

**REPORT ON THE
2003 STATE OF TEXAS
COMMUNITY
NEEDS
SURVEY**

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COMMUNITY NEEDS SURVEY OVERVIEW

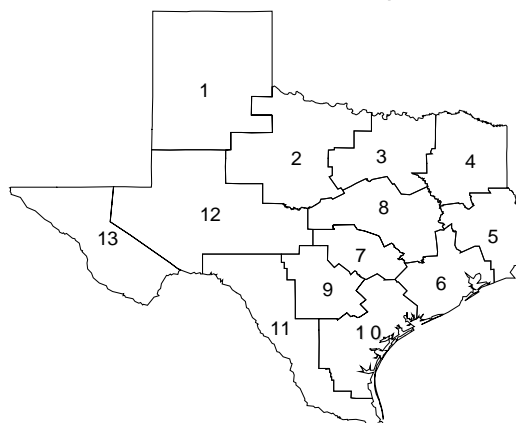
In March of 2003, the Texas Department of Housing and Community Affairs (the Department) distributed over 2,000 copies of the 2003 Community Needs Survey (CNS) to cities, counties, local housing departments, USDA field offices, public housing authorities, and councils of governments. Local community action agencies were also contacted for their expertise on homeless issues and other community service topics. The survey was designed to provide the Department with a better understanding of housing and community service needs, issues, and problems at the regional and local levels. The survey gave local officials and other professionals, who are most familiar with the unique characteristics of their community, a voice in planning how Texas's affordable housing and community service needs can be most effectively addressed. This report presents the results from the 2003 Community Needs Survey.

Information from the survey is used as a component of the Affordable Housing Needs Score, a location score in Housing Tax Credit Program, HOME Program, and Housing Trust Fund applications. The results of the CNS will also be incorporated into the regional plans of the *2004 State of Texas Low Income Housing Plan and Annual Report* (SLIHP). Survey responses will further provide the Department with local and regional perspectives when considering programmatic changes.

Highlights from the survey results:

- Seventy-eight percent of respondents that are familiar with local affordable housing feel there is a severe or significant affordable housing problem in their area.
- Owner-occupied housing assistance ranks slightly higher in importance than rental housing assistance statewide.
 - The Panhandle and Northwest Texas (regions 1 and 2) prefer rental housing assistance over owner-occupied assistance.
 - Northeast Texas, Central Texas, and West Texas (regions 3, 4, 7, 9, and 12) rank rental and owner-occupied assistance roughly equal.
 - East Texas, the Gulf Coast, part of Central Texas, and the border areas (regions 5, 6, 8, 10, 11, and 13) rank owner-occupied housing higher than rental housing.
- Among owner-occupied housing assistance activities, renovation is ranked highest in importance followed by purchase assistance and new housing development.
- New rental housing development and the renovation of existing rental housing are considered more important than rental payment assistance statewide.

Uniform State Service Regions



This report contains statewide and regional analyses of the survey responses to questions about affordable housing need, homeless programs and energy assistance need, and perceived obstacles to affordable housing. The Appendix includes tables with response data, a detailed methodology on the Community Needs Score component of the Affordable Housing Needs Score, and a sample of the survey instrument.

RESPONSE RATE

Obtaining a high response rate was one goal of the survey process. The Department mailed written reminders and an additional copy of the survey to communities that did not respond to the original survey request. Concurrently with the distribution of the surveys, the Department asked State senators and representatives to encourage officials in their jurisdictions to respond to the survey. A similar request was made of approximately 3,700 stakeholder and advocacy groups (nonprofits, community housing development organizations, and affordable housing developers) on the Center for Housing Research, Planning, and Communications' mailing list. The Department would like to thank all of the administrators who returned the completed survey.

Table 1 shows the number of surveys sent and received by region. The total response rate for the survey was 38.3 percent. It is estimated that 85 percent of the Texas population is represented by the cities, counties, local housing departments, public housing authorities, USDA field offices, and councils of governments that responded to the survey.

Table 1: Response Rate by Region

Region	Surveys Sent	Surveys Received	Response Rate
1	186	86	46.2%
2	186	78	41.9%
3	371	111	29.9%
4	223	81	36.3%
5	114	51	44.7%
6	180	59	32.8%
7	105	43	41.0%
8	196	76	38.8%
9	96	49	51.0%
10	110	45	40.9%
11	134	46	34.3%
12	109	39	35.8%
13	32	19	59.4%
State	2042	783	38.3%

Of the total 591 represented cities and counties that responded to the survey, 80 percent represent rural populations and 20 percent represent urban areas. The urban and rural respondent percentages are very close to the urban and rural distribution of surveys, 78 percent rural and 22 percent urban. Rural counties are counties that are not within a Metropolitan Statistical Area and rural places are defined as an area that is

1. within the boundaries of a place as identified by the US Census Bureau and
 - a. outside the boundaries of a metropolitan statistical area; or
 - b. within the boundaries of a metropolitan statistical area, if the place has a population of 20,000 or less and does not share a boundary with a place that has a population of 20,000 or more; or
2. not within the boundaries of a place as identified by the US Census.

SURVEY RESPONSES: STATEWIDE ANALYSIS

Responses to the Community Needs Survey provide the Department with information about the housing and community service needs of the state as revealed by the survey responses. For more detailed information on the responses, see the Appendix.

HOUSING ACTIVITIES

The Housing Activities section of the survey asks a series of questions about local affordable housing need. The respondent was required to rank items in order of importance with one being the first in importance and the highest number being the lowest in importance. Statewide, 76 percent of the respondents feel that there is a severe or significant affordable housing problem in their area. Approximately 22 percent of the respondents feel that the affordable housing problem is minor or nonexistent, and 3 percent are unfamiliar with the affordable housing problem. A total of 78 percent of those who are familiar with the affordable housing situation in their area feel that there is a severe or significant affordable housing problem. There is no significant difference between urban and rural responses to this question, although a slightly higher number of rural respondents report that they are unfamiliar with the issue.

Owner-occupied housing assistance ranks slightly higher in importance over rental assistance activities statewide. Among the different types of owner-occupied assistance, the renovation of existing housing ranks highest in importance. Home purchase assistance in the form of lower-interest-rate loans, down payment, or closing cost assistance ranks higher than new owner-occupied housing development. New rental housing development is more important statewide than the renovation of rental housing. Rental payment assistance ranks last in importance.

Only 37 percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with predevelopment costs such as architectural or environmental fees ranks as the most important capacity building activity. The second most important capacity building activity is assistance with staffing and operating costs, and the activity ranked last in importance is technical assistance, such as training or organizational development. Respondents were asked to list other possible capacity building activities, and responses include infrastructure, transportation, renovation assistance, and funding. Over 59 percent of urban respondents report a local nonprofit housing or community development organization; for the rural respondents the figure is 30 percent.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Among the low and moderate income populations, programs for the extremely low and very low income groups rank highest in importance. Programs for low income people, those earning between 51 and 80 percent of the area median income, rank next in importance, and programs for moderate income people rank as the least important according to survey respondents.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. Rental assistance, the development of more housing, and supportive services all rank about equal for survey respondents.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Providing supportive services such as community care and meal preparation is the next important activity. Rental assistance and down payment assistance for persons with disabilities rank as the last two important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section of the survey examines local perceptions of homeless issues and the need for energy assistance activities. Statewide, 23 percent of the respondents familiar with the topic feel that there is a severe or significant homeless problem in their community. Approximately 77 percent feel that the homeless problem is minor or nonexistent. Twelve percent of the respondents are unfamiliar with the situation. There is a dramatic difference between urban and rural respondents. Forty-nine percent of urban respondents report a severe or significant homeless problem in their area. For the rural areas only 14 percent report a severe or significant homeless problem.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. The need for more transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services is the most important community activity. The renovation or major rehabilitation of buildings for use as homeless facilities and maintenance, operation, and furnishing costs for homeless facilities rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment is the most important supportive service statewide. Next in importance is a job training and placement service. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquired about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity; followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses. Sixty-five percent of the respondents with an opinion strongly agree or agree with the

statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. This is largely an urban issue: 84 percent of urban respondents with an opinion strongly agree or agree with the statement, and 58 percent of rural respondents strongly agree or agree.

A large number of respondents with an opinion, 93 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally. Ninety-five percent of urban respondents that express an opinion strongly agree or agree with the statement, and 92 percent of rural respondents strongly agree or agree.

Approximately 26 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. The urban and rural opinions are quite distinct. More than twice as many urban respondents with an opinion, 46 percent compared to 20 percent of rural respondents, strongly agree or agree with the statement.

More than three-quarters of the respondents with an expressed opinion, 77 percent, feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. More rural respondents strongly agree and agree than urban respondents; the rural rate is 80 percent and the urban rate is 68 percent.

Twenty-seven percent of the respondents with an opinion feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities. More than one-quarter are neutral on the issue. Environmental concerns seem to be an urban issue. More than 37 percent of urban respondents strongly agree or agree with the statement. Twenty-four percent of rural respondents feel that environmental concerns limit the amount of affordable housing initiatives.

Many of the respondents, 45 percent, are neutral on the statement that subprime lending is an issue that deserves attention in their community. Seventy-four percent of those with an opinion strongly agree or agree. Slightly more urban respondents with an opinion strongly agree or agree; 81 percent urban compared to 72 percent rural.

Almost 72 percent of respondents with an opinion feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing. Respondents in rural areas agree with the statement more than those from urban areas. Almost 74 percent of rural respondents strongly agree or agree that the lack of homebuyer education and counseling service limits affordable housing in their area. Sixty-three percent of urban respondents strongly agree or agree.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 72 percent of the survey respondents with an opinion. A slightly higher percentage of rural respondents strongly agree or agree with the statement than urban respondents; 73 percent for rural and 69 percent for urban.

Forty-one percent of those surveyed that expressed an opinion feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities. This is a

Statewide Analysis

prominent issue in rural areas; 47 percent strongly agree or agree. In urban areas 19.5 percent strongly agree or agree.

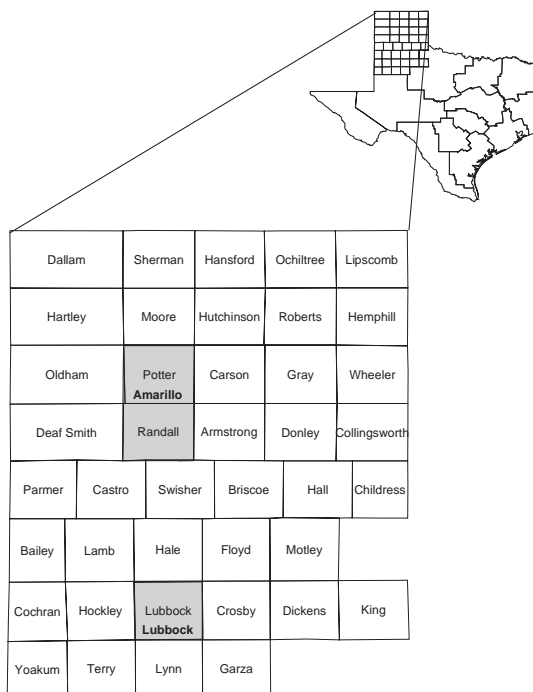
Most of those surveyed strongly disagree or disagree that fair housing and housing discrimination are issues that require attention in their communities: 82 percent. Almost one-third of the urban respondents strongly agree or agree with the statement, and 13 percent of the rural respondents strongly agree or agree.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 81 percent. More urban respondents, 86 percent, feel that there is a need for more capacity building than rural respondents, 80 percent.

Many of the respondents with an expressed opinion, or 86 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing. For urban respondents, 90 percent would be interested; for rural respondents the figure is 85 percent.

REGION 1

This 41-county region in the northwest corner of Texas encompasses over 39,500 square miles of the Panhandle. According to the Census, the total population in Region 1 is 780,733, representing a 6.3 percent increase from 1990. Slightly less than 48 percent of the population lives in the urban areas, including Amarillo and Lubbock, and the rest live in rural areas of the region. The figure to the side shows Region 1 with the metropolitan statistical areas shaded.



HOUSING ACTIVITIES

In Region 1, 74 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Rental housing assistance ranks higher in importance over owner assistance activities. Among the different types of owner-occupied assistance, home purchase assistance in the form of lower-interest-rate loans, down payment, or closing cost assistance and the renovation of existing housing ranks higher than new owner-occupied housing development. The renovation of rental housing is more important than new rental housing development. Rental payment assistance ranks last in importance.

Less than 37 percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with predevelopment costs such as architectural or environmental fees ranks as the most important capacity building activity. The second most important capacity building activity is assistance with staffing and operating costs, and the activity ranked last in importance is technical assistance, such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. The development of more housing is the second most important activity. Rental assistance and supportive services are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Rental assistance is the next important activity. Providing supportive services such as community care and meal preparation and down payment assistance for persons with disabilities rank as the last two important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 1, 14.5 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. More transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services is the most important community activity. The renovation or major rehabilitation of buildings for use as homeless facilities and maintenance, operation, and furnishing costs for homeless facilities rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless, respondents ranked them in order of importance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment, is the most important supportive service in the region. Next in importance is a job training and placement service. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquired about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Fifty-five percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 91 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

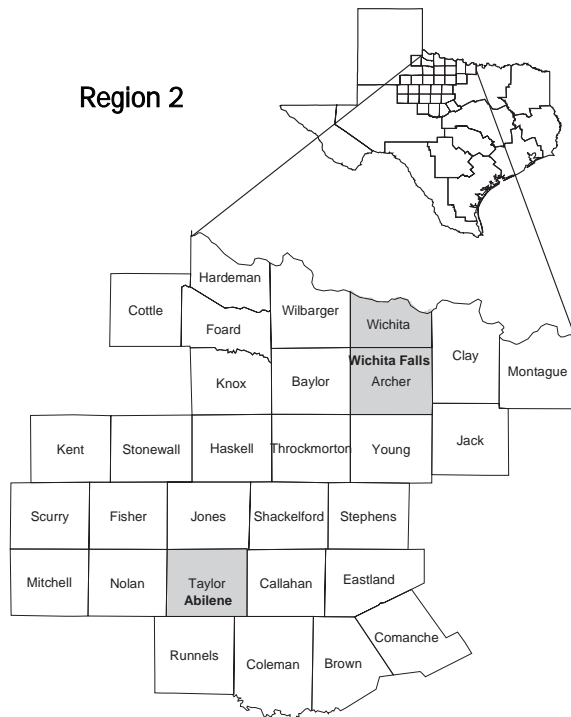
Approximately 13 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. More than three-quarters of the respondents with an expressed opinion, 77 percent, feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Twenty-seven percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Three-quarters of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 74 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Region 1 differs from the state with regard to local market conditions and presence of a construction industry. According to 81 percent of the survey respondents with an opinion, local market conditions and population demographics work against the creation of affordable housing in the communities, compared to 72 percent for the state. Sixty-five percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities. This is a higher percentage than the state figure of 41 percent.

Eighteen percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 81 percent. Many of the respondents, or 84 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.



REGION 2

Region 2 surrounds the metropolitan areas of Wichita Falls and Abilene, shaded in the figure to the left. The region has a majority rural population at 59 percent. A total of 549,267 people live in the area, or 2.6 percent of the state's population.

HOUSING ACTIVITIES

In Region 2, 75 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Rental housing assistance ranks higher in importance over owner assistance activities. Among the different types of owner-occupied assistance, the renovation of existing housing ranks higher than home purchase assistance and owner-occupied housing development. The renovation of rental housing is more important than new rental housing development. Rental

payment assistance ranks last in importance.

Less than 26 percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with predevelopment costs, such as architectural or environmental fees, ranks as the most important capacity building activity. The second most important capacity building activity is assistance with staffing and operating costs, and the activity ranked last in importance is technical assistance, such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. The development of more housing is the second most important activity. Rental assistance and supportive services are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Rental assistance is the next important activity. Supportive services, such as community care and meal preparation, and down payment assistance for persons with disabilities rank as the least important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 2, 12 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. More transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services is the most important community activity. The renovation or major rehabilitation of buildings for use as homeless facilities and maintenance, operation, and furnishing costs for homeless facilities rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. A job training and placement service is the most important supportive service in the region. Next in importance is child care and transportation assistance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity; followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Forty-five percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 87 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 17 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. About 70 percent feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Twenty-six percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Region 2

Slightly more than half, 56 percent of those with an opinion, strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. More than 65 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 72 percent of the survey respondents with an opinion. Fifty-three percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities. This is a higher percentage than the state figure of 41 percent.

Nine percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 74 percent. Many of the respondents, or 85 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.

REGION 3

Region 3, including the metropolitan areas of Dallas, Fort Worth, Arlington, Sherman, and Denison, is the state's most populous region. Population estimates for 2002 report 5,739,731 people in the region.¹

HOUSING ACTIVITIES

In Region 3, 74 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

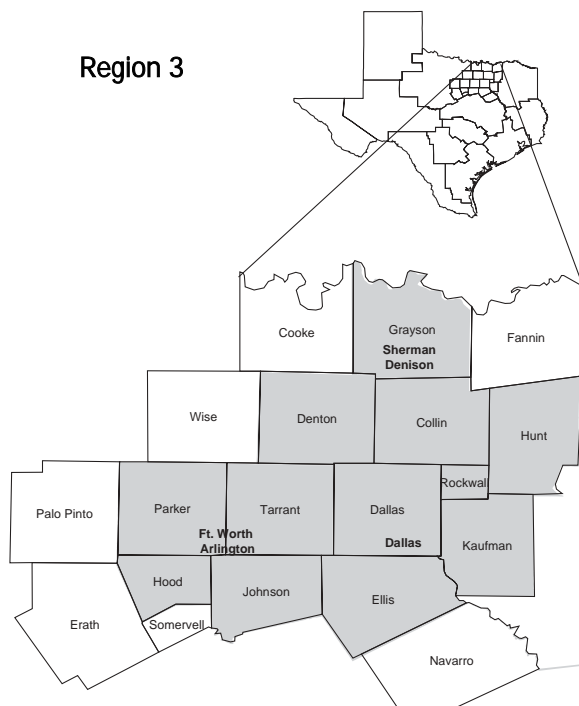
Owner-occupied housing assistance ranks about equal in importance with rental assistance activities. Among the different types of owner-occupied activities, the renovation of existing housing and new owner-occupied housing development ranks higher than home purchase assistance. The renovation of rental housing is more important than new rental housing development. Rental payment assistance ranks last in importance.

Almost 31 percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with predevelopment costs such as architectural or environmental fees ranks as the most important capacity building activity. The second most important capacity building activity is assistance with staffing and operating costs, and the activity ranked last in importance is technical assistance such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. Rental assistance is the second most important activity. Supportive services and the development of more housing are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Providing supportive services such as



¹ Texas State Data Center and Office of the State Demographer, "Texas Population Estimates Program," <http://txsdc.tamu.edu/tpepp/txpopest.php> (accessed August 24, 2003).

community care and meal preparation is the next important activity. Rental assistance and down payment assistance for persons with disabilities rank as the last two important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 3, 23 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

More transitional housing facilities providing housing for up to 24 months is the most important type of homeless housing assistance activity. Providing more short-term homeless shelters ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services is the most important community activity. Maintenance, operation, and furnishing costs for homeless facilities and the renovation or major rehabilitation of buildings for use as homeless facilities rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment is the most important supportive service in the region. Next in importance is job training and placement service. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity; followed by the repair and replacement of HVAC equipment. Weatherization measures to increase energy efficiency rank higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Seventy-four percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. This is one of the highest percentages in the state. A large number of respondents with an opinion, 92 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 27 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. Approximately 63 percent feel that there is a shortage of reasonably priced mortgage financing available

for low income households in their community. Fifteen percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Sixty-five percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. More than 61 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 60 percent of the survey respondents with an opinion, compared to 72 percent for the state. Only 21 percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Sixteen percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 78 percent. Many of the respondents, or 75 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.

REGION 4

Region 4, located in the northeast corner of the state, surrounds the urban areas of Texarkana, Longview-Marshall, and Tyler. According to the 2000 Census, 4.9 percent of the state's population lives in Region 4, or 1,015,648 people. The region has the highest percentage of rural population in the state at 77.5 percent.

HOUSING ACTIVITIES

In Region 4, 73 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks about equal in importance with rental assistance activities. Among the different types of owner-occupied assistance, the renovation of existing housing ranks higher than home purchase assistance and new owner-occupied housing development. The renovation of rental housing is more important than new rental housing development. Rental payment assistance ranks last in importance.

More than 32 percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, technical assistance such as training or organizational development ranks as the most important capacity building activity. The second most important capacity building activity is assistance with predevelopment costs such as architectural or environmental fees, and the activity ranked last in importance is assistance with staffing and operating costs.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population according to survey responses. The development of more housing is the second most important activity. Rental assistance and supportive services are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Providing supportive services such as community care and meal preparation is the next important activity. Rental assistance and down payment assistance for persons with disabilities rank as the least important activities.

Region 4



HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section of the survey examines local perceptions of homeless issues and the need for energy assistance activities. In Region 4, 20 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. More transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services is the most important community activity. The renovation or major rehabilitation of buildings for use as homeless facilities and maintenance, operation, and furnishing costs for homeless facilities rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment, is the most important supportive service in the region. Next in importance is job training and placement service. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity; followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Fifty-six percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 96 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 18 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. More than three-fourths of the respondents with an expressed opinion, 76 percent, feel that there is a shortage of reasonably-priced mortgage financing available for low income households in their community. Twenty-three percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Region 4

Three-fourths of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. About 73 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 78 percent of the survey respondents with an opinion. Thirty-two percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities. This is a lower percentage than the state figure of 41 percent.

Fourteen percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 79 percent. Many of the respondents, or 84 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.

REGION 5

Region 5 encompasses a 15-county area in east Texas including the urban areas of Beaumont and Port Arthur. According to the 2000 Census, 740,952 people live in the region. Most of the population lives in rural areas, over 70 percent.

HOUSING ACTIVITIES

In Region 5, 80 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks higher in importance over rental assistance activities. Among the different types of owner-occupied assistance, new owner-occupied housing development and home purchase assistance ranks higher than the renovation of existing housing. New rental housing development is more important than the renovation of rental housing. Rental payment assistance ranks last in importance.



A large percentage of the respondents, 46 percent, report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with predevelopment costs such as architectural or environmental fees ranks as the most important capacity building activity. The second most important capacity building activity is assistance with staffing and operating costs, and the activity ranked last in importance is technical assistance such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. The development of more housing is the second most important activity. Rental assistance and supportive services are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Rental assistance is the next important activity. Providing supportive services such as community care and meal preparation and down payment assistance for persons with disabilities rank as the last two important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 5, 21 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

More transitional housing facilities providing housing for up to 24 months is the most important type of homeless housing assistance activity. Providing more short-term homeless shelters ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. Providing the maintenance, operation, and furnishing costs for homeless facilities is the most important community activity. The provision of essential support services and the new construction of buildings for use as homeless facilities rank as the second-highest activities. The renovation or major rehabilitation of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Job training and placement service is the most important supportive service in the region. Next in importance is emergency housing payment assistance in the form of mortgage, rent, or utility payment. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Eighty-five percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 95 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

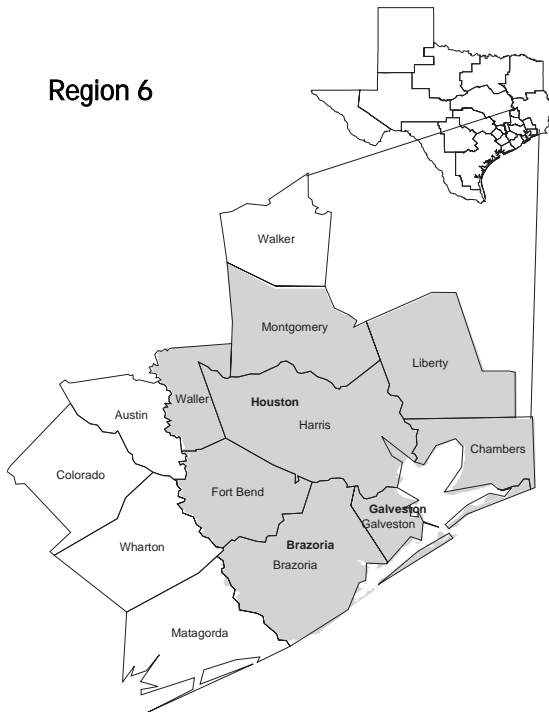
Approximately 19 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. Less than 87 percent of the respondents with an expressed opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Eighteen percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Sixty-nine percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 68 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 78 percent of the survey respondents with an opinion. Forty-three percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Twenty-two percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 74 percent. Many of the respondents, or 85 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.



REGION 6

Region 6 includes the urban areas of Houston, Brazoria, and Galveston. According to the US Census, 4,854,454 people live in the region. Over 66 percent of the population lives in urban areas.

HOUSING ACTIVITIES

In Region 6, 77 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks higher in importance over rental assistance activities. Among the different types of owner-occupied assistance, the renovation of existing housing and home purchase assistance ranks higher than new owner-occupied housing development. New rental housing development is more important than rental payment assistance. The renovation of rental housing ranks last in importance.

Approximately 32 percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with predevelopment costs, such as architectural or environmental fees, ranks as the most important capacity building activity. The second most important capacity building activity is assistance with staffing and operating costs, and the activity ranked last in importance is technical assistance such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. Supportive services are the second most important activity. Rental assistance and the development of more housing are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Providing supportive services such as community care and meal preparation is the next important activity. Rental assistance and down payment assistance for persons with disabilities rank as the least important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 6, 32 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. More transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services is the most important community activity. New construction of buildings for use as homeless facilities ranks as the second-highest activity. The renovation or major rehabilitation of buildings for use as homeless facilities and maintenance, operation, and furnishing costs for homeless facilities are seen as the least important activities.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Job training and placement service is the most important supportive service in the region. Next in importance is emergency housing payment assistance in the form of mortgage, rent, or utility payment. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Sixty-eight percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 86 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 31 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. More than 77 percent of the respondents with an expressed opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Thirty-four percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Region 6

Seventy-nine percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 61 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 78 percent of the survey respondents with an opinion. Thirteen percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Twenty percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 82 percent. Many of the respondents, or 88 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.

REGION 7

The urban area of Austin-San Marcos is at the center of Region 7. According to the US Census, 1,346,833 people live in the region. Over 68 percent of the population lives in urban areas.

HOUSING ACTIVITIES

In Region 7, 91 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area. This is the highest percentage in the state.

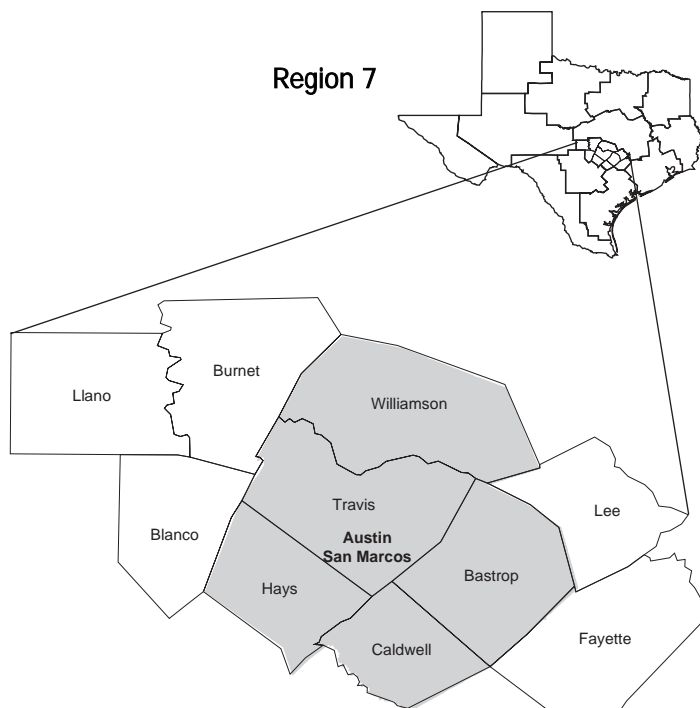
Rental housing assistance ranks about equal in importance with owner-occupied assistance. Among the different types of owner-occupied assistance, the renovation of existing housing and home purchase assistance ranks higher than new owner-occupied housing development. The renovation of rental housing is more important than rental payment assistance. New rental housing development ranks last in importance.

A large percentage of the respondents, 50 percent, report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with staffing and operating costs ranks as the most important capacity building activity. The second most important capacity building activity is assistance with predevelopment costs, such as architectural or environmental fees, and the activity ranked last in importance is technical assistance, such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. The provision of supportive services is the second most important activity. Rental assistance and the development of more housing are the least important activities.

Respondents rank providing supportive services such as community care and meal preparation as the most important activity for low income persons with disabilities. The funding for structural modifications



of housing, or retrofitting for accessibility, is the next important activity. Rental assistance and down payment assistance for persons with disabilities rank as the last two activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 7, 29 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

More transitional housing facilities providing housing for up to 24 months is the most important type of homeless housing assistance activity. Providing more short-term homeless shelters ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services is the most important community activity. Providing the maintenance, operation, and furnishing costs for homeless facilities ranks as the second-highest in importance. The renovation or major rehabilitation of buildings and the new construction of buildings for use as homeless facilities are seen as the least important activities.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Job training and placement service is the most important supportive service in the region. Next in importance is emergency housing payment assistance in the form of mortgage, rent, or utility payment. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy efficiency and conservation education.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Eighty-seven percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 95 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 45 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community compared with the state percentage of 26. More than 71 percent of the respondents with an expressed

opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Sixteen percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Fifty-two percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 81 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 71 percent of the survey respondents with an opinion. Nineteen percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Twelve percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 85 percent. Many of the respondents, or 87 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.



REGION 8

Region 8, located in the center of the state, surrounds the urban areas of Waco, Bryan, College Station, Killeen, and Temple. According to the US Census, 963,139 people live in the region. Over 55 percent of the population lives in urban areas.

HOUSING ACTIVITIES

In Region 8, 76 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks higher in importance over rental assistance activities. Among the different types of owner-occupied assistance, the renovation

of existing housing and home purchase assistance ranks higher than new owner-occupied housing development. The renovation of rental housing is more important than rental payment assistance. New rental housing development ranks last in importance.

Forty-one percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with staffing and operating costs ranks as the most important capacity building activity. The second most important capacity building activity is assistance with predevelopment costs such as architectural or environmental fees, and the activity ranked last in importance is technical assistance such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. The provision of supportive services is the second most important activity. The development of more housing and rental assistance are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Providing supportive services such as community care and meal preparation is the next important activity. Rental assistance and down payment assistance for persons with disabilities rank as the least important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 8, 26 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. Transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services for homeless facilities is the most important community activity. Maintenance, operation, and furnishing costs and the renovation or major rehabilitation of buildings for use as homeless facilities rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Job training and placement service and emergency housing payment assistance in the form of mortgage, rent, or utility payment are the most important supportive services in the region. Next in importance is child care and transportation assistance, followed by mental and physical health assistance. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy efficiency and conservation educational activities.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Sixty-eight percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. All of the respondents with an opinion strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 25 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. Less than 74 percent of the respondents with an expressed opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Thirty-five percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Region 8

Sixty-one percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 79 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 57 percent of the survey respondents with an opinion. Thirty-nine percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Nineteen percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 74 percent. Many of the respondents, or 89 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.

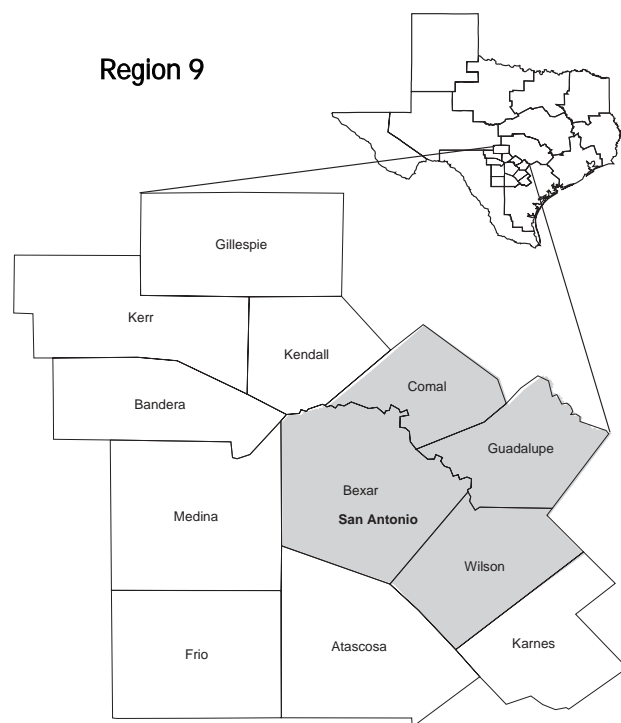
REGION 9

San Antonio is the main metropolitan area in Region 9. According to the US Census, 1,807,868 people live in the region, 73 percent of whom live in urban areas.

HOUSING ACTIVITIES

In Region 9, 79 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks about equal in importance with rental assistance activities. Among the different types of owner-occupied assistance, home purchase assistance the renovation of existing housing and ranks slightly higher than new owner-occupied housing development. The renovation of rental housing is more important than rental payment assistance. New rental housing development ranks last in importance.



Thirty-three percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with staffing and operating costs ranks as the most important capacity building activity. The second most important capacity building activity is technical assistance, such as training or organizational development, and the activity ranked last in importance is assistance with predevelopment costs, such as architectural or environmental fees.

Respondents rank their community's need for housing and/or supportive services for extremely low income people, or those earning less than 30 percent of the area median income, as the highest in importance. The low income elderly population has the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. Providing supportive is the second most important activity. Rental assistance and the development of more housing are the least important activities.

Respondents rank providing supportive services such as community care and meal preparation as the most important activity for low income persons with disabilities. The funding for structural modifications of housing, or retrofitting for accessibility, is the next important activity. Rental assistance and down payment assistance for persons with disabilities rank as the last two activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 9, 20 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. More transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services is the most important community activity. The renovation or major rehabilitation of buildings for use as homeless facilities and the provision of maintenance, operation, and furnishing costs for homeless rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless, respondents ranked them in order of importance. Job training and placement services are the most important supportive service in the region. Next in importance is child care and transportation assistance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Seventy-four percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 91 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 28 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. Less than 79 percent of the respondents with an expressed opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Twenty-seven percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

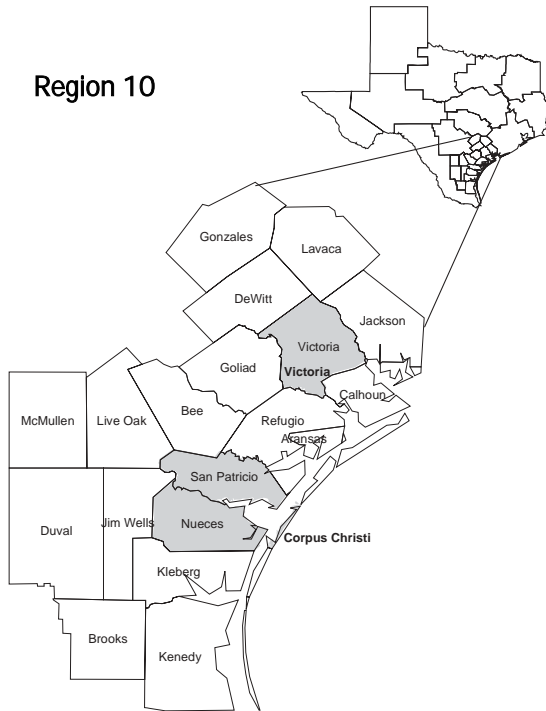
Eighty-six percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 62 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 68 percent of the survey respondents with an opinion. Thirty-seven percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Fourteen percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 85 percent. Many of the respondents, or 90 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.

Region 10



REGION 10

Region 10, including the urban areas of Corpus Christi and Victoria, is located in the south eastern part of the state on the Gulf of Mexico. Half of the total population of 732,917 people lives in urban areas.

HOUSING ACTIVITIES

In Region 10, 87 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks higher in importance over rental assistance activities. Among the different types of owner-occupied assistance, home purchase assistance and the renovation of existing housing ranks higher than new owner-occupied housing development. New rental housing development is more important than the renovation of rental housing. Rental payment assistance ranks last in importance.

Thirty-six percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with predevelopment costs, such as architectural or environmental fees, ranks as the most important capacity building activity. The next most important capacity building activities are technical assistance, such as training or organizational development, and then assistance with staffing and operating costs.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. The development of more housing is the second most important activity. Rental assistance and supportive services are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Rental assistance is the next important activity. Providing supportive services such as community care and meal preparation and down payment assistance for persons with disabilities rank as the last two important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 10, 27 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. More transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The renovation or major rehabilitation of buildings for use as homeless facilities is the most important community activity. The provision of essential support services ranks as the second-highest activity. Maintenance, operation, and furnishing costs for homeless facilities and the new construction of buildings for use as homeless facilities are seen as the least important activities.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment is the most important supportive service in the region. Next in importance is job training and placement service. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy education activities.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Fifty-eight percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 97 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 34 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. Less than 94 percent of the respondents with an expressed opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Forty percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

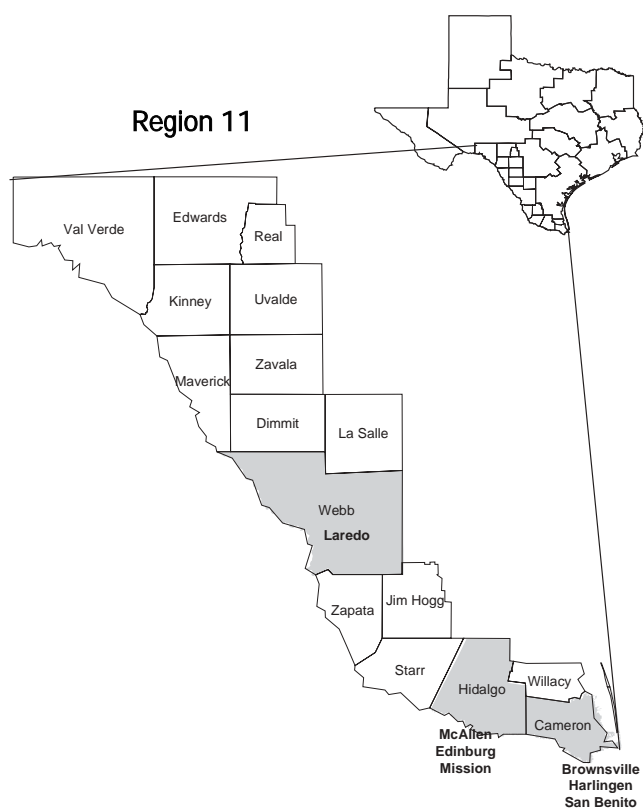
Region 10

Ninety-six percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. More than 85 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 77 percent of the survey respondents with an opinion. Fifty-eight percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Thirty-three percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 86 percent. Many of the respondents, or 92 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.



REGION 11

Region 11 is a 16-county area along the border of Mexico. The main urban areas in the region are Brownsville-Harlingen, McAllen-Edinburg, Del Rio, and Laredo. Almost 59 percent of the population lives in urban areas. The region's population according to the US Census is 1,343,330.

HOUSING ACTIVITIES

In Region 11, 90 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks higher in importance over rental assistance activities. Among the different types of owner-occupied assistance, home purchase assistance and new owner-occupied housing development

ranks higher than the renovation of existing housing. New rental housing development is more important than rental payment assistance. The renovation of rental housing ranks last in importance.

A large percentage of the respondents, 64 percent, report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with staffing and operating costs ranks as the most important capacity building activity. The second most important capacity building activity is assistance with predevelopment costs such as architectural or environmental fees; and the activity ranked last in importance is technical assistance such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for extremely low income people, or those earning less than 30 percent of the area median income, as the highest in importance. The low income elderly population has the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. Rental assistance is the second most important activity. Supportive services and the development of more housing are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Rental assistance is the next important activity. Providing supportive services such as community care and meal preparation and down payment assistance for persons with disabilities rank as the least important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 11, 43 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. More transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. Providing the maintenance, operation, and furnishing costs for homeless facilities is the most important community activity. Essential support services and the renovation or major rehabilitation of buildings for use as homeless facilities rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment is the most important supportive service in the region. Next in importance is job training and placement service. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Sixty-nine percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 96 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 44 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. Less than 86 percent of the respondents with an expressed opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Thirty-eight percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Ninety-two percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 79 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 74 percent of the survey respondents with an opinion. Thirty-three percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Thirty percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 92 percent. Many of the respondents, or 94 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.

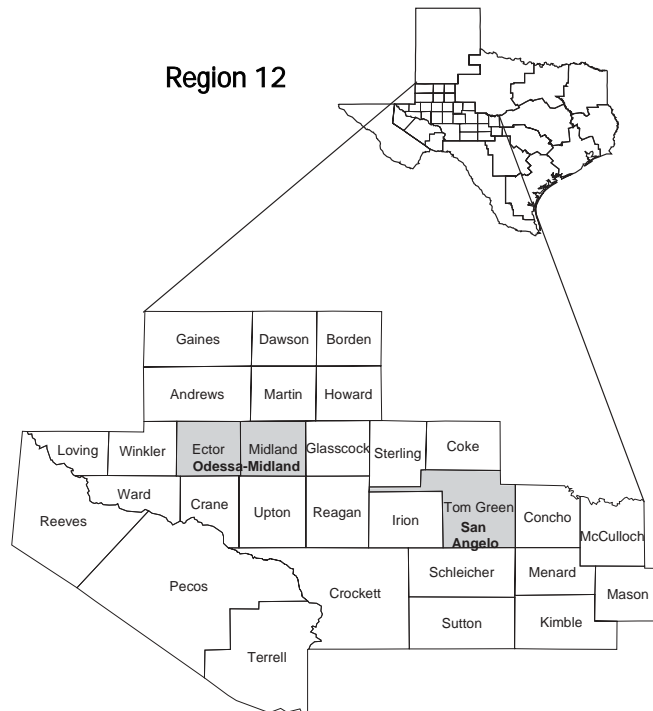
REGION 12

Region 12 in West Texas surrounds the urban areas of Odessa-Midland and San Angelo. Census 2000 population for the region is 524,884 and 56 percent live in urban areas.

HOUSING ACTIVITIES

In Region 12, 79 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks about equal in importance with rental assistance activities. Among the different types of owner-occupied assistance, the renovation of existing housing and new owner-occupied housing development ranks higher than home purchase assistance. New rental housing development is more important than the renovation of rental housing. Rental payment assistance ranks last in importance.



Twenty-six percent of the respondents report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with staffing and operating costs ranks as the most important capacity building activity. The second most important activity is assistance with predevelopment costs, such as architectural or environmental fees; the activity that ranked last in importance is technical assistance, such as training or organizational development.

Respondents rank their community's need for housing and/or supportive services for extremely low income people, or those earning less than 30 percent of the area median income, as the highest in importance. The low income elderly population has the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. Rental assistance is the second most important activity. Supportive services and the development of more housing are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Providing supportive services such as community care and meal preparation and rental assistance are the next important activities. According to respondents, down payment assistance for persons with disabilities ranks as the least important activity.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 12, 18 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

More transitional housing facilities providing housing for up to 24 months is the most important type of homeless housing assistance activity. Providing more short-term homeless shelters ranks next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The renovation or major rehabilitation of buildings for use as homeless facilities is the most important community activity. The provision of essential support services and maintenance, operation, and furnishing costs rank as the second-highest activities. The new construction of buildings for use as homeless facilities is seen as the least important activity.

The survey lists five different types of supportive services for the homeless; respondents ranked them in order of importance. Emergency housing payment assistance in the form of mortgage, rent, or utility payment is the most important supportive service in the region. Next in importance is a job training and placement service. Child care and transportation assistance is third in importance, and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity, followed by weatherization measures to increase energy efficiency. The repair and replacement of HVAC equipment ranks higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Fifty-five percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 84 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 36 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. More than 74 percent of the respondents with an expressed opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Thirty-eight percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Region 12

Eighty-six percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 79 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 85 percent of the survey respondents with an opinion. Seventy-four percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Twenty-four percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 96 percent. All of the respondents, or 100 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.



REGION 13

El Paso is the main urban area in Region 13. The region spreads along the Texas-Mexico border in the southwestern tip of the state. The population for the region according to the 2000 US Census is 704,318. Slightly less than 89 percent live in urban areas; this is the highest urban percentage in the state.

HOUSING ACTIVITIES

In Region 13, 78 percent of the respondents familiar with the situation feel that there is a severe or significant affordable housing problem in their area.

Owner-occupied housing assistance ranks higher in importance over rental assistance activities. Among the different types of owner-occupied assistance, the renovation of existing

housing and new owner-occupied housing development ranks higher than home purchase assistance. New rental housing development is more important than the renovation of rental housing. Rental payment assistance ranks last in importance.

A large percentage of the respondents, 47 percent, report a local nonprofit housing and community development organization in their community. Of those respondents in communities with a local nonprofit, assistance with predevelopment costs, such as architectural or environmental fees, ranks as the most important capacity building activity. The second most important capacity building activity is technical assistance, such as training or organizational development, and the activity ranked last in importance is assistance with staffing and operating costs.

Respondents rank their community's need for housing and/or supportive services for the low income elderly population as the highest in importance. Extremely low income people, or those earning less than 30 percent of the area median income, have the next highest need for housing and/or supportive services. Respondents rank low income persons with disabilities as the population with the least need in their communities.

Owner-occupied assistance for elderly persons, including the rehabilitation of existing homes, is the most important activity for the low income elderly population. The development of more housing is the second most important activity. Supportive services and rental assistance are the least important activities.

Respondents rank the funding for structural modifications of housing, or retrofitting for accessibility, as the most important activity for low income persons with disabilities. Rental assistance is the next important activity. Down payment assistance for persons with disabilities and supportive services rank as the last two important activities.

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless and community assistance section examines local perceptions of homeless issues and the need for energy assistance activities. In Region 13, 41 percent of the respondents familiar with the situation feel that there is a severe or significant homeless problem in their community.

Providing more short-term homeless shelters is the most important type of homeless housing assistance activity. More transitional housing facilities providing housing for up to 24 months ranks as next in importance. Permanent housing ranks as the least important homeless housing activity.

Respondents were asked to rank the different types of homeless assistance activities in order of importance. The provision of essential support services for homeless facilities is the most important community activity. Providing the maintenance, operation, and furnishing costs ranks as the second-highest activity. The new construction of buildings for use as homeless facilities and the renovation or major rehabilitation of buildings for use as homeless facilities are seen as the least important activities.

The survey lists five different types of supportive services for the homeless, respondents ranked them in order of importance. A job training and placement service is the most important supportive service in the region. Next in importance is emergency housing payment assistance in the form of mortgage, rent, or utility payment. Child care and transportation assistance is third in importance; and mental and physical health assistance is fourth. The supportive service that respondents rank last in importance is credit and debt counseling service.

This section of the survey also inquires about the need for energy assistance and weatherization activities. Utility payment assistance is the most important activity; followed by the repair and replacement of HVAC equipment. Weatherization measures to increase energy efficiency ranks higher than energy educational activities such as energy efficiency and conservation.

OBSTACLES TO AFFORDABLE HOUSING

The final section of the survey contains a series of statements and the respondent was asked to indicate their opinion ranging from strongly agree to strongly disagree. See the Appendix for data tables on responses.

Sixty-two percent of the respondents with an opinion strongly agree or agree with the statement that NIMBYism (Not in My Backyard) is an obstacle to the creation of affordable housing in their community. A large number of respondents with an opinion, 95 percent, strongly agree or agree with the statement that public financial incentives such as low-interest loans and tax incentives are needed to increase the number of affordable homes built locally.

Approximately 24 percent of all non-neutral respondents strongly agree or agree that local land use controls, zoning, and building codes discourage the growth of affordable housing in their community. More than 88 percent of the respondents with an expressed opinion feel that there is a shortage of reasonably priced mortgage financing available for low income households in their community. Thirty-nine percent of the respondents feel that environmental concerns such as lead-based paint and asbestos limit the amount of affordable housing initiatives in their communities.

Ninety-two percent of those with an opinion strongly agree or agree with the statement that subprime lending is an issue that deserves attention in their community. Almost 83 percent of respondents feel that the lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.

Local market conditions and population demographics work against the creation of affordable housing in the communities, according to 75 percent of the survey respondents with an opinion. Fifty-six percent of those surveyed feel that the lack of a local construction industry, including materials and builders, impedes affordable housing in their communities.

Twenty-five percent of those surveyed strongly agree or agree that fair housing and housing discrimination are issues that require attention in their communities.

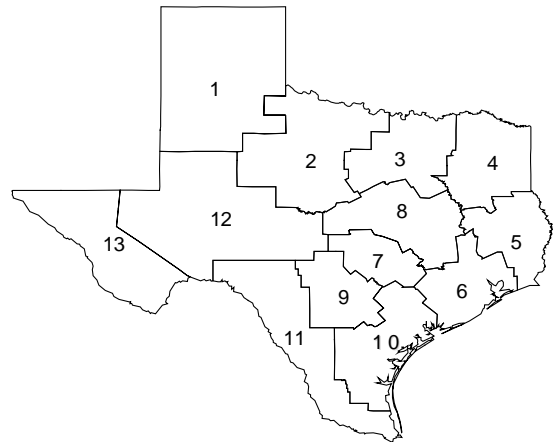
Most of the respondents with an opinion agree or strongly agree that there is a need for more capacity building activities targeting local housing organizations in their communities: 94 percent. Many of the respondents, or 83 percent, would be interested in a sweat-equity program where the participant contributes labor for affordable housing.

CONCLUSIONS

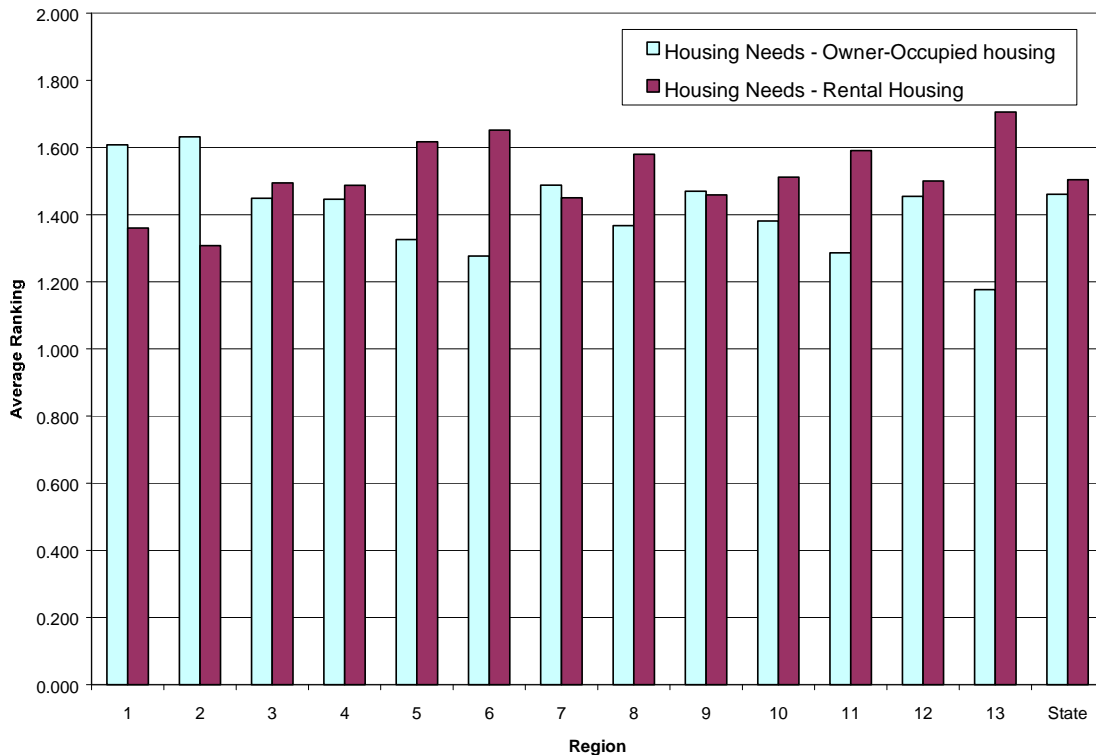
The Community Needs Survey is designed to inform the Department of regional and local preferences on two different levels: (1) among different types of activities, such as owner-occupied assistance and rental assistance and (2) within specific types of assistance, for example, within owner-occupied assistance activities. In addition to providing specific information on the state's housing and community service issues, the survey identifies some overarching trends.

A preference for single family owner-occupied housing over multifamily rental housing was evidenced throughout the statewide survey responses, see Graph 1. Two regions prefer rental assistance: regions 1 and 2; and five regions rank rental and owner-occupied assistance as about equal in importance: regions 3, 4, 7, 9, and 12. Note that in the following graphs, lower numbers equal higher ranking.

Uniform State Service Regions



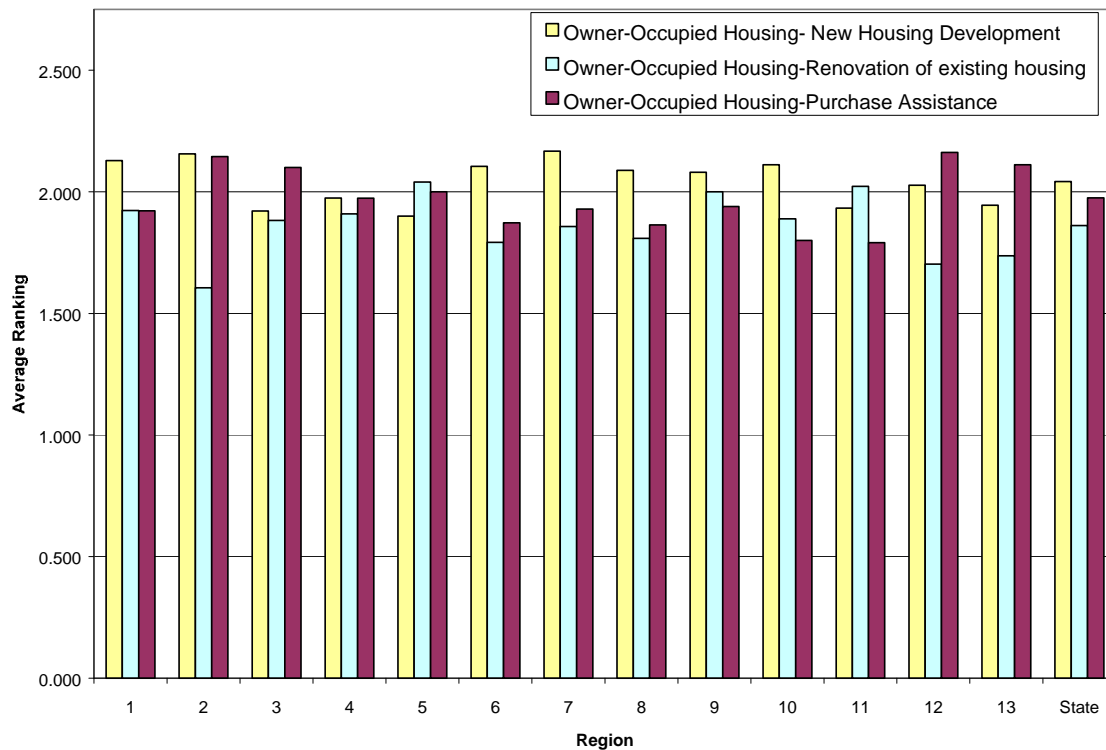
Graph 1: Housing Needs
Owner-Occupied Assistance and Rental Assistance



Note: Lower average ranking number means higher importance.

Of note is that survey items associated with the rehabilitation and repair of single family dwellings are often shown to be a higher need or priority than new construction activities. When statewide respondents choose among the different types of owner-occupied assistance, renovation is the most important, followed by purchase assistance and new housing development, see Graph 2. Regions 5 and 11 do not follow the state trends. Region 5, the Beaumont-Port Arthur area, ranks new housing development as most important followed by purchase assistance and then renovation. Respondents from Region 11 along the border rank purchase assistance over new housing development and renovation assistance.

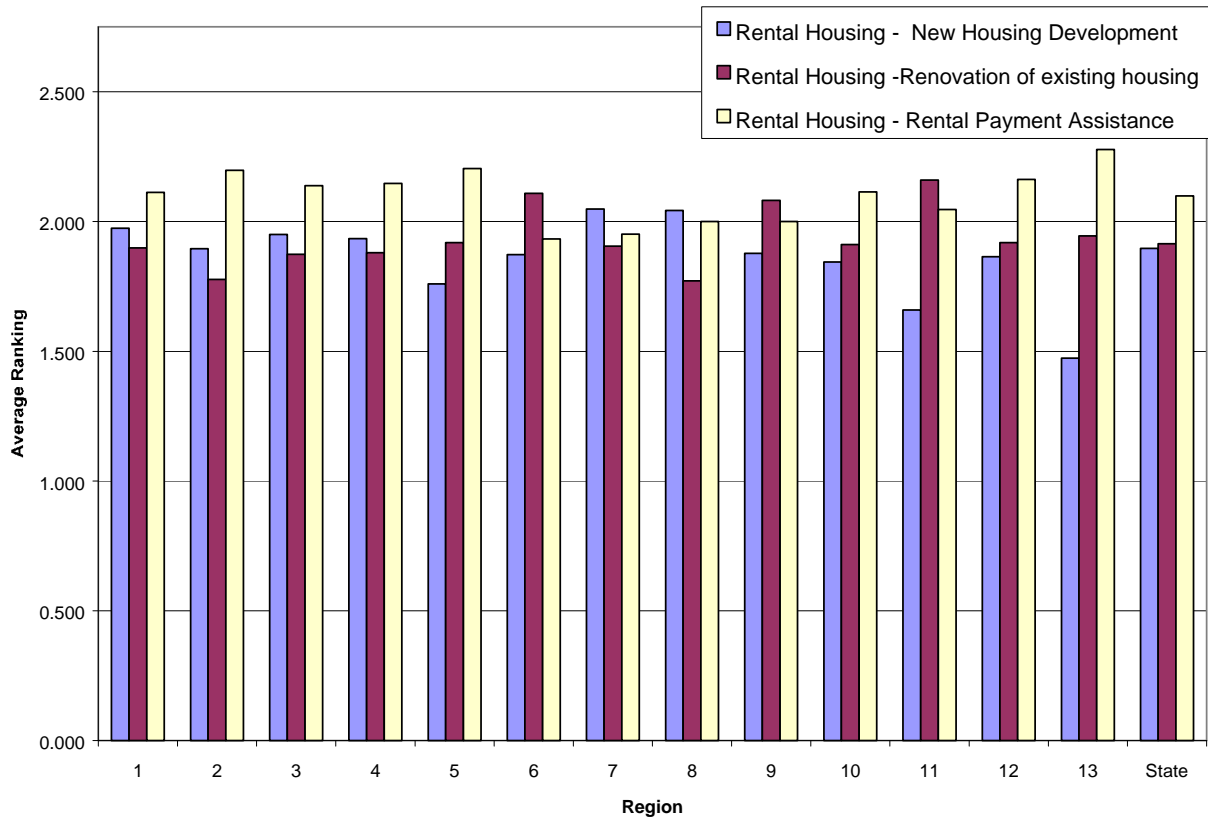
Graph 2: Owner-Occupied Assistance Activities



Note: Lower average ranking number means higher importance.

Among the different types of rental assistance, new housing development and the renovation of existing housing rank about the same statewide, see Graph 3. Rental payment is not considered as important. Many of the regions reflect this order of preference for rental assistance. Regions 7 and 8, the Austin-San Marcos and Waco-Killeen-Temple areas, prefer the renovation of existing housing over rental payment assistance. New housing development is ranked last for those two regions.

Graph 3: Rental Assistance Activities



Note: Lower average ranking number means higher importance.

To get an indication of the salient obstacles to affordable housing, we look at the statements with the highest percentage of respondents that strongly agree or agree. There is a strong sense from most of the respondents that there is not enough public money available to address the current affordable housing need. There are also a high number of respondents who feel that residents in their communities are willing to contribute labor or sweat-equity towards homeownership. Many respondents feel strongly that there should be more capacity building activities. The shortage of reasonably priced mortgage financing is seen as another major obstacle to affordable housing.

APPENDIX

DATA TABLES

Table 1: Affordable Housing Problem

Region	Severe		Significant		Minor		Nonexistent		Total	Unfamiliar to Me
	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Count
1	11	15.7%	41	58.6%	15	21.4%	3	4.3%	70	3
2	19	26.8%	34	47.9%	16	22.5%	2	2.8%	71	3
3	12	12.6%	58	61.1%	20	21.1%	5	5.3%	95	3
4	13	20.3%	34	53.1%	14	21.9%	3	4.7%	64	2
5	10	21.7%	27	58.7%	9	19.6%	0	0.0%	46	0
6	13	30.2%	20	46.5%	9	20.9%	1	2.3%	43	1
7	4	11.4%	28	80.0%	3	8.6%	0	0.0%	35	2
8	12	19.0%	36	57.1%	10	15.9%	5	7.9%	63	2
9	6	14.3%	27	64.3%	8	19.0%	1	2.4%	42	2
10	10	25.6%	24	61.5%	5	12.8%	0	0.0%	39	0
11	14	35.9%	21	53.8%	3	7.7%	1	2.6%	39	1
12	7	21.2%	19	57.6%	7	21.2%	0	0.0%	33	1
13	7	38.9%	7	38.9%	1	5.6%	3	16.7%	18	0
State	138	21.0%	376	57.1%	120	18.2%	24	3.6%	658	20

Table 2: Homeless Problem

Region	Severe		Significant		Minor		Nonexistent		Total	Unfamiliar to Me
	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Count
1	0	0.0%	10	14.5%	23	33.3%	36	52.2%	69	11
2	1	1.5%	7	10.3%	36	52.9%	24	35.3%	68	6
3	1	1.2%	19	22.1%	30	34.9%	36	41.9%	86	10
4	0	0.0%	12	19.7%	30	49.2%	19	31.1%	61	14
5	1	2.4%	8	19.0%	26	61.9%	7	16.7%	42	5
6	2	4.9%	11	26.8%	18	43.9%	10	24.4%	41	5
7	0	0.0%	10	29.4%	20	58.8%	4	11.8%	34	4
8	2	3.5%	13	22.8%	28	49.1%	14	24.6%	57	8
9	2	4.4%	7	15.6%	17	37.8%	19	42.2%	45	2
10	1	2.7%	9	24.3%	21	56.8%	6	16.2%	37	5
11	5	12.5%	12	30.0%	18	45.0%	5	12.5%	40	1
12	1	2.9%	5	14.7%	12	35.3%	16	47.1%	34	4
13	3	17.6%	4	23.5%	3	17.6%	7	41.2%	17	1
State	19	3.0%	127	20.1%	282	44.7%	203	32.2%	631	76

**Table 3: Presence of Nonprofits and
Community Development Housing Organizations**

Region	No		Yes		Total
	Count	Pct	Count	Pct	Count
1	53	63.1%	31	36.9%	84
2	58	74.4%	20	25.6%	78
3	75	69.4%	33	30.6%	108
4	55	67.9%	26	32.1%	81
5	27	54.0%	23	46.0%	50
6	36	67.9%	17	32.1%	53
7	21	50.0%	21	50.0%	42
8	43	58.9%	30	41.1%	73
9	34	66.7%	17	33.3%	51
10	29	64.4%	16	35.6%	45
11	16	35.6%	29	64.4%	45
12	28	73.7%	10	26.3%	38
13	10	52.6%	9	47.4%	19
State	485	63.2%	282	36.8%	767

Table 4: Average Ranking for Housing Assistance Questions

	1	2	3	4	5	6	7	8	9	10	11	12	13	State
Housing Activities														
Housing Needs - Owner-Occupied housing	1.608	1.632	1.449	1.446	1.326	1.277	1.488	1.368	1.469	1.381	1.286	1.455	1.176	1.460
Housing Needs - Rental Housing	1.360	1.308	1.495	1.487	1.617	1.652	1.450	1.580	1.458	1.512	1.591	1.500	1.706	1.504
Owner-Occupied Housing- New Housing Development	2.128	2.156	1.922	1.974	1.900	2.104	2.167	2.088	2.080	2.111	1.933	2.027	1.944	2.042
Owner-Occupied Housing-Renovation of existing housing	1.923	1.605	1.882	1.909	2.040	1.792	1.857	1.809	2.000	1.889	2.023	1.703	1.737	1.861
Owner-Occupied Housing-Purchase Assistance	1.922	2.145	2.100	1.973	2.000	1.872	1.929	1.864	1.940	1.800	1.791	2.162	2.111	1.975
Rental Housing - New Housing Development	1.975	1.895	1.950	1.934	1.760	1.872	2.048	2.043	1.878	1.844	1.659	1.865	1.474	1.896
Rental Housing -Renovation of existing housing	1.899	1.776	1.874	1.880	1.918	2.109	1.905	1.771	2.082	1.911	2.159	1.919	1.944	1.914
Rental Housing - Rental Payment Assistance	2.113	2.197	2.139	2.147	2.204	1.933	1.951	2.000	2.000	2.114	2.047	2.162	2.278	2.099
Capacity Needs - Assistance with predevelopment costs	1.872	1.871	1.939	1.925	1.759	1.655	1.864	1.967	2.115	1.640	1.946	1.889	1.636	1.870
Capacity Needs - Assistance with staffing and operating costs	2.000	1.931	1.958	2.250	1.862	1.931	1.682	1.733	1.926	2.160	1.421	1.778	2.091	1.901
Capacity Needs - Technical assistance	2.053	2.100	2.224	1.725	2.321	2.074	2.455	2.300	2.037	2.160	2.297	2.056	2.000	2.136

Table 5: Average Ranking for Homeless and Energy Assistance Questions

	1	2	3	4	5	6	7	8	9	10	11	12	13	State
Homeless Programs and Community Assistance														
Short-term homeless shelters	1.857	1.698	1.945	1.820	1.911	1.889	1.939	1.696	1.811	1.886	1.538	1.885	1.938	1.822
Transitional housing facilities	1.917	2.047	1.877	2.000	1.818	1.943	1.818	1.929	1.889	1.914	1.684	1.840	2.125	1.910
Permanent housing	2.229	2.484	2.342	2.164	2.341	2.278	2.176	2.436	2.500	2.286	2.605	2.520	2.063	2.349
homeless assist- New construction of buildings	2.826	3.115	3.000	3.017	2.714	2.529	2.758	3.077	2.941	2.727	2.553	3.417	2.800	2.902
homeless assist- rehab of buildings for use as homeless faciliti	2.413	2.541	2.861	2.534	2.854	2.559	2.758	2.509	2.676	2.281	2.417	2.167	2.800	2.583
Provision of essential support services for homeless persons	1.978	2.033	1.903	2.150	2.349	2.114	1.788	1.870	1.971	2.303	2.205	2.333	2.067	2.062
Maintenance, operation, and furnishing costs for homeless facilit	2.609	2.705	2.597	2.678	2.167	2.765	2.697	2.463	2.794	2.750	2.132	2.417	2.400	2.564
Emergency housing payment assistance	1.936	2.797	2.162	2.119	2.512	2.444	2.588	2.241	2.457	1.853	1.658	2.125	2.600	2.261
Credit and debt counseling services	3.681	3.776	3.918	4.017	3.977	3.765	3.853	4.000	4.286	4.353	3.737	4.125	3.933	3.940
Job training and placement services	2.532	2.300	2.808	2.525	2.279	2.394	2.294	2.241	2.200	2.500	2.615	2.417	2.133	2.438
Child care and transportation assistance	2.830	2.780	2.905	2.881	2.907	2.529	2.882	2.907	2.429	3.059	3.026	2.917	2.733	2.842
Mental and physical health assistance	3.391	3.509	3.425	3.305	3.326	2.686	3.265	3.333	3.371	3.324	2.947	3.500	3.000	3.293
Utility payment assistance	1.431	1.492	1.718	1.453	1.814	1.763	1.889	1.741	1.951	1.703	1.718	1.710	1.941	1.681
Education activities - energy related	3.293	3.270	3.271	3.016	3.214	3.029	3.528	3.310	3.073	3.568	2.950	3.161	3.059	3.219
Repair and replacement of HVAC equipment	2.754	2.746	2.553	2.781	2.605	2.486	2.472	2.517	2.659	2.703	2.615	2.710	2.765	2.642
Weatherization measures to increase energy efficiency	2.161	2.109	2.612	2.129	2.349	2.250	2.111	1.983	2.073	1.973	2.308	2.194	1.941	2.202

Table 6: Obstacles to Affordable Housing Statewide Responses

	Strongly Agree		Agree		Disagree		Strongly Disagree		Total		Neutral	
	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct
NIMBYism (Not In My Backyard) is an obstacle to the creation of affordable housing in my community.	99	19.5%	232	45.8%	145	28.6%	31	6.1%	507	6.1%	507	216
Public financial incentives (low-interest rate loans, tax incentives) are needed to increase the number of affordable homes built locally.	197	30.7%	397	61.9%	42	6.6%	5	0.8%	641	0.8%	641	88
Local land use controls, zoning, and building codes discourage the growth of affordable housing in my community.	45	7.9%	103	18.1%	340	59.9%	80	14.1%	568	14.1%	568	160
There is a shortage of reasonably-priced mortgage financing available for low-income households in my community.	112	20.3%	311	56.3%	116	21.0%	13	2.4%	552	2.4%	552	177
Environmental concerns (lead-based paint, asbestos) limit the amount of affordable housing initiatives in my community.	28	5.2%	118	21.9%	335	62.3%	57	10.6%	538	10.6%	538	192
Subprime lending is an issue that requires attention in my community.	50	12.6%	245	61.6%	96	24.1%	7	1.8%	398	1.8%	398	325
The lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.	82	15.1%	306	56.5%	142	26.2%	12	2.2%	542	2.2%	542	191
Local market conditions and population demographics work against the creation of affordable housing.	103	17.1%	331	55.1%	154	25.6%	13	2.2%	601	2.2%	601	130
The lack of a local construction industry (materials and builders) impedes affordable housing in my community.	69	11.5%	175	29.3%	310	51.8%	44	7.4%	598	7.4%	598	135
Fair housing compliance and housing discrimination are issues that require attention in my community.	25	4.6%	76	13.9%	360	65.7%	87	15.9%	548	15.9%	548	183
There is a need for more capacity building activities targeting local housing organizations.	96	20.3%	290	61.2%	73	15.4%	15	3.2%	474	3.2%	474	252
My community would be interested in a sweat-equity program (participant contributes labor) for affordable housing.	94	19.9%	314	66.5%	56	11.9%	8	1.7%	472	1.7%	472	251

**Table 7: Affordable Housing and Homeless Problem
Urban Responses**

	Severe		Significant		Minor		Nonexistent		Total		Unfamiliar	
	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct
Affordable Housing Problem in My Community	31	19.0%	94	57.7%	31	19.0%	7	4.3%	163		3	
Homeless Problem in My Community	10	6.1%	69	42.3%	58	35.6%	26	16.0%	163		5	

**Table 8: Affordable Housing and Homeless Problem
Rural Responses**

	Severe		Significant		Minor		Nonexistent		Total		Unfamiliar	
	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct
Affordable Housing Problem in My Community	107	21.7%	281	56.9%	89	18.0%	17	3.4%	494		17	
Homeless Problem in My Community	9	1.9%	57	12.2%	224	48.0%	177	37.9%	467		71	

**Table 9: Obstacles to Affordable Housing
Urban Responses**

	Strongly Agree		Agree		Disagree		Strongly Disagree		Total		Neutral	
	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Pct
NIMBYism (Not In My Backyard) is an obstacle to the creation of affordable housing in my community.	51	36.4%	67	47.9%	20	14.3%	2	1.4%	140	14.0%	34	3.4%
Public financial incentives (low-interest rate loans, tax incentives) are needed to increase the number of affordable homes built locally.	63	40.9%	83	53.9%	7	4.5%	1	0.6%	154	15.4%	18	1.8%
Local land use controls, zoning, and building codes discourage the growth of affordable housing in my community.	19	15.2%	39	31.2%	60	48.0%	7	5.6%	125	12.5%	48	4.8%
There is a shortage of reasonably-priced mortgage financing available for low-income households in my community.	25	18.8%	65	48.9%	40	30.1%	3	2.3%	133	13.3%	40	4.0%
Environmental concerns (lead-based paint, asbestos) limit the amount of affordable housing initiatives in my community.	8	6.3%	39	30.7%	73	57.5%	7	5.5%	127	12.7%	46	4.6%
Subprime lending is an issue that requires attention in my community.	12	12.8%	64	68.1%	17	18.1%	1	1.1%	94	9.4%	79	7.9%
The lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.	16	13.0%	62	50.4%	44	35.8%	1	0.8%	123	12.3%	51	5.1%
Local market conditions and population demographics work against the creation of affordable housing.	27	18.8%	72	50.0%	44	30.6%	1	0.7%	144	14.4%	29	2.9%
The lack of a local construction industry (materials and builders) impedes affordable housing in my community.	5	3.8%	21	15.8%	95	71.4%	12	9.0%	133	13.3%	40	4.0%
Fair housing compliance and housing discrimination are issues that require attention in my community.	11	8.3%	32	24.1%	75	56.4%	15	11.3%	133	13.3%	41	4.1%
There is a need for more capacity building activities targeting local housing organizations.	35	29.2%	68	56.7%	15	12.5%	2	1.7%	120	12.0%	53	5.3%
My community would be interested in a sweat-equity program (participant contributes labor) for affordable housing.	22	18.2%	87	71.9%	11	9.1%	1	0.8%	121	12.1%	53	5.3%

Table 10: Obstacles to Affordable Housing Rural Responses

	Strongly Agree		Agree		Disagree		Strongly Disagree		Total	Neutral
	Count	Pct	Count	Pct	Count	Pct	Count	Pct	Count	Count
NIMBYism (Not In My Backyard) is an obstacle to the creation of affordable housing in my community.	45	12.4%	165	45.3%	125	34.3%	29	8.0%	364	181
Public financial incentives (low-interest rate loans, tax incentives) are needed to increase the number of affordable homes built locally.	131	27.2%	312	64.7%	35	7.3%	4	0.8%	482	71
Local land use controls, zoning, and building codes discourage the growth of affordable housing in my community.	25	5.7%	63	14.4%	278	63.3%	73	16.6%	439	112
There is a shortage of reasonably-priced mortgage financing available for low-income households in my community.	87	20.9%	244	58.7%	75	18.0%	10	2.4%	416	136
Environmental concerns (lead-based paint, asbestos) limit the amount of affordable housing initiatives in my community.	20	4.9%	77	18.9%	261	64.1%	49	12.0%	407	146
Subprime lending is an issue that requires attention in my community.	36	12.0%	180	59.8%	79	26.2%	6	2.0%	301	245
The lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.	65	15.7%	241	58.2%	97	23.4%	11	2.7%	414	141
Local market conditions and population demographics work against the creation of affordable housing.	76	16.7%	257	56.6%	109	24.0%	12	2.6%	454	100
The lack of a local construction industry (materials and builders) impedes affordable housing in my community.	63	13.6%	153	33.1%	215	46.5%	31	6.7%	462	94
Fair housing compliance and housing discrimination are issues that require attention in my community.	14	3.4%	41	10.0%	285	69.2%	72	17.5%	412	141
There is a need for more capacity building activities targeting local housing organizations.	60	17.1%	219	62.6%	58	16.6%	13	3.7%	350	199
My community would be interested in a sweat-equity program (participant contributes labor) for affordable housing.	71	20.4%	225	64.7%	45	12.9%	7	2.0%	348	198

AFFORDABLE HOUSING NEEDS SCORE

Survey questions that directly relate to Department-funded affordable housing activities (and therefore should be included in the CNS portion of the Affordable Housing Needs Score [AHNS]) were identified. These questions are shown in the table below and can be generally categorized as to the need for

- all TDHCA housing activities,
- multifamily development (production of additional units),
- owner-occupied development,
- owner-occupied rehabilitation,
- owner-occupied down payment assistance.

These groupings were further categorized as to whether or not they assessed their community's need for

- general affordable housing (core score),
- general owner and rental housing; (summary score),
- specific owner and rental activities (activity score),
- specific subpopulations associated with the activity (detail score).

A scoring system based on 100 points was developed. The 100 point maximum score allows the scores to be easily adjusted based on a percentage equal to the value of the CNS portion of the AHNS.

CNS Scoring Model

	Core Score	Funding Activity				
		SF Dvlp	SF Reh.	SF DPA	MF TBRA	MF Dvlp
Affordable Housing Problem	35					
Public financial incentives are needed	10					
Local market conditions and demographics are obstacles	10					
Lack of a local construction industry impedes housing	10					
Total Core Points	65					

Summary Score

Housing Needs - Owner Occupied housing		15	15	15		
Housing Needs - Rental Housing					15	15

Activity Score

Owner-Occupied Housing: New Housing Development		10				
Owner-Occupied Housing: Renovation of existing housing			10			
Owner-Occupied Housing: Purchase Assistance				10		
Rental Housing: New Housing Development						5
Rental Housing: Renovation of existing housing						5
Rental Housing: Rental Payment Assistance					10	

Detail Score

Rental assistance for elderly persons					5	
Development or rehabilitation of housing to create more supply		10				10
Owner-occupied assistance for elderly persons			5			
Rental Assistance for persons with disabilities					5	
Down Payment assistance for persons with disabilities				2.5		
Funding for structural modifications for persons with disabilities			5			
Shortage of reasonably-priced mortgage financing				2.5		
Subprime lending is an issue				2.5		
Lack of homebuyer ed and credit counseling is an obstacle				2.5		
Total Points	65 +	35	35	35	35	35

SURVEY INSTRUMENT



Dear Local Official/Housing or Community Service Professional:

Thank you for completing this survey on local housing and community service issues. It is an opportunity for your community to voice local needs and concerns. Your input is critical in determining how state and federal housing funds will be allocated in your region. The final response deadline is June 2, 2003.

The Texas Department of Housing and Community Affairs (TDHCA) is the State's lead agency responsible for affordable housing and community assistance programs. The information collected through this survey will aid in identifying housing and community assistance needs across Texas and will help shape programs that best address those needs. The information will also serve as a valuable resource for TDHCA and a new network of regional development coordinators in their ongoing policy development and planning work. Specifically, information from the surveys is used as a primary component of the Affordable Housing Needs Score (AHNS). The AHNS is a significant review criterion for awarding HOME, Housing Trust Fund, and Low Income Housing Tax Credit program funding.

The survey contains several ranking questions. Please rank the needs or activities in order of importance to your community. Each number in the ranking categories should be only used once. Contact the Center for Housing Research, Planning, and Communications at (512) 475-3976 should you have any questions regarding the survey. Your assistance with this matter is greatly appreciated.

Sincerely,

Sarah D. Anderson, Director
Center for Housing Research, Planning, and Communications

PARTICIPANT INFORMATION

Organization Name: _____ Phone: _____
 Survey Contact Name: _____ Fax: _____
 Mailing Address: _____
 City, State, ZIP: _____ Email: _____

HOUSING ACTIVITIES

The affordable housing problem in my community is (please circle one)

severe significant minor nonexistent unfamiliar to me

For the following ranking questions, please use each number only once.

Rank the following housing needs in your community. (1 is "Most important" and 2 is "Least important")

- ___ Owner-occupied housing
- ___ Rental housing

Rank the activities within each category of housing need in order of importance.

Owner-Occupied Housing (Use the numbers 1, 2, 3; where 1 is "Most important" and 3 is "Least important")

- ___ New housing development
- ___ Renovation of existing housing
- ___ Purchase assistance (lower interest rate home loans, down payment or closing costs assistance, etc.)

Rental Housing (Use the numbers 1, 2, 3; where 1 is "Most important" and 3 is "Least important")

- ___ New housing development
- ___ Renovation of existing housing
- ___ Rental payment assistance

Are there local nonprofit housing and community development organizations in your community? YES NO

If NO, please skip the next question.

Rank each of the following capacity building activities for local housing and community development organizations in order of importance. (Use the numbers 1, 2, 3; where 1 is "Most important" and 3 is "Least important")

- Assistance with predevelopment costs (architectural or environmental fees for housing development, etc.)
- Assistance with staffing and operating costs
- Technical assistance (training, organizational development, etc.)
- Other (Please list _____)

Rank your community's need for housing and/or supportive services for the following populations.

(Use the numbers 1, 2, 3; where 1 is "Most important" and 3 is "Least important")

- Extremely low-income population (earning less than 30% of the area median income)
- Low-income elderly persons
- Low-income persons with disabilities (physical, mental, or emotional impairment)
- Other (Please list _____)

Rank the activities within each category in order of importance.

Low- and Moderate-Income People (Use the numbers 1, 2, 3, 4; where 1 is "Most important" and 4 is "Least important")

- Programs for extremely low-income people (earning less than 30% of area median income)
- Programs for very low-income people (earning between 31% and 50% of area median income)
- Programs for low-income people (earning between 51% and 80% of area median income)
- Programs for moderate-income people (earning between 81% and 115% of area median income)

Low-Income Elderly Persons (Use the numbers 1, 2, 3, 4; where 1 is "Most important" and 4 is "Least important")

- Rental assistance for elderly persons
- Development or rehabilitation of housing to create more supply
- Owner-occupied assistance for elderly persons (rehabilitation of existing homes, etc.)
- Supportive services for elderly persons (community care, meal preparation, etc.)

Low-Income Persons with Disabilities (Use the numbers 1, 2, 3, 4; where 1 is "Most important" and 4 is "Least important")

- Rental assistance for persons with disabilities
- Down payment assistance for persons with disabilities
- Funding for structural modifications of housing for persons with disabilities (retrofitting for accessibility, etc.)
- Supportive services for persons with disabilities (community care, meal preparation, etc.)

HOMELESS PROGRAMS AND COMMUNITY ASSISTANCE

The homeless problem in my community is (please circle one)

severe significant minor nonexistent unfamiliar to me

For the following ranking questions, please use each number only once.

Rank your community's need for the following types of homeless housing assistance.

(Use the numbers 1, 2, 3; where 1 is "Most important" and 3 is "Least important")

- Short-term (emergency) homeless shelters
- Transitional housing facilities (up to 24 months)
- Permanent housing

Rank the following homeless assistance activities in order of importance for your community.

(Use the numbers 1, 2, 3, 4; where 1 is "Most important" and 4 is "Least important")

- New construction of buildings for use as homeless facilities
- Renovation or major rehabilitation of buildings for use as homeless facilities
- Provision of essential support services for homeless persons
- Maintenance, operation, and furnishing costs for homeless facilities

Rank the following homeless support services in order of importance for your community.

(Use the numbers 1, 2, 3, 4, 5; where 1 is "Most important" and 5 is "Least important")

- Emergency housing payment assistance (mortgage, rent, or utility payments)
- Credit and debt counseling services
- Job training and placement services
- Child care and transportation assistance
- Mental and physical health assistance

Appendix

Rank the following energy assistance and weatherization activities in order of importance for your community.

(Use the numbers 1, 2, 3, 4; where 1 is "Most important" and 4 is "Least important")

- ___ Utility payment assistance
- ___ Educational activities (energy efficiency and conservation)
- ___ Repair and replacement of HVAC equipment
- ___ Weatherization measures to increase energy efficiency

OBSTACLES TO AFFORDABLE HOUSING

Indicate your opinion on each the following statements about affordable housing.

NIMBYism (Not In My Back Yard) is an obstacle to the creation of affordable housing in my community.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Public financial incentives (low-interest loans, tax incentives) are needed to increase the number of affordable homes built locally.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Local land use controls, zoning, and building codes discourage the growth of affordable housing in my community.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
There is a shortage of reasonably-priced mortgage financing available for low-income households in my community.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Environmental concerns (lead-based paint, asbestos) limit the amount of affordable housing initiatives in my community.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Subprime lending is an issue that requires attention in my community.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The lack of homebuyer education and credit counseling services is an obstacle to obtaining affordable housing.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Local market conditions and population demographics work against the creation of affordable housing.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The lack of a local construction industry (materials and builders) impedes affordable housing in my community.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Fair housing compliance and housing discrimination are issues that require attention in my community.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
There is a need for more capacity building activities targeting local housing organizations.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
My community would be interested in a sweat-equity program (participant contributes labor) for affordable housing.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

COMMENTS

Please use the space below if you have any additional comments on any of the items in the survey or related topics not covered (attach additional pages, if necessary).

If you would like to make comments and/or suggestions regarding this survey, please contact us at the Center for Housing Research, Planning, and Communications at (512) 475-3976. Written comments should be submitted to:

Mail: Texas Department of Housing and Community Affairs
Center for Housing Research, Planning, and Communications
P.O. Box 13941
Austin, TX 78711-3941

Email: info@tdhca.state.tx.us
Fax: (512) 475-3746

Please remove the cover sheet and fold the survey in half so that the "Business Reply Mail" side is showing, tape it closed (please do not staple the survey), and drop it in the mailbox. You may also fax this survey, attn. Housing Center, to (512) 475-3746. Please remember to fax both sides of each sheet. Once again, Thank You for your assistance with this effort.