



2023 Draft 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
- 2023 State of Texas Low Income Housing Plan and Annual Report (SLIHP) Overview

INSTITUTIONAL STRUCTURE

In 1991, the 72nd 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 74th Texas Legislature, the regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7 from the 77th 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 77th 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 two federal Low Income Housing Tax Credit (LIHTC) programs, the competitive 9% Housing Tax Credit (HTC) Program and the 4% HTC program in conjunction with the Bond Finance Division. In addition, the division operates the Multifamily Direct Loan (MF Direct Loan) programs.
- **The Multifamily Bond Finance Division** administers the 4% HTC Program, in conjunction with the Multifamily Finance Division, paired with Private Activity Bonds (PAB). TDHCA utilizes private sector financing mechanisms and converts a portion of its tax-exempt bond cap to Mortgage Credit Certificates to provide financing for homeownership.
- **The Section 811 Project Rental Assistance (Section 811 PRA) Program** is managed independently and reports directly to the Deputy Executive Director of Programs.
- **The Single Family and Homeless Programs Division (SFHP)** The Single Family and Homeless Programs Division 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) Colonia Self-Help Centers (CSHC) program, and the Neighborhood Stabilization Program (NSP). Texas HTF programs include the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program. The Division, through the OCI, includes a Border Field Officer (BFO) 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).
- **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, Texas Statewide Homebuyer Education Program (TSHEP), and Texas Homebuyer U (TXHBU).
- **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 and implements the Texas Emergency Rental Assistance Program (TERAP), the Texas Emergency Mortgage Assistance Program (TEMAP), Food Bank Reimbursement Assistance (FBRA), Relief to Providers of Assistance for Persons with Disabilities, Legal Services for Persons with Disabilities, and the Community Resiliency Program (CRP).
- **The Texas Rent Relief Division (TRR)** was newly created in 2021 in response to the COVID-19 pandemic and administers the majority of Treasury Emergency Rental Assistance (ERA) funds for the State of Texas. TRR provides rental and utility assistance to qualifying applicants to prevent housing instability, potential eviction, and financial hardships for tenants and landlords as a result of the COVID-19 pandemic.
- **The Housing Stability Services Division (HSS)** was newly created in 2021 in response to the COVID-19 pandemic and administers the Housing Stabilization Services (HSS) Program, which is funded with **Treasury Emergency Rental Assistance (ERA)**.
- **The HOME American Rescue Plan Division (HOME-ARP)** 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 Division (HAF)** was established in 2021 to administer the HAF funds for preventing mortgage delinquencies, defaults, foreclosures, loss of utilities and displacement.
- **The HAF Subrecipient Activities Division** was newly created in 2022 in response to the COVID-19 pandemic, and administers a portion of the HAF funds that are provided to local organizations for intake centers, housing counseling, and legal services.

TDHCA administers most of its programs and services through a network of local governments, organization administrators, property owners, and developers across Texas and, until the COVID-19 pandemic, generally had not provided assistance directly to individuals. Exceptions included the HCV and Section 811 PRA programs. Since the receipt of significant pandemic funds, the HAF and Texas Rent Relief Programs, also serve households directly. 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 assists the general public in locating appropriate service providers in their community. The division is also responsible for plans and reports that TDHCA is required to submit to receive funding from both the state and federal government. These policy documents are integral components of the strategic planning process that determines the direction of housing policy for the State of Texas. Fair Housing activities are coordinated and administered under the Housing Resource Center as well as the coordination of activities of the Texas Interagency Council for the Homeless.
- 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.

2023 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT OVERVIEW

The 2023 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 eight 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) 2022, 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 2023 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 2306.07

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 2016-2020 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 2016-2020, while the latest 1-Year estimates cover the year 2021. 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). HUD then adjusts 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 2016-2020 ACS 5-Year Estimates, Loving County has a population of 117, but a margin of error of 48. This means that there is a 90% certainty that the population of Loving County is between 69 and 165. None of the counties with a population over 7,500 (184 counties) have a margin of error in the 2016-2020 ACS 5-Year Estimates total population figures, meaning those estimates are more precise.

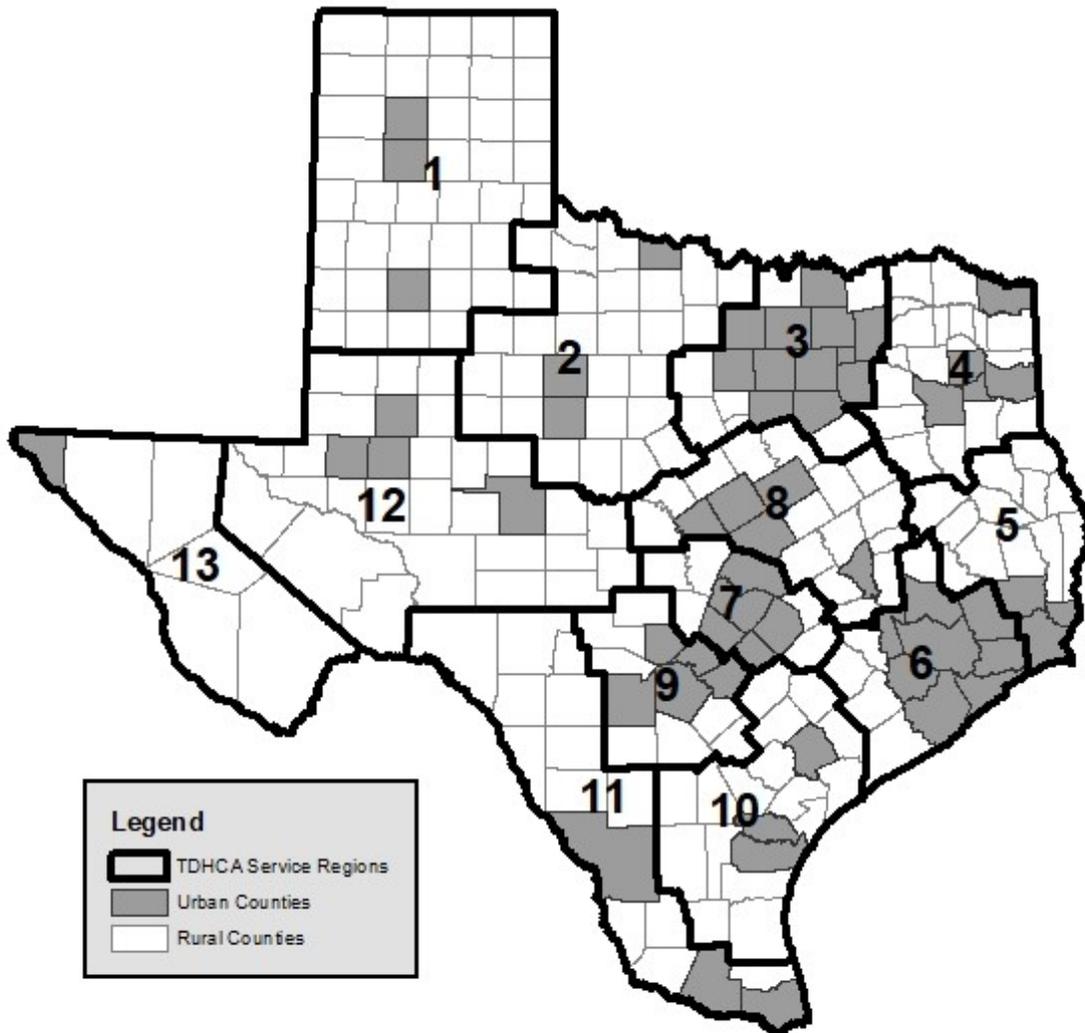
Margins of error are less of a concern when analyzing data for larger geographies, such as county-level as opposed to census tract or place-level data. However, this can also distort the housing needs of rural communities. If a small, rural community has a particularly high rate of substandard housing (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 State Service Regions (regions). Each region is split into its rural and urban counties to create 26 urban and rural subregions.

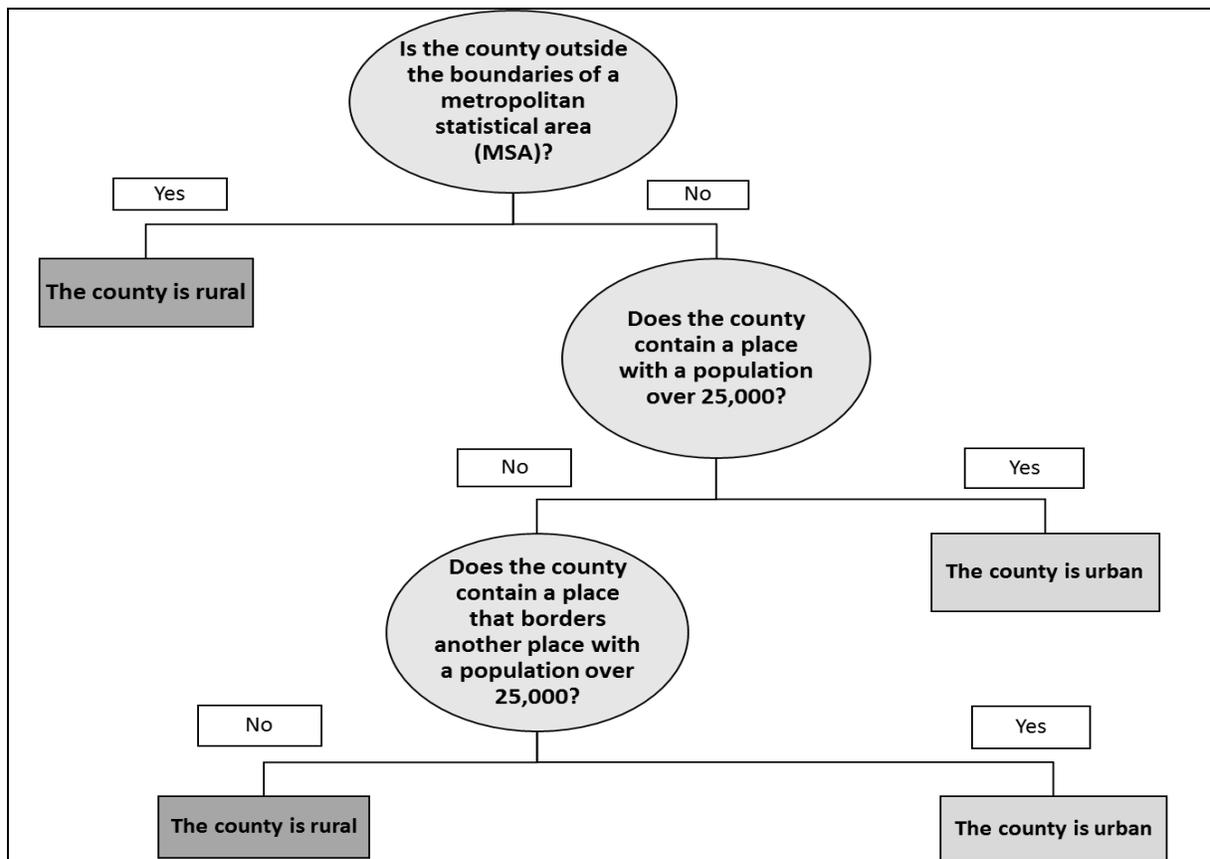
TDHCA Service Regions with 2022 Urban and Rural Counties



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 DEMOGRAPHIC CHARACTERISTICS

Urban and Rural Poverty

By using the Census Bureau's 2016-2020 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 28,635,442 people, which is about 8.8% 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	3,630,589	25,004,853	28,635,442
Percent	12.68%	87.32%	100%

Source: Population from 2016-2020 American Community Survey, Table DP05. 2022 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 3,984,260 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 14.2%. Meanwhile, the poverty rate in the United States currently is 12.8% (40,910,326 people in poverty). In the state’s rural counties, there are 560,287 people under the poverty line for a rural poverty rate of 16.2%; there are 3,423,973 people living under the poverty line in the state’s urban counties for an urban poverty rate of 13.9%. Taken together, this indicates that, while a vast majority (85.9%) 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	560,287	14.06%	3,423,973	85.94%	3,984,260	100%
Poverty Rate	16.23%		13.9%		14.22%	

Source: 2016-2020 American Community Survey, Table DP05. 2022 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	19,805,623	69.2%	229,960,813	70.4%
Black or African American alone	3,464,424	12.1%	41,227,384	12.6%
American Indian and Alaskan Native alone	137,921	0.5%	2,688,614	0.8%
Asian alone	1,415,664	4.9%	18,421,637	5.6%
Native Hawaiian and Other Pacific Islander alone	25,328	0.1%	611,404	0.2%
Some Other Race alone	1,788,398	6.2%	16,783,914	5.1%
Two or More Races	1,998,084	7.0%	16,875,542	5.2%
Total	28,635,442	100.0%	326,569,308	100.0%

Source: 2016-2020 American Community Survey, Table DP05.

Texas and US Population by Ethnicity

Ethnicity	Texas Population	% of Texas Population	US Population	% of US Population
Hispanic or Latino	11,294,257	39.4%	59,361,020	18.2%
Not Hispanic or Latino	17,341,185	60.6%	267,208,288	81.8%
Total	28,635,442	100.0%	326,569,308	100.0%

Source: 2016-2020 American Community Survey, Table DP05.

Texas diverges from national trends in terms of ethnicity. While 18.2% of Americans identify as ethnically Hispanic, that percentage reaches to 39.4% of Texans, a 21.2% difference. In fact, Texans account for 19% 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 60.1% of Americans identify as Non-Hispanic and White, 41.4% 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 (41.4% Non-Hispanic White); New Mexico (36.7%); Nevada (48.2%); California (36.5%); and Hawaii (21.6%).

According to 2016-2020 ACS Estimates, poverty status varies significantly between ethnic and racial groups. In Texas, 63.6% of persons below the poverty line are white, while 58.2% 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 21.3% of persons below the poverty line in the United States and 15.6% of persons below the poverty line in Texas, but since Black or African American individuals make up 12.6% of the US population and 12.1% of the Texas population, this number is actually 8.7% higher in the United States and 3.5% 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)	13.0%	10.6%	2.5%
Black or African American (alone)	18.7%	22.1%	-3.4%
American Indian and Alaska Native (alone)	15.7%	24.1%	-8.4%
Asian (alone)	10.0%	10.6%	-0.6%
Native Hawaiian and Other Pacific Islander (alone)	17.4%	16.8%	0.6%
Some Other Race (alone)	20.3%	19.7%	0.6%
Two or More Races	15.7%	15.1%	0.6%

2016-2020 American Community Survey, Table DP05.

Percentage of Each Ethnic Demographic in Poverty (Poverty Rate)

Ethnicity	Texas Population	US Population	Difference
Hispanic or Latino	18.3%	19.7%	1.5%
Not Hispanic or Latino	11.6%	10.6%	-1.0%
Not Hispanic or Latino - White Alone	9.3%	8.3%	-1.0%

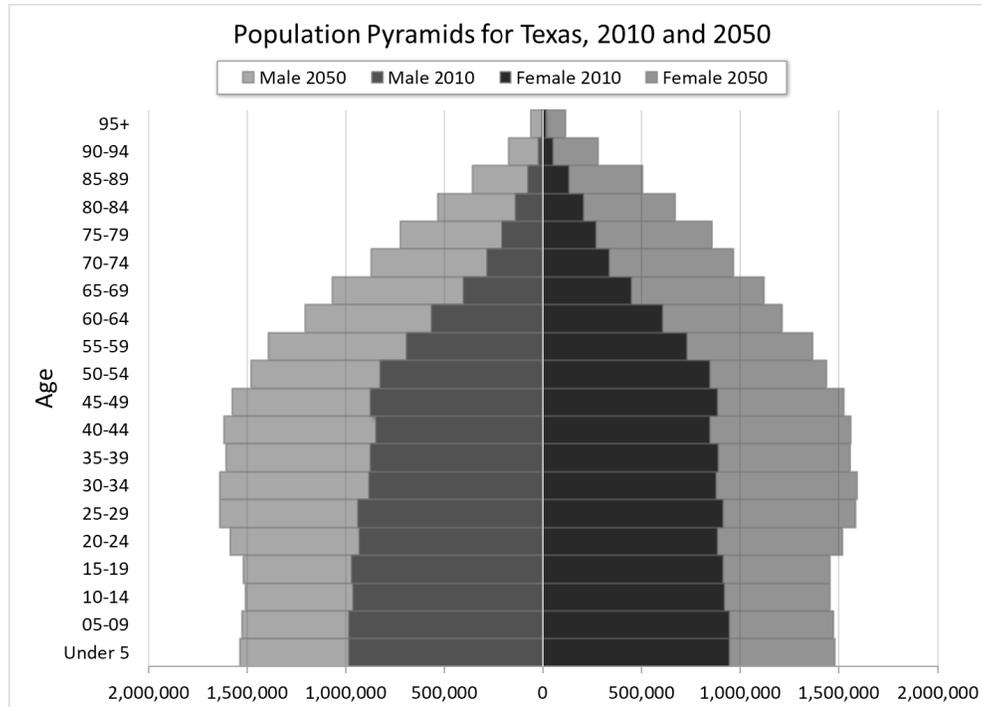
2016-2020 American Community Survey, Table DP05.

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. 25.8% of Texans are under 18 years old, compared with 22.4% for all Americans. While 16.0% of Americans are over age 65, only 12.5% of Texans fall into this age group. These demographic factors contribute to a median age of 34.8 years in Texas, while the median age of the national population is 38.2 years, a difference of 3.4 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 (meaning more housing stock is owned by older populations rather than younger) 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.

This need is reflected in the 2016-2020 ACS Estimates for the state of Texas. While 9.5% of Texans 18 to 64 years old have a disability, 36.8% of Texans 65 and older have a disability. In addition, the ACS estimates that older households tend to live in older homes: 30.3% of Texan householders aged 65 years and older lived in housing stock built before 1970 compared to 20.4% 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 81.5% 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	663,983	2,929,386	3,593,369	28,635,442	12.5%

Source: 2016-2020 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 18.2% persons over the age of 65, the highest among all regions, and 54.9% 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 (17.4% and 17.0% respectively) and the second and third highest

percentage of individuals 65 years or older residing in rural counties (55.7% and 55.1% respectively). Region 8 has the highest percentage (60.0%) 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 subregion of Region 7 in central Texas, where 25.5% 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 47.8% of the states' elderly residents, or 1,715,554 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 45.4% of the states' elderly population. However, the urban counties of Region 3 and Region 6 account for 50.8% of the population of the State of Texas. This means that proportionally the elderly population of these subregions is actually lower than expected. 11.2% of Region 6's residents are at least 65 years old, the lowest proportion of all regions followed by regions 3 (11.6%) and 7 (11.7%).

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).

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 2016-2020 American Community Survey, 5,341,356 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	761,718	4,579,638	5,341,356
Total Population for whom Poverty Status is Determined	3,451,136	24,562,310	28,013,446
125% of poverty rate	22.1%	18.6%	19.1%

Source: 2016-2020 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	162,804	159,572	215,335	124,666	544,774	1,207,290
Urban	1,128,680	1,043,060	1,476,135	865,170	3,971,335	8,484,390
Total	1,291,484	1,202,632	1,691,470	989,836	4,516,109	9,691,680

Source: 2015-2019 CHAS, Table 8.

HUD's definition for low income (LI) is less than or equal to 80% AMFI. According to the above table, 43.2% 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 44.5% of rural Texas households have incomes less than or equal to 80% AMFI, 43.0% of urban households and 43.2% 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 61.1% of renter households in Texas have incomes less than or equal to 80% AMFI, that percent drops by almost half to 32.2% 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 is the region with the largest proportion of total households in the ELI and VLI income groups at 20.6% and 16.2% respectively. Region 13 follows Region 11 with 15.4% of the region's households in the ELI category while Region 5 has the second largest proportion of VLI households with 13.1%. By comparison, 13.3% of the state's households are ELI and 12.4% 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 (54.4%). Region 13 has the next highest percentage at 46.6%. These percentages drastically increase when looking at renter households—70.6% of Region 11 renter households and 64.3% of Region 5 renter households have incomes less than or equal to 80% AMFI. Region 11 has the fifth highest percentage of ELI and VLI renter households with 63.1%. Regions 11 and 13 contain the majority of Texas' border counties.

Regions 1, 7, 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 (46.4% of urban residents and 52.2% 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 2.9% 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 11.7%. Only 11.1% 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 10.2% of rural households.

Region 3 has the largest number of ELI households of any region at 323,745 (25.1% of the states' total ELI population), followed by Region 6 (319,230, 24.7% of the states' total ELI population). The urban counties of Regions 3 and 6 alone account for 49.8% 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 35.3%. The next highest regional rate is in Region 13, 26.3%. Region 7 has the lowest rate at 13.4%, followed by Region 3 at 15.4%.

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.

There is difficulty in assessing the state of homelessness in the state of Texas as well as in the US for the year of 2021, which would be the most recent available Point-in time (PIT) count data. In particular the unsheltered homeless were not included in the 2021 PIT count which took place on a single night in 2021. This makes it difficult to analyze trends around homelessness in Texas and the US. Thus, this section will continue to use the 2020 PIT count data and will also include 2021 PIT count sheltered data. According to the 2021 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. The 2020 assessment was carried out in January of 2020, and therefore did 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 is 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 1,378,301 (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.

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). As of the 2019 DSHS HIV Surveillance Report 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 5,231 new diagnoses of HIV in Texas from December 31, 2019 to December 31, 2021 (DSHS 2022).

Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS - 2019, Rural	Persons with HIV/AIDS - 2019, Urban	Total Persons with HIV/AIDS*, 2019	2016-2020 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	5,017	93,837	98,854	28,635,442	0.345%

Source: DSHS, 2022; 2016-2020 American Community Survey, Table DP05.

*Does not include 3,946 people (4.0% 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 2021 HIV Surveillance Report (released in 2022) 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, 0.45% of people in Region 3 and 0.48% of people in Region 6 have HIV/AIDS compared to Texas’ 0.34%. 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 0.05% in Region 13 to 0.32% in Region 7. Region 3 has the largest population of persons living with HIV/AIDS among all regions at 35,005 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, 0.38% 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 0.48% of their urban population respectively. Over a quarter (26.5%) of all persons with HIV diagnoses that live in a rural region live in Region 4, followed by Region 5 with 15.1%. 0.24% of all residents of rural Region 4 counties are living with HIV/AIDS, the highest rate among all rural subregions followed by Region 5 (0.20%) 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.

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	565,099	2,676,811	3,241,910
Total Civilian Non-institutionalized	3,483,805	24,686,156	28,169,961
Percent	16.2%	10.8%	11.5%

Source: 2016-2020 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	13,830	1,996,868	0.7%
5 to 17 years	300,918	5,374,640	5.6%
18 to 34 years	413,227	6,823,674	6.1%
35 to 64 years	1,222,582	10,463,610	11.7%
65 to 74 years	587,308	2,142,213	27.4%
>75 years	704,045	1,368,956	51.4%
Total	3,241,910	28,169,961	11.5%

Source: 2016-2020 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, 20% 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 4,814 individuals, the lowest number of persons with disabilities among any subregion (and less than 0.15% 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 5.3% of all persons with disabilities in the state of Texas, and 16.6% of all persons with disabilities living in rural areas across the state. Just over 17.8% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 17.2%.

The urban counties of Regions 3 and 6 combined account for 44.6% of all persons with disabilities in the State. However, Regions 3 and 6 account for 52.8% 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 9.6%, followed closely by Region 7 at 9.7% 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 fewer 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.

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 9th 2021, 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, 1,536 domestic violence programs served a reported 70,032 people with 38,608 (55.1%) of those served receiving some form of housing assistance. 71% of programs provided some form of emergency shelter during the day and 42% of programs provided transitional and other housing assistance. Programs also reported 9,444 unmet requests for assistance, of which 64% were for housing (National Network to End Domestic Violence, 2022). 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 605,295 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 2022 was 217,869. This represented a 1.83% decrease when compared to 2021. The table below shows total incidents of domestic violence in Texas in calendar year 2021. One incident can involve multiple victims, and one victim can experience multiple incidents.

Incidences of Family Violence and Sexual Assaults, Texas

Area	Family Violence Incidents*	Incidence Rate (per 1,000 people)
Rural	21,805	6.01
Urban	196,064	7.84
Texas**	217,869	7.61

Source: Texas Department of Public Safety, 2022

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

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 132 projects covering 18,078 housing units under the RAD program, with approximately 34,250 people served. To date, Texas ranks 16th in the country for the percentage of former public housing units that have been preserved, and an additional 19 projects covering 1,147 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 (5,573 units), the Housing Authority of the City of Fort Worth (4,016), and the Housing Authority of the City of Austin (2,050 units.)

Public Housing Authority Units, Texas

State	Rural	Urban	Total Units
Total	14,620	26,113	41,026*

Source: HUD, 2021.

*Two hundred and ninety three 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, 64.1%. Region 9 has 17.0% of the State’s PHA units, the highest percentage of any region, followed by Region 3 at 13.3%. Region 13 has the smallest share of the State’s PHA units at 1.5%, followed by Region 12 at 3.0%. 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 2016-2020 ACS estimates that there are 1,435,527 veterans in Texas, representing 6.8% 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 of 142, a 7.9% increase.

Veterans, Texas

State	Rural Veterans	Urban Veterans	Total Veterans	2016-2020 Civilian Population over 18 years	Percent Veterans of Population Over 18 Years
Total	225,591	1,209,936	1,435,527	21,159,179	6.8%

Source: 2016-2020 American Community Survey, Table S2101.

Regional Analysis

11.7% of Region 8’s civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 10.1%. 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 197,655.

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 (8.1% vs. 6.6%).

Region 3 has the largest veteran population of all regions, 362,589 or 25.3% of all Texas veterans. Region 6 has 272,495, or 19.0% of all Texas veterans. Considering that Regions 3 and 6 account for 27.7% and 25.1% of the state’s total civilian population respectively, this is approximately 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 3.2%.

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 2022, 1,227 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 2021

State	Rural	Urban	Total
Total	206	1,021	1,227

Source: Texas Department of Family and Protective Services, 2022

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. 0.012% 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 0.0014% of the region’s population are youth aging out of foster care.

Region 3 contains 21.2% 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 39.3% 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 9.5% of all Texas residents of urban counties being in Region 9, 18.3% 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	638,682	813,360	78.5%	341,465	478,124	71.4%	1,291,484
VLI	535,499	646,222	82.9%	286,861	556,410	51.6%	1,202,632
LI	393,288	792,837	49.6%	322,459	898,633	35.9%	1,691,470
MI	89,518	395,288	22.6%	134,812	594,548	22.7%	989,836
>100% AMFI	88,552	1,039,034	8.5%	243,895	3,477,075	7.0%	4,516,109
Total	1,745,559	3,686,885	47.3%	1,329,450	6,004,790	22.1%	9,691,680

Source: 2015-2019 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.”

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	20,364	813,360	2.5%	9,653	478,124	2.0%
VLI	13,263	646,222	2.1%	5,606	556,410	1.0%
LI	10,936	792,837	1.4%	6,695	898,633	0.7%
MI	4,661	395,288	1.2%	2,672	594,548	0.4%
>100% AMFI	10,815	1,039,034	1.0%	12,678	3,477,075	0.4%
Total	60,050	3,686,885	1.6%	37,319	6,004,790	0.6%

Source: 2015-2019 CHAS, Table 3 and Table 8.

Out of the total count of physically inadequate occupied housing units, 20.8% are occupied by ELI renter households and 11.1% 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 1.6% of its households lacking kitchen or plumbing facilities. The region with the next highest rate of physical inadequacy is Region 10 at 1.5%. ELI renter households in Regions 2, 10 and 12 have the highest rate of households lacking complete plumbing or kitchen facilities at 3.7%. Regions 4 and 11 also have the highest rates of physical inadequacy for rental households, at 2.3% and 2.5% respectively.

Regions 3, 6, and 13 have particularly low rates of physical inadequacy at 0.9%. 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 0.9% of total rural and urban households, respectively). Region 10 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, 2.1% 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	621,628	813,360	76.4%	329,371	478,124	68.9%
VLI	507,915	646,222	78.6%	265,151	556,410	47.7%
LI	336,168	792,837	42.4%	277,318	898,633	30.9%
MI	62,603	395,288	15.8%	109,072	594,548	18.3%
>100% AMFI	34,800	1,039,034	3.3%	170,624	3,477,075	4.9%
Total	1,563,114	3,686,885	42.4%	1,151,536	6,004,790	19.2%

Source: 2015-2019 CHAS, Table 8.

VLI renter households have the highest rate of households experiencing cost burden at 78.6% of all VLI renter households. ELI renter households have the largest absolute number of households experiencing cost burden with 621,628 households. This is a larger population than renter and owner households with incomes greater than 100% AMFI experiencing cost burden combined, 205,424 households. While the absolute number of total cost burdened households increased from the previous 2014-2018 CHAS data, the percentage of cost burdened ELI renter households was the only category to have an increased percentage.

For renters, cost burden is heavily concentrated in the lowest income categories. Cost burdened renter households are 39.8% ELI, 32.5% VLI, 21.5% LI, and just 6.2% are MI and above. Cost burdened owners are 28.6% ELI, 23.0% VLI, 24.1% LI, and 24.29% 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 13 has the highest rates of housing cost burden among all regions with 30.0% of households paying more than 30% of their income in housing costs. Region 7 has the next highest rate at 29.6%. Several regions 3, 6, 7, 8, and 11 all have rates between 28% and 30%.

Region 12 possesses the lowest rate of cost burdened households in the state at 22.6%. Region 2 has the next lowest rate at 22.9%. 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 has the highest rates of cost burden for ELI and VLI households. This is likely due to rapidly increasing housing costs in the Austin-Round Rock MSA (City of Austin 2020). Region 6 has the highest rate of cost burdened MI renter households at 18.3%; meanwhile, Region 9 has the highest rate of cost burdened households above 100% AMFI at 5.1%.

Region 7 renter households in the VLI income category have the highest rate of households experiencing cost burden at 83.1%. The next highest are Region 9 and Region 6 which have VLI

renter households at 81.3% and 81.1% 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; 29.0% of total urban households and 21.3% of total rural households experience cost burden. Regions 8 and 13 have the highest rates of cost burden among urban subregions; 31.0% of urban households in Region 8 and 30.4% of urban households in Region 13 experience cost burden. Regions 6 and 5 have the highest rates of cost burden among rural subregions; 24.9% of rural households in Region 6 and 23.7% of rural households in Region 5 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 House-holds	% of Owners with Overcrowding
ELI	76,429	813,360	9.4%	21,893	478,124	4.6%
VLI	65,562	646,222	10.1%	29,104	556,410	5.2%
LI	63,093	792,837	8.0%	46,788	898,633	5.2%
MI	24,762	395,288	6.3%	24,581	594,548	4.1%
>100% AMFI	45,759	1,039,034	4.4%	63,262	3,477,075	1.8%
Total	275,728	3,686,885	7.5%	185,570	6,004,790	3.1%

Source: 2015-2019 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 rate of overcrowding among all regions with 11.5% 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 (11.5%) is more than twice as high as the region with the next highest rates of overcrowding, Regions 10 and 13 at 5.1%. It's worth noting that Regions 10, 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 overcrowding 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 9.6% of rural and 11.8% of urban households experience overcrowding. While the statewide urban rate (4.8%) 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 (2016-2020), approximately 67.7% of occupied housing units in Texas were single-unit homes, and nearly all of these single-unit homes (96.%) were single family detached structures. Multifamily structures comprise roughly 32.2% of Texas' housing units: 1.9% in developments of 2 units; 3.3% in developments with 3 or 4 units; 10.6% in developments with 5 to 19 units; and 9.4% in developments of over 20 units. The remaining 7.1% 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	1,193,759	6,337,605	7,531,364	67.8%
2 units	34,480	170,696	205,176	1.9%
3 or 4 units	39,168	325,942	365,110	3.3%
5 to 19 units	55,966	1,122,958	1,178,924	10.6%
20+ units	34,163	1,013,886	1,048,049	9.4%
Mobile homes	274,244	490,124	764,368	6.9%
Other types of housing	5,934	14,050	19,984	0.2%
Total	1,637,714	9,475,261	11,112,975	100.0%

Source: 2016-2020 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 89.1%.

Housing Occupancy, Texas

State	Renter Occupied Housing Units	Owner Occupied Housing Units	Vacant Housing Units	Percent of Total Units that are Occupied
Rural	360,257	926,852	350,605	78.6%
Urban	3,377,005	5,241,956	856,300	91.0%
Total	3,737,262	6,168,808	1,206,905	89.1%

Source: 2016-2020 American Community Survey, Table DP04.

Regional Analysis

Region 2 has the lowest regional occupancy rate of all regions at 79.9%. Region 4 has the lowest occupancy rate among urban subregions (85.3%), but Region 13 has the lowest occupancy rate among rural subregions (68.9%).

Region 3 has the highest overall occupancy rate of all regions at 92.2% of units occupied. Region 7’s urban counties have the highest occupancy rate of any subregion (93.0%) followed closely by the urban counties of Region 3 (92.6%). 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 83.1% 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 November 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, 2022, were taken from USDA’s Rural Development Datasets webpage.

Subsidized Units, Texas

Multifamily Units	State	Percent of State Inventory
TDHCA Units	301,668	50.8%
HUD Units	59,451	10.0%
PHA Units	40,733	6.9%
Housing Choice Vouchers	175,123	29.5%
USDA Units	16,364	2.8%
Total	593,339	100.0%

Source: TDHCA 2021; HUD 2022; U.S. Department of Agriculture 2022.

Regional Analysis

Geographic data was not available for 6 PHAs, 1096 HCV, and 489 TDHCA units. They were not included in this regional analysis.

The urban counties of Regions 3 and 6 account for 44.7% of all assisted multifamily units in the State of Texas (258,086 units). Region 3 has the overall greatest share of the State’s subsidized units at 24.6%, followed by Region 6 with 20.1%. Region 12 has the smallest share of the state’s subsidized multifamily units at 2.0%, followed by Region 2 with 2.4%. Regions 2 and 4 have 49.1% and 45.6% 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. 9.0% of all housing units in Region 13 are subsidized units, the highest percentage of any region. 9.9% of all housing units in the urban counties of Region 5 are subsidized units, the highest percentage among all subregions.. 8.1% of the rural housing units in Region 11 are subsidized, the highest percentage amongst all regions. Overall, 5.4% of all housing units in the state are subsidized with 5.5% of urban housing units being subsidized and 4.4 % 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.

In response to the COVID-19 pandemic the federal government enacted a national federal foreclosure moratorium, which ultimately lowered the number of foreclosures in 2021. That

foreclosure moratorium ended on July 31, 2021, alongside an extension of a moratorium on evictions for foreclosed borrowers through September 30, 2021. Due to the lifting of the federal moratorium the SFY 2022 foreclosure data will represent large increases compared to the SFY 2021 data. In order to contextualize SFY 22 foreclosure data we have decided to also present pre-moratorium SFY 2020 foreclosure data. 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 2022, May 2022 to August 2022. Altogether, foreclosures were up significantly from SFY 2021, a 150.8% increase from 7,805 foreclosures to 19,576. This suggests that lifting the federal and local restrictions put in place due to COVID-19 increased the number of foreclosures in SFY 2022. In addition to federal CARES Act protections for FHA mortgages, numerous Texas counties had previously 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 2021 and 2022 foreclosures were up in Quarter 1 (99.9%), Quarter 2 (83.1%), and Quarter 3 (254.24%) but rose in Quarter 4 (163.0%)

Foreclosures, Texas SFY 2022

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2022 Total	2021 Total	2020 Total
Rural	283	253	540	511	1,587	834	1,375
Urban	3,276	3,052	5,723	5,938	17,989	6,971	17,274
Total	3,559	3,305	6,263	6,449	19,576	7,805	18,649

Source: RealtyTrac, 2022.

Regional Analysis

The urban counties of Regions 3 and 6 alone account for more than half (52.3%) of Texas homeowners who received notices of public auction. Urban and rural counties of Regions 3 and 6 account for 55.1% of total State foreclosures in SFY 2022 (30.7% in Region 6, 24.4% in Region 3). The next highest regional share of State foreclosures is in Region 9, which had 12.6% of the State total. Each of the remaining regions range from 1.1% (Region 2) to 7.2% (Region 11) of all Texas foreclosures.

The rural counties of Region 3 account for 30.6% of all rural foreclosures (486 foreclosures). Region 8 (16.3%) and Region 4 (12.0%) both accounted for large portions of the state’s rural foreclosures. Meanwhile, the largest percentages of urban foreclosures occurred in Regions 6 (33.0%) and Region 3 (23.9%).

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, 982,978 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 36.8% of homes affordable to ELI owner households. Only 23.2% 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 76.4% 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 10.1% 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, 42.2% 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	188,548	67,602	55,251	23,334	50,799	385,583
Rental Units Affordable to VLI HHs	246,871	204,235	182,797	63,119	105,714	802,698
Rental Units Affordable to LI HHs	301,242	315,392	463,850	239,584	500,428	1,820,595
Rental Units Affordable to MI HHs and HHs with incomes greater than 100% AMFI	56,386	45,702	79,997	64,599	371,323	617,965
Total Renter Households	813,360	646,222	792,837	395,288	1,039,034	3,686,885

Source: 2015-2019 CHAS, Table 15C.

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	23.2%	10.5%	7.0%	5.9%	4.9%
Rental Units Affordable to VLI HHs	30.4%	31.6%	23.1%	16.0%	10.2%
Rental Units Affordable to LI HHs	37.0%	48.8%	58.5%	60.6%	48.2%
Rental Units Affordable to MI HHs and HHs with incomes >100% AMFI	6.9%	7.1%	10.1%	16.3%	35.7%

Source: 2015-2019 CHAS, Table 15C.

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

Housing Analysis

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	304,529	356,230	505,494	288,329	846,842	2,301,365
Homes Affordable to LI HHs	89,074	94,044	236,376	184,823	1,059,235	1,686,349
Homes Affordable to MI HHs	27,153	32,394	64,293	52,761	496,744	673,347
Homes Affordable to HHs with Incomes >100% AMFI	47,759	45,425	85,741	66,050	1,061,529	1,306,413
Total Owner Households	478,124	556,410	898,633	594,548	3,477,075	6,004,790

Source: 2015-2019 CHAS, Table 15A and Table 15B.

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	63.7%	64.0%	56.3%	48.5%	24.4%
Homes Affordable to LI HHs	18.6%	16.9%	26.3%	31.1%	30.5%
Homes Affordable to MI HHs	5.7%	5.8%	7.2%	8.9%	14.3%
Homes Affordable to HHs with Incomes >100% AMFI	10.0%	8.2%	9.5%	11.1%	30.5%

Source: 2015-2019 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);
- 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.

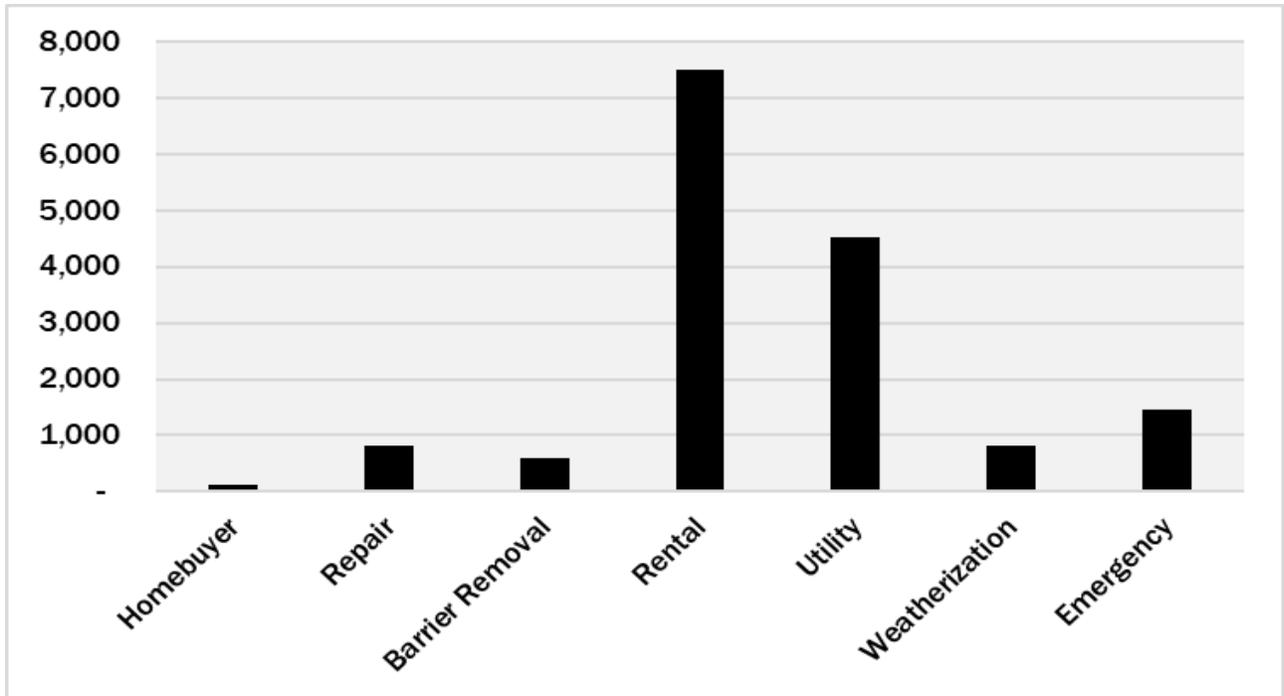
Public Assistance Requests, SFY 2022

Type of Requests	Personal Requests for Assistance	Automated Online Assistance Searches	Total
Barrier Removal	593	4,250	4,843
Emergency	1,446	20,642	22,088
Foreclosure Prevention	224	n/a	224
Homebuyer	112	4,893	5,005
Legal	497	n/a	497
Other	1,198	n/a	1,198
Rental Assistance	7,503	20,853	28,356
Repair	808	8,245	9,053
Utility	4,508	100,203	104,711
Weatherization	816	18,484	19,300

Source: TDHCA Public Assistance Inventory, 2022.

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 rental assistance, followed by utility and emergency 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, 2022.

SECTION 3: ANNUAL LOW-INCOME 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 2022 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 and Other Initiatives 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 and poverty prevention 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

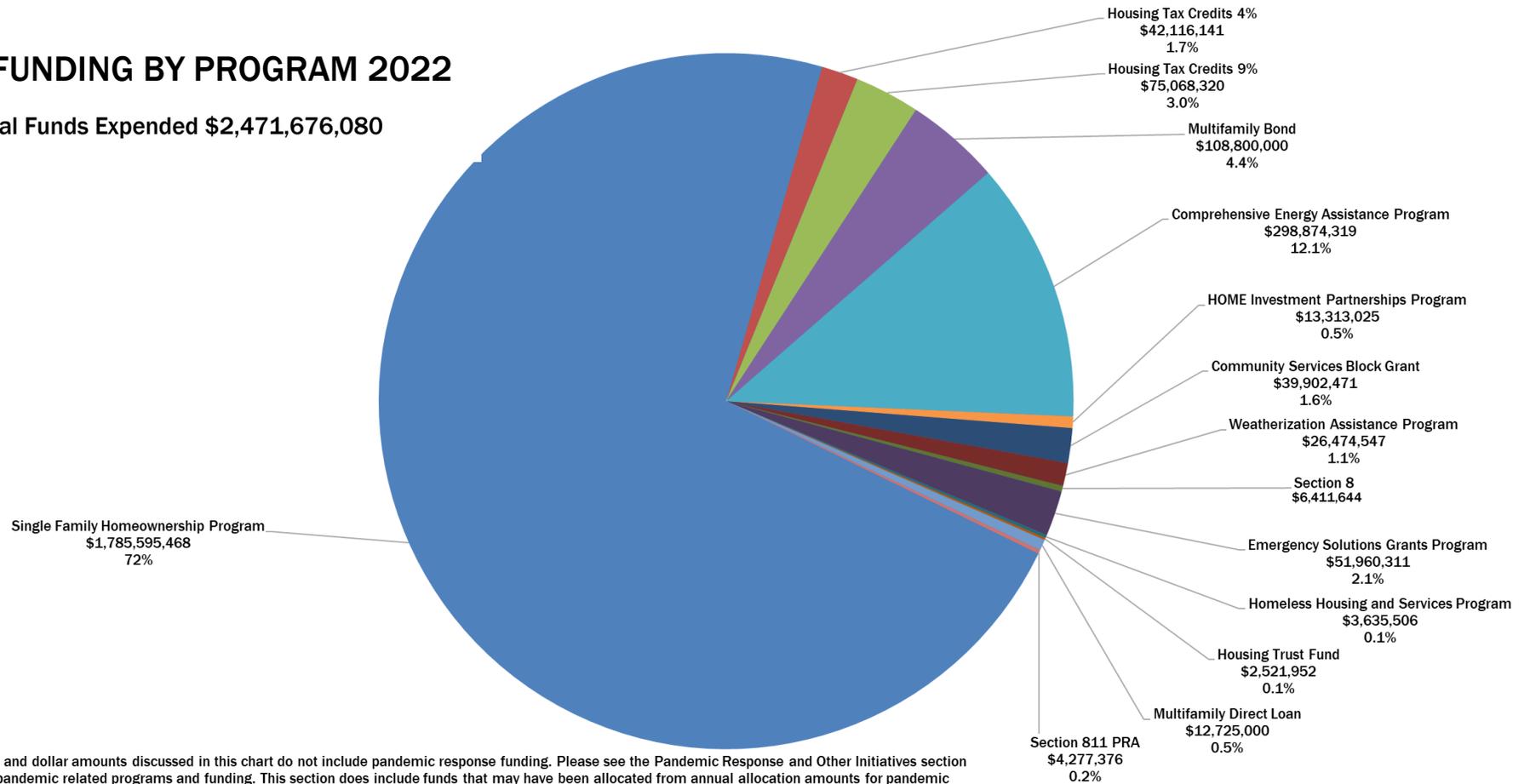
For the state and for each region, a description of funding and the actual number of persons or households served for each program is provided.

In FY 2022, TDHCA expended or issued \$2,471,676,080 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 0.25% of total FY 2022 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 2022

Total Funds Expended \$2,471,676,080



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

Total Funding by Program, FY 2022

Program	Funds	Percent
Single Family Homeownership Program	\$1,785,595,468	72.24%
Housing Tax Credits 4%	\$42,116,141	1.70%
Housing Tax Credits 9%	\$75,068,320	3.04%
Multifamily Bond	\$108,800,000	4.40%
Comprehensive Energy Assistance Program	\$298,874,319	12.09%
HOME Investment Partnerships Program	\$13,313,025	0.54%
Community Services Block Grant	\$39,902,471	1.61%
Weatherization Assistance Program	\$26,474,547	1.07%
Section 8	\$6,411,644	0.26%
Emergency Solutions Grants Program	\$51,960,311	2.10%
Homeless Housing and Services Program	\$3,635,506	0.15%
Housing Trust Fund	\$2,521,952	0.10%
Multifamily Direct Loan	\$12,725,000	0.51%
Section 811 PRA	\$4,277,376	0.17%
Total	\$2,471,676,080	100.00%

Funding and Households/Individuals Served by Activity, FY 2022, All Activities

Activity	Expended Funds	% of Total Committed Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
Rental Assistance	\$16,971,153	0.69%	4,292	0.54%
Renter New Construction	\$108,170,787	4.38%	8,316	1.04%
Renter Rehab Construction	\$130,538,675	5.28%	4,227	0.53%
Owner Financing & Down Payment	\$1,785,595,468	72.24%	7,834	0.98%
Owner Rehabilitation Assistance	\$8,067,844	0.33%	104	0.01%
Single Family Development	\$1,485,000	0.06%	33	0.00%
Energy Related Assistance	\$325,348,866	13.16%	227,814	28.46%
Supportive Services	\$39,902,471	1.61%	496,411	62.02%
Homeless Services	\$55,595,817	2.25%	51,434	6.43%
Total	\$2,471,676,080	100.00%	800,465	100.00%

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.

Households Served by Activity and Housing Program, FY 2022

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	3,018	0	0	0	0	0	779	495	4,292
Rental New Construction	0	0	0	3,912	4,404	0	0	0	0	8,316
Rental Rehabilitation	0	0	0	544	2,779	904	0	0	0	4,227
Owner Financing & Down Payment	7,834	0	0	0	0	0	0	0	0	7,834
Owner Rehabilitation Assistance	0	56	48	0	0	0	0	0	0	104
Single Family Development	0	0	33	0	0	0	0	0	0	33
Total	7,834	3,074	81	4,456	7,183	904	0	779	495	24,806

*Note that all properties funded in FY22 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 2022*

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	\$6,282,133	\$0	\$0	\$0	\$0	\$0	\$6,411,644	\$4,277,376	\$16,971,153
Rental New Construction	\$0	\$0	\$0	\$69,500,818	\$25,944,968	\$0	\$12,725,000	\$0	\$0	\$108,170,787
Rental Rehabilitation	\$0	\$0	\$0	\$5,567,502	\$16,171,173	\$108,800,000	\$0	\$0	\$0	\$130,538,675
Owner Financing & Down Payment	\$1,785,595,468	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,785,595,468
Owner Rehabilitation Assistance	\$0	\$7,030,892	\$1,036,952	\$0	\$0	\$0	\$0	\$0	\$0	\$8,067,844
Single Family Development	\$0	\$0	\$1,485,000	\$0	\$0	\$0	\$0	\$0	\$0	\$1,485,000
Total	\$1,785,595,468	\$13,313,025	\$2,521,952	\$75,068,320	\$42,116,141	\$108,800,000	\$12,725,000	\$6,411,644	\$4,277,376	\$2,050,828,926

*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 2022

Households and Individuals Served by Activity and Community Affairs Programs and Homelessness Programs, FY 2022

Activity	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
Energy Related Assistance	0	0	225,267	2,547	0	227,814
Supportive Services	0	496,411	0	0	0	496,411
Homeless Services	46,425	0	0	0	5,009	51,434
Total	46,425	496,411	225,267	2,547	5,009	775,659

Funding by Activity and Community Affairs Programs and Homelessness Programs, FY 2022

Activity	ESG	CSBG	CEAP	WAP	HHSP	Total
Energy Related Assistance	\$0	\$0	\$298,874,319	\$26,474,547	\$0	\$325,348,866
Supportive Services	\$0	\$39,902,471	\$0	\$0	\$0	\$39,902,471
Homeless Services	\$51,960,311	\$0	\$0	\$0	\$3,635,506	\$55,595,817
Total	\$51,960,311	\$39,902,471	\$298,874,319	\$26,474,547	\$3,635,506	\$420,847,154

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 251,744 households in addition to 547,845 Individuals.

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2022

Income Category	Expended Funds	% of Total Expended Funds ***	Number of Households/Individuals Served***	% of Total Households/Individuals Served
ELI (\leq 30% AMFI)	\$37,882,254	1.5%	2,964	0.4%
VLI (>30%, \leq 60% AMFI)	\$1,134,065,369	45.9%	790,773	98.9%
LI (>60%, \leq 80% AMFI)	\$705,137,336	28.5%	3,490	0.4%
MI (>80% AMFI)	\$594,547,390	24.1%	2,333	0.3%
Total	\$2,471,632,349	100.0%	799,560	100.0%

Households Served by Income Category and Housing Program, FY 2022**

Income Category	SF Home-ownership	HOME	HTF***	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
ELI (<=30% AMFI)	90	1,868	20	478	19	0	0	0	489	2,964
VLI (>30%, <=60% AMFI)	2,435	1,038	53	3,964	6,839	0	0	779	6	15,114
LI (>60%, <=80% AMFI)	2,978	168	5	14	325	0	0	0	0	3,490
MI (>80% AMFI)	2,332	0	1	0	0	0	0	0	0	2,333
Total	7,835	3,074	79	4,456	7,183	0	0	779	495	23,901

*Please note all properties funded in FY22 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.

***2 HTF Households and \$43,729 were not assigned AMFI levels

Funding by Income Category and Housing Program, FY 2022**

Income Category	SF Home-ownership	HOME	HTF***	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8	Section 811 PRA	Total
ELI (<=30% AMFI)	\$15,814,983	\$6,776,765	\$476,161	\$8,178,921	\$113,011	\$0	\$2,289,545	\$0	\$4,232,868	\$37,882,254
VLI (>30%, <=60% AMFI)	\$474,485,269	\$4,694,620	\$1,844,567	\$66,599,214	\$40,271,606	\$108,800,000	\$10,066,788	\$6,411,644	\$44,508	\$713,218,216
LI (>60%, <=80% AMFI)	\$700,792,826	\$1,841,639	\$112,495	\$290,185	\$1,731,524	\$0	\$368,667	\$0	\$0	\$705,137,336
MI (>80% AMFI)	\$594,502,390	\$0	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$594,547,390
Total	\$1,785,595,468	\$13,313,024	\$2,521,952	\$75,068,320	\$42,116,141	\$108,800,000	\$12,725,000	\$6,411,644	\$4,277,376	\$2,050,828,925

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 2022

Income Category	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
ELI and VLI (≤60% AMFI)	46,425	496,411	225,267	2,547	5,009	775,659
LI (>60%, ≤80% AMFI)	0	0	0	0	0	0
MI (>80% AMFI)	0	0	0	0	0	0
Total	46,425	496,411	225,267	2,547	5,009	775,659

Funding by Income Group and Community Affairs Programs and Homelessness Programs, FY 2022

Income Category	ESG	CSBG	CEAP	WAP	HHSP	Total
ELI and VLI (≤ 60% AMFI)	\$51,960,311	\$39,902,471	\$298,874,319	\$26,474,547	\$3,635,506	\$420,847,154
LI (>60%, ≤80% AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
MI (>80% AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$51,960,311	\$39,902,471	\$298,874,319	\$26,474,547	\$3,635,506	\$420,847,154

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	137,921	0.5%
Asian	1,415,664	4.9%
Black or African American	3,464,424	12.1%
Native Hawaiian or Other Pacific Islander	25,328	0.1%
White	19,805,623	69.2%
Some Other Race	1,788,398	6.2%
Two or More Races	1,998,084	7.0%
Total	28,635,442	100.0%

Ethnic Composition of the State of Texas

Ethnicity	Individuals	Percent
Hispanic or Latino	11,294,257	39.4%
Not Hispanic or Latino	17,341,185	60.6%
Total Population	28,260,856	100%

Source: 2016-2020 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, and Section 811 PRA.

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. A detailed breakdown of race and ethnicity by property for the HTC program can be found in the Housing Sponsor Report. 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 Non-HTC Renter Program Households, FY 2022

Race	HHs	Percent
American Indian or Alaska Native	12	0.3%
Asian	19	0.4%
Black or African American	1,470	34.2%
Native Hawaiian or Other Pacific Islander	7	0.2%
White	2,579	60.1%
Other	205	4.8%
Total	4,292	100.0%

Ethnic Composition of Non-HTC Renter Program Households, FY 2022

Ethnicity	HHs	Percent
Hispanic or Latino	1,352	31.5%
Not Hispanic or Latino	2,833	66.0%
Unknown	107	2.5%
Total	4,292	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 2022

Race	HHs	Percent
American Indian or Alaska Native	2	1.5%
Black or African American	28	20.4%
White	69	50.4%
Other	13	9.5%
Unknown	22	16.1%
Total	137	100.0%

Ethnic Composition of HOME and HTF Programs-Assisted Owner Households, FY 2022

Ethnicity	HHs	Percent
Hispanic or Latino	71	51.8%
Not Hispanic or Latino	3	2.2%
Total	63	46.0%

Racial Composition of Single Family Homeownership Assisted Households. FY 2022

Race	HHs	Percent
American Indian or Alaska Native	39	0.5%
Asian	84	1.1%
Black or African American	1,141	14.6%
Native Hawaiian or Other Pacific Islander	10	0.1%
White	5,266	67.2%
Other	875	11.2%
Unknown	420	5.4%
Total	7,835	100.0%

Ethnic Composition of Single Family Homeownership Assisted Households, FY 2022

Ethnicity	HHs	Percent
Hispanic or Latino	5,086	64.9%
Not Hispanic or Latino	2,749	35.1%
Unknown	0	0.0%
Total	7,835	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 2022 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 2022

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	775	30.4%
-	American Indian/Alaskan Native	5	0.2%
-	Asian or Pacific Islander	25	1.0%
-	Black or African American	861	33.7%
-	White	726	28.4%
	Other/Unknown	161	6.3%
	Total	2,553	100.0%

Racial and Ethnic Composition of CEAP-Assisted Households, FY 2022

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	62,412	27.7%
-	American Indian or Alaska Native	576	0.3%
-	Asian or Pacific Islander	4,399	2.0%
-	Black or African American	73,549	32.6%
-	White	57,241	30.0%
-	Other	8,305	3.7%
	Total	225,267	100.0%

Racial Composition of CSBG-Assisted Individuals, FY 2022

Race	Individuals	Percent
American Indian or Alaska Native	1,423	0.3%
Asian or Pacific Islander	2,233	0.4%
Black or African American	84,472	17.0%
White	230,167	46.4%
Other	18,237	3.7%
Unknown	159,879	32.2%
Total	496,411	100.0%

Ethnic Composition of CSBG-Assisted Individuals, FY 2022

Ethnicity	Individuals	Percent
Hispanic or Latino	188,979	38.1%
Not Hispanic or Latino	150,130	30.2%
Unknown	157,302	31.7%
Total	496,411	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 2022 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 assistance from more than one subrecipient within the same state fiscal year.

Racial Composition of ESG-Assisted Individuals, FY 2022

Race	Individuals	Percent
American Indian or Alaska Native	588	1.3%
Asian	335	0.7%
Black or African American	20,529	44.0%
Native Hawaiian or Other Pacific Islander	137	0.3%
White	23,798	51.0%
Unknown	1,272	2.7%
Total	46,659	100.0%

Ethnic Composition of ESG-Assisted Individuals, FY 2022

Ethnicity	Individuals	Percent
Hispanic or Latino	15,249	32.8%
Not Hispanic or Latino	30,939	66.6%
Unknown	237	0.5%
Total	46,425	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 2022

Race	Individuals	Percent
American Indian or Alaska Native	50	1.0%
Asian	33	0.7%
Black or African American	1,718	34.3%
Native Hawaiian or Other Pacific Islander	6	0.1%
White	2,999	59.9%
Unknown	203	4.1%
Total	5,009	100.0%

Ethnic Composition of HHSP-Assisted Individuals, FY 2022

Ethnicity	Individuals	Percent
Hispanic or Latino	2,328	46.5%
Not Hispanic or Latino	2,552	50.9%
Unknown	129	2.6%
Total	5,009	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 1,567,469 renter households with incomes less than or equal to 80% AMFI with housing problems and 950,785 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 2,518,254 households equate to approximately 26.0% 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 served 249,411 low income households below 80% AMFI. This accounts for nearly 6.0% 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 2022 TDHCA's housing regularly allocated programs served 21,597, or .52% 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 227,814 households and 547,845 individuals in FY 2022. 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 227,814 VLI households in FY 2022, which represents 9.1% of the 2,494,116 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 2016-2020 ACS, there are 5,341,356 individuals living below 125% of the poverty line in Texas. In FY 2022, CSBG served 496,411 or 9.3% 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 2016-2020 ACS, there are 3,984,260 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness program funding allocation formulas. Homelessness programs served 51,434 individuals or 1.3% of individuals below the poverty level. Not all persons below poverty are eligible for homelessness assistance.

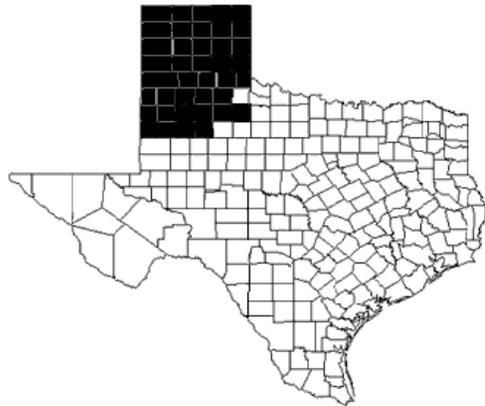
Statement of Activities by Uniform State Service Region

This section describes TDHCA's FY 2022 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 2022. Single Family Homeownership, HOME, HTF, Section 811 PRA, and HCV program awards are the same as the actual households served in FY 2022. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2022 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2022 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*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	1	1%
	Asian or Pacific Islander	0	0%	0	0%
	Black or African American	0	0%	12	6%
	Other	0	0%	10	5%
	Unknown	0	0%	3	2%
	White	4	100%	159	86%
by Ethnicity	Hispanic or Latino	4	100%	92	50%
	Not Hispanic or Latino	0	0%	93	50%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$33,181,774	185	\$444,627	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$0	0	\$0	0	\$2,965,265	192	\$744,985	132	\$0	0	\$950,000	0	\$0	0	\$0	0
Total	\$33,181,774	185	\$444,627	4	\$0	0	\$2,965,265	192	\$744,985	132	\$0	0	\$950,000	0	\$0	0	\$0	0

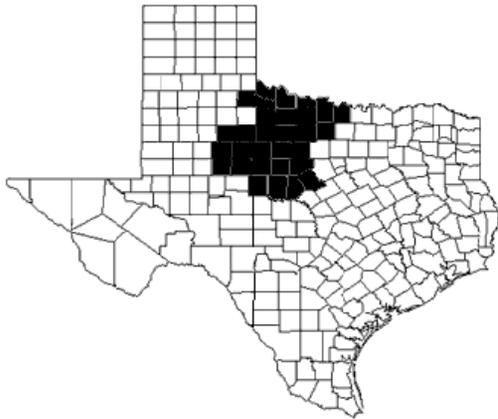
FY 2022 Funding/HH Served by Income Category

	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	\$0	0	\$105,852	1	\$0	0	\$278,065	18	\$0	0	\$0	0	\$285,000	0	\$0	0	\$0	0
VLI	\$8,027,742	54	\$338,775	3	\$0	0	\$2,687,200	174	\$744,985	132	\$0	0	\$665,000	0	\$0	0	\$0	0
LI	\$15,553,657	84	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$9,600,375	47	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$33,181,774	185	\$444,627	4	\$0	0	\$2,965,265	192	\$744,985	132	\$0	0	\$950,000	0	\$0	0	\$0	0

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$37,336,651 in Region 1 during FY 2022 and served 513 households. Homeowner programs received more funding, but renter programs served more households. LI households (>60%, <=80% AMFI) received the most funding, but VLI served the greatest number of households.

REGION 2



Funding/HH Served by Race and Ethnicity*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0.0%	0	0%
	Asian or Pacific Islander	0	0.0%	0	0%
	Black or African American	0	0.0%	3	5%
	Other	0	0.0%	4	7%
	Unknown	0	0.0%	0	0%
	White	0	0.0%	52	88%
by Ethnicity	Hispanic or Latino	0	0.0%	12	20%
	Not Hispanic or Latino	0	0.0%	47	80%
	Unknown	0	0.0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$8,993,036	59	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$162,787	144	\$0	0	\$250,907	24	\$0	0	\$0	0	\$0	0	\$12,978	4	\$0	0
Total	\$8,993,036	59	\$162,787	144	\$0	0	\$250,907	24	\$0	0	\$0	0	\$0	0	\$12,978	4	\$0	0

FY 2022 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	\$0	0	\$136,948	92	\$0	0	\$20,909	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$3,586,889	26	\$25,838	46	\$0	0	\$229,998	22	\$0	0	\$0	0	\$0	0	\$12,978	4	\$0	0
LI	\$3,357,294	21	\$0	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$2,048,853	12	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$8,993,036	59	\$162,787	144	\$0	0	\$250,907	24	\$0	0	\$0	0	\$0	0	\$12,978	4	\$0	0

*Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$9,419,708 in Region 2 during FY 2022 and served 231 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



FY 2022

Funding/HH Served by Race and Ethnicity*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	5	22%	359	22%
	Asian or Pacific Islander	2	9%	931	56%
	Black or African American	5	22%	263	16%
	Other	11	48%	108	7%
	Unknown	1	4%	938	56%
	White	22	96%	723	44%
by Ethnicity	Hispanic or Latino	0	0%	0	0%
	Not Hispanic or Latino	5	22%	359	22%
	Unknown	2	9%	931	56%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

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	\$428,360,047	1661	\$0	0	\$941,953	23	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$2,195,962	1044	\$0	0	\$13,365,993	754	\$10,347,498	1553	\$21,500,000	0	\$2,050,000	0	\$1,802,541	200	\$1,480,980	160
Total	\$428,360,047	1661	\$2,195,962	1044	\$941,953	23	\$13,365,993	754	\$10,347,498	1553	\$21,500,000	0	\$2,050,000	0	\$1,802,541	200	\$1,480,980	160

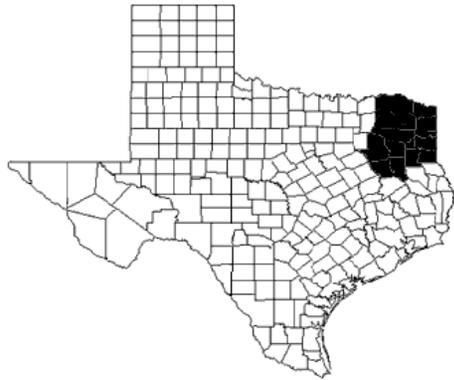
FY 2022 Funding/HH Served by Income Category

	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	\$3,682,680	18	\$1,737,816	650	\$21,813	1	\$1,310,055	74	\$0	0	\$0	0	\$859,091	0	\$0	0	\$1,480,980	160
VLI	\$115,292,143	513	\$442,851	351	\$898,026	21	\$11,850,572	670	\$10,347,498	1553	\$21,500,000	0	\$1,190,909	0	\$1,802,541	200	\$0	0
LI	\$172,390,020	649	\$15,295	43	\$0	0	\$205,366	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$136,995,204	481	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$428,360,047	1661	\$2,195,962	1044	\$941,953	23	\$13,365,993	754	\$10,347,498	1553	\$21,500,000	0	\$2,050,000	0	\$1,802,541	200	\$1,480,980	160

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$478,513,994 in Region 3 during FY 2022 and served 5,235 households. Homeowner programs received more funding than renter programs, but renter programs served more households in Region 3. LI households (>60%, <80% AMFI) received the most funding, but VLI had the greatest number of households served.

REGION 4



Funding/HH Served by Race and Ethnicity*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	15	52%	29	16%
	Asian or Pacific Islander	13	45%	130	73%
	Black or African American	1	3%	12	7%
	Other	0	0%	7	4%
	Unknown	1	3%	52	29%
	White	28	97%	126	71%
by Ethnicity	Hispanic or Latino	0	0%	0	0%
	Not Hispanic or Latino	15	52%	29	16%
	Unknown	13	45%	130	73%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$32,733,130	178	\$3,500,540	27	\$45,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$470,123	169	\$0	0	\$2,003,652	129	\$707,986	180	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$32,733,130	178	\$3,970,663	196	\$45,000	2	\$2,003,652	129	\$707,986	180	\$0	0	\$0	0	\$0	0	\$0	0

FY 2022 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	\$368,640	3	\$1,034,534	86	\$22,500	1	\$185,318	12	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$9,617,589	60	\$2,008,302	96	\$22,500	1	\$1,818,334	117	\$707,986	180	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$11,963,422	65	\$927,827	14	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$10,783,479	50	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$32,733,130	178	\$3,970,663	196	\$45,000	2	\$2,003,652	129	\$707,986	180	\$0	0	\$0	0	\$0	0	\$0	0

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$39,460,431 in Region 4 during FY 2022 and served 685 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 5



Funding/HH Served by Race and Ethnicity*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	1	17%	0	0%
	Asian or Pacific Islander	0	0%	0	0%
	Black or African American	0	0%	44	39%
	Other	0	0%	6	5%
	Unknown	2	33%	6	5%
	White	3	50%	56	50%
by Ethnicity	Hispanic or Latino	1	17%	22	20%
	Not Hispanic or Latino	5	83%	90	80%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$20,207,078	112	\$455,318	4	\$90,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$110,278	31	\$0	0	\$1,347,568	96	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$20,207,078	112	\$565,596	35	\$90,000	2	\$1,347,568	96	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

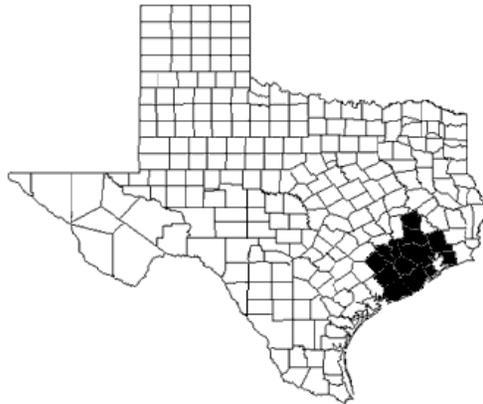
FY 2022 Funding/HH Served by Income Category

	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	\$0	0	\$204,706	25	\$0	0	\$138,533	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$6,541,974	43	\$239,136	9	\$90,000	2	\$1,209,035	86	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$8,048,369	42	\$121,754	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$5,616,735	27	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$20,207,078	112	\$565,596	35	\$90,000	2	\$1,347,568	96	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$22,210,242 in Region 5 during FY 2022 and served 245 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 6



Funding/HH Served by Race and Ethnicity*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	14	1%
	Asian or Pacific Islander	0	0%	32	2%
	Black or African American	2	67%	470	24%
	Other	0	0%	261	13%
	Unknown	0	0%	146	7%
	White	1	33%	1057	53%
by Ethnicity	Hispanic or Latino	1	33%	1194	60%
	Not Hispanic or Latino	2	67%	786	40%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$468,253,495	1980	\$419,756	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$16,561	8	\$0	0	\$15,148,235	814	\$4,945,471	751	\$58,800,000	0	\$2,525,000	0	\$3,617,915	404	\$653,720	91
Total	\$468,253,495	1980	\$436,317	11	\$0	0	\$15,148,235	814	\$4,945,471	751	\$58,800,000	0	\$2,525,000	0	\$3,617,915	404	\$653,720	91

FY 2022 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	\$3,591,958	19	\$159,599	3	\$0	0	\$1,894,133	96	\$63,904	12	\$0	0	\$0	0	\$0	0	\$653,720	91
VLI	\$105,472,497	517	\$9,047	6	\$0	0	\$13,254,102	718	\$4,232,583	644	\$58,800,000	0	\$2,323,000	0	\$3,617,915	404	\$0	0
LI	\$188,392,320	782	\$267,671	2	\$0	0	\$0	0	\$648,985	95	\$0	0	\$202,000	0	\$0	0	\$0	0
>=MI	\$170,796,720	662	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$468,253,495	1980	\$436,317	11	\$0	0	\$15,148,235	814	\$4,945,471	751	\$58,800,000	0	\$2,525,000	0	404	\$653,720	91	

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$551,201,433 in Region 6 during FY 2022 and served 3,960 households. Homeowner programs 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*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	2	1%
	Asian or Pacific Islander	0	0%	11	3%
	Black or African American	3	27%	57	15%
	Other	0	0%	46	12%
	Unknown	1	9%	34	9%
	White	7	64%	220	59%
by Ethnicity	Hispanic or Latino	3	27%	174	47%
	Not Hispanic or Latino	8	73%	196	53%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$106,214,574	370	\$0	0	\$249,057	11	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$74,902	12	\$0	0	\$13,249,345	730	\$13,777,129	2438	\$28,500,000	0	\$3,000,000	0	\$319,875	42	\$1,415,381	137
Total	\$106,214,574	370	\$74,902	12	\$249,057	11	\$13,249,345	730	\$13,777,129	2438	\$28,500,000	0	\$3,000,000	0	\$319,875	42	\$1,415,381	137

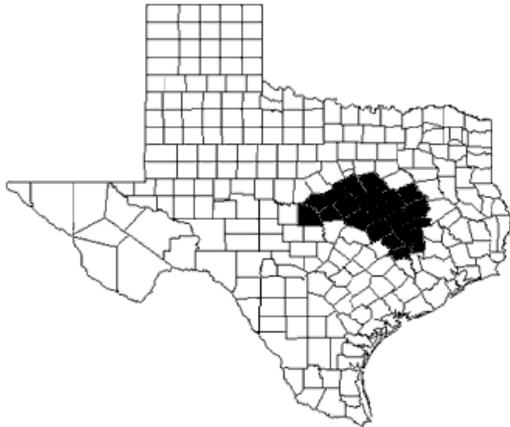
FY 2022 Funding/HH Served by Income Category

	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	\$1,529,602	5	\$48,204	7	\$84,373	4	\$1,703,900	94	\$49,108	7	\$0	0	\$0	0	\$0	0	\$1,415,381	137
VLI	\$27,428,695	107	\$25,348	4	\$164,684	7	\$11,545,445	636	\$12,645,482	2201	\$28,500,000	0	\$2,833,333	0	\$319,875	42	\$0	0
LI	\$47,925,506	162	\$1,350	1	\$0	0	\$0	0	\$1,082,539	230	\$0	0	\$166,667	0	\$0	0	\$0	0
>=MI	\$29,330,771	96	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$106,214,574	370	\$74,902	12	\$249,057	11	\$13,249,345	730	\$13,777,129	2438	\$28,500,000	0	\$3,000,000	0	\$319,875	42	\$1,415,381	137

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$162,384,882 in Region 7 during FY 2022 and served 3,603 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*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	1	0%
	Asian or Pacific Islander	0	0%	4	1%
	Black or African American	0	0%	50	13%
	Other	0	0%	112	30%
	Unknown	1	50%	25	7%
by Ethnicity	White	1	50%	187	49%
	Hispanic or Latino	0	0%	196	52%
	Not Hispanic or Latino	2	100%	183	48%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$78,375,248	379	\$0	0	\$90,000	2	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$20,248	145	\$0	0	\$3,269,140	204	\$943,271	160	\$0	0	\$0	0	\$85,049	18	\$0	0
Total	\$78,375,248	379	\$20,248	145	\$90,000	2	\$3,269,140	204	\$943,271	160	\$0	0	\$0	0	\$85,049	18	\$0	0

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	\$243,546	2	\$20,248	90	\$0	0	\$223,059	14	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$21,434,438	116	\$0	41	\$90,000	2	\$2,961,262	186	\$943,271	160	\$0	0	\$0	0	\$85,049	18	\$0	0
LI	\$30,605,199	148	\$0	15	\$0	0	\$84,819	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$26,092,065	113	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$78,375,248	379	\$20,248	145	\$90,000	2	\$3,269,140	204	\$943,271	160	\$0	0	\$0	0	\$85,049	18	\$0	0

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$ \$82,782,956 in Region 8 during FY 2022 and served 908 households. Homeowner programs received more funding 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 9



Funding/HH Served by Race and Ethnicity*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	8	1%
	Asian or Pacific Islander	0	0%	8	1%
	Black or African American	0	0%	85	7%
	Other	11	73%	126	10%
	Unknown	1	7%	47	4%
	White	3	20%	1029	79%
by Ethnicity	Hispanic or Latino	14	93%	991	76%
	Not Hispanic or Latino	1	7%	312	24%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$305,549,599	1303	\$1,351,376	9	\$154,204	6	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$2,278,894	442	\$0	0	\$7,236,918	401	\$6,611,401	1100	\$0	0	\$1,700,000	0	\$569,620	110	\$428,060	59
Total	\$305,549,599	1303	\$3,630,270	451	\$154,204	6	\$7,236,918	401	\$6,611,401	1100	\$0	0	\$1,700,000	0	\$569,620	110	\$428,060	59

FY 2022 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	\$2,545,374	14	\$2,179,189	303	\$67,465	2	\$809,292	47	\$0	0	\$0	0	\$463,636	0	\$0	0	\$428,060	59
VLI	\$73,582,633	374	\$1,098,272	134	\$65,124	3	\$6,427,626	354	\$6,611,401	1100	\$0	0	\$1,236,364	0	\$569,620	110	\$0	0
LI	\$111,739,285	468	\$352,809	14	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$117,682,307	447	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$305,549,599	1303	\$3,630,270	451	\$154,204	6	\$7,236,918	401	\$6,611,401	1100	\$0	0	\$1,700,000	0	\$569,620	110	\$428,060	59

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$323,752,012 in Region 9 during FY 2022 and served 3,371 households. Homeowner programs received more funding 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 10



Funding/HH Served by Race and Ethnicity*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	0	0%
	Asian or Pacific Islander	0	0%	2	1%
	Black or African American	0	0%	3	1%
	Other	0	0%	6	2%
	Unknown	3	100%	11	4%
	White	0	0%	261	92%
by Ethnicity	Hispanic or Latino	0	0%	224	79%
	Not Hispanic or Latino	3	100%	59	21%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$54,708,577	282	\$0	0	\$135,000	3	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$244,895	58	\$0	0	\$1,600,000	99	\$0	0	\$0	0	\$2,500,000	0	\$3,666	1	\$94,136	14
Total	\$54,708,577	282	\$244,895	58	\$135,000	3	\$1,600,000	99	\$0	0	\$0	0	\$2,500,000	0	\$3,666	1	\$94,136	14

FY 2022 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	\$340,223	3	\$217,558	41	\$0	0	\$177,778	11	\$0	0	\$0	0	\$681,818	0	\$0	0	\$94,136	14
VLI	\$14,702,684	91	\$25,795	13	\$90,000	2	\$1,422,222	88	\$0	0	\$0	0	\$1,818,182	0	\$3,666	1	\$0	0
LI	\$20,826,961	105	\$1,542	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$19,147,606	84	\$0	0	\$45,000	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$54,708,577	282	\$244,895	58	\$135,000	3	\$1,600,000	99	\$0	0	\$0	0	\$2,500,000	0	\$3,666	1	\$94,136	14

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$ 56,692,138 in Region 10 during FY 2021 and served 443 households. Homeowner programs received more funding than renter programs and 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*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	1	0%
	Asian or Pacific Islander	0	0%	0	0%
	Black or African American	0	0%	0	0%
	Other	1	11%	18	3%
	Unknown	1	11%	3	1%
	White	7	78%	522	96%
by Ethnicity	Hispanic or Latino	8	89%	528	96%
	Not Hispanic or Latino	1	11%	23	4%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2022 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	\$103,662,833	551	\$157,590	3	\$155,610	6	\$0	0	0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$142,838	531	\$0	0	\$8,991,048	577	\$572,534	236	\$0	0	\$0	0	\$0	0	\$128,086	23
Total	\$103,662,833	551	\$300,428	534	\$155,610	6	\$8,991,048	577	\$572,534	236	\$0	0	\$0	0	\$0	0	\$128,086	23

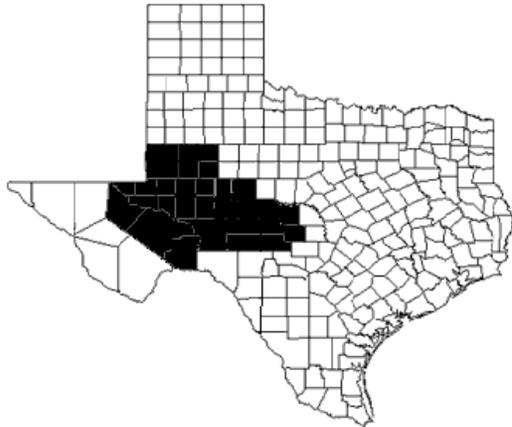
FY 2022 Funding/HH Served by Income Category

	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	\$2,013,827	14	\$137,382	341	\$66,858	3	\$933,403	60	\$0	0	\$0	0	\$0	0	\$0	0	\$128,086	23
VLI	\$40,822,679	245	\$162,224	166	\$88,752	3	\$8,057,645	517	\$572,534	236	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$36,679,938	180	\$821	27	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$24,146,389	112	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$103,662,833	551	\$300,428	534	\$155,610	6	\$8,991,048	577	\$572,534	236	\$0	0	\$0	0	\$0	0	\$128,086	23

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$113,682,452 in Region 11 during FY 2022 and served 1,904 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*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	1	1%
	Asian or Pacific Islander	0	0%	0	0%
	Black or African American	2	20%	8	6%
	Other	0	0%	7	5%
	Unknown	2	20%	5	4%
	White	6	60%	118	85%
by Ethnicity	Hispanic or Latino	6	60%	73	53%
	Not Hispanic or Latino	4	40%	66	47%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

2022 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	\$28,251,746	139	\$0	0	\$304,064	10	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$374,559	228	\$0	0	\$1,507,435	156	\$84,979	32	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$28,251,746	139	\$374,559	228	\$304,064	10	\$1,507,435	156	\$84,979	32	\$0	0	\$0	0	\$0	0	\$0	0

2022 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	\$268,623	2	\$264,694	137	\$101,564	4	\$154,378	16	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
VLI	\$7,799,132	45	\$97,937	81	\$180,000	5	\$1,353,057	140	\$84,979	32	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$10,211,657	47	\$11,928	10	\$22,500	1	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$9,972,334	45	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$28,251,746	139	\$374,559	228	\$304,064	10	\$1,507,435	156	\$84,979	32	\$0	0	\$0	0	\$0	0	\$0	0

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$30,522,783 in Region 12 during FY 2022 and served 565 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 13



Funding/HH Served by Race and Ethnicity*

		HOME and HTF Owner Programs		SF Homeownership Programs*	
		HH	%	HH	%
by Race	American Indian or Alaskan Native	0	0%	1	0%
	Asian or Pacific Islander	0	0%	4	1%
	Black or African American	0	0%	14	2%
	Other	0	0%	47	7%
	Unknown	0	0%	25	4%
	White	22	100%	544	86%
by Ethnicity	Hispanic or Latino	6	27%	590	93%
	Not Hispanic or Latino	16	73%	45	7%
	Unknown	0	0%	0	0%

*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

2022 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	\$117,104,331	635	\$701,686	6	\$357,065	16	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Renter Programs	\$0	0	\$190,087	205	\$0	0	\$3,242,458	216	\$3,380,887	601	\$0	0	\$0	0	\$0	0	\$77,013	11
Total	\$117,104,331	635	\$891,772	211	\$357,065	16	\$3,242,458	216	\$3,380,887	601	\$0	0	\$0	0	\$0	0	\$77,013	11

2022 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	\$1,230,510	10	\$530,035	92	\$111,590	5	\$280,540	19	\$0	0	\$0	0	\$0	0	\$0	0	\$77,013	11
VLI	\$40,176,174	244	\$221,094	88	\$155,480	7	\$2,961,918	197	\$3,380,887	601	\$0	0	\$0	0	\$0	0	\$0	0
LI	\$43,099,198	225	\$140,643	31	\$89,995	4	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
>=MI	\$32,598,449	156	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$117,104,331	635	\$891,772	211	\$357,065	16	\$3,242,458	216	\$3,380,887	601	\$0	0	\$0	0	\$0	0	\$77,013	11

**Please note all properties funded in FY22 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.

TDHCA's housing programs allocated \$124,976,513 in Region 13 during FY 2021 and served 1,679 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 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 HTCs.

The Department allocated \$204,627,597 in 4% and 9% HTCs during SFY 2022, 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 2022 9% and 4% HTC awards.

The table below shows the funding distribution of 2022 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 2022. 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.

Housing Report

Region	All HTCs	% of all HTCs	9% HTC s	% of all 9% HTCs	4% HTC s	% of all 4% HTCs
1	\$2,410,673	1.18%	\$1,950,055	2.71%	\$460,618	0.35%
2	\$1,800,000	0.88%	\$1,800,000	2.50%	\$0	0.00%
3	\$61,169,510	29.89%	\$13,716,937	19.07%	\$47,452,573	35.76%
4	\$6,824,767	3.34%	\$5,028,630	6.99%	\$1,796,137	1.35%
5	\$5,683,087	2.78%	\$3,051,865	4.24%	\$2,631,222	1.98%
6	\$37,847,019	18.50%	\$16,627,876	23.12%	\$21,219,143	15.99%
7	\$36,048,550	17.62%	\$3,279,380	4.56%	\$32,769,170	24.69%
8	\$4,439,861	2.17%	\$3,299,182	4.59%	\$1,140,679	0.86%
9	\$29,071,954	14.21%	\$8,428,300	11.72%	\$20,643,654	15.56%
10	\$2,100,000	1.03%	\$2,100,000	2.92%	\$0	0.00%
11	\$8,256,891	4.04%	\$6,950,000	9.66%	\$1,306,891	0.98%
12	\$2,763,477	1.35%	\$2,763,477	3.84%	\$0	0.00%
13	\$6,211,808	3.04%	\$2,934,000	4.08%	\$3,277,808	2.47%
Total	\$204,627,597	100.00%	\$71,929,702	100.00%	\$132,697,895	100.00%

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:

- **2023 TDHCA Programs:** Description of TDHCA's programs organized by division including funding source, administrator, purpose, targeted population, allocation, budget, and contact information.
- **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.

2023 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 Act), a \$2.2 trillion Federal stimulus bill was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. A third 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)

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 Housing Trust Fund Programs
- Texas Bootstrap Loan (Bootstrap) Program
- Amy Young Barrier Removal (AYBR) Program

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)

Texas Homeowner Assistance Fund (TxHAF)

- Texas Homeowner Assistance Fund (TxHAF)
- Texas Homeowner Assistance Fund Subrecipient Activities

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 39 CSBG eligible entities. 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 a variety of ways to improve performance such as 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; (5) supporting the Section 8 Housing Choice voucher program in rural areas of the state; and (6) setting aside funds for disaster recovery immediate response. The Department also uses CSBG State discretionary funds to support organizations administering projects that address the causes of poverty and promote client self-sufficiency in Native American and migrant or seasonal farmworker communities, and to other eligible discretionary activities as authorized by the Department's Board. No more than 5% of the CSBG allocation may be used for administrative purposes by the state. If the full 5% is not needed for administrative purposes, the remainder may be used on a discretionary basis.

CSBG funding for FY 2023 is not known at this time, and will depend on federal funding levels. CSBG planning figures for 2023 are based on funding for 2022 which was \$35,819,955.

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 512-475-0471.

ONLINE DOCUMENTS: The CSBG State Plan and other guidance 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 36 CEAP subrecipients and one statewide vendor. The subrecipients consist of private nonprofit entities and units of local government. The CEAP subrecipients and vendor 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 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 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 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%).

CEAP funding for FY 2023 is unknown at this time, and will depend on federal funding levels. CEAP Planning figures for 2023 are based on funding for 2022 which was 148,480,436.

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 Madison Lozano, Community Affairs Division, at 512-936-7798.

ONLINE DOCUMENTS: The Energy Assistance Plan and other guidance 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 percent 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 1,561 total housing choice vouchers. The program administers approximately 700 vouchers in 34 counties, or parts of counties that are not served by local or regional housing voucher programs.

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 September 2022, the Department was awarded 20 new vouchers under the Consolidated Appropriations Act 2022 (P.L. 117-103). These new Housing Choice Vouchers (HCV) are not special purpose vouchers, but are to be used for the regular HCVs.

Veterans Assistance Supportive Housing (VASH)

TDHCA has received several VASH allocations that it administers:

- 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.
- 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 January 2022, the Department was awarded 10 additional Veterans Assistance Supportive Housing (VASH) vouchers in coordination with the Veterans Administration Medical Center at Freedom's Path in Kerrville.

Emergency Housing Vouchers (EHV)

(See below) HCV Program funding for FY 2022 is approximately \$6.7 million. Additionally, through the American Rescue Plan Act, the program was awarded \$11.4 million for Emergency Housing Vouchers.

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)

In May 2021, TDHCA was awarded \$7.6 million in assistance to support 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 EHV's 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.

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 20 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 2023 is unknown at this time, and will depend on federal funding levels. WAP funding levels for FY 2023 are based on 2022 federal funding which was LIHEAP - \$17,048,689 and DOE - \$7,312,191.

CONTACT: To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online to <http://www.tdhca.state.tx.us/texans.htm>. Program administrators can call Chad Turner, Community Affairs Division at 512-475-3860.

ONLINE DOCUMENTS: The Weatherization Assistance State Plan and other guidance 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 and a statewide vendor 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)

TRR provides rental and utility assistance to qualifying applicants to prevent housing instability, potential eviction, and financial hardships for tenants and landlords as a result of the COVID-19 pandemic. The TRR program provides assistance in all 254 counties in the state of Texas. Tenants residing in cities and counties of the state that also received Emergency Rental Assistance funds from the U.S. Treasury can apply to the TRRP.

\$2,150,836,211 is available for direct rental and utility assistance provided through TRR.

As of September 2022, TRR has administered \$2,059,657,639 in direct rental and utility assistance to 311,055 households across Texas.

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 through the HOME-ARP Program for activities to support qualified populations, which includes persons experiencing or at-risk of homelessness.

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 60,000 homes per year and conducts approximately 20,000 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 2,300 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

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, which include Housing Finance Corporations and Public Facility Corporations. 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.

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) as available, Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI) as available, Emergency Rental Assistance Funds (ERA2) 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 for SFY 2023. In general, HOME funds may only be used in parts of the state that do not receive their own allocation from HUD, although certain COVID-impacted developments may qualify for a waiver of this requirement.

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 2021. 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 2022, and the Department does not anticipate any NSP1-PI to be available in SFY 2023. 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 2023, TDHCA anticipates making available approximately \$37,000,000 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 Connor Jones at (512) 475-3986.

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, ERA2 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 households with a member that meets 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:

- Persons with Disabilities exiting, or having exited within the previous 12 months prior to submitting an application, Intermediate Care Facilities for Individuals with Intellectual Disabilities and Nursing Facilities
- Persons with Serious Mental Illness eligible for services through a Local Mental Health Authority or Behavioral Health Authority

Youth or Young Adults with Disabilities Exiting Foster Care 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: <https://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. CSHC 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 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; the amount of ESG funding received by federal and state funding streams in the past year; and other factors as listed in the administrative rules governing the ESG Program.

ESG funds are awarded to eligible existing subrecipients through continuing awards with additional funds made available to Subrecipients under a competitive application cycle to provide street outreach, emergency shelter, rapid-rehousing, homelessness prevention, and data collection and administration.

Summary of ESG Program Funding for Fiscal Year 2023

ESG funding for FY 2023 is \$9,381,281.

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 Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975.

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

FUNDING SOURCE: HUD

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Local governments and nonprofit entities

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

ESG CARES

ESG CARES was a one-time appropriation authorized under the CARES ACT. The funds made available to the state were in two allocations totaling \$97,792,616 during FY2021. An additional \$5,854,004 allocation will be made available to the state for FY2023.

See Section 5 Pandemic Response for further information.

Homeless Housing and Services Program (HHSP)

HHSP was established by the 81st Texas Legislature and codified in statute (Tex. Gov't Code §2306.2585) by the 82nd 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 2023

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 Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975.

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

FUNDING SOURCE: State General Revenue Funds

TYPE OF ASSISTANCE: Grants

RECIPIENTS: Local governments 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 85th 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 2023

The contributions to the EH Fund are entirely voluntary, and averaged \$22,556 per month in fiscal year 2022. Funding for fiscal year 2023 is estimated to be \$270,672, 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 \$1,000,000, 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 Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975.

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 and 5% of program income 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 (TBRA)

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 (HANC)

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 (HRA)

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

Projected HOME Allocation from HUD for FY 2023 is \$40,773,526. An additional \$16,857,721.95 in HOME program income will be available in FY 2023.

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 Single Family and Homeless Programs Division at (512) 475-4167 or by email at HOME@tdhca.state.tx.us.

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: Single Family and Homeless Programs Division at (512) 475-0908.

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 (87th Regular Session), added Nueces County to the listing of counties in which TDHCA must establish a Colonia Self-Help Center. 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.

Estimated funding for the PY 2023 the Colonia SHC Program is \$1,735,693. The funding for PY 2024 is currently unavailable, and will depend on federal funding levels.

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

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

FUNDING SOURCE: HUD

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 Programs

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 87th 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

Known as the Owner-Builder Loan Program in Tex. Gov't Code §2306.751, the Texas Bootstrap Loan (Bootstrap) Program provides loans to eligible applicants in any area of the state 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. Overseen by eligible administrators of nonprofit owner-builder housing programs, who may be Colonia Self-Help Centers or other nonprofit organizations, 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. 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.

Bootstrap Program funding for FY 2022-2023 is \$2,835,432 per year, with additional funds made available through repayment of prior loans made under the Bootstrap Program will be utilized to ensure that not less than \$3 million per year is made available for this purpose.

CONTACT:

Single Family and Homeless Programs Division at (512) 475-4167 or htf@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 (AYBR) 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 2023 is \$1,493,586.

CONTACT: Single Family and Homeless Programs Division at (512) 475-4167 or htf@tdhca.state.tx.us

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

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 (MFTH)

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 2023 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 or go to thetexashomebuyerprogram.com to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at txhomebuyer@tdhca.state.tx.us.

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 (MCTH)

The MCTH 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 2023 is projected to be \$1,000,000,000.

CONTACT: For individuals seeking assistance, call 1-800-792-1119 or go to thetexashomebuyerprogram.com to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at txhomebuyer@tdhca.state.tx.us.**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 (MCC)

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: For individuals seeking assistance, call 1-800-792-1119 or go to thetexashomebuyerprogram.com to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at txhomebuyer@tdhca.state.tx.us.

ONLINE DOCUMENTS: <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

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 online resources and training to homebuyers.

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 way to expand homebuyer education throughout the State of Texas. 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 2023: \$50,000

CONTACT: Individuals seeking homebuyer classes may search for providers in their area online at <https://thetexashomebuyerprogram.com/counselors/counselor-list>. For more information on TSHEP call TDHCA at 1-800-792-1119.

FUNDING SOURCE: State funds

TYPE OF ASSISTANCE: Referral services

RECIPIENTS: Local nonprofit homebuyer education providers or prospective providers

TARGETED BENEFICIARIES: No AMFI limits

Texas Homebuyer U (TXHBU)

TXHBU is a free online tool designed to fulfill the TSHEP mandate to deliver comprehensive homebuyer education 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.

TEXAS HOMEOWNER ASSISTANCE FUND (TxHAF) and TxHAF SUBRECIPIENT ACTIVITIES

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.

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 (RAF)

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. These tables do not reflect funds available for FY2023. They are examples only.**

Example HOME Single Family Program 2023 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	\$831,302.12	5.5%	\$676,876.03	\$154,426.09
2	Abilene	\$706,133.17	4.7%	\$563,285.29	\$142,847.89
3	Dallas/Fort Worth	\$2,598,252.81	17.3%	\$377,179.74	\$2,221,073.07
4	Tyler	\$1,415,579.94	9.4%	\$879,306.38	\$536,273.56
5	Beaumont	\$931,831.67	6.2%	\$694,832.15	\$236,999.52
6	Houston	\$846,982.28	5.6%	\$336,067.50	\$510,914.78
7	Austin/Round Rock	\$1,436,728.66	9.6%	\$227,443.76	\$1,209,284.90
8	Waco	\$1,035,506.76	6.9%	\$496,187.07	\$539,319.69
9	San Antonio	\$735,652.56	4.9%	\$330,114.24	\$405,538.32
10	Corpus Christi	\$803,808.70	5.4%	\$518,074.01	\$285,734.69
11	Brownsville/Harlingen	\$1,035,351.86	6.9%	\$650,874.78	\$384,477.09
12	San Angelo	\$861,291.79	5.7%	\$582,724.95	\$278,566.84
13	El Paso	\$1,761,577.68	11.7%	\$1,500,654.44	\$260,923.23
	Total	\$15,000,000.00	100.0%	\$7,833,620.34	\$7,166,379.66

Example HOME Multifamily Program 2023 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	\$514,274.83	4.1%	\$396,479.96	\$117,794.88
2	Abilene	\$395,262.47	3.2%	\$318,992.60	\$76,269.87
3	Dallas/Fort Worth	\$2,559,481.79	20.5%	\$360,942.15	\$2,198,539.64
4	Tyler	\$1,423,409.71	11.4%	\$870,971.94	\$552,437.76
5	Beaumont	\$882,424.60	7.1%	\$702,407.30	\$180,017.31
6	Houston	\$907,904.21	7.3%	\$330,756.91	\$577,147.30
7	Austin/Round Rock	\$1,429,730.41	11.4%	\$177,107.92	\$1,252,622.49
8	Waco	\$1,035,030.57	8.3%	\$416,044.52	\$618,986.06
9	San Antonio	\$742,395.44	5.9%	\$305,488.81	\$436,906.62
10	Corpus Christi	\$634,551.63	5.1%	\$393,144.49	\$241,407.14
11	Brownsville/Harlingen	\$1,086,054.83	8.7%	\$653,961.10	\$432,093.72
12	San Angelo	\$517,824.97	4.1%	\$250,239.12	\$267,585.86
13	El Paso	\$371,654.55	3.0%	\$39,708.10	\$331,946.44
	Total	\$12,500,000.00	100.0%	\$5,216,244.92	\$7,283,755.08

Texas 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 2023 RAF

Region	Place for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$1,891,455.80	2.9%	\$658,805.66	\$1,232,650.15
2	Abilene	\$1,200,000.00	1.8%	\$600,000.00	\$600,000.00
3	Dallas/Fort Worth	\$15,373,775.64	23.7%	\$600,000.00	\$14,773,775.64
4	Tyler	\$2,585,149.50	4.0%	\$1,368,825.48	\$1,216,324.02
5	Beaumont	\$2,029,912.75	3.1%	\$1,083,132.68	\$946,780.07
6	Houston	\$14,980,001.85	23.0%	\$600,000.00	\$14,380,001.85
7	Austin/Round Rock	\$4,853,657.07	7.5%	\$600,000.00	\$4,253,657.07
8	Waco	\$3,030,189.13	4.7%	\$649,514.16	\$2,380,674.97
9	San Antonio	\$6,109,308.48	9.4%	\$600,000.00	\$5,509,308.48
10	Corpus Christi	\$1,869,088.11	2.9%	\$639,113.04	\$1,229,975.07
11	Brownsville/Harlingen	\$6,661,260.64	10.2%	\$989,501.94	\$5,671,758.71
12	San Angelo	\$1,486,149.00	2.3%	\$600,000.00	\$886,149.00
13	El Paso	\$2,930,052.03	4.5%	\$600,000.00	\$2,330,052.03
	Total	\$65,000,000.00	100.0%	\$9,588,892.95	\$55,411,107.05

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

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.

In 2020 TDHCA was awarded a HUD Fair Housing Education Outreach Initiatives grant. Through this grant staff were able to translate all of its Fair Housing training webinars into both English and Spanish, including translated slides, transcripts, and handouts. TDHCA's Fair Housing team will be applying for another Fair Housing and Equal Opportunity Education and Outreach Initiative grant for 2023. If awarded the purpose of this grant will be to expand the reach of visibility of the Fair Housing materials generated by the 2020 grant and further promote the initiatives of the TDHCA Analysis of Impediments. 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.

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.

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 Fair Housing team assumed the role of reviewing the written policies and procedures and affirmative marketing plans of multifamily properties that are monitored by TDHCA. These reviews are conducted on a 5 year schedule and may also be required based on complaints received about the properties.

The Department has been the lead agency in generating the State's comprehensive Fair Housing planning document. The Fair Housing team has been in charge of this process and coordinates with other agencies receiving HUD Community Planning and Development funds to produce the required analysis. The Fair Housing team visited locations across the State in order to garner input and identify impediments to fair housing choice and elicited extensive input and comment. The next planning document will be due in 2024, and the Fair Housing team is expected to continue to play the lead role in its production.

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.

To date no HIC Plans have been submitted to TDHCA for approval. 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.

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, EHV, and HOME-ARP to serve persons at risk of homelessness or experiencing homelessness.

The Ending Homelessness Fund, established by the 85th 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 was awarded 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 do not require a fully accessible unit will be able to use it, 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, including 5% of HOME Program Income, is allocated for serving persons with disabilities living in any part of the state. The 2023 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 77th Texas Legislature, is “housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers.” The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, 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. TDHCA awards more points to applicants for competitive funds whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including persons with substance abuse disorders.

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.

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

The allocation formula for HHSP funds includes incidents of family violence, as determined by reports from local police departments, in assessing the amount of funds received by each community. This increases HHSP funding available in communities with disproportionate instances of family violence.

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 Veterans Assistance Supportive Housing (VASH) contract in Kerrville, TDHCA also administers tenant-based VASH vouchers in the Fort Bend and Galveston jurisdictional area. The initiative is a collaboration between TDHCA, and the U.S. Department of Veterans Affairs (VA). ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds.

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. TDHCA awards 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.

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).

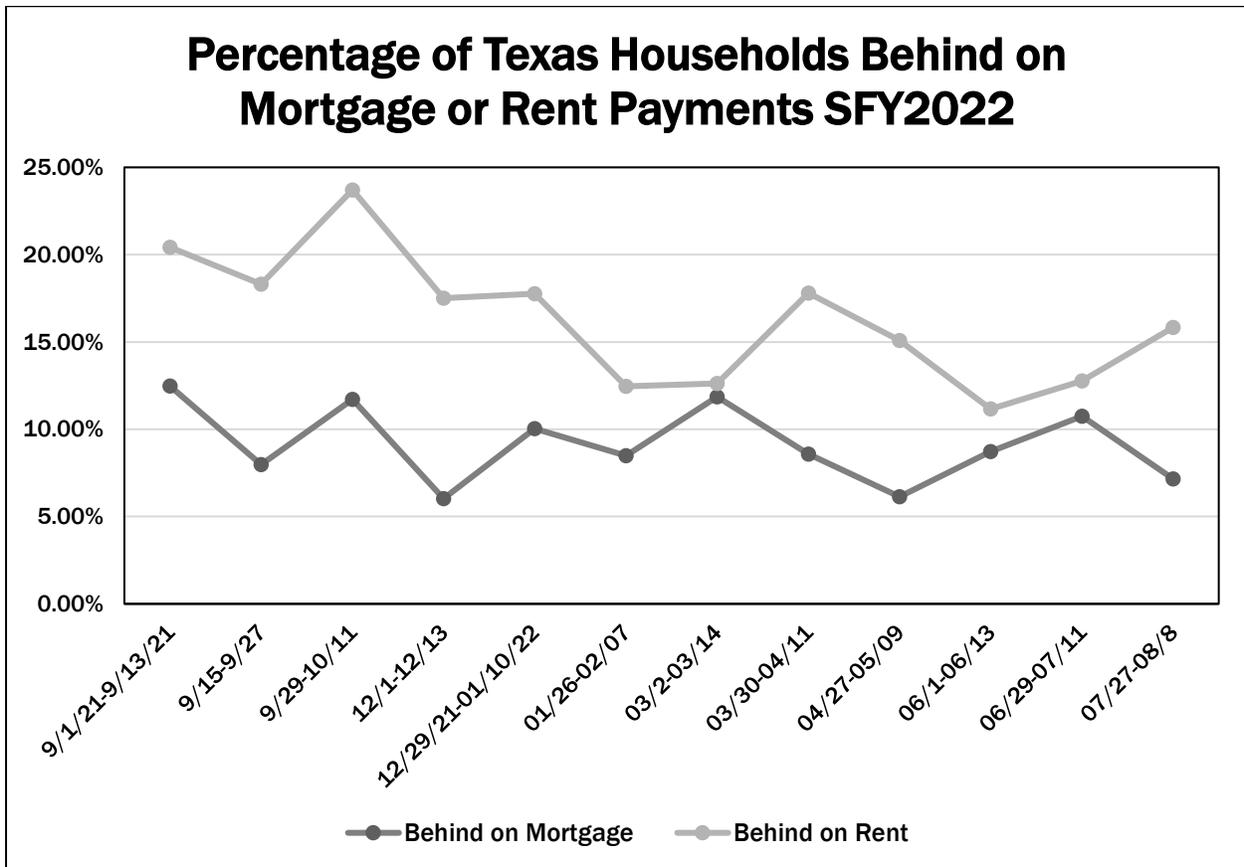
ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. In the 2019 ESG competition, TDHCA awarded more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including 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 AND OTHER INITIATIVES

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) as of November 9, 2022, Texas has recorded 8,018,724 cases of COVID-19 and 91,253 COVID-19 related deaths. In an October 19, 2022, Press Release Governor Abbott renewed the disaster proclamation issued on March 13, 2020, certifying under Section 418.014 of the Texas Government Code that the novel coronavirus (COVID- 19) poses an imminent threat of disaster for all counties in the State of Texas. 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).

Similarly, 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 2022 shows a high of 24% of surveyed Texas renters reporting they were behind on rent payments between September 29 and October 11. Throughout SFY 2022 an average of 16.29% of Texas renters were reported as being behind on rent. Homeowners fared slightly better with a high of 12.5% of Texas homeowners behind on their mortgage between September 1 and September 13, with an average of 9% of Texas Homeowners being behind on mortgage payments in SFY 2022.



SPECIAL NEEDS POPULATIONS

Elderly Persons

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).

Farmworkers

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).

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

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.

Persons Experiencing Homelessness

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).

Persons Living with HIV/AIDS and their Families

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 do not 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.

Persons with Disabilities (Mental, Physical, and Developmental)

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 Substance Use Disorders

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).

FEDERAL FUNDING

Shortly after the beginning of the pandemic the 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. Additionally, under the Infrastructure Investment and Jobs Act (IIJA) two further allocations of funds were received as reflected below. In total, TDHCA has been allocated or reprogrammed funds totaling \$4,359,513,162, which are listed below; note that completed programs or programs under the Consolidated Appropriation Act of 2023 are reflected in this total, but are not represented in the table 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 (11/10/22)	Total Program Funding	Expended Funding
CARES ACT					
CSBG CARES	Community Affairs	Available statewide Income Eligibility: 200% of poverty (normally is 125%)	146,462 persons	\$48,102,282	\$44,570,526 (93%)
LIHEAP CARES	Community Affairs	Available statewide Income Eligibility: 150% of poverty	181,215 persons	\$94,023,896	\$63,898,418 (68%)
CDBG CARES - Phases I, II and III	CDBG CARES	Income Eligibility: For households at or below 80% of AMI.	420,044 persons	\$141,846,258	\$86,020,046 (60.64%)
ESG CARES – Phase I & II	SFHP	Income Eligibility: 50% AMI for homeless prevention	85,147 persons	\$103,646,620	\$81,655,875 (78%)
Housing Choice Voucher Program Admin	Section 8	Used to incentivize landlords to accept voucher holders.	159 Landlords	\$258,139	\$83,700 Landlord Payment (32.42%)
Housing Choice Voucher Program MVP	Section 8	Provided 15 additional vouchers. Income Eligibility: Not to exceed 50% of AMI	15 families	\$110,302	\$53,664 (48.65%)
CORONAVIRUS RELIEF BILL – PART OF THE CONSOLIDATED APPROPRIATIONS ACT OF 2021					

Pandemic Response and Other Initiatives

Emergency Rental Assistance 1 & 2 (Texas Rent Relief Program)	Texas Rent Relief	Available statewide. Income Eligibility: For households at or below 80% AMI.	313,032	\$2,154,057,436	\$2,084,777,431 (96.8%)
Housing Stability Services (ERA1 & ERA2)	HSS Division	Available statewide. Income Eligibility: For households at or below 80% AMI.	45,329	\$163,624,659	\$68,716,148 (42%)
Low-Income Household Water Assistance Program (LIHWAP1)	Community Affairs	Geography: Statewide Income Eligibility: 150% Poverty	25,786 persons	\$51,801,876	\$4,762,820 (9.2%)
AMERICAN RESCUE PLAN (ARP) – Public Law 117-2					
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	Households with incomes equal to or less than the greater of (i) 100% of AMI	19,903 households	\$842,214,006	\$196,515,686 (23.3%)

Pandemic Response and Other Initiatives

		or (ii) 100% of national median income.			
HAF Subrecipient Activities	HAF	Households with incomes equal to or less than the greater of (i) 100% of AMI or (ii) 100% of national median income.	164 Households	\$30,500,000 (subset of funds from HAF)	\$388,726 (1.27%)
LIHEAP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	183,752 persons	\$134,407,308	\$121,035,982 (93.3%)
LIHWAP2	Community Affairs	Income Eligibility: TBD	1,705 persons	\$40,597,082	\$3,957,837 (9.8%)
Emergency Housing Vouchers (EHV)	Section 8	Income Eligibility: Not to exceed 50% of AMI	75	\$11,490,348	\$223,725 (8%)
Infrastructure Investment and Jobs Act – Public Law 117-58					
LIHEAP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	0	\$9,627,413	\$647,392 (7%)
BIL WAP	Community Affairs	Income Eligibility: 200% of poverty	0	\$173,162,598	\$0 (0%)

*All dollar amounts represented are as of November 10, 2022. Greyed out rows indicate that the program was deemed completed in SFY 2022.

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).

Comprehensive Energy Assistance Program (CEAP)

TDHCA's CEAP program was allocated four different allocations of Low Income Home Energy Assistance Program (LIHEAP) funds from the CARES Act, ARP, IIJA and the Consolidated Appropriation Act of 2023 totaling \$322,791,503 from USHHS. A portion of the funds have been distributed among the same subrecipients as the regular CEAP funds, while a statewide vendor was also brought on to augment program delivery. Deadlines for expending the funds vary based on the funding law.

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; and families with young children.

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 and a procured contractor providing statewide LIHWAP assistance. The subrecipients, the same providers as used for CEAP consist of private nonprofit entities and units of local government. LIHWAP subrecipients and the statewide provider make water and wastewater payments for eligible households to water utilities through a vendor agreement.

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.

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 (CARES Act)

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 were not allowed to be used to assist households directly, so 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

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 for Mortgage Assistance (TEMAP), Rental Assistance for Entitlement communities (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 Coronavirus pandemic.

At least \$40,000,886 (the amount of the 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 nonprofits 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.

Mortgage Assistance (TEMAP)

The Texas Emergency Mortgage Assistance Program (TEMAP) was originally 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. TEMAP is currently funded at \$25,128,756.

Rental Assistance for Entitlements (TERAP)

The Texas Emergency Rental Assistance Program (TERAP) was funded with \$32,712,577 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. The final funded amount was \$29,130,628 and the program has been completed.

Food Bank Distribution Assistance (FOOD BANK)

The CDBG CARES Food Bank is funded with \$30,000,000. Funds provide assistance to eligible food bank providers that have been economically impacted by COVID-19. Funds are 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 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 Coronavirus pandemic.

Relief to Providers of Persons with Disabilities (RELIEF TO PROVIDERS)

The CDBG CARES Relief to Providers program was funded with \$5,000,000. Relief to Providers was developed to help providers continue serving residential persons with disabilities during the Coronavirus 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. The final funded amount was \$3,304,982 and the program has been completed.

Legal Services for Persons with Disabilities (LEGAL SERVICES)

The CDBG CARES Legal Services program was funded with \$445,000. 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. The final funded amount was \$445,000 and the program has been completed.

Community Resiliency Program (CRP)

The CDBG CARES CRP is funded with \$38,180,317 of CDBG, and has been released through a competitive NOFA process. 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 has been 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 be made with Non-Entitlement Communities. CRP is currently funded for \$44,352,653.

Total CDBG Funding		
Program	Funds	Percent
TEMAP	\$25,128,756	18.98%
TERAP	\$29,130,628	22.01%
Food Bank	\$30,000,000	22.67%
Relief to Providers	\$3,304,982	2.50%
Legal Services	\$445,000	0.34%
CRP	\$44,352,653	33.51%
Total*	\$132,362,020	100.00%

* Amount reflects total program amount received less admin.

SINGLE FAMILY AND HOMELESS PROGRAMS

During SFY 2022 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 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 August 31, 2022, the program had distributed 11,026,701.83 to 2,591 households financially impacted by the pandemic and the program is now complete.

ESG CARES Funds

The ESG Program received \$103,646,620 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 August 31, 2022, the program has distributed \$80,188,243 to 84,247 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 has used 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 American Rescue Plan (HOME-ARP)

The American Rescue Plan Act of 2021 established HOME-ARP based on the framework of the HOME annual program, with certain flexibilities and waivers and additional regulations to create new activities. One of the reasons HOME-ARP was created was to serve specific populations called qualifying populations. These include:

- Households that are experiencing homelessness, per 24 CFR §91.5;
- Households at-risk of homelessness, per 24 CFR §91.5;
- Households with at-risk of homelessness criteria, with waiver to allow for income up to 50% AMI, per HUD CPD Notice 21-10;
- Households fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, per HUD 24 CFR §5.2003;
- Households with 30% AMI with severe housing cost burden defined as paying more than 50% of monthly household income toward housing costs, per HUD CPD Notice 21-10;
- Households who have qualified as homeless previously, are currently housed with temporary/emergency assistance, and who need additional housing assistance or supportive services to avoid a return to homelessness, per HUD CPD Notice 21-10; or
- Veterans (and their families) that meet one of the above definitions.

TDHCA was allocated a one-time allocation of \$132,969,147 in HOME-ARP funds by HUD. After a public outreach and comment period, TDHCA programmed funds into the development of affordable rental housing, development of non-congregate shelter (NCS), and capacity building and operating costs for eligible nonprofit organizations that undertake rental or NCS development. HUD accepted TDHCA's plan in May 2022.

Planned Use of HOME-ARP Funding	Approx. Funding Amount*	Percent of the Grant	Statutory Limit
Non-Congregate Shelters	\$56,511,887	42.5%	n/a
Affordable Rental Housing Incl. Capitalized Operating Reserves	\$56,511,887	42.5%	n/a
Non-Profit Operating/Non-Profit Capacity Building	\$6,648,458	5%	5%
Administration and Planning	\$13,296,915	10%	15%
Total HOME ARP Allocation	\$132,969,147	100%	

* Based on applications received amounts and percentages may fluctuate.

Rental housing development has a requirement that qualified populations only pay 30% of their income toward rent. To offset this potential loss in rental income to the property, HOME-ARP offers waivers such as to the no subsidy per unit limit and also offers a capitalized operating cost assistance reserve. Within the rental housing activity TDHCA set-aside \$10,000,000 for direct awards to qualifying National Housing Trust Fund (NHTF) Developments. This set-aside was created to preserve existing TDHCA investments in NHTF-funded developments in 2020 and 2021 that may otherwise have been at risk of not being financially feasible. HOME-ARP opened the set-aside for Applications beginning in August 2022. TDHCA anticipates releasing a HOME-ARP Rental NOFA for the remaining funds programmed into rental development.

NCS is a new activity under HOME-ARP. NCS is unique in that the shelters offer private units or rooms to households with a sanitary facility in each unit. As with all shelters, NCS does not require occupants to sign a lease or occupancy agreement and is meant for temporary stays. TDHCA anticipates releasing a HOME-ARP NCS NOFA for the construction, rehabilitation, or conversion of a building into an NCS.

Nonprofit capacity building assistance is also a new activity under HOME-ARP. Capacity building expenses are defined as reasonable and necessary general operating costs that will result in expansion or improvement of an organization's ability to successfully carry out eligible HOME-ARP activities. Since TDHCA has programmed funds into rental or NCS development, the nonprofit capacity building must be related to one of these activities. Eligible costs include payroll for new hires, training, equipment, and technical assistance or consultants.

Nonprofit operating cost assistance is another eligible activity that is mirrored on the community housing development organization (CHDO) operating costs model under the HOME annual program. However, nonprofit operating costs for HOME-ARP may be available for eligible nonprofits that do not necessarily qualify as a CHDO. Eligible costs include payroll for existing staff, training, equipment and operating/overhead to support general operating expenses for a nonprofit that is undertaking rental or NCS development.

Funds for nonprofit capacity building or nonprofit operating costs may be released in a Nonprofit Capacity Building/Operating Cost NOFA or within a HOME-ARP Rental NOFA or a HOME-ARP NCS

NOFA. 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 has since received an additional \$184,476,305 in ERA funds, bringing the total program funding to \$2,575,599,265 as of September 2022. The U.S. Department of the Treasury (Treasury) administers the program at the federal level. Funds from the Consolidated Appropriations Act of 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 (TRR).

TRR 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.

Of the \$2,575,599,265 in ERA funds administered by TDHCA, \$2,387,642,863 has been allocated to TRR. As of September 14, 2022, TRR has administered \$2,059,657,639 in direct rental and utility assistance to 311,055 households across Texas.

Ten percent of TRR 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 \$172,666,797 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 awarded ERA1 and ERA2 funds to 56 non-profits, local communities, and other eligible entities to assist income eligible households to help them maintain or obtain stable housing. Essential services to unsheltered persons and services to eligible households are be provided through a variety of avenues including outreach services, shelter services, community services, and services offered at permanent supportive housing properties.

One of these entities is 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. TAJF has been awarded approximately \$40.6 million to deliver legal services through a network of ten

subcontracted 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 housing assistance programs, including the Texas Rent Relief Program and Texas Eviction Diversion Program when available.

Other Affordable Rental Housing

On July 27, 2022, Treasury released guidance through its Frequently Asked Questions document confirming that a grantee may use any of its ERA2 funds that are unobligated on October 1, 2022, for “affordable rental housing and eviction prevention purposes, as defined by the Secretary, so long as the grantee has obligated at least 75% of its ERA2 funds eligible expenses.” Funds used for this must serve households with up to 50% of Area Median Income and the property must have a land use restriction agreement (LURA) preserving the federal affordability period for twenty years. The state affordability period will be for a period of at least ten additional years.

TDHCA has dedicated up to \$11,500,000 in ERA2 funds for the Multifamily Division to be used through the Multifamily Direct Loans (MFDL) program for affordable multifamily development and administrative costs.

Total ERA Funding by Program		
Program	Funds	Percent
Texas Rent Relief Program	\$2,387,642,863	92.84%
Housing Stabilization Services	\$172,666,797	6.71%
Other Affordable Rental Housing	\$11,500,000	0.45%
Total	\$ 2,571,809,660	100%

HOMEOWNER ASSISTANCE FUND (TXHAF) and HAF SUBRECIPIENT ACTIVITIES

The Department received \$842,214,006 in funding from the American Rescue Plan Act of 2021. The U.S. Department of the Treasury (Treasury) administers the program at the federal level. HAF funds are used to fund two programs in two divisions – the Texas Homeowner Assistance Fund (TXHAF) and other HAF Subrecipient Activities.

Texas Homeowner Assistance Fund

The Texas Homeowners Assistance (TXHAF) Program provides financial assistance to qualified Texas homeowners who have fallen behind on their mortgage and related expenses due to the COVID-19 pandemic.

TXHAF provides eligible homeowners with up to \$65,000 of assistance for past due mortgages, with up to \$25,000 of that assistance for past due property taxes, insurance, Homeowner Association (HOA) fees, and utilities. Assistance is structured as a non-recourse grant to the homeowner. Payments are made directly to the mortgage servicer, property charge payee, or utility provider.

This program covers past due mortgage payments, up to three months of future mortgage payments, property taxes, insurance, homeowner/condo association fees, past due utility payments, and up to three months of prospective utility payments. Eligible utility payments include electricity, natural gas, propane, water, and wastewater.

The Mortgage Reinstatement Program provides up to \$65,000 per qualified household to eliminate or reduce past-due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed.

HAF funds may be used to bring the account fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf to protect the lien position for property charges, including property taxes, mortgage insurance premiums, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners' association fees, or utilities. The payment may also include any reasonably required legal fees.

Reinstatement (without Monthly Payment Assistance) is available to eligible homeowners with a delinquent mortgage amount less than or equal to \$65,000 who demonstrate an ability to continue their monthly mortgage payments by meeting either of the following conditions:

1. The ratio of the homeowner's monthly mortgage payment to monthly household income (sometimes referred to as debt-to-income "HDTI" or "Front-End DTI") is at or below 31%; or
2. The ratio of the homeowner's HDTI exceeds 31% but is at or below 55% and the homeowner states that they can afford to continue to their monthly mortgage payments.

The Monthly Payment Assistance Program provides full monthly payment assistance to homeowners who are past due on their mortgage and unable to make full mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic.

HAF Funds will allow a qualified homeowner up to three (3) months of monthly payment assistance, in addition to Reinstatement assistance, for a total amount not to exceed \$65,000 of assistance per household.

Monthly Payment Assistance is available to eligible homeowners with participating loan servicers and a delinquent mortgage amount less than or equal to \$65,000 who demonstrate either of the following conditions:

1. The ratio of the homeowner's monthly mortgage payment to monthly household income (sometimes referred to as debt-to-income "HDTI" or "Front-End DTI") is 0% or above 55%;
2. The ratio of the homeowner's HDTI exceeds 31% but is at or below 55% and the homeowner states that they cannot afford to continue their monthly mortgage payments.

The Monthly Payment Assistance Program was available to eligible applicants beginning on August 23, 2022. The Monthly Payment Assistance Program is an expansion of the TX HAF Program to better serve Texas homeowners who are unable to make full mortgage payments.

The Property Charge Program provides up to \$25,000 per eligible household to resolve any property charge default that threatens a homeowner's ability to sustain property ownership, whether concurrently with other loss mitigation options offered by the loan servicer or in conjunction with other assistance programs.

HAF assistance may be used to pay past-due (1) property taxes, (2) insurance premiums, and (3) HOA fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property (such as legal services that support measures to prevent displacement). Past due property charges for years prior to 2016 are not eligible for assistance. Delinquencies must be brought current by program assistance or resolved concurrently with the program providing assistance.

Funds may also be used to pay property charges coming due in the 90 days following program approval.

The Utility Payment Assistance program provides funds to resolve delinquent and prospective payments for utility services. Utility payment Assistance will allow payment assistance for homeowner's utilities, including electric, gas, propane, water and wastewater.

HAF assistance may be used to pay delinquent amounts in full under circumstances in which a delinquency threatens access to utilities. The provided assistance must bring the homeowner's account current. HAF funds may be used to also pay prospective charges for up to the first 90 days (3 months) following approval if the homeowner is unable to make such payments and funds are not provided from other utility assistance programs to cover these amounts.

1. Utility payment assistance is available as a standalone program
2. Utility Payment assistance can be provided if the \$65,000 per household limit has not been exceeded after Reinstatement, Monthly Mortgage Payment assistance, Property Charge Default Resolution assistance, HOA, and HOI assistance

Provided utility assistance may not exceed a total of \$10,000, however there is no maximum amount for any single monthly utility bill. The maximum assistance amount across all programs is \$65,000.

HAF Subrecipient Activities

A total of approximately \$30,500,000 have been allocated to the HAF Subrecipient Activities Division. These funds are programmed to help support income-eligible homeowners affected by the COVID-19 pandemic with stabilizing their housing situation.

The program provides funds to local communities or nonprofits for them to provide one or more of three eligible types of assistance: 1) serve as an Intake Center to assist households in applying for HAF funds, 2) provide Housing Counseling Services, and/or 3) provide Legal Services related to Homeownership.

Pandemic Response and Other Initiatives

Under TDHCA's HSS program, TDHCA has approved awards to 27 nonprofits, local communities, and other eligible entities to assist income eligible households.

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:

Workgroup/Committees	Lead agency
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 units 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 of 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 84th 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; and
- maintaining a central resource and information center for persons experiencing homelessness.

The TICH submits annual progress reports to the governing bodies of the agencies represented on the council. The TICH membership and its administrative support staff are also in the process of developing and updating a state plan to address the needs of persons experiencing homelessness. All previous annual reports as well as the future state plan when it is released are available off the TICH website at: <https://www.tdhca.state.tx.us/tich/index.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, 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. It is expected that the group will meet in late 2023 as preparation begins on an updated State of Texas Analysis of Impediments to Fair Housing Choice.

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.

- 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 2023. 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 2023 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 19, 2022, through Tuesday, January 17, 2023, at 5:00 p.m. Austin Local Time. A public hearing will be held on Wednesday, January 11, 2023, at 2:00 p.m. Austin Local Time at the Stephen F. Austin Building, Room 172 located at 1700 Congress Ave, Austin TX, 78701.

PUBLIC COMMENTS

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% of 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
Total	24,973	21,881

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.

FY2022 - FY2023 Office of Colonia Initiatives Funding

Programs	Funding for FY 2022	Funding for FY 2023
Texas Bootstrap Loan Program	\$3,000,000	\$3,000,000
Colonia Self-Help Center Program	\$1,762,486	\$1,735,693
TOTAL	\$4,762,486	\$4,735,693

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.

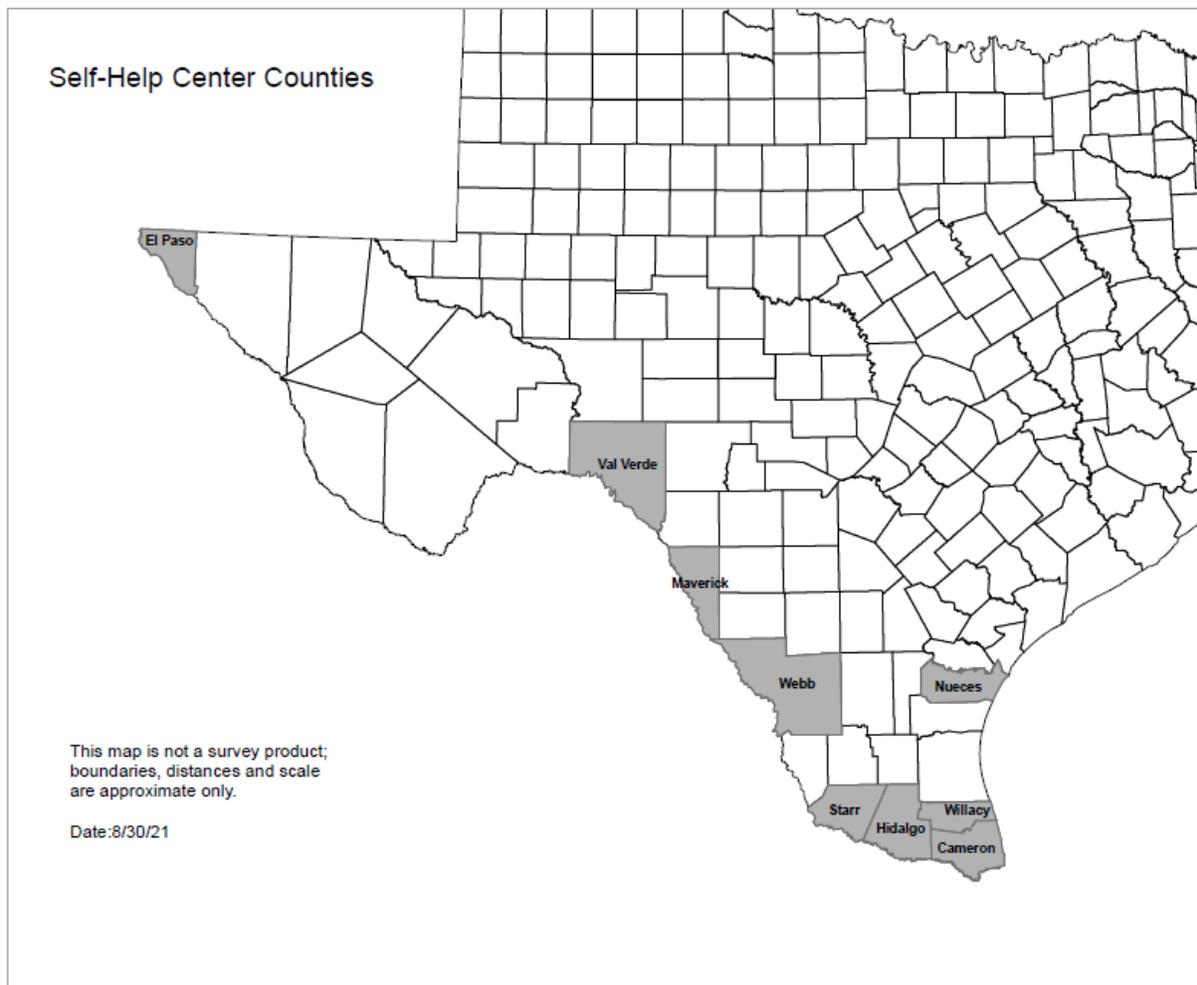
The Bootstrap Program promotes and enhances homeownership for very low-income Texans. The Owner-Builders must provide a minimum of 65% of the labor required to build or rehabilitate the home. Tex. Gov’t Code §2306.753(a) directs TDHCA to prioritize assisting Owner-Builders with an

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



SECTION 8: TSAHC 2023 ACTION PLAN



TSAHC's approved plan will appear in the final version of the 2023 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 30th day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the House of Representatives, and member of any legislative oversight committee.
- (c) The report must include:
 - (1) a complete operating and financial statement of the department;
 - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
 - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
 - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
 - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
 - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
 - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
 - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
 - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
 - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
 - (A) the street address and municipality or county in which the property is located;
 - (B) the telephone number of the property management or leasing agent
 - (C) the total number of units, reported by bedroom size;
 - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
 - (E) the rent for each type of rental unit, reported by bedroom size;
 - (F) the race or ethnic makeup of each project;
 - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;

- (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;
 - (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
 - (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

SEC. 2306.0721. LOW INCOME HOUSING PLAN

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30th day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
 - (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
 - (A) individuals and families of moderate, low, very low, and extremely low income;
 - (B) individuals with special needs;
 - (C) homeless individuals;
 - (D) veterans;
 - (E) farmworkers;
 - (F) youth who are aging out of foster care;
 - (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 2016-2020 ACS, Table S1810 and available at the state or county level on the Census Bureau's FactFinder website (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, 3,946 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 2016-2020 ACS, Table S2101 and available at the state or county level on the Census Bureau's FactFinder website (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.

For reference, a map and 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 2023 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												

Legend:
Urban County
Rural County

Appendix B: Housing Analysis Regional Tables

Region 1		Rural	Urban	Total	Source
Individuals		294,356	575,738	870,094	2016-2020 ACS, DP05
Households	Owner	70,306	127,154	197,460	2016-2020 ACS, DP04
	Renter	29,562	88,136	117,698	
Elderly Persons (65 years+)		44,299	75,851	120,150	2016-2020 ACS, DP05
Persons with Disabilities		38,412	70,116	108,528	2016-2020 ACS, S1810
Persons with HIV/AIDS		266	1063	1,329	Texas DSHS, 2022
Incidents of Family Violence		1,470	6,461	7,931	Texas DPS, 2022
Veterans		12,462	29,898	42,360	2016-2020 ACS, S2101
Youth Aging out of Foster Care		22	54	76	Texas DFPS, 2022
Individuals Below 125% Poverty		58,937	122,637	181,574	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	12158	28775	40933	2015-2019 CHAS, 8
	30-50%AMFI	12897	26485	39382	
	50-80%AMFI	20419	36965	57384	
	80-100%AMFI	11287	21505	32792	
	Over100%AMFI	47555	93510	141065	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	248	573	821	2015-2019 CHAS, 3
	30-50%AMFI	283	405	688	
	50-80%AMFI	303	460	763	
	80-100%AMFI	108	165	273	
	Over100%AMFI	391	560	951	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7384	21805	29189	2015-2019 CHAS, 8
	30-50%AMFI	5284	18080	23364	
	50-80%AMFI	3853	12770	16623	
	80-100%AMFI	1118	3190	4308	
	Over100%AMFI	749	3520	4269	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	623	1,349	1,972	2015-2019 CHAS, 10
	30-50%AMFI	811	1,350	2,161	
	50-80%AMFI	1,522	1,684	3,206	
	80-100%AMFI	585	1,035	1,620	
	Over100%AMFI	1,423	2,005	3,428	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	126,739	240,332	367,071	2016-2020 ACS, DP04
	1unit	101,494	170,812	272,306	
	2units	2,506	6,829	9,335	
	3or4units	3,514	7,746	11,260	
	5to19units	4,098	22,081	26,179	
	20+units	1,607	19,123	20,730	
	Mobilehome	13,287	13,396	26,683	
Other	233	345	578		
Housing Occupancy	OccupiedUnits	99,868	215,290	315,158	2016-2020 ACS, DP04
	VacantUnits	26,871	25,042	51,913	
Subsidized Multifamily Units	Total	4,865	12,850	17,715	TDHCA Central Database, 2022
	TDHCAUnits	1,856	5,247	7,103	
	HUDUnits	631	1,251	1,882	
	PHAUnits	999	418	1,417	
	USDAUnits	1,072	60	1,132	
	HCVs	1,319	4,862	6,181	
Foreclosures		67	312	379	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 2		Rural	Urban	Total	Source
Individuals		260,521	289,549	550,070	2016-2020 ACS, DP05
Households	Owner	76,142	63,430	139,572	2016-2020 ACS, DP04
	Renter	25,059	41,150	66,209	
Elderly Persons (65 years+)		53,283	42,422	95,705	2016-2020 ACS, DP05
Persons with Disabilities		46,578	41,966	88,544	2016-2020 ACS, S1810
Persons with HIV/AIDS		228	410	638	Texas DSHS, 2022
Incidents of Family Violence		1,164	2,944	4,108	Texas DPS, 2022
Veterans		17,682	23,385	41,067	2016-2020 ACS, S2101
Youth Aging out of Foster Care		29	36	65	Texas DFPS, 2022
Individuals Below 125% Poverty		48,797	55,252	104,049	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	12,045	14,900	26,945	2015-2019 CHAS, 8
	30-50%AMFI	13,834	12,425	26,259	
	50-80%AMFI	18,004	19,985	37,989	
	80-100%AMFI	10,893	10,215	21,108	
	Over100%AMFI	44,620	46,395	91,015	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	579	339	918	2015-2019 CHAS, 3
	30-50%AMFI	325	185	510	
	50-80%AMFI	255	370	625	
	80-100%AMFI	62	48	110	
	Over100%AMFI	253	170	423	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,555	11,065	18,620	2015-2019 CHAS, 8
	30-50%AMFI	5,736	7,395	13,131	
	50-80%AMFI	3,208	6,620	9,828	
	80-100%AMFI	889	1,295	2,184	
	Over100%AMFI	1,030	1,680	2,710	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	418	285	703	2015-2019 CHAS, 10
	30-50%AMFI	421	414	835	
	50-80%AMFI	515	555	1,070	
	80-100%AMFI	370	264	634	
	Over100%AMFI	1,184	759	1,943	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	135,510	120,879	256,389	2016-2020 ACS, DP04
	1unit	107,819	89,309	197,128	
	2units	3,509	3,219	6,728	
	3or4units	2,330	5,708	8,038	
	5to19units	2,522	11,328	13,850	
	20+units	1,625	5,228	6,853	
	Mobilehome	17,288	6,015	23,303	
Other	417	72	489		
Housing Occupancy	OccupiedUnits	101,201	104,580	205,781	2016-2020 ACS, DP04
	VacantUnits	34,309	16,299	50,608	
Subsidized Multifamily Units	Total	6,253	8,235	14,488	
	TDHCAUnits	1,828	2,569	4,397	TDHCA Central Database, 2022
	HUDUnits	567	809	1,376	HUD, 2021
	PHAUnits	2,721	1,161	3,882	HUD, 2021
	USDAUnits	998	142	1,140	USDA, 2022
	HCVs	995	2,698	3,693	HUD, 2021
Foreclosures		67	149	216	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 3		Rural	Urban	Total	Source
Individuals		264,950	7,585,385	7,850,335	2016-2020 ACS, DP05
Households	Owner	70,326	1,594,784	1,665,110	2016-2020 ACS, DP04
	Renter	26,061	1,070,122	1,096,183	
Elderly Persons (65 years+)		50,526	860,862	911,388	2016-2020 ACS, DP05
Persons with Disabilities		38,252	726,285	764,537	2016-2020 ACS, S1810
Persons with HIV/AIDS		321	34,684	35,005	Texas DSHS, 2022
Incidents of Family Violence		1,712	50,362	52,074	Texas DPS, 2022
Veterans		17,961	344,628	362,589	2016-2020 ACS, S2101
Youth Aging out of Foster Care		14	246	260	Texas DFPS, 2022
Individuals Below 125% Poverty		46,506	1,148,342	1,194,848	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	11,515	312,230	323,745	2015-2019 CHAS, 8
	30-50%AMFI	11,880	310,720	322,600	
	50-80%AMFI	16,155	457,325	473,480	
	80-100%AMFI	9,805	277,705	287,510	
	Over100%AMFI	44,895	1,243,945	1,288,840	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	374	5,980	6,354	2015-2019 CHAS, 3
	30-50%AMFI	108	4,500	4,608	
	50-80%AMFI	232	4,438	4,670	
	80-100%AMFI	164	1,929	2,093	
	Over100%AMFI	315	4,879	5,194	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,925	241,100	249,025	2015-2019 CHAS, 8
	30-50%AMFI	6,100	215,960	222,060	
	50-80%AMFI	4,743	178,290	183,033	
	80-100%AMFI	963	54,234	55,197	
	Over100%AMFI	1,880	62,613	64,493	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	658	24,149	24,807	2015-2019 CHAS, 10
	30-50%AMFI	545	27,548	28,093	
	50-80%AMFI	932	30,159	31,091	
	80-100%AMFI	190	13,736	13,926	
	Over100%AMFI	1,032	23,979	25,011	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	117,092	2,877,781	2,994,873	2016-2020 ACS, DP04
	1unit	86,503	1,909,720	1,996,223	
	2units	2,115	37,591	39,706	
	3or4units	2,356	94,085	96,441	
	5to19units	3,812	382,084	385,896	
	20+units	3,475	354,401	357,876	
	Mobilehome	18,513	97,454	115,967	
	Other	318	2,446	2,764	
Housing Occupancy	OccupiedUnits	96,387	2,664,906	2,761,293	2016-2020 ACS, DP04
	VacantUnits	20,705	212,875	233,580	
Subsidized Multifamily Units	Total	6,340	139,415	145,755	TDHCA Central Database, 2022
	TDHCAUnits	1,399	74,634	76,033	
	HUDUnits	826	8,934	9,760	
	PHAUnits	662	4,758	5,420	
	USDAUnits	584	2,174	2,758	
	HCVs	1,279	50,505	51,784	
Foreclosures	486	4,299	4,785	RealtyTrac, 2022	

Appendix B: Housing Analysis Regional Tables

Region 4		Rural	Urban	Total	Source
Individuals		585,004	565,359	1,150,363	2016-2020 ACS, DP05
Households	Owner	158,785	133,665	292,450	2016-2020 ACS, DP04
	Renter	53,542	67,369	120,911	
Elderly Persons (65 years+)		114,881	94,234	209,115	2016-2020 ACS, DP05
Persons with Disabilities		93,892	76,464	170,356	2016-2020 ACS, S1810
Persons with HIV/AIDS		1,372	1,428	2,800	Texas DSHS, 2022
Incidents of Family Violence		3,262	3,774	7,036	Texas DPS, 2022
Veterans		39,891	33,246	73,137	2016-2020 ACS, S2101
Youth Aging out of Foster Care		46	27	73	Texas DFPS, 2022
Individuals Below 125% Poverty		115,047	113,180	228,227	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	30,505	22,645	53,150	2015-2019 CHAS, 8
	30-50%AMFI	30,325	21,010	51,335	
	50-80%AMFI	43,670	29,395	73,065	
	80-100%AMFI	24,175	17,150	41,325	
	Over100%AMFI	109,300	81,125	190,425	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	1,144	509	1,653	2015-2019 CHAS, 3
	30-50%AMFI	794	340	1,134	
	50-80%AMFI	712	328	1,040	
	80-100%AMFI	127	205	332	
	Over100%AMFI	714	514	1,228	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	20,304	16,485	36,789	2015-2019 CHAS, 8
	30-50%AMFI	15,255	13,155	28,410	
	50-80%AMFI	10,898	9,915	20,813	
	80-100%AMFI	3,029	2,545	5,574	
	Over100%AMFI	3,149	3,474	6,623	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,043	945	1,988	2015-2019 CHAS, 10
	30-50%AMFI	1,389	1,049	2,438	
	50-80%AMFI	2,065	1,344	3,409	
	80-100%AMFI	1,090	674	1,764	
	Over100%AMFI	3,187	1,490	4,677	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	259,439	235,742	495,181	2016-2020 ACS, DP04
	1unit	186,625	164,612	351,237	
	2units	4,493	8,167	12,660	
	3or4units	5,585	7,603	13,188	
	5to19units	6,957	15,634	22,591	
	20+units	4,081	8,553	12,634	
	Mobilehome	50,395	30,631	81,026	
	Other	1,303	542	1,845	
Housing Occupancy	OccupiedUnits	212,327	201,034	413,361	2016-2020 ACS, DP04
	VacantUnits	47,112	34,708	81,820	
Subsidized Multifamily Units	Total	9,647	14,637	24,284	TDHCA Central Database, 2022 HUD, 2021 HUD, 2021 USDA, 2022 HUD, 2021
	TDHCAUnits	4,002	5,421	9,423	
	HUDUnits	1,041	1,728	2,769	
	PHAUnits	1,910	381	2,291	
	USDAUnits	1,857	437	2,294	
	HCVs	2,257	5,250	7,507	
Foreclosures		191	391	582	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 5		Rural	Urban	Total	Source
Individuals		383,426	394,268	777,694	2016-2020 ACS, DP05
Households	Owner	101,003	98,505	199,508	2016-2020 ACS, DP04
	Renter	40,237	48,265	88,502	
Elderly Persons (65 years+)		72,841	59,239	132,080	2016-2020 ACS, DP05
Persons with Disabilities		73,323	59,588	132,911	2016-2020 ACS, S1810
Persons with HIV/AIDS		760	1,223	1,983	Texas DSHS, 2022
Incidents of Family Violence		2,031	4,868	6,899	Texas DPS, 2022
Veterans		26,918	21,814	48,732	2016-2020 ACS, S2101
Youth Aging out of Foster Care		20	9	29	Texas DFPS, 2022
Individuals Below 125% Poverty		94,880	80,008	174,888	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	20,245	21,425	41,670	2015-2019 CHAS, 8
	30-50%AMFI	20,595	17,900	38,495	
	50-80%AMFI	24,890	24,295	49,185	
	80-100%AMFI	14,160	14,875	29,035	
	Over100%AMFI	59,645	66,820	126,465	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	545	480	1,025	2015-2019 CHAS, 3
	30-50%AMFI	510	220	730	
	50-80%AMFI	147	245	392	
	80-100%AMFI	160	90	250	
	Over100%AMFI	489	385	874	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	13,625	14,215	27,840	2015-2019 CHAS, 8
	30-50%AMFI	9,888	9,065	18,953	
	50-80%AMFI	6,387	6,384	12,771	
	80-100%AMFI	1,673	1,980	3,653	
	Over100%AMFI	1,568	1,419	2,987	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,025	605	1,630	2015-2019 CHAS, 10
	30-50%AMFI	1,269	569	1,838	
	50-80%AMFI	1,140	559	1,699	
	80-100%AMFI	556	390	946	
	Over100%AMFI	1,857	1,290	3,147	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	188,744	171,941	360,685	2016-2020 ACS, DP04
	1unit	124,207	122,831	247,038	
	2units	3,828	3,090	6,918	
	3or4units	4,119	4,371	8,490	
	5to19units	5,700	18,468	24,168	
	20+units	3,622	5,280	8,902	
	Mobilehome	46,473	17,097	63,570	
	Other	795	804	1,599	
Housing Occupancy	OccupiedUnits	141,240	146,770	288,010	2016-2020 ACS, DP04
	VacantUnits	47,504	25,171	72,675	
Subsidized Multifamily Units	Total	8,808	17,768	26,576	
	TDHCAUnits	2,915	6,592	9,507	TDHCA Central Database, 2022
	HUDUnits	983	3,357	4,340	HUD, 2021
	PHAUnits	1,963	659	2,622	HUD, 2021
	USDAUnits	854	137	991	USDA, 2022
	HCVs	2,810	6,306	9,116	HUD, 2021
Foreclosures		132	324	456	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 6		Rural	Urban	Total	Source
Individuals		202,007	6,949,721	7,151,728	2016-2020 ACS, DP05
Households	Owner	46,888	1,457,538	1,504,426	2016-2020 ACS, DP04
	Renter	23,786	938,886	962,672	
Elderly Persons (65 years+)		33,012	771,154	804,166	2016-2020 ACS, DP05
Persons with Disabilities		24,720	654,703	679,423	2016-2020 ACS, S1810
Persons with HIV/AIDS		329	33,760	34,089	Texas DSHS, 2022
Incidents of Domestic Violence		1,111	54,918	56,029	Texas DPS, 2022
Veterans		11,282	261,213	272,495	2016-2020 ACS, S2101
Youth Aging out of Foster Care		4	218	222	Texas DFPS, 2022
Individuals Below 125% Poverty		40,042	1,234,696	1,274,738	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	11,230	308,000	319,230	2015-2019 CHAS, 8
	30-50%AMFI	8,400	284,670	293,070	
	50-80%AMFI	12,175	389,285	401,460	
	80-100%AMFI	6,545	228,610	235,155	
	Over100%AMFI	31,420	1,130,425	1,161,845	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	383	6,965	7,348	2015-2019 CHAS, 3
	30-50%AMFI	244	3,849	4,093	
	50-80%AMFI	169	3,250	3,419	
	80-100%AMFI	34	1,324	1,358	
	Over100%AMFI	208	4,655	4,863	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,390	234,770	242,160	2015-2019 CHAS, 8
	30-50%AMFI	4,639	195,545	200,184	
	50-80%AMFI	3,330	152,690	156,020	
	80-100%AMFI	898	44,894	45,792	
	Over100%AMFI	1,144	56,645	57,789	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	394	26,865	27,259	2015-2019 CHAS, 10
	30-50%AMFI	590	23,769	24,359	
	50-80%AMFI	750	28,103	28,853	
	80-100%AMFI	339	11,394	11,733	
	Over100%AMFI	1,163	24,858	26,021	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	87,339	188,744	171,941	360,685	2016-2020 ACS, DP04
	57,293	124,207	122,831	247,038	
	2,162	3,828	3,090	6,918	
	2,882	4,119	4,371	8,490	
	6,336	5,700	18,468	24,168	
	2,903	3,622	5,280	8,902	
	15,470	46,473	17,097	63,570	
293	795	804	1,599		
Housing Occupancy	69,761	141,240	146,770	288,010	2016-2020 ACS, DP04
	17,578	47,504	25,171	72,675	
Subsidized Multifamily Units	Total	4,766	115,165	119,931	
	TDHCAUnits	1,496	69,358	70,854	TDHCA Central Database, 2022
	HUDUnits	734	11,821	12,555	HUD, 2021
	PHAUnits	413	3,904	4,317	HUD, 2021
	USDAUnits	522	1,472	1,994	USDA, 2022
	HCVs	651	29,560	30,211	HUD, 2021
Foreclosures	76	5,932	6,008	RealtyTrac, 2022	

Appendix B: Housing Analysis Regional Tables

Region 7		Rural	Urban	Total	Source
Individuals		123,154	2,173,804	2,296,958	2016-2020 ACS, DP05
Households	Owner	36,851	466,441	503,292	2016-2020 ACS, DP04
	Renter	9,421	329,874	339,295	
Elderly Persons (65 years+)		31,463	236,174	267,637	2016-2020 ACS, DP05
Persons with Disabilities		21,464	199,347	220,811	2016-2020 ACS, S1810
Persons with HIV/AIDS		155	7,110	7,265	Texas DSHS, 2022
Incidents of Family Violence		611	14,677	15,288	Texas DPS, 2022
Veterans		10,280	108,380	118,660	2016-2020 ACS, S2101
Youth Aging out of Foster Care		8	86	94	Texas DFPS, 2022
Individuals Below 125% Poverty		18,263	284,343	302,606	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	4,775	94,580	99,355	2015-2019 CHAS, 8
	30-50%AMFI	4,785	91,220	96,005	
	50-80%AMFI	7,720	141,690	149,410	
	80-100%AMFI	5,160	83,070	88,230	
	Over100%AMFI	22,490	354,440	376,930	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	258	1,825	2,083	2015-2019 CHAS, 3
	30-50%AMFI	155	1,365	1,520	
	50-80%AMFI	144	1,100	1,244	
	80-100%AMFI	115	739	854	
	Over100%AMFI	189	2,143	2,332	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	3,305	74,635	77,940	2015-2019 CHAS, 8
	30-50%AMFI	2,610	66,750	69,360	
	50-80%AMFI	2,139	57,128	59,267	
	80-100%AMFI	830	14,050	14,880	
	Over100%AMFI	1,014	17,143	18,157	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	129	7,164	7,293	2015-2019 CHAS, 10
	30-50%AMFI	184	6,778	6,962	
	50-80%AMFI	455	7,090	7,545	
	80-100%AMFI	245	3,130	3,375	
	Over100%AMFI	584	5,785	6,369	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	66,492	856,586	923,078	2016-2020 ACS, DP04
	1unit	50,790	541,531	592,321	
	2units	896	20,348	21,244	
	3or4units	1,606	26,371	27,977	
	5to19units	1,779	104,350	106,129	
	20+units	1,145	124,827	125,972	
	Mobilehome	10,042	37,920	47,962	
	Other	234	1,239	1,473	
Housing Occupancy	OccupiedUnits	46,272	796,315	842,587	2016-2020 ACS, DP04
	VacantUnits	20,220	60,271	80,491	
Subsidized Multifamily Units	Total	2,400	54,315	56,715	TDHCA Central Database, 2022 HUD, 2021 HUD, 2021 USDA, 2022 HUD, 2021
	TDHCAUnits	1,025	40,300	41,325	
	HUDUnits	144	4,425	4,569	
	PHAUnits	259	1,028	1,287	
	USDAUnits	439	534	973	
	HCVs	438	8,123	8,561	
Foreclosures		44	849	893	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 8		Rural	Urban	Total	Source
Individuals		564,942	657,646	1,222,588	2016-2020 ACS, DP05
Households	Owner	139,233	119,773	259,006	2016-2020 ACS, DP04
	Renter	64,551	109,812	174,363	
Elderly Persons (65 years+)		100,875	67,127	168,002	2016-2020 ACS, DP05
Persons with Disabilities		85,267	78,884	164,151	2016-2020 ACS, S1810
Persons with HIV/AIDS		420	1,492	1,912	Texas DSHS, 2022
Incidents of Family Violence		1,297	7,577	8,874	Texas DPS, 2022
Veterans		36,003	69,191	105,194	2016-2020 ACS, S2101
Youth Aging out of Foster Care		11	56	67	Texas DFPS, 2022
Individuals Below 125% Poverty		118,410	139,674	258,084	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	12,220	46,605	58,825	2015-2019 CHAS, 8
	30-50%AMFI	13,820	38,665	52,485	
	50-80%AMFI	18,365	56,760	75,125	
	80-100%AMFI	10,450	32,180	42,630	
	Over100%AMFI	47,355	148,090	195,445	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	394	549	943	2015-2019 CHAS, 3
	30-50%AMFI	407	588	995	
	50-80%AMFI	220	445	665	
	80-100%AMFI	112	265	377	
	Over100%AMFI	412	724	1,136	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	8,120	36,525	44,645	2015-2019 CHAS, 8
	30-50%AMFI	6,934	27,910	34,844	
	50-80%AMFI	4,321	22,725	27,046	
	80-100%AMFI	1,011	5,764	6,775	
	Over100%AMFI	1,343	6,960	8,303	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	489	1,703	2,192	2015-2019 CHAS, 10
	30-50%AMFI	877	2,283	3,160	
	50-80%AMFI	841	2,790	3,631	
	80-100%AMFI	324	1,265	1,589	
	Over100%AMFI	1,505	3,045	4,550	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	249,344	260,820	510,164	2016-2020 ACS, DP04
	1unit	180,356	167,981	348,337	
	2units	6,602	14,187	20,789	
	3or4units	6,336	17,877	24,213	
	5to19units	12,918	28,566	41,484	
	20+units	9,212	15,417	24,629	
	Mobilehome	33,248	16,304	49,552	
	Other	672	488	1,160	
Housing Occupancy	OccupiedUnits	203,784	229,585	433,369	2016-2020 ACS, DP04
	VacantUnits	45,560	31,235	76,795	
Subsidized Multifamily Units	Total	5,512	18,901	24,413	TDHCA Central Database, 2022 HUD, 2021 HUD, 2021 USDA, 2022 HUD, 2021
	TDHCAUnits	2,087	6,273	8,360	
	HUDUnits	401	1,813	2,214	
	PHAUnits	1,575	1,962	3,537	
	USDAUnits	1,065	578	1,643	
	HCVs	871	7,788	8,659	
Foreclosures		259	474	733	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 9		Rural	Urban	Total	Source
Individuals		237,497	2,387,137	2,624,634	2016-2020 ACS, DP05
Households	Owner	62,508	485,012	547,520	2016-2020 ACS, DP04
	Renter	19,285	300,612	319,897	
Elderly Persons (65 years+)		48,295	306,633	354,928	2016-2020 ACS, DP05
Persons with Disabilities		33,263	337,589	370,852	2016-2020 ACS, S1810
Persons with HIV/AIDS		279	7,642	7,921	Texas DSHS, 2022
Incidence of Family Violence		5,518	20,991	26,509	Texas DPS, 2022
Veterans		18,356	179,299	197,655	2016-2020 ACS, S2101
Youth Aging out of Foster Care		18	188	206	Texas DFPS, 2022
Individuals Below 125% Poverty		38,872	450,274	489,146	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	8,250	103,510	111,760	2015-2019 CHAS, 8
	30-50%AMFI	9,375	91,005	100,380	
	50-80%AMFI	13,205	135,300	148,505	
	80-100%AMFI	9,025	77,370	86,395	
	Over100%AMFI	40,745	364,455	405,200	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	232	2,355	2,587	2015-2019 CHAS, 3
	30-50%AMFI	175	1,349	1,524	
	50-80%AMFI	259	1,624	1,883	
	80-100%AMFI	115	330	445	
	Over100%AMFI	253	1,939	2,192	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	5,065	73,630	78,695	2015-2019 CHAS, 8
	30-50%AMFI	4,505	61,245	65,750	
	50-80%AMFI	3,129	54,030	57,159	
	80-100%AMFI	1,313	13,940	15,253	
	Over100%AMFI	1,549	19,300	20,849	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	499	6,244	6,743	2015-2019 CHAS, 10
	30-50%AMFI	741	5,989	6,730	
	50-80%AMFI	780	7,735	8,515	
	80-100%AMFI	568	2,844	3,412	
	Over100%AMFI	1,513	7,505	9,018	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	98,385	855,462	953,847	2016-2020 ACS, DP04
	1unit	68,154	590,822	658,976	
	2units	1,289	13,411	14,700	
	3or4units	2,132	35,226	37,358	
	5to19units	2,354	104,773	107,127	
	20+units	1,216	73,772	74,988	
	Mobilehome	22,825	36,659	59,484	
	Other	415	799	1,214	
Housing Occupancy	OccupiedUnits	81,793	785,624	867,417	2016-2020 ACS, DP04
	VacantUnits	16,592	69,838	86,430	
Subsidized Multifamily Units	Total	3,072	56,922	59,994	TDHCA Central Database, 2022 HUD, 2021 USDA, 2022 HUD, 2021
	TDHCAUnits	1,519	28,769	30,288	
	HUDUnits	390	4,438	4,828	
	PHAUnits	399	6,513	6,912	
	USDAUnits	331	141	472	
	HCVs	623	16,871	17,494	
Foreclosures		144	2,322	2,466	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 10		Rural	Urban	Total	Source
Individuals		271,936	521,164	793,100	2016-2020 ACS, DP05
Households	Owner	65,472	114,309	179,781	2016-2020 ACS, DP04
	Renter	27,651	72,115	99,766	
Elderly Persons (65 years+)		48,875	77,248	126,123	2016-2020 ACS, DP05
Persons with Disabilities		43,179	70,970	114,149	2016-2020 ACS, S1810
Persons with HIV/AIDS		377	877	1,254	Texas DSHS, 2022
Incidence of Family Violence		1,675	5,925	7,600	Texas DPS, 2022
Veterans		15,325	34,637	49,962	2016-2020 ACS, S2101
Youth Aging out of Foster Care		18	188	206	Texas DFPS, 2022
Individuals Below 125% Poverty		59,856	107,240	167,096	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	13,004	28,080	41,084	2015-2019 CHAS, 8
	30-50%AMFI	10,619	24,265	34,884	
	50-80%AMFI	13,820	33,625	47,445	
	80-100%AMFI	8,464	19,140	27,604	
	Over100%AMFI	36,165	89,035	125,200	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	319	1,060	1,379	2015-2019 CHAS, 3
	30-50%AMFI	252	469	721	
	50-80%AMFI	163	480	643	
	80-100%AMFI	103	80	183	
	Over100%AMFI	357	800	1,157	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,643	20,045	27,688	2015-2019 CHAS, 8
	30-50%AMFI	4,710	14,115	18,825	
	50-80%AMFI	2,901	12,945	15,846	
	80-100%AMFI	792	3,575	4,367	
	Over100%AMFI	806	4,009	4,815	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	845	1,493	2,338	2015-2019 CHAS, 10
	30-50%AMFI	721	1,440	2,161	
	50-80%AMFI	1,164	2,394	3,558	
	80-100%AMFI	581	938	1,519	
	Over100%AMFI	1,688	2,909	4,597	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	127,908	216,049	343,957	2016-2020 ACS, DP04
	1unit	94,877	150,309	245,186	
	2units	2,671	6,653	9,324	
	3or4units	3,714	12,193	15,907	
	5to19units	4,975	23,011	27,986	
	20+units	1,875	11,765	13,640	
	Mobilehome	19,099	11,604	30,703	
	Other	697	514	1,211	
Housing Occupancy	OccupiedUnits	93,123	186,424	279,547	2016-2020 ACS, DP04
	VacantUnits	34,785	29,625	64,410	
Subsidized Multifamily Units	Total	6,518	14,221	20,739	TDHCA Central Database, 2022 HUD, 2021 HUD, 2021 USDA, 2022 HUD, 2021
	TDHCAUnits	2,049	5,880	7,929	
	HUDUnits	899	2,632	3,531	
	PHAUnits	1,451	629	2,080	
	USDAUnits	610	194	804	
	HCVs	1,925	4,470	6,395	
Foreclosures		75	459	534	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 11		Rural	Urban	Total	Source
Individuals		219,558	1,616,217	1,835,775	2016-2020 ACS, DP05
Households	Owner	46,427	308,988	355,415	2016-2020 ACS, DP04
	Renter	19,789	154,887	174,676	
Elderly Persons (65 years+)		31,760	185,052	216,812	2016-2020 ACS, DP05
Persons with Disabilities		37,032	202,186	239,218	2016-2020 ACS, S1810
Persons with HIV/AIDS		272	3,043	3,315	Texas DSHS, 2022
Incidents of Family Violence		1,014	13,552	14,566	Texas DPS, 2022
Veterans		8,894	36,637	45,531	2016-2020 ACS, S2101
Youth Aging out of Foster Care		6	43	49	Texas DFPS, 2022
Individuals Below 125% Poverty		77,665	562,947	640,612	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	16,985	89,920	106,905	2015-2019 CHAS, 8
	30-50%AMFI	14,545	69,760	84,305	
	50-80%AMFI	14,530	76,620	91,150	
	80-100%AMFI	7,278	40,290	47,568	
	Over100%AMFI	27,915	161,145	189,060	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	740	2,685	3,425	2015-2019 CHAS, 3
	30-50%AMFI	225	1,345	1,570	
	50-80%AMFI	197	1,115	1,312	
	80-100%AMFI	185	300	485	
	Over100%AMFI	248	1,100	1,348	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	9,939	61,310	71,249	2015-2019 CHAS, 8
	30-50%AMFI	4,319	36,920	41,239	
	50-80%AMFI	2,816	20,995	23,811	
	80-100%AMFI	423	4,520	4,943	
	Over100%AMFI	387	6,100	6,487	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	2,058	15,375	17,433	2015-2019 CHAS, 10
	30-50%AMFI	1,464	10,050	11,514	
	50-80%AMFI	1,377	10,540	11,917	
	80-100%AMFI	972	4,710	5,682	
	Over100%AMFI	1,936	11,170	13,106	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	84,545	536,988	621,533	2016-2020 ACS, DP04
	1unit	62,225	364,378	426,603	
	2units	2,633	18,382	21,015	
	3or4units	2,735	26,659	29,394	
	5to19units	2,125	30,827	32,952	
	20+units	1,465	25,131	26,596	
	Mobilehome	13,003	69,798	82,801	
	Other	359	1,813	2,172	
Housing Occupancy	OccupiedUnits	66,216	463,875	530,091	2016-2020 ACS, DP04
	VacantUnits	18,329	73,113	91,442	
Subsidized Multifamily Units	Total	7,201	35,178	42,379	TDHCA Central Database, 2022 HUD, 2021 HUD, 2021 USDA, 2022 HUD, 2021
	TDHCAUnits	2,069	14,788	16,857	
	HUDUnits	418	2,914	3,332	
	PHAUnits	1,352	3,773	5,125	
	USDAUnits	595	927	1,522	
	HCVs	2,435	13,108	15,543	
Foreclosures		12	1,399	1,411	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 12		Rural	Urban	Total	Source
Individuals		198,084	451,950	650,034	2016-2020 ACS, DP05
Households	Owner	46,912	101,924	148,836	2016-2020 ACS, DP04
	Renter	17,654	52,548	70,202	
Elderly Persons (65 years+)		28,305	51,444	79,749	2016-2020 ACS, DP05
Persons with Disabilities		24,903	48,936	73,839	2016-2020 ACS, S1810
Persons with HIV/AIDS		207	707	914	Texas DSHS, 2022
Incidents of Family Violence		911	5,333	6,244	Texas DPS, 2022
Veterans		9,503	21,520	31,023	2016-2020 ACS, S2101
Youth Aging out of Foster Care		15	23	38	Texas DFPS, 2022
Individuals Below 125% Poverty		36,527	66,676	103,203	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	8,072	17,170	25,242	2015-2019 CHAS, 8
	30-50%AMFI	7,362	18,945	26,307	
	50-80%AMFI	10,487	27,200	37,687	
	80-100%AMFI	6,359	15,955	22,314	
	Over100%AMFI	29,319	75,260	104,579	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	216	660	876	2015-2019 CHAS, 3
	30-50%AMFI	92	365	457	
	50-80%AMFI	172	305	477	
	80-100%AMFI	74	169	243	
	Over100%AMFI	355	615	970	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	4,936	12,059	16,995	2015-2019 CHAS, 8
	30-50%AMFI	3,217	11,020	14,237	
	50-80%AMFI	2,131	9,315	11,446	
	80-100%AMFI	652	2,645	3,297	
	Over100%AMFI	599	2,200	2,799	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	390	790	1,180	2015-2019 CHAS, 10
	30-50%AMFI	395	1,120	1,515	
	50-80%AMFI	539	1,510	2,049	
	80-100%AMFI	365	1,249	1,614	
	Over100%AMFI	1,092	2,489	3,581	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	81,372	170,267	251,639	2016-2020 ACS, DP04
	1unit	62,735	116,787	179,522	
	2units	1,392	2,005	3,397	
	3or4units	1,472	5,216	6,688	
	5to19units	2,019	16,069	18,088	
	20+units	1,507	12,153	13,660	
	Mobilehome	12,021	17,337	29,358	
	Other	226	700	926	
Housing Occupancy	OccupiedUnits	64,566	154,472	219,038	2016-2020 ACS, DP04
	VacantUnits	16,806	15,795	32,601	
Subsidized Multifamily Units	Total	3,131	9,070	12,201	TDHCA Central Database, 2022
	TDHCAUnits	1,369	4,563	5,932	
	HUDUnits	361	1,126	1,487	
	PHAUnits	757	461	1,218	
	USDAUnits	401	0	401	
	HCVs	644	2,519	3,163	
Foreclosures		33	436	469	RealtyTrac, 2022

Appendix B: Housing Analysis Regional Tables

Region 13		Rural	Urban	Total	Source
Individuals		25,154	836,915	862,069	2016-2020 ACS, DP05
Households	Owner	5,999	170,433	176,432	2016-2020 ACS, DP04
	Renter	3,659	103,229	106,888	
Elderly Persons (65 years+)		5,568	101,946	107,514	2016-2020 ACS, DP05
Persons with Disabilities		4,814	109,777	114,591	2016-2020 ACS, S1810
Persons with HIV/AIDS		31	398	429	Texas DSHS, 2022
Incidents of Family Violence		29	4,682	4,711	Texas DPS, 2022
Veterans		1,034	46,088	47,122	2016-2020 ACS, S2101
Youth Aging out of Foster Care		-	12	12	Texas DFPS, 2022
Individuals Below 125% Poverty		7,916	214,369	222,285	2016-2020 ACS, S1701
Households by Income Group	0-30%AMFI	1,800	40,840	42,640	2015-2019 CHAS, 8
	30-50%AMFI	1,135	35,990	37,125	
	50-80%AMFI	1,895	47,690	49,585	
	80-100%AMFI	1,065	27,105	28,170	
	Over100%AMFI	3,350	116,690	120,040	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	100	505	605	2015-2019 CHAS, 3
	30-50%AMFI	14	305	319	
	50-80%AMFI	8	490	498	
	80-100%AMFI	45	285	330	
	Over100%AMFI	25	800	825	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	1,099	29,065	30,164	2015-2019 CHAS, 8
	30-50%AMFI	239	22,470	22,709	
	50-80%AMFI	323	19,500	19,823	
	80-100%AMFI	107	5,345	5,452	
	Over100%AMFI	68	5,075	5,143	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	64	2,720	2,784	2015-2019 CHAS, 10
	30-50%AMFI	150	2,750	2,900	
	50-80%AMFI	118	3,220	3,338	
	80-100%AMFI	24	1,505	1,529	
	Over100%AMFI	118	3,455	3,573	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	14,013	299,067	313,080	2016-2020 ACS, DP04
	1unit	9,467	213,012	222,479	
	2units	352	7,347	7,699	
	3or4units	496	13,328	13,824	
	5to19units	345	31,148	31,493	
	20+units	184	17,878	18,062	
	Mobilehome	3,106	16,183	19,289	
	Other	63	171	234	
Housing Occupancy	OccupiedUnits	9,658	273,662	283,320	2016-2020 ACS, DP04
	VacantUnits	4,355	25,405	29,760	
Subsidized Multifamily Units	Total	590	27,559	28,149	TDHCA Central Database, 2022
	TDHCAUnits	195	13,465	13,465	
	HUDUnits	0	6,808	6,808	
	PHAUnits	159	466	625	
	USDAUnits	130	110	240	
	HCVs	126	6,690	6,816	
Foreclosures		1	643	644	RealtyTrac, 2022

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

Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2022

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
Alamo Area Council of Governments	Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina, Wilson	\$1,836,073.12	170	-	4	19	39	-	27	81
BakerRipley	Harris	\$3,358,047.95	331	1	15	204	68	1	36	-
Big Bend Community Action Committee, Inc.	Brewster, Crane, Culberson, Hudspeth, Jeff Davis, Pecos, Presidio, Terrell	\$(2,156.10)	-	-	-	-	-	-	-	-
Brazos Valley Community Action Programs	Brazos, Burleson, Grimes, Leon, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$298,140.92	25	-	-	14	10	-	-	1
City of Fort Worth	Tarrant	\$1,547,404.69	223	-	-	89	44	-	26	52
Combined Community Action, Inc.	Austin, Bastrop, Blanco, Caldwell, Colorado, Fayette, Fort Bend, Hays, Lee	\$709,081.65	61	-	-	26	20	-	2	13
Community Action Committee of Victoria, Texas	Aransas, Bee, Brazoria, Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Live Oak, Matagorda, McMullen, Refugio, Victoria, Wharton	\$570,984.56	58	-	-	13	16	-	-	27
Community Action Corporation of South Texas	Brooks, Cameron, Duval, Hidalgo, Jim Hogg, Jim Wells, Kenedy, Kleberg, San Patricio, Starr, Webb, Willacy, Zapata	\$3,353,268.87	310	-	-	-	4	-	-	306
Community Council of South Central Texas, Inc.	Brewster, Crane, Culberson, Davis, Dimmit, Edwards, Hudspeth, Jeff, Kinney, LaSalle, Maverick, Pecos, Presidio, Real, Terrell, Uvalde, Val Verde, Zavala	\$692,189.72	61	-	-	1	1	-	-	59

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
Concho Valley Community Action Agency	Coke, Coleman, Concho, Crockett, Irion, Kimble, McCulloch, Menard, Reagan, Runnels, Schleicher, Sterling, Sutton, Tom Green	\$299,135.71	28	-	-	6	5	-	-	17
Dallas County Department of Health and Human Services	Dallas	\$2,216,802.86	189	-	1	139	13	-	1	35
Economic Opportunities Advancement Corporation of PR XI	Bosque, Ellis, Falls, Freestone, Hill, Johnson, Limestone, McLennan, Navarro	\$712,080.56	62	-	-	29	17	-	-	16
El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$1,077,502.85	111	-	-	-	111	-	-	-
Greater East Texas Community Action Program (GETCAP)	Anderson, Angelina, Chambers, Cherokee, Galveston, Gregg, Hardin, Harrison, Henderson, Houston, Jasper, Jefferson, Kaufman, Liberty, Nacogdoches, Newton, Orange, Panola, Polk, Rusk, Sabine, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Upshur, Van Zandt, Wood	\$3,724,464.22	348	-	3	189	119	-	10	4
Hill Country Community Action Association, Inc.	Bell, Burnet, Coryell, Erath, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba, Somervell, Williamson	\$739,787.41	76	-	1	31	41	-	-	3
Nueces County Community Action Agency	Nueces	\$540,699.17	46	-	-	5	5	-	-	36

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
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	\$688,307.35	68	-	-	11	20	-	1	36
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	\$1,191,249.71	97	-	-	5	75	1	-	14
South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry, Yoakum	\$650,205.94	55	-	-	2	20	-	-	31
Texoma Council of Governments	Bowie, Camp, Cass, Collin, Cooke, Delta, Denton, Fannin, Franklin, Grayson, Hopkins, Hunt, Lamar, Marion, Morris, Rains, Red River, Rockwall, Titus	\$1,451,159.74	148	1	1	61	79	-	-	6
Travis County	Travis	\$496,002.75	49	1	2	15	16	-	2	12
West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	\$324,113.02	31	-	-	2	3	-	-	26

*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

Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2022

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Aspermont Small Business Development Center, Inc.	HASKELL, JONES, KENT, KNOX, STONEWALL, THROCKMORTON	\$2,227,654.00	1,076	2	2	131	285	644	12
BakerRipley	BRAZORIA, GALVESTON, HARRIS	\$44,843,890.00	28,541	41	3090	18,698	28	3,958	2,726
Bexar County Community Resources	BEXAR	\$15,619,303.00	12,462	1	53	1,586	6,022	3,288	1,512
Big Bend Community Action Committee, Inc.	BREWSTER, CULBERSON, HUDSPETH, JEFF DAVIS, PRESIDIO	\$2,247,900.00	1,713	10	3	11	1,500	183	6
Brazos Valley Community Action Programs	BRAZOS, BURLINSON, GRIMES, LEON, MADISON, MONTGOMERY, ROBERTSON, WALKER, WALLER, WASHINGTON	\$10,122,478.00	5,797	8	28	3,285	801	1,665	10
Central Texas Opportunities, Inc. dba Cornerstone Community AA	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, McCULLOCH, RUNNELS	\$3,823,367.00	1,655	6	2	99	379	1,055	114
City of Fort Worth	TARRANT	\$10,079,790.00	6,007	28	102	3,819	414	1,262	382

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaska n Native	Asian/Pacific Islander	Black	Hispanic	White	Other
City of Lubbock	LUBBOCK	\$4,697,092.00	2,779	9	14	964	966	778	48
Combined Community Action, Inc.	AUSTIN,BASTROP,COLORADO,FAYETTE,FORT BEND,LEE	\$3,213,295.00	2,301	-	39	1,344	-	854	64
Community Action Committee of Victoria, Texas	ARANSAS,CALHOUN,DEWITT,GOLIAD,GONZALES,JACKSON,LAVACA,REFUGIO,VICTORIA	\$4,010,798.00	3,562	10	11	912	-	2,504	125
Community Action Corporation of South Texas	BEE,BROOKS,CAMERON,DUVAL,JIM WELLS,SAN PATRICIO,WIL LACY	\$12,321,953.00	11,590	38	24	51	11,262	77	138
Community Action Inc. of Central Texas	BLANCO,CALDWELL,HAYS	\$2,207,598.00	1,340	1	6	167	623	537	6

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Community Council of South Central Texas, Inc.	ATASCOSA, BANDERA, COMAL, DIMMIT, EDWARDS, FRIEO, GILLESPIE, GUADALUPE, KARNES, KENDALL, KERR, KINNEY, LASSALLE, LIVE OAK, MAVERICK, MCMULLEN, MEDINA, REAL, UVALDE, VALVERDE, WILSON, ZAVALA	\$17,505,171.00	9,776	17	13	289	7,640	1,762	55
Community Services of Northeast Texas, Inc.	BOWIE, CAMP, CASS, DELTA, FRANKLIN, HOPKINS, LAMAR, MARION, MORRIS, RAINS, RED RIVER, TITUS	\$8,333,771.00	5,486	12	8	3,404	3	1,994	65
Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$4,849,080.00	3,599	17	4	295	2,012	1,173	98

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaska n Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Dallas County Department of Health and Human Services	DALLAS	\$17,273,000.00	11,704	25	151	9,294	-	2,134	100
Economic Action Committee of The Gulf Coast	MATAGORDA, WHARTON	\$1,668,766.00	1,183	3	5	611	-	552	12
Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, LIMESTONE, MCLENNAN, NAVARRO	\$8,225,172.00	4,531	7	7	2,413	679	1,381	44
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$13,722,592.00	12,897	49	46	315	12,102	265	120

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaska n Native	Asian/Pacific Islander	Black	Hispanic	White	Other
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	\$20,424,417.00	10,798	34	167	7,745	-	2,685	167
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$14,389,950.00	14,636	13	4	41	394	13,908	276
Hill Country Community Action Association, Inc.	BELL, CORYELL, HAMILTON, LAMPASAS, LLANO, MASON, MILAM, MILLS, SAN SABA	\$5,763,744.00	3,095	11	7	1,238	-	1,657	182
Kleberg County Human Services	KENEDY, KLEBERG	\$1,404,203.00	1,409	-	0	60	1,277	71	1
Nueces County Community Action Agency	NUECES	\$3,743,158.00	2,096	4	2	244	1,574	232	40

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaska n Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Opportunities for Williamson and Burnet Counties	BURNET,WILLIAMSON	\$1,979,911.00	1,114	5	25	246	-	714	124
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	\$8,756,447.00	5,582	18	10	825	2,516	2,091	122
Pecos County Community Action Agency	CRANE, PECOS, TERRELL	\$1,562,735.00	1,023	1	0	7	883	132	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaska N Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Rolling Plains Management Corporation	ARCHER,BAYLOR,CLAY,COTTELE,FOARD,HARDDEMAN,JACKSON,MONTAGUE,SACKELFORD,STEPHENS,TAYLOR,WICHITA,WILBARGER,YOUNG	\$7,369,602.00	3,204	22	6	807	364	1,938	67
South Plains Community Action Association, Inc.	BAILEY,COCHRAN,CROSBY,DICKENS,FLOYD,GARZA,HALE,HOCKLEY,KING,LAMB,LYNN,MOTLEY,TERRY,YOAKUM	\$5,612,717.00	6,496	12	5	539	-	5,895	45
South Texas Development Council	JIM HOGG,STARR,ZAPATA	\$2,183,501.00	1,696	-	0	-	-	1,695	1
Texas Neighborhood Services	ERATH,HOOD,JOHNSON,PALOPINTO,PARKER,SOMERVELL,WISE	\$5,829,369.00	4,958	22	5	384	-	4,488	59
Texoma Council of Governments	COLLIN,COOKE,DENTON,FANNIN,GRAYSON,HUNT,ROCKWALL	\$8,585,649.00	4,335	27	120	1,857	330	1,757	244
Travis County	TRAVIS	\$8,406,572.00	24,341	109	426	10,385	6,771	5,477	1,173

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaska n Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SARBINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$4,694,289.00	4,367	5	2	3,062	38	1,208	52
Webb County Community Action Agency	WEBB	\$1,765,272.00	2,622	1	1	2	277	2,329	12
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$9,410,111.00	5,496	8	11	896	3,272	1,206	103

*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

Racial and Ethnic Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2022

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
Adults and Youth United Development Association, Inc.	El Paso	\$99,049.00	196	118	-	-	75	3	78	118	0
Aspermont Small Business Development Center, Inc.	Haskell, Jones, Kent, Knox, Stonewall, Throckmorton	\$137,193.00	2,056	8	7	187	1,239	615	950	1092	14
Big Bend Community Action Committee, Inc.	Brewster, Culberson, Hudspeth, Jeff Davis, Presidio	\$238,853.00	2,687	25	4	10	2,632	16	2,401	284	2
Brazos Valley Community Action Programs	Brazos, Burleson, Chambers, Grimes, Leon, Liberty, Madison, Montgomery, Robertson, Walker, Waller, Washington	\$1,278,764.00	12,453	32	60	5,905	4,526	1,930	2,066	8755	11

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
Cameron and Willacy Counties Community Projects, Inc.	Cameron, Willacy	\$984,274.00	2,011	-	4	4	2,002	1	1,990	21	0
Central Texas Opportunities, Inc. dba Cornerstone Community AA	Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Runnels	\$299,348.00	3,238	9	11	165	2,780	273	877	2298	63
City of Austin, Austin Public Health	Travis	\$1,159,537.00	33,829	5	31	564	798	32,431	962	719	0
City of Fort Worth	Tarrant	\$2,257,712.00	17,940	65	268	11,148	4,237	2,222	3,108	14658	174
City of Lubbock	Lubbock	\$294,252.00	174	-	5	18	132	19	125	47	2
City of San Antonio, The Department of Human Services	Bexar	\$3,030,186.00	24,285	154	132	2,583	15,034	6,382	18,300	4273	173
Combined Community Action, Inc.	Austin, Bastrop, Colorado, Fayette, Fort	\$218,092.00	5,095	-	53	1,716	1,054	2,272	605	2420	0

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
	Bend, Lee, Wharton										
Community Action Committee of Victoria, Texas	Aransas, Calhoun, DeWitt, Goliad, Gonzales, Jackson, Lavaca, Refugio, Victoria	\$420,599.00	6,088	82	27	1,128	3,525	1,326	3,171	1974	60
Community Action Corporation of South Texas	Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, San Patricio	\$354,163.00	42,786	64	48	130	21,203	21,341	21,352	545	0
Community Action Inc. of Central Texas	Blanco, Caldwell, Hays	\$368,720.00	2,765	14	19	397	2,292	43	1,869	888	8
Community Action Social Services & Education, Inc.	Maverick	\$169,814.00	259	-	-	-	259	-	259	0	0
Community Council of Greater Dallas, Inc.	Dallas	\$5,094,100.00	63,217	23	(11)	987	228	61,990	117	1071	-6

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
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	\$1,341,906.00	31,430	41	20	572	16,317	14,480	14,715	2432	0
Community Services of Northeast Texas, Inc.	Bowie, Camp, Cass, Delta, Franklin, Hopkins, Lamar, Marion, Morris, Rains, Red River, Titus	\$424,876.00	8,263	36	12	4,906	2,967	342	411	7845	7

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
Community Services, Inc.	Anderson, Collin, Denton, Ellis, Henderson, Hunt, Kaufman, Navarro, Rockwall, Van Zandt	\$1,680,630.00	1,145	1	27	336	211	570	120	506	0
Concho Valley Community Action Agency	Coke, Concho, Crockett, Irion, Kimble, Menard, Reagan, Schleicher, Sterling, Sutton, Tom Green	\$272,141.00	9,136	15	11	472	5,588	3,050	4,340	2265	3
Economic Action Committee of The Gulf Coast	Matagorda	\$171,655.00	1,439	2	16	633	585	203	481	786	1
Economic Opportunities Advancement Corporation of PR XI	Bosque, Falls, Freestone, Hill, Limestone, McLennan	\$672,889.00	10,226	9	20	6,443	2,902	852	2,152	7969	105

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
El Paso Community Action Program, Project Bravo, Inc.	El Paso	\$905,028.00	35,609	172	156	918	33,753	610	33,885	1669	55
Family Service Association of San Antonio, Inc.	Bexar	\$96,922.00	66	-	4	-	62	-	62	4	0
Galveston County Community Action Council, Inc.	Brazoria, Fort Bend, Galveston, Wharton	\$739,311.00	309	3	16	203	50	37	63	246	0
Greater East Texas Community Action Program (GETCAP)	Angelina, Cherokee, Gregg, Houston, Nacogdoches, Polk, Rusk, San Jacinto, Smith, Trinity, Wood	\$2,092,741.00	20,377	51	293	13,949	5,376	708	1,217	19160	0

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
Gulf Coast Community Services Association, Inc.	Brazoria, Galveston, Harris	\$5,318,267.00	12,073	8	27	1,472	446	10,120	518	1605	0
Hidalgo County, Texas-County of Hidalgo Community Service Agency	Hidalgo	\$2,882,363.00	19,952	33	48	88	19,394	389	19,601	352	-1
Hill Country Community Action Association, Inc.	Bell, Coryell, Hamilton, Lampasas, Llano, Mason, Milam, Mills, San Saba	\$528,272.00	15,006	30	141	5,480	4,027	5,328	2,340	8603	0
Nueces County Community Action Agency	Nueces	\$413,573.00	3,548	9	20	380	2,886	253	2,838	599	111
Opportunities for Williamson and Burnet Counties	Burnet, Williamson	\$353,525.00	5,997	18	120	1,230	2,457	2,172	1,504	2794	313

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
Opportunity Center for the Homeless	El Paso	\$99,982.00	182	-	-	-	182	-	182	0	0
Panhandle Community Services	Armstrong, Briscoe, Carson, Castro, Childress, Collingsworth, Dallam, Deaf Smith, Donley, Gray, Hall, Hansford, Hartley, Hemphill, Hutchinson, Lipscomb, Moore, Ochilree, Oldham, Parmer, Potter, Randall,	\$581,668.00	35,221	137	178	6,198	26,694	2,014	17,756	17,437	28

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
	Roberts, Sherman, Swisher, Wheeler										
Panhandle Regional Planning Commission	Deaf Smith, Potter, Randall	\$-	-	-	-	-	-	-	-	0	0
Pecos County Community Action Agency	Crane, Pecos, Terrell	\$176,386.00	2,047	1	-	15	1,999	32	1,807	240	0
Rolling Plains Management Corporation	Archer, Baylor, Clay, Cottle, Foard, Hardeman, Jack, Montague, Shackelford, Stephens, Taylor, Wichita, Wilbarger, Young	\$524,935.00	8,842	33	40	1,667	3,885	3,217	2,246	4,687	8

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
South East Texas Regional Planning Commission	Hardin, Jefferson, Orange	\$447,830.00	213	-	3	75	109	26	28	183	2
South Plains Community Action Association, Inc.	Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lynn, Motley, Terry, Yoakum	\$262,742.00	9,321	20	7	616	8,467	211	7,445	1,866	10
South Texas Development Council	Jim Hogg, Starr, Zapata	\$281,576.00	5,272	-	-	-	5,261	11	5,238	34	0
Texas Neighborhood Services	Erath, Hood, Johnson, Palo Pinto, Parker, Somervell, Wise	\$621,692.00	6,849	62	11	609	5,999	168	866	5,915	68

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
Texoma Council of Governments	Cooke, Fannin, Grayson	\$409,310.00	14,036	108	379	6,238	5,955	1,356	1,506	12,425	105
Tri-County Community Action, Inc.	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur	\$376,001.00	7,981	14	8	5,328	2,258	373	263	7,718	0
Webb County Community Action Agency	Webb	\$1,155,085.00	1,398	-	-	-	1,398	-	1,398	0	0

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non- Hispanic	Ethnicity Unknown
West Texas Opportunities, Inc.	Andrews, Borden, Dawson, Ector, Fisher, Gaines, Glasscock, Howard, Loving, Martin, Midland, Mitchell, Nolan, Reeves, Scurry, Upton, Ward, Winkler	\$666,509.00	11,394	21	18	1,702	8,923	730	7,767	3,627	0

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2022

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Abigail's Arms Cooke County Family Crisis Center	COOKE	\$189,829.75	58	3	1	14	-	38	2	20	38	-
Advocacy Outreach	BASTROP	\$244,288.66	200	-	-	91	-	121	-	56	144	-
Alliance of Community Assistance Ministries, Inc.	MONTGOMERY, HARRIS, FORT BEND	\$834,832.00	181	-	-	117	-	64	-	56	125	-
Ark-Tex Council of Governments	MORRIS, CASS, RED RIVER, TITUS, BOWIE, LAMAR, DELTA, HOPKINS	\$318,786.10	211	-	-	172	-	39	-	-	211	-
Arlington Life Shelter	TARRANT	\$13,825.53	211	4	1	138	-	65	3	26	185	-
Aspermont Small Business Development Center, Inc.	KNOX, THROCKMORTON, HASKELL, JONES, KENT, STONEWALL	\$2,755.81	-	-	-	-	-	-	-	-	-	-
Bay Area Turning Point, Inc.	BRAZORIA, GALVESTON, CHAMBERS	\$426,763.57	361	4	-	196	-	116	45	93	268	-
Beat AIDS Coalition Trust	BEXAR	\$430,206.01	502	11	-	165	-	326	-	197	305	-
Bridge Steps dba The Bridge	DALLAS	\$851,254.00	60	2	-	41	-	15	2	8	52	-
Brighter Tomorrows, Inc.	DALLAS, ELLIS, COLLIN, TARRANT	\$373,688.03	65	-	4	44	-	24	-	15	50	-
Brown County Home Solutions	BROWN	\$62,786.77	242	21	-	35	-	186	-	43	199	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Career and Recovery Resources, Inc.	MONTGOMERY, FORT BEND, HARRIS	\$207,611.23	1	-	-	1	-	-	-	-	1	-
Catholic Charities of Dallas, Inc.	DALLAS	\$988,871.81	39	1	-	25	-	9	4	3	36	-
Catholic Charities of the Archdiocese of Galveston-Houston	FORT BEND, MONTGOMERY, HARRIS	\$792,176.31	298	-	2	71	-	225	-	212	86	-
Catholic Charities of the Rio Grande Valley	CAMERON	\$1,067,480.60	303	-	-	-	-	303	-	298	5	-
Center for Transforming Lives	TARRANT	\$54,722.14	30	-	-	22	-	8	-	-	30	-
Christian Community Action	DENTON	\$237,062.74	65	-	1	34	-	30	-	12	53	-
City House, Inc.	DALLAS, COLLIN	\$123,619.69	76	2	14	37	-	22	1	14	62	-
City of Amarillo	POTTER, RANDALL	\$588,842.39	79	-	6	30	-	43	-	25	54	-
City of Denton	DENTON	\$397,701.33	257	9	2	92	1	157	-	31	226	-
CitySquare	DALLAS	\$59,545.87	165	3	1	125	-	39	-	17	148	-
Combined Community Action, Inc.	AUSTIN, COLORADO, FAYETTE, LEE	\$39,214.96	47	-	-	25	-	22	-	7	40	-
Community Action Committee of Victoria, Texas	VICTORIA, GONZALES, JACKSON, CALHOUN, DE WITT, GOLIAD, REFUGIO, LAVACA, ARANSAS	\$545,364.60	562	-	-	154	-	408	-	319	243	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Concho Valley Community Action Agency	COKE, IRION, SUTTON, CONCHO, MENARD, SCHLEICHER, STERLING, TOM GREEN, KIMBLE, CROCKETT	\$2,134,048.79	361	-	-	41	2	316	2	236	125	-
Corazon Ministries, Inc	BEXAR	\$22,729.46	240	1	1	62	-	174	3	92	147	1
Corpus Christi Hope House, Inc.	NUECES	\$100,201.89	126	4	-	4	-	118	-	98	28	-
Covenant House Texas	HARRIS	\$238,816.30	80	-	-	65	-	15	-	5	75	-
Denton County Friends of the Family, Inc.	DENTON	\$342,048.43	83	2	6	15	-	42	18	15	46	22
El Paso Center for Children, Inc.	EL PASO	\$293,025.21	58	-	1	1	-	55	1	49	8	1
El Paso Coalition for the Homeless	EL PASO	\$82,017.42	51	1	1	10	1	38	-	33	18	-
El Paso Human Services, Inc.	EL PASO	\$560,493.72	103	-	-	19	-	84	-	72	31	-
Ending Community Homelessness Coalition, Inc.	TRAVIS	\$736.51	-	-	-	-	-	-	-	-	-	-
Families In Crisis, Inc.	BELL	\$313,015.87	856	5	8	444	7	377	15	96	760	-
Family Crisis Center, Inc.	WILLACY, CAMERON	\$185,062.68	106	-	-	4	-	102	-	99	7	-
Family Eldercare, Inc.	TRAVIS	\$1,163,146.56	88	2	-	37	-	49	-	13	75	-
Family Endeavors, Inc.	BEXAR	\$11,046,699.59	2,992	31	17	1,179	16	1,741	29	1,011	1,979	2
Family Gateway, Inc.	COLLIN, DALLAS	\$485,282.00	568	24	5	424	-	147	9	99	469	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Family Violence Prevention Services, Inc.	BEXAR	\$245,126.22	1,359	6	13	198	8	1,134	-	909	450	-
First Presbyterian Church of Dallas, Texas dba The Stewpot	DALLAS	\$332,196.32	262	2	-	228	-	32	-	7	255	-
Foundation For The Homeless	TRAVIS	\$329,147.40	2	-	-	2	-	-	-	-	2	-
Friendship of Women, Inc.	CAMERON	\$208,744.18	184	-	-	-	-	184	-	180	4	-
Haven for Hope of Bexar County	BEXAR	\$662,012.28	191	3	-	19	1	155	13	92	92	7
Helen's Project	DALLAS	\$7,628.00	559	33	-	332	-	194	-	50	504	5

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Homeless Network of Texas dba Texas Homeless Network	ARMSTRONG, AUSTIN, BROWN, GALVESTON, GOLIAD, HANSFORD, HARDIN, HEMPHILL, HOWARD, KENDALL, KENEDY, KENT, KIMBLE, KNOX, MILLS, MOTLEY, NUECES, ORANGE, PECOS, SAN AUGUSTINE, SAN JACINTO, SOMERVELL, CHEROKEE, COLEMAN, CONCHO, COOKE, DELTA, WALKER, WILLACY, AN	\$166,716.60	-	-	-	-	-	-	-	-	-	-
Hope's Door	DALLAS, COLLIN	\$404,397.99	68	1	1	33	2	23	8	18	50	-
Houston Area Women's Center, Inc.	HARRIS	\$1,492,211.01	541	12	10	319	-	200	-	179	362	-
HTX H.O.P.E. Haven	HARRIS, FORT BEND, MONTGOMERY	\$149,283.22	1,749	29	10	653	2	1,027	28	341	1,408	-
La Posada Home, Inc.	EL PASO	\$359,806.10	12	2	-	-	-	10	-	7	5	-
La Posada Providencia	HIDALGO, CAMERON	\$147,100.48	2,982	-	13	50	-	2,919	-	2,928	54	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Loaves and Fishes of the Rio Grande Valley, Inc.	CAMERON, WILLACY	\$656,420.43	1,331	-	35	62	-	1,234	-	1,153	178	-
Magnificat Houses, Inc.	HARRIS	\$49,271.00	169	3	2	97	-	69	-	36	132	1
Martha's Home, Inc.	RANDALL, POTTER	\$7,379.65	100	1	-	22	-	74	3	33	67	-
Maurice Barnett Geriatric Wellness Center, Inc.	COLLIN	\$319,073.38	80	3	1	34	-	41	1	4	75	1
Metro Dallas Homeless Alliance	COLLIN, DALLAS	\$148,977.29	497	5	1	379	4	92	16	56	441	-
Metro Relief	DALLAS, COLLIN	\$61,479.92	122	4	-	88	1	29	-	5	117	-
Metrocrest Services, Inc.	DALLAS	\$519,614.38	78	-	2	33	-	43	-	38	40	-
Mid-Coast Family Services, Inc.	GOLIAD, LAVACA, VICTORIA, CALHOUN, DE WITT, GONZALES, JACKSON, REFUGIO	\$881,920.48	879	-	3	190	-	583	103	486	393	-
Montrose Counseling Center	HARRIS, FORT BEND, MONTGOMERY	\$325,818.93	43	-	-	18	-	25	-	23	20	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
NorTex Regional Planning Commission	BAYLOR, COTTLE, STEPHENS, WISE, FOARD, PALO PINTO, HARDEMAN, MONTAGUE, YOUNG, ARCHER, WICHITA, CHILDRESS, JACK, CLAY, THROCKMORTON, WILBARGER	\$137,082.20	141	7	-	60	3	71	-	25	114	2
Northwest Assistance Ministries	HARRIS	\$107,549.29	21	6	-	14	-	1	-	-	21	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Panhandle Community Services	DEAF SMITH, OCHILTREE, HEMPHILL, SHERMAN, WHEELER, CASTRO, MOORE, OLDHAM, POTTER, SWISHER, BRISCOE, PARMER, CARSON, HANSFORD, GRAY, COLLINGSWORTH, H, HALL, HARTLEY, HUTCHINSON, DONLEY, LIPSCOMB, ARMSTRONG, DALLAM	\$911,031.19	513	8	5	115	-	401	4	205	304	4
Project Vida	EL PASO	\$384,752.65	67	-	-	6	-	61	-	56	11	-
Randy Sams Outreach Shelter	BOWIE, MORRIS, TITUS, DELTA, RED RIVER, HOPKINS, FRANKLIN, UPSHUR, CASS, CAMP, MARION, LAMAR	\$1,185.00	43	3	-	14	-	27	-	-	43	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Recovery Resource Council	DALLAS	\$14,940.81	1	-	-	-	-	1	-	-	1	-
Resource and Crisis Center of Galveston County, Inc.	GALVESTON	\$151,473.39	160	1	3	68	-	74	14	31	121	8
SA Christian Hope Resource Center DBA SA Hope Center	BEXAR	\$348,271.35	235	-	-	63	-	172	-	143	92	-
SafeHaven of Tarrant County	TARRANT	\$312,212.16	1,894	46	8	1,236	5	632	19	334	1,555	5
Salvation Army (Abilene)	JONES, HASKELL, CALLAHAN, FISHER, NOLAN, TAYLOR, SHACKELFORD, RUNNELS	\$135,812.49	430	5	1	99	3	320	2	69	361	-
Salvation Army (Amarillo)	RANDALL	\$50,607.93	91	1	5	42	-	43	-	43	48	-
Salvation Army (Arlington)	TARRANT	\$33,549.92	-	-	-	-	-	-	-	-	-	-
Salvation Army (Beaumont)	JEFFERSON	\$102,932.75	306	3	5	148	1	149	1	18	288	-
Salvation Army (Coastal Bend)	JIM WELLS, SAN PATRICIO, BEE, KLEBERG, NUECES	\$368,289.77	982	24	9	191	3	750	5	535	435	12
Salvation Army (Dallas)	DALLAS	\$229,956.50	592	15	1	371	7	199	1	76	516	-
Salvation Army (Denton)	DENTON	\$319,317.47	546	10	6	189	-	341	-	61	484	1
Salvation Army (Fort Worth) Mabee Center	TARRANT	\$999,820.00	1,040	2	3	700	-	336	-	282	758	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Salvation Army (Galveston)	GALVESTON	\$430,359.40	524	25	4	141	5	358	8	78	445	1
Salvation Army (Grayson County)	FANNIN, GRAYSON, COOKE	\$116,465.35	173	1	-	74	-	98	-	59	114	-
Salvation Army (Houston)	MONTGOMERY, FORT BEND, HARRIS	\$428,726.05	775	6	6	535	2	216	10	157	616	2
Salvation Army (Temple)	BELL, LAMPASAS, CORYELL, HAMILTON	\$884,252.41	560	11	2	314	15	242	-	97	463	-
Salvation Army (Waco)	MCLENNAN	\$688,513.01	1,329	33	3	629	8	621	49	199	1,056	74
San Antonio Metropolitan Ministries, Inc.	BEXAR	\$246,828.21	236	4	1	72	-	156	3	126	107	3
SEARCH Homeless Services	HARRIS	\$84,726.55	246	7	5	171	7	54	2	22	224	-
Shared Housing Center, Inc.	DALLAS	\$222,428.29	8	-	-	8	-	-	-	-	8	-
Shelter Agencies For Families In East Texas, Inc.	HOPKINS, TITUS, CAMP, DELTA, RED RIVER, MORRIS, LAMAR, FRANKLIN, WOOD	\$106,015.14	310	2	-	69	1	238	-	20	290	-
Shelter Ministries of Dallas, dba Austin Street Center	DALLAS	\$246,210.55	1,830	22	12	1,005	6	474	311	157	1,669	4
Society of St. Vincent de Paul, Southwest Texas Council	BEXAR	\$531,977.77	112	4	-	31	-	78	-	63	49	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Spring Branch Community Health Center	MONTGOMERY, HARRIS, FORT BEND	\$1,693,931.70	124	17	-	51	-	55	1	42	81	1
Tarrant County Hands of Hope	TARRANT	\$225,937.71	248	-	-	97	-	151	-	52	196	-
Tarrant County Homeless Coalition	PARKER, TARRANT	\$207,406.19	1	-	-	1	-	-	-	-	1	-
Texas Council on Family Violence	BAYLOR, BORDEN, BREWSTER, DE WITT, RED RIVER, RUSK, CAMP, CASTRO, CLAY, COMAL, GOLIAD, GONZALES, HOCKLEY, HUTCHINSON, JACK, JEFF DAVIS, JOHNSON, KENT, ANGELINA, AUSTIN, MCCULLOCH, MONTAGUE, NAVARRO, NOLAN, STERLING, SWISHER, WASHINGTON, TARRANT, TERRELL,	\$16,952.22	-	-	-	-	-	-	-	-	-	-

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
The Beacon of Downtown Houston	HARRIS	\$60,875.58	3,031	28	22	2,017	14	896	54	428	2,599	4
The Bridge Over Troubled Waters, Inc.	HARRIS	\$129,025.84	93	-	-	28	-	64	1	34	59	-
The Children's Center, Inc.	GALVESTON	\$62,506.31	118	-	-	72	-	46	-	25	93	-
The Chosen Ones Outreach Ministries of Galveston	MATAGORDA, COLORADO, CALHOUN, VICTORIA, DE WITT, GOLIAD, JEFFERSON, WHARTON, WALLER, BRAZORIA, GALVESTON, LAVACA	\$875,609.63	520	11	-	340	1	168	-	70	450	-
The Family Place, Inc.	DALLAS, COLLIN	\$757,352.43	1,452	10	3	874	-	313	252	298	1,152	2
The Presbyterian Night Shelter of Tarrant County, Inc.	TARRANT	\$73,449.42	124	1	-	52	-	70	1	16	108	-
The SAFE Alliance	TRAVIS	\$161,726.72	488	7	6	181	2	244	48	216	269	3
The Well Community	DALLAS	\$29,701.67	383	1	2	190	1	156	33	98	270	15
Tracy Andrus Foundation	HARRISON, SABINE, SAN AUGUSTINE, SHELBY	\$1,363,963.76	498	1	-	404	-	87	6	34	458	6
Transcend STEM Education	DALLAS, COLLIN	\$15,897.00	59	1	-	36	1	20	1	18	40	1

Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian /Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic	Ethnicity Unknown
Twin City Mission, Inc.	MILAM, BRAZOS, GRIMES, BURLESON, LEON, MADISON, ROBERTSON	\$892,482.93	2,512	10	18	1,524	4	841	115	349	2,120	43
Tyler Street Resource Center dba Guyon Saunders Resource Center	POTTER, RANDALL	\$10,114.00	7	-	-	1	-	6	-	-	7	-
Under 1 Roof	DALLAS, COLLIN	\$371,278.21	112	1	-	106	-	5	-	7	105	-
United States Veterans Initiative - Houston	HARRIS	\$28,937.24	12	-	-	12	-	-	-	-	12	-
United Way of Denton County, Inc.	DENTON	\$1,726,614.38	382	14	7	187	3	174	7	34	342	6
West Houston Assistance Ministries, Inc.	HARRIS	\$504,432.69	2,148	6	35	1,293	-	797	17	753	1,395	-
Youth and Family Alliance dba Lifeworks	TRAVIS	\$863,948.42	15	-	1	7	-	6	1	4	11	-

*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 2022

HHSP Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Pacific Islander or Native Hawaiian	White	Unknown /Other	Hispanic	Non Hispanic	Ethnicity Unknown
City of Amarillo	AMARILLO (CITY)	\$1,263.46	2	3	-	-	-	-	-	2	3	-
City of Arlington	ARLINGTON (CITY)	\$266,015.49	13	89	1	-	-	1	-	6	97	-
City of Austin	AUSTIN (CITY)	\$546,912.32	102	108	2	6	-	18	10	80	124	24
City of Corpus Christi	CORPUS CHRISTI (CITY)	\$-	-	-	-	-	-	-	-	-	-	-
City of Dallas	DALLAS (CITY)	\$1,023,722.72	117	297	9	13	3	44	19	52	406	-
City of El Paso	EL PASO (CITY)	\$179,462.46	241	24	1	-	2	3	-	233	35	-
City of Fort Worth	FORT WORTH (CITY)	\$546,271.52	35	82	-	-	-	5	5	9	113	-
City of Plano	PLANO (CITY)	\$17,509.07	-	1	-	-	-	-	-	-	1	-
City of San Antonio	SAN ANTONIO (CITY)	\$223,223.35	274	103	4	4	1	103	94	258	127	95
Haven for Hope of Bexar County	BEXAR	\$831,125.69	2,215	1,011	16	27	-	118	75	1,688	1,646	10

Appendix D: TDHCA Goals and Objectives

The agency's goals reflect program performance based upon measures developed with the Legislative Budget Board (LBB) and the Governor's Office of Budget, Planning and Policy (GOBPP).

The Strategic Plan 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 2022-2023.

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 FY 2022 actual performance and the estimated performance for FY 2023.

Goal 1: To increase and preserve the availability of safe, decent, and affordable housing for very low, low, and moderate income persons and families.

Strategy 1.1

Provide mortgage loans and Mortgage Credit Certificates (MCCs), through the department's Mortgage Revenue Bond (MRB) Program, which are below the conventional market interest rates to very low, low, and moderate income homebuyers.

Strategy Measure	2022 Actual	2023 Target
Number of households assisted through Bond Financing or Other Mortgage Financing	7,835	12,011

Strategy 1.2

Provide federal housing loans and grants through the HOME Investment Partnership (HOME) Program for very low and low income families, focusing on the construction of single family and multifamily housing in rural areas of the state through partnerships with the private sector.

Strategy #1	2022 Actual	2023 Target
Number of households assisted with Single Family HOME Funds	3,074	880

Strategy 1.7

Provide federal tax credits to develop rental housing for households with very low income and low income

Strategy Measure	2022 Actual	2023 Target
Number of households assisted through the Housing Tax Credit Program	11,683	18,766

Explanation of Variance:

Several cost certifications for acquisition/rehab activity were received earlier than expected.

Strategy 1.8

Provide federal mortgage loans through the department's Mortgage Revenue Bond (MRB) program for the acquisition, restoration, construction and preservation of multifamily rental units for very low, low and moderate income families.

Strategy Measure	2022 Actual	2023 Target
Number of households assisted with the Multifamily Mortgage Revenue Bond Program	904	1,907

Goal 2: Promote improved housing conditions for extremely low, very low, and low income households by providing information and assistance.

Strategy 1.1

Provide information and technical assistance to the public through the Housing Resource Center.

Strategy Measure	2022 Actual	2023 Target
Number of information and technical assistance requests completed	8,048	7,000

Strategy 2.1

To assist colonias, border communities, and nonprofits through field offices, Colonia Self-Help Centers, and Department programs.

Strategy Measure	2022 Actual	2023 Target
Number of technical assistance contacts conducted by the field offices	1,837	1,380

Goal 3: Ensure compliance with Department of Housing and Community Affairs federal and state program mandates.

Strategy 1.1

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	2022 Actual	2023 Target
Number of persons assisted through homeless and poverty related funds	477,846	435,376

Strategy Measure #2	2022 Actual	2023 Target
Number of persons assisted that achieve incomes above poverty level.	678	1,100

Strategy 2.1

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	2022 Actual	2023 Target
Number of Households Receiving Utility Assistance	222,807	180,000

Strategy Measure#2	2022 Actual	2023 Target
Number of dwelling units weatherized through Weatherization Assistance Program	2,699	3,500

Goal 4: Ensure compliance with Department of Housing and Community Affairs federal and state program mandates

Strategy 1.1

Monitor and inspect for federal and state housing program requirements

Strategy Measure	2022 Actual	2023 Target
Total number of file reviews	650	674

Strategy 1.2

Monitor federal and state subrecipient contracts for programmatic and fiscal requirements.

Strategy Measure	2022 Actual	2023 Target
Total number of monitoring reviews of All Non-formula Contracts	169	120

Goal 5: Protect the public by regulating the manufactured housing industry in accordance with state and federal laws.

Strategy 1.1

Provide services for Statement of Ownership and Licensing in a timely and efficient manner.

Strategy Measure	2022 Actual	2023 Target
Number of manufactured housing statements of ownership issued	61,088	54,000

Strategy 1.2

Conduct inspection of manufactured homes in a timely manner.

Strategy Measure	2022 Actual	2023 Target
Number of installation reports received	18,862	16,000

Strategy 1.3

To process consumer complaints, conduct investigations and take administrative actions to protect the general public and consumers.

Strategy Measure #1	2022 Actual	2023 Target
Number of complaints resolved	691	650

Strategy Measure #2	2022 Actual	2023 Target
Average time for complaint resolution	78.7	180

Strategy Measure #3	2022 Actual	2023 Target
Number of jurisdictional complaints received	668	675

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	2022 Target	2022 Actual	% of Goal	2023 Target
Amount of HOME project allocation awarded to applicants that target persons with disabilities.	\$1,767,127	\$1,577,713	89.28%	\$2,038,676

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

ACRONYM	NAME
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
ERA	Emergency Rental Assistance Program
FY	Fiscal Year (referring to State Fiscal Year)
FHA	Federal Housing Administration
FHAP	Fair Housing Assistance Program
FHIP	Fair Housing Initiative Program
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

ACRONYM	NAME
HHSP	Homeless Housing and Services Program
HIC	Housing Inventory Count
HICP	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
LIHWAP	Low Income Household Water Assistance Program
MCC	Mortgage Credit Certificate
MCTH	My Choice Texas Home

ACRONYM	NAME
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

ACRONYM	NAME
SFD	Single Family Development
SFY	State Fiscal Year
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
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
TXHBU	Texas Homebuyer U
TX MCC	Texas Mortgage Credit Certificate
USDA	U.S. Department of Agriculture

ACRONYM	NAME
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