  - iv. more than 80 to 115 percent of area median income adjusted for family size;or
  - v. more than 115 percent of area median income adjusted for family size;
- (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and
- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

#### **SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS**

The Department shall consider the annual low income housing report to be a rule and in developing the report shall follow rulemaking procedures required by Chapter 2001.

#### **SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT**

- (a) The Department shall require the owner of each housing development that receives financial assistance from the Department and that contains 20 or more living units to submit an annual fair housing sponsor report. The report must include the relevant information necessary for the analysis required by Section 2306.072(c)(6). In compiling the information for the report, the owner of each housing development shall use data current as of January 1 of the reporting year.
- (b) The Department shall adopt rules regarding the procedure for filing the report.
- (c) The Department shall maintain the reports in electronic and hard-copy formats readily available to the public at no cost.

- (d) A housing sponsor who fails to file a report in a timely manner is subject to the following sanctions, as determined by the Department:
  - (1) denial of a request for additional funding; or
  - (2) an administrative penalty in an amount not to exceed \$1,000, assessed in the manner provided for an administrative penalty under Section 2306.6023.

## Appendix B: Housing Analysis Regional Tables

The following notes apply to all Housing Analysis Regional Tables.

- Due to limitations of available data, only civilian, non-institutionalized persons with a disability are counted for each region's persons with disability population count. Statistics for total civilian non-institutionalized population are pulled from the 2015-2019 ACS, Table S1810 and available at the state or county level on the Census Bureau's FactFinder website ([factfinder.census.gov](https://factfinder.census.gov)).
- The figures reported for Persons with HIV/AIDS do not include those unaware of their HIV infection, or those who tested positive for HIV solely through an anonymous HIV test. In addition, 1,136 counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area and are only present in the total statewide figure.
- Veteran populations are compared to civilian population 18 years old and over. Statistics for total civilian population 18 years and over are pulled from the 2015-2019 ACS, Table S2101 and available at the state or county level on the Census Bureau's FactFinder website ([factfinder.census.gov](https://factfinder.census.gov)).
- Housing units reported in the 'Other' category under Physical Housing Characteristics of Housing Units can include any living quarters occupied as a housing unit that does not fit in the other categories. Examples that fit in the 'Other' category are houseboats, railroad cars, campers and vans.
- There are 7 PHA and 877 HCV units lack geographic data. These units have been included in the statewide count of subsidized multifamily units found in the Housing Analysis section (Section 2), but they are not included in the following regional tables.

For reference, a list of all Texas counties grouped by region with urban/rural designation has been included preceding the Housing Analysis Regional Tables.

**TDHCA Counties by Region with 2022 Urban/Rural Designation**

<u>Region 1</u>	<u>Region 2</u>	<u>Region 3</u>	<u>Region 4</u>	<u>Region 5</u>	<u>Region 6</u>	<u>Region 7</u>	<u>Region 8</u>	<u>Region 9</u>	<u>Region 10</u>	<u>Region 11</u>	<u>Region 12</u>	<u>Region 13</u>
Armstrong	Archer	Collin	Anderson	Angelina	Austin	Bastrop	Bell	Atascosa	Aransas	Cameron	Andrews	Brewster
Bailey	Baylor	Cooke	Bowie	Hardin	Brazoria	Blanco	Bosque	Bandera	Bee	Dimmit	Borden	Culberson
Briscoe	Brown	Dallas	Camp	Houston	Chambers	Burnet	Brazos	Bexar	Brooks	Edwards	Coke	El Paso
Carson	Callahan	Denton	Cass	Jasper	Colorado	Caldwell	Burleson	Comal	Calhoun	Hidalgo	Concho	Hudspeth
Castro	Clay	Ellis	Cherokee	Jefferson	Fort Bend	Fayette	Coryell	Frio	DeWitt	Jim Hogg	Crane	Jeff Davis
Childress	Coleman	Erath	Delta	Nacogdoches	Galveston	Hays	Falls	Gillespie	Duval	Kinney	Crockett	Presidio
Cochran	Comanche	Fannin	Franklin	Newton	Harris	Lee	Freestone	Guadalupe	Goliad	La Salle	Dawson	
Collingsworth	Cottle	Grayson	Gregg	Orange	Liberty	Llano	Grimes	Karnes	Gonzales	Maverick	Ector	
Crosby	Eastland	Hood	Harrison	Polk	Matagorda	Travis	Hamilton	Kendall	Jackson	Real	Gaines	
Dallam	Fisher	Hunt	Henderson	Sabine	Montgomery	Williamson	Hill	Kerr	Jim Wells	Starr	Glasscock	
Deaf Smith	Foard	Johnson	Hopkins	San Augustine	Walker		Lampasas	Medina	Kenedy	Uvalde	Howard	
Dickens	Hardeman	Kaufman	Lamar	San Jacinto	Waller		Leon	Wilson	Kleberg	Val Verde	Irion	
Donley	Haskell	Navarro	Marion	Shelby	Wharton		Limestone		Lavaca	Webb	Kimble	
Floyd	Jack	Palo Pinto	Morris	Trinity			Madison		Live Oak	Willacy	Loving	
Garza	Jones	Parker	Panola	Tyler			McLennan		McMullen	Zapata	Martin	
Gray	Kent	Rockwall	Rains				Milam		Nueces	Zavala	Mason	
Hale	Knox	Somervell	Red River				Mills		Refugio		McCulloch	
Hall	Mitchell	Tarrant	Rusk				Robertson		San Patricio		Menard	
Hansford	Montague	Wise	Smith				San Saba		Victoria		Midland	
Hartley	Nolan		Titus				Washington				Pecos	
Hemphill	Runnels		Upshur								Reagan	
Hockley	Scurry		Van Zandt								Reeves	
Hutchinson	Shackelford		Wood								Schleicher	
King	Stephens										Sterling	
Lamb	Stonewall										Sutton	
Lipscomb	Taylor										Terrell	
Lubbock	Throckmorton										Tom Green	
Lynn	Wichita										Upton	
Moore	Wilbarger										Ward	
Motley	Young										Winkler	
Ochiltree												
Oldham												
Parmer												
Potter												
Randall												
Roberts												
Sherman												
Swisher												
Terry												
Wheeler												
Yoakum												

<b>Legend:</b>
Urban County
Rural County

**Appendix B: Housing Analysis Regional Tables**

<b>Region 1</b>		<b>Rural</b>	<b>Urban</b>	<b>Total</b>	<b>Source</b>
Individuals		297,342	571,631	868,973	2015-2019 ACS, Table DP05
Households	Owner	69,737	125,515	195,252	2015-2019 ACS, Table DP04
	Renter	29,872	86,470	116,342	
Elderly Persons (65 years+)		43,936	73,524	117,460	2015-2019 ACS, Table DP05
Persons with Disabilities		40,179	71,761	111,940	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		222	948	1,170	Texas DSHS, 2021
Incidents of Family Violence		1,491	7,473	8,964	Texas DPS, 2021
Veterans		12,232	30,372	42,604	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		22	53	75	Texas DFPS, 2021
Individuals Below 125% Poverty		60,353	122,240	182,593	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	10,988	24,855	35,843	2014-2018 CHAS, Table 8
	30-50%AMFI	12,011	22,810	34,821	
	50-80%AMFI	19,054	34,005	53,059	
	80-100%AMFI	11,105	20,685	31,790	
	Over100%AMFI	51,875	102,960	154,835	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	229	630	859	2014-2018 CHAS, Table 3
	30-50%AMFI	207	440	647	
	50-80%AMFI	333	295	628	
	80-100%AMFI	192	214	406	
	Over100%AMFI	483	760	1,243	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,057	18,845	25,902	2014-2018 CHAS, Table 8
	30-50%AMFI	5,260	16,570	21,830	
	50-80%AMFI	4,473	14,385	18,858	
	80-100%AMFI	1,169	4,315	5,484	
	Over100%AMFI	1,130	5,260	6,390	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	632	1,049	1,681	2014-2018 CHAS, Table 10
	30-50%AMFI	799	1,245	2,044	
	50-80%AMFI	1,381	1,569	2,950	
	80-100%AMFI	762	639	1,401	
	Over100%AMFI	1,554	2,605	4,159	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	126,478	237,800	364,278	2015-2019 ACS, Table DP04
	1unit	100,350	169,742	270,092	
	2units	2,904	7,052	9,956	
	3or4units	3,342	7,528	10,870	
	5to19units	4,114	21,378	25,492	
	20+units	1,580	17,883	19,463	
	Mobilehome	13,900	13,901	27,801	
	Other	288	316	604	
Housing Occupancy	OccupiedUnits	99,609	211,985	311,594	2015-2019 ACS, Table DP04
	VacantUnits	26,869	25,815	52,684	
Subsidized Multifamily Units	Total	5,716	11,342	17,058	
	TDHCAUnits	1,727	4,917	6,644	TDHCA Central Database, 2021
	HUDUnits	632	1,672	2,304	HUD, 2020
	PHAUnits	999	490	1,489	HUD, 2020
	USDAUnits	751	36	787	USDA, 2021
	HCVs	1,607	4,227	5,834	HUD, 2020
Foreclosures		98	474	572	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 2</b>		Rural	Urban	Total	Source
Individuals		260,921	288,409	549,330	2015-2019 ACS, Table DP05
Households	Owner	74,557	62,514	137,071	2015-2019 ACS, Table DP04
	Renter	24,832	41,406	66,238	
Elderly Persons (65 years+)		52,832	41,561	94,393	2015-2019 ACS, Table DP05
Persons with Disabilities		46,259	42,004	88,263	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		187	383	570	Texas DSHS, 2021
Incidents of Family Violence		1,334	3,524	4,858	Texas DPS, 2021
Veterans		16,966	22,887	39,853	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		16	19	35	Texas DFPS, 2021
Individuals Below 125% Poverty		50,054	56,061	106,115	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	10,195	11,675	21,870	2014-2018 CHAS, Table 8
	30-50%AMFI	12,270	11,255	23,525	
	50-80%AMFI	17,195	17,210	34,405	
	80-100%AMFI	10,093	10,670	20,763	
	Over100%AMFI	48,650	52,220	100,870	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	459	245	704	2014-2018 CHAS, Table 3
	30-50%AMFI	212	224	436	
	50-80%AMFI	296	285	581	
	80-100%AMFI	105	149	254	
	Over100%AMFI	334	259	593	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	6,652	8,690	15,342	2014-2018 CHAS, Table 8
	30-50%AMFI	5,845	7,695	13,540	
	50-80%AMFI	4,260	7,665	11,925	
	80-100%AMFI	1,054	2,039	3,093	
	Over100%AMFI	1,338	2,595	3,933	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	258	234	492	2014-2018 CHAS, Table 10
	30-50%AMFI	508	453	961	
	50-80%AMFI	590	634	1,224	
	80-100%AMFI	207	362	569	
	Over100%AMFI	1,226	688	1,914	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	135,356	120,850	256,206	2015-2019 ACS, Table DP04
	1unit	106,572	89,570	196,142	
	2units	3,222	3,334	6,556	
	3or4units	2,319	5,817	8,136	
	5to19units	2,584	10,589	13,173	
	20+units	1,478	4,582	6,060	
	Mobilehome	18,881	6,870	25,751	
	Other	300	88	388	
Housing Occupancy	OccupiedUnits	135,356	120,850	256,206	2015-2019 ACS, Table DP04
	VacantUnits	106,572	89,570	196,142	
Subsidized Multifamily Units	Total	6,966	7,115	14,081	
	TDHCAUnits	1,713	2,460	4,173	TDHCA Central Database, 2021
	HUDUnits	596	802	1,398	HUD, 2020
	PHAUnits	2724	1157	3,881	HUD, 2020
	USDAUnits	959	134	1,093	USDA, 2021
	HCVs	974	2,562	3,536	HUD, 2020
Foreclosures		121	220	341	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 3</b>		Rural	Urban	Total	Source
Individuals		261,132	7,451,677	7,712,809	2015-2019 ACS, Table DP05
Households	Owner	67,427	1,552,260	1,619,687	2015-2019 ACS, Table DP04
	Renter	26,840	1,049,664	1,076,504	
Elderly Persons (65 years+)		49,340	824,246	873,586	2015-2019 ACS, Table DP05
Persons with Disabilities		37,006	710,664	747,670	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		253	28,233	28,486	Texas DSHS, 2021
Incidents of Family Violence		1,665	45,708	47,373	Texas DPS, 2021
Veterans		18,121	345,131	363,252	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		17	249	266	Texas DFPS, 2021
Individuals Below 125% Poverty		49,906	1,189,909	1,239,815	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	10,015	278,000	288,015	2014-2018 CHAS, Table 8
	30-50%AMFI	11,055	274,355	285,410	
	50-80%AMFI	15,685	414,275	429,960	
	80-100%AMFI	9,045	250,370	259,415	
	Over100%AMFI	48,690	1,341,815	1,390,505	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	329	5,565	5,894	2014-2018 CHAS, Table 3
	30-50%AMFI	198	3,585	3,783	
	50-80%AMFI	246	4,295	4,541	
	80-100%AMFI	159	1,904	2,063	
	Over100%AMFI	370	5,845	6,215	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	6,964	214,615	221,579	2014-2018 CHAS, Table 8
	30-50%AMFI	6,525	202,915	209,440	
	50-80%AMFI	5,279	187,435	192,714	
	80-100%AMFI	1,693	58,835	60,528	
	Over100%AMFI	2,434	81,219	83,653	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	397	22,124	22,521	2014-2018 CHAS, Table 10
	30-50%AMFI	640	25,633	26,273	
	50-80%AMFI	902	30,318	31,220	
	80-100%AMFI	187	12,939	13,126	
	Over100%AMFI	1,165	27,644	28,809	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	116,255	2,820,949	2,937,204	2015-2019 ACS, Table DP04
	1unit	84,833	1,869,905	1,954,738	
	2units	2,339	36,608	38,947	
	3or4units	2,457	90,522	92,979	
	5to19units	3,725	395,724	399,449	
	20+units	3,455	327,015	330,470	
	Mobilehome	19,186	98,694	117,880	
	Other	260	2,481	2,741	
Housing Occupancy	OccupiedUnits	94,267	2,601,924	2,696,191	2015-2019 ACS, Table DP04
	VacantUnits	21,988	219,025	241,013	
Subsidized Multifamily Units	Total	4,600	134,642	139,242	
	TDHCAUnits	1,427	68,183	69,610	TDHCA Central Database, 2021
	HUDUnits	826	9,913	10,739	HUD, 2020
	PHAUnits	937	6002	6,939	HUD, 2020
	USDAUnits	487	1810	2297	USDA, 2021
	HCVs	923	48,734	49,657	HUD, 2020
Foreclosures		133	6,995	7,128	RealtyTrac, 2021



**Appendix B: Housing Analysis Regional Tables**

<b>Region 4</b>		Rural	Urban	Total	Source
Individuals		581,498	561,880	1,143,378	2015-2019 ACS, Table DP05
Households	Owner	155,248	131,699	286,947	2015-2019 ACS, Table DP04
	Renter	54,758	67,630	122,388	
Elderly Persons (65 years+)		112,553	91,636	204,189	2015-2019 ACS, Table DP05
Persons with Disabilities		94,052	76,858	170,910	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		945	1,171	2,116	Texas DSHS, 2021
Incidents of Family Violence		3,512	2,945	6,457	Texas DPS, 2021
Veterans		40,935	34,086	75,021	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		42	26	68	Texas DFPS, 2021
Individuals Below 125% Poverty		120,238	120,107	240,345	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	25,715	19,435	45,150	2014-2018 CHAS, Table 8
	30-50%AMFI	27,760	18,215	45,975	
	50-80%AMFI	40,275	27,720	67,995	
	80-100%AMFI	24,125	16,475	40,600	
	Over100%AMFI	118,140	88,650	206,790	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	896	418	1,314	2014-2018 CHAS, Table 3
	30-50%AMFI	747	463	1,210	
	50-80%AMFI	630	425	1,055	
	80-100%AMFI	200	183	383	
	Over100%AMFI	680	594	1,274	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	17,214	14,065	31,279	2014-2018 CHAS, Table 8
	30-50%AMFI	15,220	11,790	27,010	
	50-80%AMFI	12,609	11,960	24,569	
	80-100%AMFI	3,576	3,470	7,046	
	Over100%AMFI	4,480	4,310	8,790	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,026	724	1,750	2014-2018 CHAS, Table 10
	30-50%AMFI	1,401	804	2,205	
	50-80%AMFI	1,828	1,457	3,285	
	80-100%AMFI	838	653	1,491	
	Over100%AMFI	3,378	1,960	5,338	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	258,374	234,475	492,849	2015-2019 ACS, Table DP04
	1unit	185,997	162,524	348,521	
	2units	4,731	7,695	12,426	
	3or4units	5,749	7,510	13,259	
	5to19units	6,158	16,729	22,887	
	20+units	3,682	7,841	11,523	
	Mobilehome	50,840	31,725	82,565	
	Other	1,217	451	1,668	
Housing Occupancy	OccupiedUnits	210,006	199,329	409,335	2015-2019 ACS, Table DP04
	VacantUnits	48,368	35,146	83,514	
Subsidized Multifamily Units	Total	11,794	11,424	23,218	TDHCA Central Database, 2021 HUD, 2020 HUD, 2020 USDA, 2021 HUD, 2020
	TDHCAUnits	3,823	4,792	8,615	
	HUDUnits	1319	1,712	3,031	
	PHAUnits	2173	865	3,038	
	USDAUnits	1581	273	1854	
	HCVs	2,898	3,782	6,680	
Foreclosures		446	394	840	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 5</b>		Rural	Urban	Total	Source
Individuals		382,372	395,174	777,546	2015-2019 ACS, Table DP05
Households	Owner	100,034	97,408	197,442	2015-2019 ACS, Table DP04
	Renter	39,522	47,900	87,422	
Elderly Persons (65 years+)		71,225	58,600	129,825	2015-2019 ACS, Table DP05
Persons with Disabilities		71,395	57,764	129,159	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		676	1,135	1,811	Texas DSHS, 2021
Incidents of Family Violence		2,219	4,955	7,174	Texas DPS, 2021
Veterans		26,546	23,750	50,296	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		14	10	24	Texas DFPS, 2021
Individuals Below 125% Poverty		93,480	77,300	170,780	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	17,170	18,790	35,960	2014-2018 CHAS, Table 8
	30-50%AMFI	19,630	16,485	36,115	
	50-80%AMFI	22,860	22,760	45,620	
	80-100%AMFI	13,750	13,805	27,555	
	Over100%AMFI	64,020	74,535	138,555	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	460	400	860	2014-2018 CHAS, Table 3
	30-50%AMFI	449	189	638	
	50-80%AMFI	240	325	565	
	80-100%AMFI	153	64	217	
	Over100%AMFI	452	394	846	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	11,385	12,210	23,595	2014-2018 CHAS, Table 8
	30-50%AMFI	10,270	9,340	19,610	
	50-80%AMFI	6,496	7,520	14,016	
	80-100%AMFI	2,033	2,215	4,248	
	Over100%AMFI	2,227	3,009	5,236	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	849	540	1,389	2014-2018 CHAS, Table 10
	30-50%AMFI	1,056	418	1,474	
	50-80%AMFI	1,067	639	1,706	
	80-100%AMFI	538	188	726	
	Over100%AMFI	1,857	1,609	3,466	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	187,306	170,691	357,997	2015-2019 ACS, Table DP04
	1unit	123,660	121,387	245,047	
	2units	3,627	3,335	6,962	
	3or4units	4,123	4,058	8,181	
	5to19units	5,267	19,092	24,359	
	20+units	3,603	4,969	8,572	
	Mobilehome	46,051	17,319	63,370	
	Other	975	531	1,506	
Housing Occupancy	OccupiedUnits	139,556	145,308	284,864	2015-2019 ACS, Table DP04
	VacantUnits	47,750	25,383	73,133	
Subsidized Multifamily Units	Total	8,865	16,671	25,536	
	TDHCAUnits	2,665	6,218	8,883	TDHCA Central Database, 2021
	HUDUnits	1080	3,366	4,446	HUD, 2020
	PHAUnits	1612	861	2,473	HUD, 2020
	USDAUnits	747	125	872	USDA, 2021
	HCVs	2,761	6,101	8,862	HUD, 2020
Foreclosures		150	392	542	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 6</b>		Rural	Urban	Total	Source
Individuals		201,660	6,854,374	7,056,034	2015-2019 ACS, Table DP05
Households	Owner	46,010	1,413,152	1,459,162	2015-2019 ACS, Table DP04
	Renter	23,751	927,822	951,573	
Elderly Persons (65 years+)		32,285	736,405	768,690	2015-2019 ACS, Table DP05
Persons with Disabilities		23,001	636,864	659,865	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		330	29,951	30,281	Texas DSHS, 2021
Incidents of Domestic Violence		1,269	49,315	50,584	Texas DPS, 2021
Veterans		11,498	265,952	277,450	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		10	224	234	Texas DFPS, 2021
Individuals Below 125% Poverty		41,445	1,243,599	1,285,044	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	10,340	270,010	280,350	2014-2018 CHAS, Table 8
	30-50%AMFI	7,835	254,245	262,080	
	50-80%AMFI	11,380	359,430	370,810	
	80-100%AMFI	6,325	211,410	217,735	
	Over100%AMFI	33,195	1,204,085	1,237,280	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	244	6,379	6,623	2014-2018 CHAS, Table 3
	30-50%AMFI	319	3,689	4,008	
	50-80%AMFI	180	3,635	3,815	
	80-100%AMFI	18	1,418	1,436	
	Over100%AMFI	232	5,225	5,457	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	6,505	205,575	212,080	2014-2018 CHAS, Table 8
	30-50%AMFI	4,784	182,340	187,124	
	50-80%AMFI	3,305	160,900	164,205	
	80-100%AMFI	743	49,247	49,990	
	Over100%AMFI	1,665	71,355	73,020	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	343	23,265	23,608	2014-2018 CHAS, Table 10
	30-50%AMFI	539	23,134	23,673	
	50-80%AMFI	704	26,729	27,433	
	80-100%AMFI	258	12,521	12,779	
	Over100%AMFI	1,304	28,024	29,328	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	87,339	2,583,456	2,670,795	87,339	2015-2019 ACS, Table DP04
	57,293	1,700,056	1,757,349	57,293	
	2,162	27,704	29,866	2,162	
	2,882	64,681	67,563	2,882	
	6,336	345,372	351,708	6,336	
	2,903	321,973	324,876	2,903	
	15,470	120,217	135,687	15,470	
293	3,453	3,746	293		
Housing Occupancy	69,761	2,340,974	2,410,735	69,761	2015-2019 ACS, Table DP04
	17,578	242,482	260,060	17,578	
Subsidized Multifamily Units	Total	3,656	111,557	115,213	TDHCA Central Database, 2021 HUD, 2020 HUD, 2020 USDA, 2021 HUD, 2020
	TDHCAUnits	1,316	62,814	64,130	
	HUDUnits	808	14,131	14,939	
	PHAUnits	420	4513	4,933	
	USDAUnits	455	1310	1765	
	HCVs	657	28,789	29,446	
Foreclosures	68	8,359	8,427	RealtyTrac, 2021	

**Appendix B: Housing Analysis Regional Tables**

<b>Region 7</b>		<b>Rural</b>	<b>Urban</b>	<b>Total</b>	<b>Source</b>
Individuals		121,254	2,114,441	2,235,695	2015-2019 ACS, Table DP05
Households	Owner	35,434	445,231	480,665	2015-2019 ACS, Table DP04
	Renter	9,501	319,758	329,259	
Elderly Persons (65 years+)		30,134	222,115	252,249	2015-2019 ACS, Table DP05
Persons with Disabilities		21,130	192,693	213,823	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		276	6,053	6,329	Texas DSHS, 2021
Incidents of Family Violence		489	11,371	11,860	Texas DPS, 2021
Veterans		10,422	107,464	117,886	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		6	67	73	Texas DFPS, 2021
Individuals Below 125% Poverty		17,753	294,609	312,362	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	4,395	77,165	81,560	2014-2018 CHAS, Table 8
	30-50%AMFI	4,875	72,845	77,720	
	50-80%AMFI	7,330	115,545	122,875	
	80-100%AMFI	4,275	74,040	78,315	
	Over100%AMFI	23,930	403,110	427,040	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	251	1,655	1,906	2014-2018 CHAS, Table 3
	30-50%AMFI	80	1,250	1,330	
	50-80%AMFI	284	1,244	1,528	
	80-100%AMFI	0	415	415	
	Over100%AMFI	270	2,225	2,495	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	3,080	59,610	62,690	2014-2018 CHAS, Table 8
	30-50%AMFI	2,834	57,980	60,814	
	50-80%AMFI	2,238	62,145	64,383	
	80-100%AMFI	773	19,874	20,647	
	Over100%AMFI	1,420	27,880	29,300	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	113	6,105	6,218	2014-2018 CHAS, Table 10
	30-50%AMFI	227	5,365	5,592	
	50-80%AMFI	450	7,040	7,490	
	80-100%AMFI	198	2,954	3,152	
	Over100%AMFI	540	7,645	8,185	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	65,686	830,537	896,223	2015-2019 ACS, Table DP04
	1unit	50,015	520,814	570,829	
	2units	938	21,809	22,747	
	3or4units	1,746	24,630	26,376	
	5to19units	1,548	105,382	106,930	
	20+units	1,258	117,316	118,574	
	Mobilehome	9,929	39,571	49,500	
	Other	252	1,015	1,267	
Housing Occupancy	OccupiedUnits	44,935	764,989	809,924	2015-2019 ACS, Table DP04
	VacantUnits	20,751	65,548	86,299	
Subsidized Multifamily Units	Total	2,379	42,159	44,538	TDHCA Central Database, 2021
	TDHCAUnits	1,118	28,884	30,002	
	HUDUnits	143	4,252	4,395	
	PHAUnits	277	1,380	1,657	
	USDAUnits	374	316	690	
	HCVs	467	7,327	7,794	
Foreclosures		163	1,253	1,416	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 8</b>		<b>Rural</b>	<b>Urban</b>	<b>Total</b>	<b>Source</b>
Individuals		559,938	646,835	1,206,773	2015-2019 ACS, Table DP05
Households	Owner	136,202	116,988	253,190	2015-2019 ACS, Table DP04
	Renter	63,887	107,435	171,322	
Elderly Persons (65 years+)		97,933	63,983	161,916	2015-2019 ACS, Table DP05
Persons with Disabilities		84,939	77,122	162,061	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		395	1,696	2,091	Texas DSHS, 2021
Incidents of Family Violence		1,271	8,392	9,663	Texas DPS, 2021
Veterans		37,101	68,597	105,698	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		25	44	69	Texas DFPS, 2021
Individuals Below 125% Poverty		121,930	138,411	260,341	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	11,155	40,625	51,780	2014-2018 CHAS, Table 8
	30-50%AMFI	12,640	34,725	47,365	
	50-80%AMFI	16,970	52,485	69,455	
	80-100%AMFI	9,865	30,530	40,395	
	Over100%AMFI	50,600	160,020	210,620	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	510	540	1,050	2014-2018 CHAS, Table 3
	30-50%AMFI	255	317	572	
	50-80%AMFI	311	644	955	
	80-100%AMFI	86	200	286	
	Over100%AMFI	498	859	1,357	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,284	31,175	38,459	2014-2018 CHAS, Table 8
	30-50%AMFI	6,995	26,570	33,565	
	50-80%AMFI	4,676	24,865	29,541	
	80-100%AMFI	1,034	7,045	8,079	
	Over100%AMFI	1,713	8,815	10,528	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	525	1,494	2,019	2014-2018 CHAS, Table 10
	30-50%AMFI	772	1,844	2,616	
	50-80%AMFI	793	2,639	3,432	
	80-100%AMFI	477	1,063	1,540	
	Over100%AMFI	1,679	3,520	5,199	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	247,379	256,491	503,870	2015-2019 ACS, Table DP04
	1unit	178,612	166,523	345,135	
	2units	7,102	13,803	20,905	
	3or4units	6,341	16,927	23,268	
	5to19units	12,688	28,014	40,702	
	20+units	8,231	14,245	22,476	
	Mobilehome	33,738	16,463	50,201	
	Other	667	516	1,183	
Housing Occupancy	OccupiedUnits	200,089	224,423	424,512	2015-2019 ACS, Table DP04
	VacantUnits	47,290	32,068	79,358	
Subsidized Multifamily Units	Total	5,885	17,086	22,971	TDHCA Central Database, 2021 HUD, 2020 HUD, 2020 USDA, 2021 HUD, 2020
	TDHCAUnits	1,933	4,962	6,895	
	HUDUnits	449	2,039	2,488	
	PHAUnits	1708	2270	3,978	
	USDAUnits	1027	437	1464	
	HCVs	768	7,378	8,146	
Foreclosures		170	1,130	1,300	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 9</b>		Rural	Urban	Total	Source
Individuals		234,634	2,347,277	2,581,911	2015-2019 ACS, Table DP05
Households	Owner	61,336	475,505	536,841	2015-2019 ACS, Table DP04
	Renter	19,263	296,152	315,415	
Elderly Persons (65 years+)		46,959	294,984	341,943	2015-2019 ACS, Table DP05
Persons with Disabilities		33,423	324,414	357,837	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		241	6,721	6,962	Texas DSHS, 2021
Incidence of Family Violence		4,923	17,317	22,240	Texas DPS, 2021
Veterans		18,903	184,547	203,450	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		20	178	198	Texas DFPS, 2021
Individuals Below 125% Poverty		40,797	447,614	488,411	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	7,665	92,225	99,890	2014-2018 CHAS, Table 8
	30-50%AMFI	8,310	83,630	91,940	
	50-80%AMFI	12,540	123,990	136,530	
	80-100%AMFI	8,340	73,035	81,375	
	Over100%AMFI	42,950	391,345	434,295	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	184	2,370	2,554	2014-2018 CHAS, Table 3
	30-50%AMFI	102	1,385	1,487	
	50-80%AMFI	204	1,685	1,889	
	80-100%AMFI	115	390	505	
	Over100%AMFI	375	1,924	2,299	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	5,165	65,410	70,575	2014-2018 CHAS, Table 8
	30-50%AMFI	3,720	59,195	62,915	
	50-80%AMFI	3,649	56,120	59,769	
	80-100%AMFI	1,219	17,380	18,599	
	Over100%AMFI	2,220	22,959	25,179	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	468	4,728	5,196	2014-2018 CHAS, Table 10
	30-50%AMFI	674	6,268	6,942	
	50-80%AMFI	737	7,719	8,456	
	80-100%AMFI	414	3,185	3,599	
	Over100%AMFI	1,438	8,319	9,757	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	97,769	844,809	942,578	2015-2019 ACS, Table DP04
	1unit	68,369	586,905	655,274	
	2units	1,329	13,340	14,669	
	3or4units	2,128	31,180	33,308	
	5to19units	2,519	107,670	110,189	
	20+units	1,129	66,717	67,846	
	Mobilehome	21,874	38,325	60,199	
	Other	421	672	1,093	
Housing Occupancy	OccupiedUnits	80,599	771,657	852,256	2015-2019 ACS, Table DP04
	VacantUnits	17,170	73,152	90,322	
Subsidized Multifamily Units	Total	3,182	50,454	53,636	
	TDHCAUnits	1,486	21,641	23,127	TDHCA Central Database, 2021
	HUDUnits	405	5,493	5,898	HUD, 2020
	PHAUnits	399	6768	7,167	HUD, 2020
	USDAUnits	285	156	441	USDA, 2021
HCVs	607	16,396	17,003	HUD, 2020	
Foreclosures		166	2,967	3,133	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 10</b>		Rural	Urban	Total	Source
Individuals		273,195	520,657	793,852	2015-2019 ACS, Table DP05
Households	Owner	63,588	112,009	175,597	2015-2019 ACS, Table DP04
	Renter	28,032	72,595	100,627	
Elderly Persons (65 years+)		48,080	75,240	123,320	2015-2019 ACS, Table DP05
Persons with Disabilities		44,706	71,945	116,651	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		201	869	1,070	Texas DSHS, 2021
Incidence of Family Violence		1,403	4,751	6,154	Texas DPS, 2021
Veterans		16,026	36,061	52,087	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		22	31	53	Texas DFPS, 2021
Individuals Below 125% Poverty		62,972	109,620	172,592	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	11,678	22,915	34,593	2014-2018 CHAS, Table 8
	30-50%AMFI	10,054	21,305	31,359	
	50-80%AMFI	12,919	30,790	43,709	
	80-100%AMFI	7,990	18,025	26,015	
	Over100%AMFI	39,730	100,995	140,725	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	411	735	1,146	2014-2018 CHAS, Table 3
	30-50%AMFI	199	554	753	
	50-80%AMFI	201	450	651	
	80-100%AMFI	90	160	250	
	Over100%AMFI	491	749	1,240	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,433	16,515	23,948	2014-2018 CHAS, Table 8
	30-50%AMFI	4,614	13,420	18,034	
	50-80%AMFI	3,573	13,925	17,498	
	80-100%AMFI	1,061	4,554	5,615	
	Over100%AMFI	1,031	6,064	7,095	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	736	1,342	2,078	2014-2018 CHAS, Table 10
	30-50%AMFI	624	1,444	2,068	
	50-80%AMFI	1,280	2,549	3,829	
	80-100%AMFI	658	873	1,531	
	Over100%AMFI	1,944	3,660	5,604	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	127,215	214,662	341,877	2015-2019 ACS, Table DP04
	1unit	93,650	148,506	242,156	
	2units	2,694	6,700	9,394	
	3or4units	4,047	12,767	16,814	
	5to19units	5,017	23,034	28,051	
	20+units	1,644	11,130	12,774	
	Mobilehome	19,532	11,961	31,493	
	Other	631	564	1,195	
Housing Occupancy	OccupiedUnits	91,620	184,604	276,224	2015-2019 ACS, Table DP04
	VacantUnits	35,595	30,058	65,653	
Subsidized Multifamily Units	Total	6,552	12,529	19,081	TDHCA Central Database, 2021 HUD, 2020 HUD, 2020 USDA, 2021 HUD, 2020
	TDHCAUnits	1,839	5,276	7,115	
	HUDUnits	957	2,739	3,696	
	PHAUnits	1,437	1,038	2,475	
	USDAUnits	510	261	771	
	HCVs	1,809	3,215	5,024	
Foreclosures		72	702	774	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 11</b>		Rural	Urban	Total	Source
Individuals		219,968	1,608,542	1,828,510	2015-2019 ACS, Table DP05
Households	Owner	46,046	301,475	347,521	2015-2019 ACS, Table DP04
	Renter	18,913	152,550	171,463	
Elderly Persons (65 years+)		31,447	180,038	211,485	2015-2019 ACS, Table DP05
Persons with Disabilities		37,895	202,122	240,017	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		259	2,595	2,854	Texas DSHS, 2021
Incidents of Family Violence		1,282	10,250	11,532	Texas DPS, 2021
Veterans		8,556	36,565	45,121	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		18	52	70	Texas DFPS, 2021
Individuals Below 125% Poverty		77,568	589,750	667,318	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	15,030	81,555	96,585	2014-2018 CHAS, Table 8
	30-50%AMFI	13,470	65,390	78,860	
	50-80%AMFI	14,750	72,955	87,705	
	80-100%AMFI	6,935	38,105	45,040	
	Over100%AMFI	30,519	173,720	204,239	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	591	2,750	3,341	2014-2018 CHAS, Table 3
	30-50%AMFI	321	1,605	1,926	
	50-80%AMFI	161	1,215	1,376	
	80-100%AMFI	179	415	594	
	Over100%AMFI	303	1,260	1,563	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	9,464	56,385	65,849	2014-2018 CHAS, Table 8
	30-50%AMFI	4,268	36,565	40,833	
	50-80%AMFI	3,067	24,240	27,307	
	80-100%AMFI	717	6,360	7,077	
	Over100%AMFI	525	7,395	7,920	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,872	14,715	16,587	2014-2018 CHAS, Table 10
	30-50%AMFI	1,375	9,130	10,505	
	50-80%AMFI	1,716	10,655	12,371	
	80-100%AMFI	672	4,585	5,257	
	Over100%AMFI	1,908	12,615	14,523	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	84,534	528,831	613,365	2015-2019 ACS, Table DP04
	1unit	61,767	358,275	420,042	
	2units	2,797	18,139	20,936	
	3or4units	2,728	26,231	28,959	
	5to19units	2,046	31,689	33,735	
	20+units	1,264	23,606	24,870	
	Mobilehome	13,589	69,438	83,027	
	Other	343	1,453	1,796	
Housing Occupancy	OccupiedUnits	64,959	454,025	518,984	2015-2019 ACS, Table DP04
	VacantUnits	19,575	74,806	94,381	
Subsidized Multifamily Units	Total	6,470	32,851	39,321	TDHCA Central Database, 2021 HUD, 2020 HUD, 2020 USDA, 2021 HUD, 2020
	TDHCAUnits	1,837	12,694	14,531	
	HUDUnits	508	3,064	3,572	
	PHAUnits	1412	4110	5,522	
	USDAUnits	441	612	1053	
	HCVs	2,272	12,371	14,643	
Foreclosures		48	1,572	1,620	RealtyTrac, 2021



**Appendix B: Housing Analysis Regional Tables**

<b>Region 12</b>		Rural	Urban	Total	Source
Individuals		198,175	446,732	644,907	2015-2019 ACS, Table DP05
Households	Owner	45,893	99,732	145,625	2015-2019 ACS, Table DP04
	Renter	17,431	53,110	70,541	
Elderly Persons (65 years+)		28,070	50,329	78,399	2015-2019 ACS, Table DP05
Persons with Disabilities		24,229	48,874	73,103	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		163	562	725	Texas DSHS, 2021
Incidents of Family Violence		1,261	3,812	5,073	Texas DPS, 2021
Veterans		9,675	22,357	32,032	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		7	14	21	Texas DFPS, 2021
Individuals Below 125% Poverty		37,084	66,059	103,143	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	7,342	12,970	20,312	2014-2018 CHAS, Table 8
	30-50%AMFI	7,122	14,295	21,417	
	50-80%AMFI	9,727	24,590	34,317	
	80-100%AMFI	5,661	14,435	20,096	
	Over100%AMFI	31,974	86,410	118,384	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	198	680	878	2014-2018 CHAS, Table 3
	30-50%AMFI	68	255	323	
	50-80%AMFI	196	435	631	
	80-100%AMFI	64	169	233	
	Over100%AMFI	324	750	1,074	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	4,496	9,364	13,860	2014-2018 CHAS, Table 8
	30-50%AMFI	3,363	8,669	12,032	
	50-80%AMFI	2,077	10,900	12,977	
	80-100%AMFI	685	3,520	4,205	
	Over100%AMFI	679	3,764	4,443	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	299	650	949	2014-2018 CHAS, Table 10
	30-50%AMFI	292	649	941	
	50-80%AMFI	441	1,140	1,581	
	80-100%AMFI	252	1,195	1,447	
	Over100%AMFI	1,285	3,729	5,014	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	81,278	168,292	249,570	2015-2019 ACS, Table DP04
	1unit	63,323	115,154	178,477	
	2units	1,196	1,987	3,183	
	3or4units	1,403	4,519	5,922	
	5to19units	2,027	17,030	19,057	
	20+units	1,343	11,732	13,075	
	Mobilehome	11,697	17,085	28,782	
	Other	289	785	1,074	
Housing Occupancy	OccupiedUnits	63,324	152,842	216,166	2015-2019 ACS, Table DP04
	VacantUnits	17,954	15,450	33,404	
Subsidized Multifamily Units	Total	3,482	7,725	11,207	TDHCA Central Database, 2021 HUD, 2020 HUD, 2020 USDA, 2021 HUD, 2020
	TDHCAUnits	1,321	3,385	4,706	
	HUDUnits	360	1,436	1,796	
	PHAUnits	756	462	1,218	
	USDAUnits	383	0	383	
	HCVs	662	2,442	3,104	
Foreclosures		41	454	495	RealtyTrac, 2021

**Appendix B: Housing Analysis Regional Tables**

<b>Region 13</b>		Rural	Urban	Total	Source
Individuals		25,076	836,062	861,138	2015-2019 ACS, Table DP05
Households	Owner	5,784	164,018	169,802	2015-2019 ACS, Table DP04
	Renter	3,459	104,292	107,751	
Elderly Persons (65 years+)		5,520	99,552	105,072	2015-2019 ACS, Table DP05
Persons with Disabilities		4,765	111,559	116,324	2015-2019 ACS, Table S1810
Persons with HIV/AIDS		20	2,179	2,199	Texas DSHS, 2021
Incidents of Family Violence		51	3,812	5,073	Texas DPS, 2021
Veterans		1,216	47,484	48,700	2015-2019 ACS, Table S2101
Youth Aging out of Foster Care		1	24	25	Texas DFPS, 2021
Individuals Below 125% Poverty		7,408	218,655	226,063	2015-2019 ACS, Table S1701
Households by Income Group	0-30%AMFI	1,560	35,790	37,350	2014-2018 CHAS, Table 8
	30-50%AMFI	1,240	34,310	35,550	
	50-80%AMFI	1,770	46,170	47,940	
	80-100%AMFI	965	26,170	27,135	
	Over100%AMFI	3,665	123,280	126,945	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	95	400	495	2014-2018 CHAS, Table 3
	30-50%AMFI	29	380	409	
	50-80%AMFI	29	445	474	
	80-100%AMFI	0	245	245	
	Over100%AMFI	79	795	874	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	938	24,965	25,903	2014-2018 CHAS, Table 8
	30-50%AMFI	371	22,075	22,446	
	50-80%AMFI	534	20,830	21,364	
	80-100%AMFI	121	6,135	6,256	
	Over100%AMFI	118	6,880	6,998	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	59	2,325	2,384	2014-2018 CHAS, Table 10
	30-50%AMFI	140	2,935	3,075	
	50-80%AMFI	127	3,320	3,447	
	80-100%AMFI	29	1,545	1,574	
	Over100%AMFI	85	3,995	4,080	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	14,113	296,101	310,214	2015-2019 ACS, Table DP04
	1unit	9,430	207,826	217,256	
	2units	385	7,636	8,021	
	3or4units	554	13,918	14,472	
	5to19units	387	33,166	33,553	
	20+units	191	17,065	17,256	
	Mobilehome	3,060	16,316	19,376	
	Other	106	174	280	
Housing Occupancy	OccupiedUnits	9,243	268,310	277,553	2015-2019 ACS, Table DP04
	VacantUnits	4,870	27,791	32,661	
Subsidized Multifamily Units	Total	635	25,741	26,376	TDHCA Central Database, 2021 HUD, 2020 HUD, 2020 USDA, 2021 HUD, 2020
	TDHCAUnits	219	12,549	12,768	
	HUDUnits	0	4,108	4,108	
	PHAUnits	159	2786	2,945	
	USDAUnits	130	24	154	
	HCVs	127	6,274	6,401	
Foreclosures		1	1,418	1,419	RealtyTrac, 2021

## **Appendix C: Racial and Ethnic Composition of Households and Individuals Receiving Assistance through Community Affairs Programs or Homelessness Programs**

TDHCA's Community Affairs programs and Homelessness programs allocate funding to subrecipient entities with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. For the purpose of this report, all counties served will be grouped by subrecipients.

Due to the data reporting techniques of the Weatherization Assistance Program (WAP), Comprehensive Energy Assistance Program (CEAP) and Community Services Block Grant (CSBG) race and ethnicity are combined into one category, and Asian and Native Hawaiian/Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

Negative amounts in the following tables reflect adjustments from figures previously submitted from Subrecipients to TDHCA in monthly and annual performance reports.

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

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**Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2021**

<b>WAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
Alamo Area Council of Governments	ATASCOSA, BANDERA, BEXAR, COMAL, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, MEDINA, WILSON	\$2,547,969.03	258	0	5	34	155	29	35
BakerRipley	HARRIS	\$3,279,246.59	309	0	20	206	0	45	23
Big Bend Community Action Committee, Inc.	BREWSTER, CRANE, CULBERSON, HUDSPETH, JEFF DAVIS, PECOS, PRESIDIO, TERRELL	\$21,348.18	7	0	0	0	7	0	0
Brazos Valley Community Action Programs	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$412,827.27	48	0	0	29	8	11	0
City of Fort Worth	TARRANT	\$1,343,790.00	173	0	2	107	31	30	2
Combined Community Action, Inc.	AUSTIN, BASTROP, BLANCO, CALDWELL, COLORADO, FAYETTE, FORT BEND, HAYS, LEE	\$593,202.63	65	0	0	32	17	16	0
Community Action Committee of Victoria, Texas	ARANSAS, BEE, BRAZORIA, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, LIVE OAK, MATAGORDA, MCMULLEN, REFUGIO, VICTORIA, WHARTON	\$653,344.79	105	0	0	18	58	26	1

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>WAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
Community Action Corporation of South Texas	BROOKS, CAMERON, DUVAL, HIDALGO, JIM HOGG, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO, STARR, WEBB, WILLACY, ZAPATA	\$3,604,488.66	451	0	0	0	442	8	1
Community Council of South Central Texas, Inc.	DIMITT, EDWARDS, KINNEY, LA SALLE, MAVERICK, REAL, UVALDE, VAL VERDE, ZAVALA	\$666,825.14	85	0	0	3	79	3	0
Concho Valley Community Action Agency	COKE, COLEMAN, CONCHO, CROCKETT, IRION, KIMBLE, MCCULLOCH, MENARD, REAGAN, RUNNELS, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$315,416.43	30	0	0	0	16	14	0
Dallas County Department of Health and Human Services	DALLAS	\$3,400,174.25	368	1	5	231	86	45	0
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, JOHNSON, LIMESTONE, MCLENNAN, NAVARRO	\$806,027.53	80	0	0	33	17	30	0
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,382,644.69	212	0	0	0	0	212	0

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>WAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
Greater East Texas Community Action Program (GETCAP)	ANDERSON, ANGELINA, CHAMBERS, CHEROKEE, GALVESTON, GREGG, HARDIN, HARRISON, HENDERSON, HOUSTON, JASPER, JEFFERSON, KAUFMAN, LIBERTY, NACOGDOCHES, NEWTON, ORANGE, PANOLA, POLK, RUSK, SABINE, SAN AUGUSTINE, SAN JACINTO, SHELBY, SMITH, TRINITY, TYLER, UPSHUR	\$2,520,898.72	276	2	5	187	8	69	4
Hill Country Community Action Association, Inc.	BELL, BURNET, CORYELL, ERATH, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA, SOMERVELL, WILLIAMSON	\$799,246.75	93	0	0	28	3	62	0
Nueces County Community Action Agency	NUECES	\$405,236.81	42	0	0	2	40	0	0
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	\$527,965.36	55	1	0	4	19	31	0

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>WAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
Rolling Plains Management Corporation	ARCHER, BAYLOR, BROWN, CALLAHAN, CLAY, COMANCHE, COTTLE, EASTLAND, FOARD, HARDEMAN, HASKELL, HOOD, JACK, JONES, KENT, KNOX, MONTAGUE, PALO PINTO, PARKER, SHACKELFORD, STEPHENS, STONEWALL, TAYLOR, THROCKMORTON, WICHITA, WILBARGER, WISE, YOUNG	\$1,006,036.65	93	1	1	4	20	62	1
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LUBBOCK, LYNN, MOTLEY, TERRY, YOAKUM	\$517,588.58	90	0	0	11	38	29	0
Texoma Council of Governments	BOWIE, CAMP, CASS, COLLIN, COOKE, DELTA, DENTON, FANNIN, FRANKLIN, GRAYSON, HOPKINS, HUNT, LAMAR, MARION, MORRIS, RAINS, RED RIVER, ROCKWALL, TITUS	\$1,415,523.16	167	1	1	40	8	117	0
Travis County	TRAVIS	\$425,086.58	54	0	0	15	19	15	1
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$332,805.43	42	0	0	6	30	6	0
		\$26,977,693.23	3103	6	39	990	1101	860	68

\*The WAP program does not report race and ethnicity separately. This may result in a lower number of Hispanic households served reported.

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

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**Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2021**

<b>CEAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$1,233,551.15	1,175	5	4	134	494	522	16
BakerRipley	HARRIS, BRAZORIA, GALVESTON	\$21,299,508.25	17,050	37	1,683	10,801	436	2,317	1,776
Bexar County Community Resources	BEXAR	\$10,271,807.46	8,345	8	37	1,142	5,794	1,076	288
Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$1,351,320.59	1,787	8	0	19	1,557	190	13
Brazos Valley Community Action Programs	BRAZOS, BURLESON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$5,089,845.57	4,491	9	19	2,397	666	1,373	27
Central Texas Opportunities, Inc. dba Cornerstone Community AA	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$2,510,140.97	2,320	7	3	148	540	1,478	144
City of Fort Worth	TARRANT	\$6,754,818.26	5,493	14	107	3,313	733	1,049	277
City of Lubbock	LUBBOCK	\$2,021,593.60	1,961	7	16	692	224	976	46



**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CEAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, FORT BEND, LEE	\$1,534,415.89	1,163	0	5	581	0	569	8
Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$2,154,044.75	3,271	1	6	848	0	2,362	54
Community Action Corporation of South Texas	BEE, BROOKS, CAMERON, DUVAL, JIM WELLS, SAN PATRICIO, WILLACY	\$9,500,345.30	11,349	16	0	31	11,122	83	97
Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$983,757.69	797	5	1	136	70	577	8
Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, DIMMIT, EDWARDS, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LA SALLE, LIVE OAK, MAVERICK, MCMULLEN, MEDINA, REAL, UVALDE, VAL VERDE, WILSON, ZAVALA	\$7,816,137.49	9,759	20	7	311	7,948	1,377	96

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CEAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$2,953,134.06	2,768	6	5	1,761	11	960	25
Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$2,458,561.01	2,216	13	1	187	1,255	704	56
Dallas County Department of Health and Human Services	DALLAS	\$10,268,241.59	12,545	36	219	9,807	0	2,373	110
Economic Action Committee of The Gulf Coast	MATAGORDA, WHARTON	\$572,998.92	687	2	8	326	0	315	36
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN, NAVARRO	\$4,806,823.05	4,769	10	4	2,391	945	1,457	(38)
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$10,839,064.57	12,208	53	51	238	11,537	216	113
Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$1,336,819.25	877	13	10	552	83	174	45

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CEAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
Greater East Texas Community Action Program (GETCAP)	ANDERSON, ANGELINA, CHAMBERS, CHEROKEE, GREGG, HARDIN, HENDERSON, HOUSTON, JEFFERSON, KAUFMAN, LIBERTY, NACOGDOCHES, ORANGE, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, VAN ZANDT, WOOD	\$10,428,425.58	11,216	38	141	7,813	390	2,565	269
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$7,424,019.73	8,460	5	2	16	613	7,537	287
Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$3,692,731.22	3,950	18	16	1,634	0	2,058	224
Kleberg County Human Services	KENEDY, KLEBERG	\$1,212,876.31	1,183	6	1	40	1,066	68	2
Nueces County Community Action Agency	NUECES	\$2,038,540.81	1,668	2	3	119	1,117	197	230
Opportunities for Williamson and Burnet Counties	BURNET, WILLIAMSON	\$910,594.56	836	7	23	169	0	559	78

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CEAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
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	\$5,032,611.81	3,499	15	8	624	1,474	1,267	111
Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$1,056,856.93	1,218	0	0	9	1,060	149	0
Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$4,716,578.94	5,509	34	12	1,321	384	3,620	138

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CEAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$4,448,294.97	5,541	6	3	486	0	4,989	57
South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$1,467,780.74	1,131	0	0	0	0	1,131	0
Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER, SOMERVELL, WISE	\$2,622,154.46	2,396	15	6	183	32	2,094	66
Texoma Council of Governments	COLLIN, COOKE, DENTON, FANNIN, GRAYSON, HUNT, ROCKWALL	\$4,878,083.21	3,817	23	102	1,406	288	1,810	188
Travis County	TRAVIS	\$3,592,951.85	24,927	100	512	10,796	6,589	5,786	1,144
Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$2,591,498.26	3,479	5	2	2,479	20	934	39
Webb County Community Action Agency	WEBB	\$2,958,017.34	2,595	0	0	0	1,195	1,400	0

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CEAP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Households Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>	<b>Other</b>
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$5,762,403.06	4,362	10	2	667	2,690	929	64
		\$1,233,551.15	1,175	5	4	134	494	522	16

\*The CEAP program does not report race and ethnicity separately. This may result in a lower number of Hispanic households served reported.

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

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**Racial and Ethnic Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2021**

<b>CSBG Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Individuals Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>White</b>	<b>Other/Unknown</b>	<b>Hispanic</b>	<b>NonOHispanic</b>	<b>Ethnicity Unknown</b>
Adults and Youth United Development Association, Inc.	EL PASO	\$126,234.38	276	233	0	0	26	17	44	229	3
Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$183,728.83	2,137	24	3	134	860	1,116	1,038	1,098	1
Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$216,208.75	3,236	19	0	31	3,161	25	2,863	363	10
Brazos Valley Community Action Programs	BRAZOS, BURLESON, CHAMBERS, GRIMES, LEON, LIBERTY, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$2,689,660.94	11,256	18	909	3,962	2,754	3,613	1,835	6,031	32

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CSBG Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Individuals Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>White</b>	<b>Other/Unknown</b>	<b>Hispanic</b>	<b>NonHispanic</b>	<b>Ethnicity Unknown</b>
Cameron and Willacy Counties Community Projects, Inc.	CAMERON, WILLACY	\$1,982,118.66	3,023	0	4	13	3,006	0	3,000	23	0
Central Texas Opportunities , Inc. dba Cornerstone Community AA	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RUNNELS	\$367,649.50	3,071	18	10	196	2,562	285	856	2,186	29
City of Austin, Austin Public Health	TRAVIS	\$2,446,947.94	3,554	6	26	949	2,042	531	2,344	1,210	0
City of Fort Worth	TARRANT	\$3,394,249.42	14,472	61	248	8,244	3,648	2,271	2,720	11,638	114
City of Lubbock	LUBBOCK	\$778,564.45	1,261	6	8	428	746	73	671	577	13
City of San Antonio, The Department of Human Services	BEXAR	\$4,841,886.96	39,416	908	380	6,158	25,782	6,188	30,242	7,614	1,515
Combined Community Action, Inc.	AUSTIN, BASTROP, COLORADO, FAYETTE, LEE	\$445,387.95	3,756	5	5	1,068	1,277	1,401	709	1,714	0



**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CSBG Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Individuals Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>White</b>	<b>Other/Unknown</b>	<b>Hispanic</b>	<b>NonHispanic</b>	<b>Ethnicity Unknown</b>
Community Action Committee of Victoria, Texas	ARANSAS, CALHOUN, DE WITT, GOLIAD, GONZALES, JACKSON, LAVACA, REFUGIO, VICTORIA	\$530,583.66	6,295	74	77	1,077	4,052	1,015	3,561	1,976	6
Community Action Corporation of South Texas	BEE, BROOKS, DUVAL, JIM WELLS, KENEDY, KLEBERG, SAN PATRICIO	\$997,398.95	45,404	43	38	126	30,608	14,589	30,601	682	0
Community Action Inc. of Central Texas	BLANCO, CALDWELL, HAYS	\$530,887.09	1,154	7	1	160	860	126	725	327	102
Community Action Social Services & Education, Inc.	MAVERICK	\$246,216.55	741	0	0	0	741	0	741	0	0
Community Council of Greater Dallas, Inc.	DALLAS	\$5,886,320.10	4,572	18	75	2,586	1,194	699	1,439	3,008	125

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>CSBG Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Individuals Served</b>	<b>American Indian/Alaskan Native</b>	<b>Asian/Pacific Islander</b>	<b>Black</b>	<b>White</b>	<b>Other/Unknown</b>	<b>Hispanic</b>	<b>NonHispanic</b>	<b>Ethnicity Unknown</b>
Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, DIMMIT, EDWARDS, FRIO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LA SALLE, LIVE OAK, MCMULLEN, MEDINA, REAL, UVALDE, VAL VERDE, WILSON, ZAVALA	\$1,438,482.19	29,460	39	32	660	14,803	13,926	13,002	2,797	0
Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$853,310.44	6,475	28	12	4,018	2,116	301	228	6,229	18

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Community Services, Inc.	ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT	\$3,443,670.09	2,734	1	41	1,183	587	922	435	1,711	0
Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$318,951.48	7,404	32	13	514	6,375	470	4,964	2,432	8
Economic Action Committee of The Gulf Coast	MATAGORDA	\$238,637.02	1,250	1	12	474	535	228	475	621	1
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN	\$717,127.70	11,321	17	41	6,759	3,352	1,152	2,590	8,649	82

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El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$3,711,825.03	26,040	113	72	549	24,941	365	24,839	1,160	41
Family Service Association of San Antonio, Inc.	ATASCOSA, BANDERA, BEXAR, COMAL, DIMMIT, FRIO, KARNES, KENDALL, LA SALLE, MEDINA, REAL, UVALDE, WILSON, ZAVALA	\$108,682.17	70	0	0	0	70	0	70	0	0
Galveston County Community Action Council, Inc.	BRAZORIA, FORT BEND, GALVESTON, WHARTON	\$2,716,964.30	3,699	58	46	2,289	969	337	849	2,850	0
Greater East Texas Community Action Program (GETCAP)	ANGELINA, CHEROKEE, GREGG, HOUSTON, NACOGDOCHES, POLK, RUSK, SAN JACINTO, SMITH, TRINITY, WOOD	\$1,749,288.75	26,389	55	374	17,795	6,470	1,695	1,743	24,224	40

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Gulf Coast Community Services Association, Inc.	HARRIS	\$12,710,267.04	44,708	35	246	5,776	2,535	36,116	3,962	6,579	8
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$3,353,775.97	22,498	30	51	101	20,806	1,510	22,023	423	52
Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$958,189.34	12,603	27	68	4,642	3,231	4,635	1,732	7,158	0
Nueces County Community Action Agency	NUECES	\$951,627.43	4,132	11	8	478	3,318	317	3,254	845	33
Opportunities for Williamson and Burnet Counties	BURNET, WILLIAMSON	\$664,327.97	5,221	26	98	792	1,943	2,362	1,263	1,953	224

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Opportunity Center for the Homeless	EL PASO	\$115,845.76	160	0	0	0	160	0	160	0	0
Panhandle Community Services	ARMSTRONG, BRISCOE, CARSON, CASTRO, CHILDRESS, COLLINGSWORTH, DALLAM, DEAF SMITH, DONLEY,	\$927,719.27	24,347	126	120	4,583	17,895	1,623	11,812	12,535	0

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	GRAY, HALL, HANSFORD, HARTLEY, HEMPHILL, HUTCHINSON, LIPSCOMB, MOORE, OCHILTREE, OLDHAM, PARMER, POTTER, RANDALL, ROBERTS, SHERMAN, SWISHER, WHEELER										
Panhandle Regional Planning Commission	DEAF SMITH, POTTER, RANDALL	\$296,326.08	0	0	0	0	0	0	0	0	0
Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$216,715.27	3,240	0	0	19	3,197	24	2,917	323	0
Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FOARD, HARDEMAN, JACK,	\$841,612.37	11,056	51	36	2,150	5,543	3,276	3,008	6,146	42

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	MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG										
South East Texas Regional Planning Commission	HARDIN, JEFFERSON, ORANGE	\$1,174,513.41	1,193	2	11	711	378	91	139	1,039	15
South Plains Community Action Association, Inc.	BAILEY, COCHRAN, CROSBY, DICKENS, FLOYD, GARZA, HALE, HOCKLEY, KING, LAMB, LYNN, MOTLEY, TERRY, YOAKUM	\$313,102.71	8,833	14	8	627	7,957	227	7,011	1,795	27
South Texas Development Council	JIM HOGG, STARR, ZAPATA	\$380,428.97	3,239	0	0	0	3,235	4	3,225	14	0
Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALO PINTO, PARKER,	\$1,043,945.62	3,841	26	7	355	3,236	217	537	3,217	87



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	SOMERVELL, WISE										
Texoma Council of Governments	COOKE, FANNIN, GRAYSON	\$582,094.45	8,822	64	200	3,925	3,855	778	960	7,744	118
Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$544,688.71	6,940	29	281	4,423	1,824	383	298	6,325	317
Webb County Community Action Agency	WEBB	\$730,744.64	5,482	0	0	0	5,482	0	5,406	76	0

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West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$1,096,915.57	12,588	35	8	1,834	9,921	790	8,589	3,999	0
<b>Grand Total</b>		<b>\$67,863,823.88</b>	<b>437,369</b>	<b>2,260</b>	<b>3,569</b>	<b>89,789</b>	<b>238,053</b>	<b>103,698</b>	<b>208,880</b>	<b>149,520</b>	<b>3,063</b>

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

**Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2021**

<b>ESG Subrecipient</b>	<b>Counties Served</b>	<b>Amount Drawn*</b>	<b>Beneficiaries</b>	<b>American Indian/Alaskan Native</b>	<b>Asian</b>	<b>Black</b>	<b>Native Hawaiian/Pacific Islander</b>	<b>White</b>	<b>Race Unknown</b>	<b>Hispanic</b>	<b>Non Hispanic</b>	<b>Ethnicity Unknown</b>
Abigail's Arms Cooke County Family Crisis Center	COOKE	\$397,318.66	139	3	3	41	0	75	17	54	85	0
Advocacy Outreach	BASTROP	\$254,605.45	165	2	0	67	0	96	0	51	114	0
Alamo Area Council of Governments	ATASCOSA	\$92,966.54	33	0	0	2	0	27	4	31	2	0
Alliance of Community Assistance Ministries, Inc.	MONTGOMERY	\$1,102,892.04	400	0	5	250	0	145	0	121	279	0
Ark-Tex Council of Governments	CASS, MORRIS, RED RIVER	\$415,068.74	1,973	0	7	1,647	18	301	0	42	1,931	0
Arlington Life Shelter	TARRANT	\$22,275.29	382	6	3	233	1	129	10	55	327	0
Aspermont Small Business Development Center, Inc.	KNOX	\$15,276.02	0	0	0	0	0	0	0	0	0	0
Bay Area Turning Point, Inc.	BRAZORIA, HARRIS, MONTGOMERY	\$505,783.30	269	1	6	141	4	93	24	98	168	3
Beat AIDS Coalition Trust	BEXAR	\$171,830.41	83	5	0	45	0	33	0	24	59	0
Bridge Steps dba The Bridge	COLLIN, DALLAS	\$1,431,072.00	169	3	2	126	1	35	2	13	156	0
Brighter Tomorrows, Inc.	DALLAS	\$157,450.48	79	1	5	44	0	31	0	14	65	0
Brown County Home Solutions	BROWN	\$46,507.44	268	3	0	17	0	243	6	52	210	6
Career and Recovery Resources, Inc.	MONTGOMERY	\$330,817.45	89	0	0	65	0	24	0	5	84	0
Catholic Charities of Dallas, Inc.	DALLAS	\$213,069.37	90	1	0	62	0	26	1	14	76	0
Catholic Charities of the Archdiocese of Galveston-Houston	FORT BEND	\$1,037,110.78	655	0	2	236	0	417	0	467	188	0
Catholic Charities of the Rio Grande Valley	CAMERON	\$144,487.99	98	0	0	0	0	98	0	92	6	0

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Center for Transforming Lives	TARRANT	\$145,781.30	144	4	0	79	2	59	0	20	124	0
Christian Community Action	DENTON	\$186,399.82	104	0	0	55	3	46	0	28	76	0
City House, Inc.	COLLIN, DALLAS	\$165,550.89	66	1	1	46	0	18	0	13	53	0
City of Amarillo	POTTER, RANDALL	\$378,746.10	169	1	0	33	5	112	18	41	108	20
City of Denton	DENTON	\$738,799.09	664	6	6	290	1	362	4	163	479	22
CitySquare	DALLAS	\$213,922.47	305	3	1	226	1	76	0	18	287	0
Coalition for the Homeless of Houston/Harris County	FORT BEND	\$336,477.79	359	5	3	130	1	221	2	58	301	0
Combined Community Action, Inc.	AUSTIN, LEE	\$26,078.34	24	0	0	7	0	17	0	11	13	0
Community Action Committee of Victoria, Texas	CALHOUN, JACKSON, VICTORIA	\$647,695.18	480	0	0	148	0	332	0	290	190	0
Concho Valley Community Action Agency	COKE	\$218,663.71	122	0	0	13	0	105	4	77	42	3
Corazon Ministries, Inc	BEXAR	\$16,605.01	82	0	0	17	0	64	1	32	49	1
Corpus Christi Hope House, Inc.	NUECES	\$133,200.90	130	0	0	16	0	112	2	94	36	0
Covenant House Texas	HARRIS	\$392,895.82	241	0	0	131	0	92	18	24	169	48
Denton County Friends of the Family, Inc.	DENTON	\$451,299.15	134	0	3	58	0	61	12	16	114	4
El Paso Center for Children, Inc.	EL PASO	\$333,687.76	23	0	0	1	0	22	0	19	4	0
El Paso Coalition for the Homeless	EL PASO	\$80,974.29	37	1	0	7	0	30	0	33	4	0
El Paso Human Services, Inc.	EL PASO	\$870,750.41	263	0	0	39	6	218	0	193	70	0
Ending Community Homelessness Coalition, Inc.	TRAVIS	\$98,668.56	0	0	0	0	0	0	0	0	0	0
Families In Crisis, Inc.	BELL	\$570,734.66	1,263	11	17	639	5	558	34	205	1,058	0
Family Crisis Center, Inc.	WILLACY	\$148,958.64	186	2	0	1	0	183	0	165	21	0
Family Eldercare, Inc.	TRAVIS	\$951,177.53	101	1	0	38	0	58	4	13	88	0

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Family Endeavors, Inc.	BEXAR, MILLS	\$403,101.88	311	8	8	88	1	214	1	152	152	7
Family Gateway, Inc.	COLLIN, DALLAS	\$988,619.00	678	8	4	531	13	147	2	114	562	2
Family Violence Prevention Services, Inc.	BEXAR	\$328,620.53	2,165	15	38	325	5	1,782	0	1,423	742	0
First Presbyterian Church of Dallas, Texas dba The Stewpot	DALLAS	\$111,901.28	44	2	0	36	0	6	0	0	44	0
Foundation For The Homeless	TRAVIS	\$167,935.61	84	6	0	48	0	35	1	26	58	0
Friendship of Women, Inc.	CAMERON	\$180,892.20	210	0	0	2	0	208	0	204	6	0
Haven for Hope of Bexar County	BEXAR	\$545,231.20	643	10	0	94	0	529	10	325	316	2
Helen's Project	DALLAS	\$26,193.61	349	3	2	150	2	173	19	35	300	14
Homeless Network of Texas dba Texas Homeless Network	ARMSTRONG, TRAVIS	\$77,896.20	0	0	0	0	0	0	0	0	0	0
Hope's Door	COLLIN, DALLAS	\$20,165.35	18	0	0	7	0	11	0	9	9	0
Houston Area Women's Center, Inc.	HARRIS, UPSHUR	\$580,584.04	323	2	6	176	0	139	0	118	205	0
HTX H.O.P.E. Haven	HARRIS	\$140,395.95	1,092	13	10	368	8	687	6	141	949	2
La Posada Home, Inc.	EL PASO	\$179,078.65	59	1	0	14	1	43	0	40	19	0
La Posada Providencia	CAMERON, HIDALGO, STARR	\$199,957.85	2,338	0	12	80	0	2,246	0	2,270	68	0
Loaves and Fishes of the Rio Grande Valley, Inc.	CAMERON	\$686,724.82	1,330	0	2	27	0	1,301	0	1,229	101	0
Lone Star Legal Aid	HARRIS	\$0.00	0	0	0	0	0	0	0	0	0	0
Magnificat Houses, Inc.	HARRIS	\$168,235.00	210	0	12	115	2	83	0	31	179	0
Martha's Home, Inc.	RANDALL	\$20,547.73	124	5	0	28	0	73	18	53	69	2
Maurice Barnett Geriatric Wellness Center, Inc.	COLLIN	\$83,492.39	56	2	5	12	0	36	1	5	51	0
Memorial Assistance Ministries	HARRIS	\$73,143.00	21	0	0	5	2	13	1	13	6	2
Metro Dallas Homeless Alliance	COLLIN	\$104,422.74	1,078	24	8	730	33	274	9	262	816	0

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Metro Relief	DALLAS	\$83,724.23	138	4	0	90	0	43	1	10	127	1
Metrocrest Services, Inc.	DALLAS	\$20,903.22	12	0	0	5	0	7	0	3	9	0
Mid-Coast Family Services, Inc.	CALHOUN, GOLIAD, GONZALES, LAVACA	\$1,060,559.98	1,026	2	4	227	0	793	0	556	470	0
Montrose Counseling Center	HARRIS	\$197,412.28	86	0	0	45	0	41	0	31	55	0
NorTex Regional Planning Commission	BAYLOR, HARDEMAN, MONTAGUE	\$110,238.85	159	0	1	45	0	113	0	31	128	0
Northwest Assistance Ministries	HARRIS	\$168,841.57	59	0	0	52	0	7	0	5	54	0
Panhandle Community Services	DEAF SMITH	\$72,801.42	25	11	0	11	0	18	0	3	22	0
Project Vida	EL PASO	\$147,399.62	50	1	0	12	0	37	0	29	21	0
Promise House, Inc.	DALLAS	\$20,517.76	18	0	0	17	0	1	0	1	17	0
Randy Sams Outreach Shelter	RED RIVER	\$61,803.48	233	12	2	69	1	150	7	11	221	1
Resource and Crisis Center of Galveston County, Inc.	GALVESTON	\$195,269.25	303	0	0	134	0	153	16	72	231	0
SA Christian Hope Resource Center DBA SA Hope Center	BEXAR	\$466,453.91	265	0	2	53	0	208	2	164	99	2
SafeHaven of Tarrant County	TARRANT	\$309,274.04	2,717	57	38	1,447	20	1,247	62	721	1,996	0
Salvation Army (Abilene)	JONES	\$13,367.47	36	3	0	6	1	28	0	6	30	0
Salvation Army (Amarillo)	RANDALL	\$79,536.87	128	4	0	37	1	86	0	63	65	0
Salvation Army (Arlington)	TARRANT	\$121,834.72	49	4	5	25	0	15	0	8	41	0
Salvation Army (Beaumont)	JEFFERSON	\$141,304.23	177	0	0	118	1	58	0	9	168	0
Salvation Army (Coastal Bend)	JIM WELLS, KENEDY, LIVE OAK	\$473,622.68	1,544	31	8	306	7	1,176	16	697	827	20
Salvation Army (Dallas)	DALLAS	\$322,850.88	929	37	13	541	10	325	3	217	710	2
Salvation Army (Denton)	DENTON	\$163,792.75	364	1	4	118	3	226	19	83	278	3

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<b>ESG Subrecipient</b>	<b>Counties Served</b>	<b>Amount Drawn*</b>	<b>Beneficiaries</b>	<b>American Indian/Alaskan Native</b>	<b>Asian</b>	<b>Black</b>	<b>Native Hawaiian/Pacific Islander</b>	<b>White</b>	<b>Race Unknown</b>	<b>Hispanic</b>	<b>Non Hispanic</b>	<b>Ethnicity Unknown</b>
Salvation Army (Fort Worth) Mabee Center	TARRANT	\$922,131.56	1,933	2	0	1,227	5	699	0	300	1,633	0
Salvation Army (Galveston)	GALVESTON	\$554,790.07	628	30	7	233	4	358	11	117	509	2
Salvation Army (Grayson County)	FANNIN	\$258,719.99	419	4	0	193	0	222	0	28	391	0
Salvation Army (Houston)	FORT BEND, HARRIS, MONTGOMERY	\$598,811.97	420	1	5	343	2	85	0	52	368	0
Salvation Army (Lufkin)	NACOGDOCHES	\$100,735.39	158	1	0	90	0	62	6	28	129	1
Salvation Army (San Antonio)	BEXAR	\$0.00	0	0	0	0	0	0	0	0	0	0
Salvation Army (Temple)	BELL, CORYELL, HAMILTON	\$803,857.39	3,153	34	20	1,794	24	1,385	0	918	2,235	0
Salvation Army (Waco)	MCLENNAN	\$425,136.46	968	9	4	422	0	533	0	175	793	0
San Antonio Food Bank	BEXAR	\$137,911.72	1,093	6	2	266	5	814	0	539	554	0
San Antonio Metropolitan Ministries, Inc.	BEXAR	\$251,394.22	399	6	1	91	0	294	7	218	180	1
SEARCH Homeless Services	HARRIS	\$141,153.24	288	4	0	219	2	63	0	19	268	1
Shared Housing Center, Inc.	DALLAS	\$132,667.55	28	0	1	22	0	5	0	1	27	0
Shelter Agencies For Families In East Texas, Inc.	CAMP, HOPKINS	\$569,212.31	707	7	1	322	2	375	0	92	615	0
Shelter Ministries of Dallas, dba Austin Street Center	DALLAS	\$757,185.86	236	2	0	149	1	82	2	20	216	0
Society of St. Vincent de Paul, Archdiocesan Council of San Anto	BEXAR	\$155,435.08	86	0	2	28	0	59	1	55	30	1
Spring Branch Community Health Center	MONTGOMERY	\$278,489.19	46	0	0	29	0	17	0	14	32	0
Tarrant County	TARRANT	\$0.00	0	0	0	0	0	0	0	0	0	0
Tarrant County Hands of Hope	TARRANT	\$424,188.90	767	2	4	292	0	469	0	96	671	0

**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>ESG Subrecipient</b>	<b>Counties Served</b>	<b>Amount Drawn*</b>	<b>Beneficiaries</b>	<b>American Indian/Alaskan Native</b>	<b>Asian</b>	<b>Black</b>	<b>Native Hawaiian/Pacific Islander</b>	<b>White</b>	<b>Race Unknown</b>	<b>Hispanic</b>	<b>Non Hispanic</b>	<b>Ethnicity Unknown</b>
Tarrant County Homeless Coalition	PARKER	\$99,847.15	6	2	0	0	0	4	0	0	6	0
Texas Council on Family Violence	BAYLOR	\$10,327.94	0	0	0	0	0	0	0	0	0	0
The Beacon of Downtown Houston	HARRIS	\$90,626.00	5,354	29	35	3,648	36	1,525	81	707	4,641	6
The Bridge Over Troubled Waters, Inc.	HARRIS	\$157,745.58	134	0	9	53	0	72	0	56	78	0
The Children's Center, Inc.	GALVESTON	\$272,430.48	382	0	0	188	0	194	0	89	293	0
The Chosen Ones Outreach Ministries of Galveston	MATAGORDA	\$514,831.69	161	0	0	118	0	42	1	8	152	1
The Family Place, Inc.	COLLIN, DALLAS	\$646,769.46	2,415	8	34	1,392	2	673	306	504	1,911	0
The Presbyterian Night Shelter of Tarrant County, Inc.	TARRANT	\$181,847.47	416	3	1	201	2	196	13	58	249	109
The SAFE Alliance	TRAVIS	\$392,040.48	803	3	3	243	1	452	101	463	319	21
The Well Community	DALLAS	\$20,946.66	43	0	0	28	0	9	6	6	37	0
Tracy Andrus Foundation	HARRISON	\$535,214.08	247	0	0	215	0	32	0	10	237	0
Transcend STEM Education	DALLAS	\$30,015.01	67	0	0	13	0	54	0	51	16	0
Twin City Mission, Inc.	BURLESON, MILAM	\$719,155.26	2,536	13	31	1,473	3	956	60	402	2,131	3
Tyler Street Resource Center dba Guyon Saunders Resource Center	POTTER	\$2,386.00	2	0	0	0	0	2	0	0	2	0
Under 1 Roof	DALLAS	\$341,396.37	113	0	0	104	0	9	0	4	109	0
Union Gospel Mission Dallas	DALLAS	\$72,691.20	0	0	0	0	0	0	0	0	0	0
United States Veterans Initiative - Houston	HARRIS	\$77,504.76	37	0	0	35	0	1	1	0	36	1
United Way of Amarillo and Canyon	POTTER	\$31,922.38	26	0	0	9	0	17	0	9	17	0
United Way of Denton County, Inc.	DENTON	\$58,071.86	6	0	0	3	0	3	0	0	6	0



**Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs**

<b>ESG Subrecipient</b>	<b>Counties Served</b>	<b>Amount Drawn*</b>	<b>Beneficiaries</b>	<b>American Indian/Alaskan Native</b>	<b>Asian</b>	<b>Black</b>	<b>Native Hawaiian/Pacific Islander</b>	<b>White</b>	<b>Race Unknown</b>	<b>Hispanic</b>	<b>Non Hispanic</b>	<b>Ethnicity Unknown</b>
West Houston Assistance Ministries, Inc.	HARRIS	\$278,108.81	712	0	23	420	3	258	8	289	415	8
Women's Center of East Texas, Inc.	MARION	\$44,018.20	63	0	1	10	0	36	16	14	22	27
Youth and Family Alliance dba Lifeworks	TRAVIS	\$877,864.31	101	2	0	42	0	52	5	45	56	0
<b>Grand Total</b>		\$34,731,829.67	54,193	494	432	25,059	251	27,360	982	17,203	36,641	349

**\*ESG subrecipients report based on the amount drawn. The amount of money drawn in a state fiscal year does not directly correlate to the number of individuals served during the same state fiscal year.**

*Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

**Racial and Ethnic Composition of Individuals Receiving HHSP Assistance by Subrecipient Statewide, FY 2021**

<b>HHSP Subrecipient</b>	<b>Counties Served</b>	<b>Expended</b>	<b>Individuals Served</b>	<b>American Indian or Alaskan Native</b>	<b>Asian</b>	<b>Black</b>	<b>Pacific Islander or Native Hawaiian</b>	<b>White</b>	<b>Unknown /Other</b>	<b>Hispanic</b>	<b>Non Hispanic</b>	<b>Ethnicity Unknown</b>
City of Arlington	ARLINGTON (CITY)	\$210,567.71	49	1	0	40	0	0	0	0	49	0
City of Austin	AUSTIN (CITY)	\$637,998.00	259	7	0	108	3	0	9	111	143	5
City of Dallas	DALLAS (CITY)	\$843,421.00	255	2	4	181	4	1	6	23	232	0
City of El Paso	EL PASO (CITY)	\$389,404.87	328	3	0	24	1	13	0	287	40	1
City of Fort Worth	FORT WORTH (CITY)	\$511,594.38	94	1	0	50	0	0	0	7	87	0
City of Houston	HOUSTON (CITY)	\$239,576.46	0	0	0	0	0	1	0	0	0	0
City of Plano	PLANO (CITY)	\$175,719.54	25	0	0	23	0	0	0	0	25	0
City of San Antonio	SAN ANTONIO	\$37,049.62	862	1	7	194	0	0	179	436	258	168
Haven for Hope of Bexar County	BEXAR COUNTY	\$920,623.00	2,100	21	6	473	6	1	41	1,186	908	6
	<b>Grand Total</b>	<b>\$4,101,530.87</b>	<b>7,037</b>	<b>36</b>	<b>17</b>	<b>1,093</b>	<b>14</b>	<b>16</b>	<b>235</b>	<b>2,050</b>	<b>1,742</b>	<b>180</b>

## Appendix D: TDHCA Goals and Objectives

The Agency Strategic Plan goals reflect program performance based upon measures developed with the State’s Legislative Budget Board (LBB) and the Governor’s Office of Budget, Planning and Policy (GOBPP). The Department believes that the goals and objectives for the various TDHCA programs should be consistent with its mandated performance requirements.

The State’s Strategic Planning and Performance Budgeting System is a goal-driven, results-oriented system. The system has three major components including strategic planning, performance budgeting and performance monitoring. As an essential part of the system, performance measures are used by decision makers to allocate resources, to focus the Department’s efforts on achieving goals and objectives, and as monitoring tools on accountability. Performance measures are reported quarterly to the LBB.

The State’s Strategic Planning and Performance Budgeting System is based on a two-year cycle: goals and targets are revisited each biennium. The measures reflected in this document are based on the Department’s current goals as approved by the LBB for FY 2020-2021.

### AFFORDABLE HOUSING GOALS AND OBJECTIVES

The following goals address performance measures established by the 86th Texas Legislature. Refer to program-specific statements outlined in the Action Plan portion of this document for strategies that will be used to accomplish the goals and objectives listed. Included for each strategy are the target numbers of the 2021 goals, the 2021 actual performance, and the estimated performance for 2022.

Goals one through five are established through interactions between TDHCA, the LBB, and the Legislature. They are referenced in the General Appropriations Act enacted during the most recent legislative session.

#### GOAL 1: TDHCA WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW-, LOW- AND MODERATE-INCOME PERSONS AND FAMILIES.

##### Strategy 1.1

Provide federal mortgage loans and Mortgage Credit Certificates (MCCs), through the Single-Family Mortgage Revenue Bond Program

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Number of households assisted through Bond Financing or Other Mortgage Financing	8,266	12,253	148.23%	8, 266

##### Explanation of Variance:

Market demand for housing in Texas remains high. Interest rates have begun increasing from historic lows seen earlier in CY 2021 as the nation recovers from the pandemic. As a result of a combination of supply chain issues, materials costs, increasing interest rates, and historically high

home values across the state, the supply of suitable homes for First Time Homebuyers is extremely tight.

**Strategy 1.2**

Provide funding through the HOME Investment Partnership (HOME) Program for affordable housing

Strategy #1	2021 Target	2021 Actual	% of Goal	2022 Target
Number of households assisted with Single Family HOME Funds	934	3,608	386.30%	934

Explanation of Variance:

HOME Single Family programs have experienced a higher volume of clients than anticipated due to the pandemic. TBRA COVID Disaster Relief funds will continue to affect variances due to the nature of the assistance. Funding for this activity has ended, however revisions and recertifications are continuing, expecting to slowly taper off. We expect that measures including TBRA data will have drastic variances through the entirety of this Fiscal Year.

**Strategy 1.5**

Provide federal rental assistance through Section 8 vouchers

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Total households assisted through Statewide Housing Assistance Payments Program	906	797	87.97%	906

Explanation of Variance:

In Q4, the only vouchers being issued are Project Access, VASH, and Main Stream vouchers. Since the agency has a preference for these voucher issuance types, the program is continuing to face challenges with applicants unable to secure available affordable units. The market does not have enough units to accommodate the applicants' reasonable accommodation needs resulting in longer search times for units.

**Strategy 1.7**

Provide federal tax credits to develop rental housing for households with very low income and low income

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Number of households assisted through the Housing Tax Credit Program	10,409	10,784	103.60%	10,409

Explanation of Variance:

Several cost certifications for acquisition/rehab activity were received earlier than expected.

Strategy 1.8

Provide federal mortgage loans through the Multifamily Mortgage Revenue Bond Program

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	1,455	2,180	149.83%	1,455

Explanation of Variance:

Several cost certifications for bond activity were received earlier than expected, and none were received in the fourth quarter. The year to date is still higher than the target because of prior quarters.

**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

Housing Resource Center

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Number of information and technical assistance requests completed	6,500	8,571	131.86%	6,500

Explanation of Variance:

The Housing Resource Center received an elevated number of phone calls and emails due to the pandemic and the increased inquiries about funding for rental assistance.

Strategy 2.2

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Number of technical assistance contacts conducted by the field offices	1,380	1,687	122.25%	1,380

Explanation of Variance:

The number of technical assistance contacts was above "YTD Expected" because the Border Field Officers provided concentrated technical assistance to counties who have a contract amendment or contract milestone approaching. BFOs reviewed an above-average number of draws this quarter, generating opportunities for contact. **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	2021 Target	2021 Actual	% of Goal	2022 Target
Number of persons assisted through homeless and poverty related funds	518,016	518,908	100.17%	518,016

Explanation of Variance:

No variance to report.

Strategy Measure #2	2021 Target	2021 Actual	% of Goal	2022 Target
Number of persons assisted that achieve incomes above poverty level.	1,200	647	53.92%	1,200

Explanation of Variance:

Increase in numbers is due to more subrecipient offices opening. Clients are enrolled in assistance and are in the process of working towards increasing income in the middle of the program year. However this increase was not enough to sufficiently offset the decrease in numbers throughout the year due to ongoing COVID pandemic. Clients have continued to have difficulty rising above poverty levels. 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	2021 Target	2021 Actual	% of Goal	2022 Target
Number of Households Receiving Utility Assistance	170,000	189,728	111.60%	170,000

Explanation of Variance:

Increase in numbers is indicative of increases in new applications for help for high energy bills due to warmer months.

Strategy Measure#2	2021 Target	2021 Actual	% of Goal	2022 Target
Number of dwelling units weatherized through Weatherization Assistance Program	3,500	3,048	87.09%	3,500

Explanation of Variance:

Slight increase in numbers is due to Subrecipients now completing weatherization of homes that were delayed in prior quarters due to the pandemic and lack of accessibility to homes. However,

YTD is still below target because of the inability of providers to safely enter homes in Q1 and Q2  
**GOAL 4: TDHCA WILL ENSURE COMPLIANCE WITH THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS' FEDERAL AND STATE PROGRAM MANDATES.**

**Strategy 4.1**

The Compliance Division will monitor and inspect for Federal and State housing program requirements.

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Total number of file reviews	640	627	97.97%	640

Explanation of Variance:

No explanation of variance needed.

**Strategy 4.2**

The Compliance Division will administer and monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Total number of monitoring reviews of All Non-formula Contracts	150	154	102.67%	150

Explanation of Variance:

None needed.

**GOAL 5: TO PROTECT THE PUBLIC BY REGULATING THE MANUFACTURED HOUSING INDUSTRY IN ACCORDANCE WITH STATE AND FEDERAL LAWS.**

**Strategy 5.1**

Provide services for Statement of Ownership and Licensing in a timely and efficient manner.

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Number of manufactured housing statements of ownership issued	54,000	57,314	106.14%	54,000

Explanation of Variance:

This measure is over the targeted projection, due to an increase in the sale of new and used homes resulting in a higher number of applications to transfer ownership.Strategy 5.2

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Number of installation reports received	16,000	18,604	116.28%	16,000

Explanation of Variance:

The Department received and processed a larger number of installation reports than the targeted projection. This may be attributable to an increase in file reviews undertaken by MHD as well as increased awareness within the industry of enhanced enforcement procedures which can result from the failure to file an installation report.

**Strategy 5.3**

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2021 Target	2021 Actual	% of Goal	2022 Target
Number of complaints resolved	600	720	120.00%	600

Explanation of Variance:

The measure is over the targeted projection, which may be due to opening internal complaints resulting from compliance monitoring that find deviations/violations during reviews. These complaint files were resolved and closed as soon as the required documentation was received with a follow up of administrative action as appropriate.

Strategy Measure #2	2021 Target	2021 Actual	% of Goal	2022 Target
Average time for complaint resolution	180	62.80	34.89%	180

Explanation of Variance:

The average time is under the targeted projection, which is desirable.

Strategy Measure #3	2021 Target	2021 Actual	% of Goal	2022 Target
Number of jurisdictional complaints received	550	712	129.45%	550

Explanation of Variance:

The measure is over the targeted projection, which may be due to opening internal complaints resulting from compliance monitoring that find deviations/violations during reviews.



The following TDHCA-designated goal addresses the housing needs of persons with special needs.

**HOME PROGRAM STATUTE REQUIREMENT: TDHCA WILL WORK TO ADDRESS THE HOUSING NEEDS AND INCREASE THE AVAILABILITY OF AFFORDABLE AND ACCESSIBLE HOUSING FOR PERSONS WITH SPECIAL NEEDS.**

Dedicate 5% of the HOME annual allocation for persons with disabilities who live in any area of this state.

Strategy Measure	2021 Target	2021 Actual	% of Goal	2022 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,767,127	\$1,459,829,.75	82.6%	\$1,792,947

Explanation of Variance:

Funds for this measure are from the Persons with Disabilities Set-Aside that are used to assist households with persons with disabilities and special needs. It is important to note that funds from the Persons with Disabilities set-aside may be used anywhere in the state, and HOME general funds may only be utilized in non-participating jurisdictions, which are communities that do not receive HOME funds directly from HUD. Households served in the non-participating jurisdictions may also be persons with disabilities, but are not attributed to this set-aside.

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## Appendix F: Acronyms

ACRONYM	NAME
ACS	American Community Survey
AFFH	Affirmatively Furthering Fair Housing
AI	Analysis of Impediments to Fair Housing Choice
AIDS	Acquired Immunodeficiency Syndrome
AMFI	Area Median Family Income
AMI	Area Median Income
ARP	American Rescue Plan
AYBR	Amy Young Barrier Removal
BRB	Bond Review Board
CAA	Community Action Agencies
CAA	Consolidated Appropriations Act
CARES/CV	Coronavirus Aid, Relief, and Economic Security Act
CDBG	Community Development Block Grant
CEAP	Comprehensive Energy Assistance Program
CFD	Contract for Deed
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization
CoC	Continuum of Care
CPD	Community Planning and Development
C-RAC	Colonia Resident Advisory Committee
CRCG	Community Resource Coordination Groups
CSBG	Community Service Block Grant
DAW	Disability Advisory Workgroup
DFPS	Texas Department of Family Protective Services
DOE	U.S. Department of Energy
DSHS	Texas Department of State Health Services
EDA	Economically Distressed Areas
EDAP	Economically Distressed Areas Program
EH Fund	Ending Homelessness Fund
EHCV	Emergency Housing Choice Voucher
ELI	Extremely Low Income
ENTERP	Emergency Nutrition and Temporary Emergency Relief Program
ESG	Emergency Solutions Grant
FFY	Federal Fiscal Year (10/1-9/30)
FHA	Federal Housing Administration
FHAP	Fair Housing Assistance Program
FHIP	Fair Housing Initiative Program

ACRONYM	NAME
Fannie Mae	Federal National Mortgage Association
Freddie Mac	Federal Home Loan Mortgage Corporation
FMR	Fair Market Rent
FYSB	Family and Youth Services Bureau
GOBPP	Governor's Office of Budget, Planning and Policy
HAF	Homeowner Assistance Fund
HAMFI	HUD Area Median Family Income
HANC	Homebuyer Assistance with New Construction
HB	House Bill
HBA	Homebuyer Assistance
HCV	Section 8 Housing Choice Voucher
HERA	Housing and Economic Recovery Act
HFC	Housing Finance Corporation
HH	Household
HHSCC	Housing and Health Services Coordination Council
HHSP	Homeless Housing and Services Program
HIC	Housing Inventory Count
HIC	Homeless Individual Camping Plans
HIV	Human Immunodeficiency Virus
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HOME-ARP	HOME American Rescue Plan
HOPWA	Housing Opportunities for Persons with AIDS
HRA	Homeowner Rehabilitation Assistance
HSR	Housing Sponsor Report
HSS	Housing Stability Services
HTC	Housing Tax Credit
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
IA	Individual Assistance
ICE	Federal Immigration and Customs Enforcement
IND	Individual
IRS	Internal Revenue Service
JHSWG	Joint Housing Solutions Working Group
LBB	Legislative Budget Board
LEP	Limited English Proficiency
LI	Low Income
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit

ACRONYM	NAME
LIHWAP	Low Income Household Water Assistance Program
MCC	Mortgage Credit Certificate
MCTH	My Choice Texas Home
MF Bond	Multifamily Bond
MF Direct Loan	Multifamily Direct Loan
MFTH	My First Texas Home
MI	Moderate Income
MSA	Metropolitan Statistical Areas
MSFW	Migrant Seasonal Farmworker
NHTF	National Housing Trust Fund
NOFA	Notice of Funding Availability
NOHP	Nonprofit Owner-Builder Housing Provider
NSP	Neighborhood Stabilization Program
NSP1 PI	Neighborhood Stabilization Program Round 1 Program Income
OCI	Office of Colonia Initiatives
OMB	U.S. Office of Management and Budget
PAB	Private Activity Bond
PAL	Preparation for Adult Living
PHA	Public Housing Authority
PMSA	Primary Metropolitan Statistical Area
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
RF	Repayment Funds
RFP	Request for Proposal
SEH	Service-Enriched Housing
SB	Senate Bill
SBHCC	Statewide Behavioral Health Coordinating Council
Section 811 PRA	Section 811 Project Rental Assistance
SFD	Single Family Development
SFY	State Fiscal Year (9/1 - 8/31)
SHC	Self-Help Center
SILC	Texas State Independent Living Council
SLIHP	State Low Income Housing Plan and Annual Report
TAC	Texas Administrative Code
TBRA	Tenant-Based Rental Assistance
TCAP	Tax Credit Assistance Program
TCAP RF	Tax Credit Assistance Program Repayment Funds

<b>ACRONYM</b>	<b>NAME</b>
TDA	Texas Department Agriculture
TDCJ	Texas Department of Criminal Justice
TDHCA	Texas Department of Housing and Community Affairs
TEDP	Texas Eviction Diversion Program
TEMAP	Texas Emergency Mortgage Assistance Program
TERAP	Texas Emergency Rental Assistance Program
Texas HHS	Texas Health and Human Services
THN	Texas Homeless Network
TICH	Texas Interagency Council for the Homeless
TRRP	Texas Rent Relief Program
TSAHC	Texas State Affordable Housing Corporation
TSHEP	Texas Statewide Homebuyer Education Program
TVC	Texas Veterans Commission
TWC	Texas Workforce Commission
TWDB	Texas Water Development Board
TxHAF	Texas Housing Assistance Fund
TXHBU	Texas Homebuyer U
TX MCC	Texas Mortgage Credit Certificate
USDA	U.S. Department of Agriculture
USHHS	U.S. Department of Health and Human Services
VA	U.S. Department of Veterans Affairs
VASH	Veterans Affairs Supportive Housing
VAWA	Violence Against Women Act
VLI	Very Low Income
WAP	Weatherization Assistance Program
WAP PAC	Weatherization Assistance Program Planning Advisory Committee