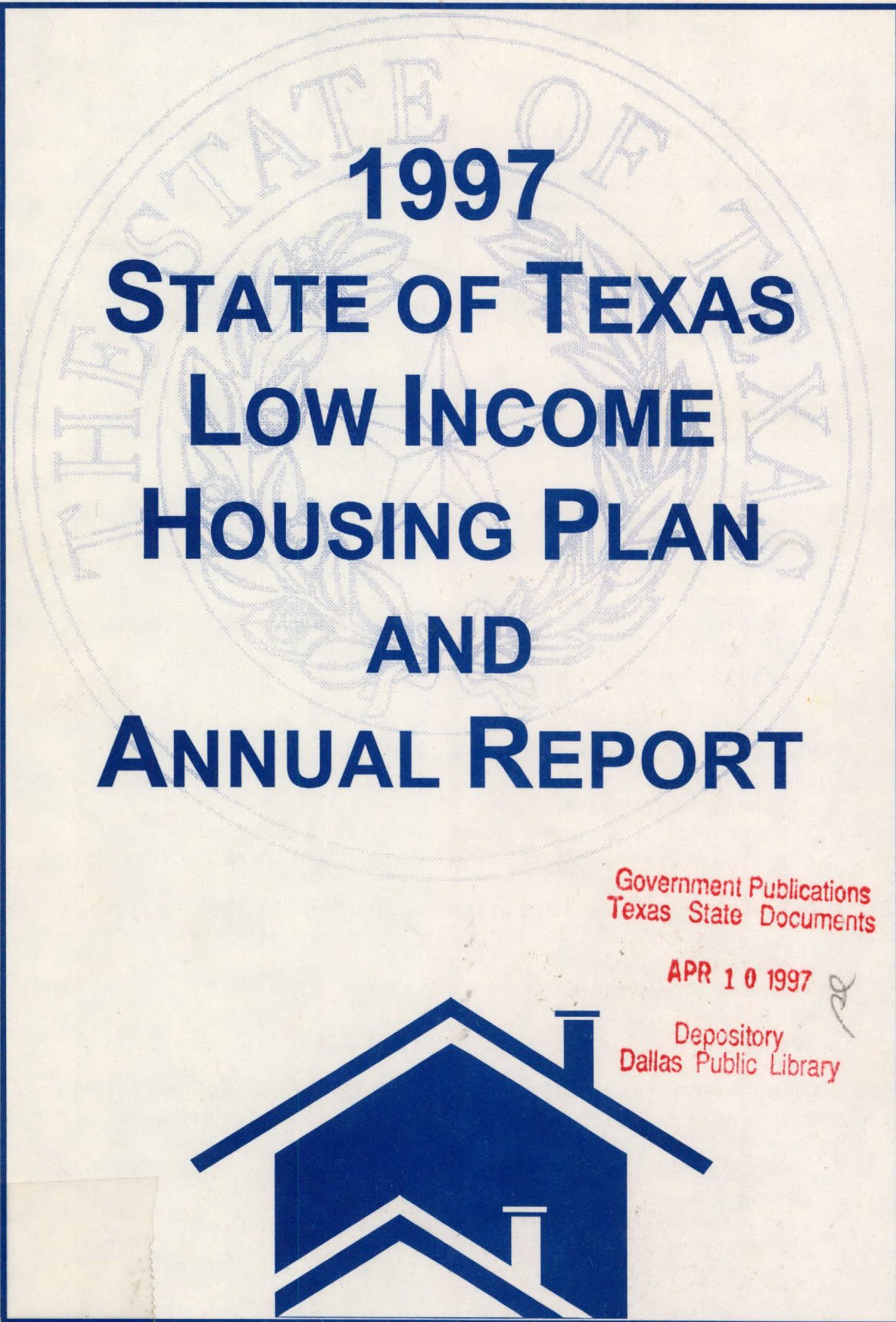


H 2370.3
L 95
1997

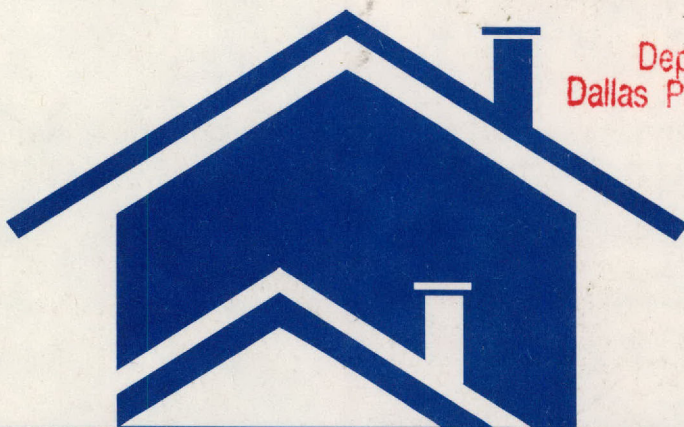


1997
STATE OF TEXAS
LOW INCOME
HOUSING PLAN
AND
ANNUAL REPORT

Government Publications
Texas State Documents

APR 10 1997 *re*

Depository
Dallas Public Library



H
2370.3
L95
1997

Prepared by the Texas Department of Housing and Community Affairs
P.O. Box 13941, Austin, Texas 78711-3941
(512) 475-3972

Affordable Housing Strategy

- 1) Increase opportunities for, and supply of, affordable housing.**
 - Low interest loans to first-time homebuyers (MRBs)
 - Housing programs (down payment and closing cost assistance; gap financing; tax credits; rental assistance including Section 8 and HOME)
 - Proposed tax-exempt bond programs, 501 (c)(3)

- 2) Develop alternative funding sources through public/private partnerships.**
 - Neighborhood Partnerships
 - Proposed tax-exempt bond programs, 501 (c)(3)
 - Interagency collaboration (TWDB, STEP, HOYO, SABR)
 - Rural Development--USDA (formerly Farmer's Home)

- 3) Focus more resources in rural and other underserved, as well as difficult to develop, areas.**
 - State resources (Housing Trust Fund)
 - Federal resources (HOME; Infrastructure- CDBG; MRBs; ACED; Tax Credits)
 - Technical assistance (CASA Offices; Self-Help Centers)
 - Collaboration with Rural Development

- 4) Improve living conditions in the colonias.**
 - Infrastructure (CDBG/ Colonia Fund)
 - Housing (Contract for Deed conversion; HOME; Housing Trust Fund)
 - Technical assistance (Office of Colonia Initiatives; CASA Offices; Self-Help Centers)

- 5) Assist metropolitan areas in redeveloping/revitalizing inner cities.**
 - Neighborhood Partnerships
 - Proposed tax-exempt bond programs, 501(c)(3)
 - Tax credits
 - ACED

- 6) Develop and implement accessibility programs that provide barrier-free living for persons with disabilities and elderly persons.**
 - Established accessibility review committee (interagency/nonprofit/lender collaboration)
 - Statewide Architecture Barrier Removal Program (SABR)
 - Fannie Mae/HOYO (single family mortgages)
 - TDHCA/MHMR Partnership Proposal

TABLE OF CON

Dallas Public Library
Government Publications
010601

| Section 1 | Introduction | PAGE |
|-----------|-----------------------------|------|
| | A. Mission Statement | 1 |
| | B. Introduction | 2 |
| | C. Legislative Requirements | 11 |

| Section 2 | Statewide Housing Needs Analysis | PAGE |
|-----------|---|------|
| | Introduction | 15 |
| | A. Data Sources | 16 |
| | B. Household Characteristics | 21 |
| | 1. Household Income and Poverty | 22 |
| | 2. Household Race and Ethnicity | 29 |
| | 3. Defined Housing Problems | 31 |
| | 4. Housing Availability and Affordability | 40 |
| | C. Housing Needs of Special Needs Populations | 55 |
| | 1. Persons with Disabilities | 55 |
| | 2. Elderly Persons | 63 |
| | 3. Persons with Alcohol or Other Drug Addiction | 66 |
| | 4. Victims of Domestic Violence | 67 |
| | 5. Persons with HIV/AIDS | 68 |
| | 6. Homeless Individuals and Families | 70 |
| | D. Housing Needs of Colonia Residents and Migrant Farmworkers | 76 |
| | E. Status of Lead-Based Paint Hazard | 80 |

| Section 3 | TDHCA Program Guide | PAGE |
|-----------|---|------|
| | A. Direct Housing Programs | 83 |
| | 1. HOME | 83 |
| | 2. Housing Trust Fund | 85 |
| | 3. CDBG Housing Rehabilitation | 86 |
| | 4. Section 8 | 88 |
| | 5. Office of Colonia Initiatives | 88 |
| | B. Low Income Housing Tax Credit | 92 |
| | 1. Low Income Housing Tax Credit | 92 |
| | C. Housing Finance Programs | 94 |
| | Multifamily Bond Programs | |
| | 1. Multifamily Bond Program | 94 |
| | Single Family Bond Programs | |
| | 1. First Time Homebuyer | 95 |
| | 2. Subsidized Home Purchase Loan Program | 95 |
| | 3. Down Payment Assistance Program | 96 |
| | 4. Home Construction and Acquisition Loan Program | 96 |
| | 5. Single Family Interim Construction Program | 97 |
| | D. Homeless/Emergency Relief Programs | 98 |
| | 1. Emergency Shelter Grant Program | 98 |
| | 2. Permanent Housing for Disabled Homeless Persons | 99 |
| | 3. Emergency Nutrition/Temporary Emergency Relief Program | 99 |
| | 4. Community Food and Nutrition | 99 |
| | 5. CSBG | 99 |

H2370.3 L95
1997

Texas. Dept. of Housing
and Community Affairs.
State of Texas low
income housing plan and



TABLE OF CONTENTS

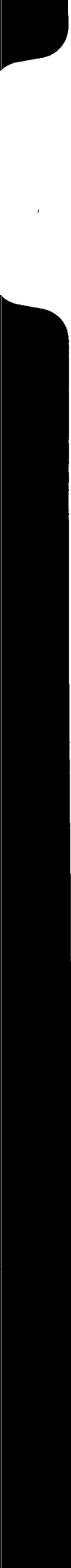
| | | |
|--|--|-----|
| | E. Energy Assistance Programs | 101 |
| | 1. Comprehensive Energy Assistance Program | 101 |
| | 2. Weatherization Assistance Program | 101 |

| Section 4 | Housing Policy and Legislation | PAGE |
|------------------|---|-------------|
| | A. Housing Policy | 103 |
| | B. Strategic Plan | 112 |
| | C. Consolidated Plan Goals and Objectives | 118 |
| | D. Legislation | 123 |

| Section 5 | Annual Report | PAGE |
|------------------|--|-------------|
| | A. Comprehensive Performance Statement | 125 |

| Section 6 | Appendices | PAGE |
|------------------|---|-------------|
| | A. Glossary of Acronyms and Definitions | |
| | B. Income Categories | |





TDHCA MISSION STATEMENT

*To help Texans achieve an improved quality of life
through the development of better communities.*

TDHCA PHILOSOPHY

CUSTOMERS

ADVOCACY

The Department will actively encourage, support, and promote an improved quality of life for very low to moderate income Texans.

SERVICE

The Department will be responsive to every constituent request and provide every customer with prompt, courteous service.

PARTNERSHIP

The Department will foster an atmosphere that is conducive to encouraging and forming public and private partnerships that are responsive to the needs of very low, low, and moderate income Texans.

EQUITY

The Department will establish processes for the public's full participation in programs and the fair allocation of resources.

RESPECT

The Department believes in the worth of all persons and their right to a decent home and the basic necessities of life.

OPERATIONS

INTEGRITY

The Department will conduct business openly, free of bias, and according to the highest ethical and professional standards.

EFFICIENCY

The work of the Department will be accomplished in the most direct, cost effective manner.

LEVERAGING

Each program will encourage public and private sector participation and the use of additional resources to maximize economic impact.

STAFF

QUALITY

Each employee will strive for excellence in the work performed.

CREATIVITY

Department staff will continually seek innovative methods for performing work in their respective fields.

HISTORY OF THE DEPARTMENT

In 1991, the 72nd Legislature created the Texas Department of Housing and Community Affairs ("TDHCA", or "the Department"). The Department's enabling legislation combined programs from three agencies:

- The Texas Housing Agency (THA);
- the Community Development Block Grant (CDBG) Program from the Texas Department of Commerce; and
- the Texas Department of Community Affairs.

On September 1, 1992 two programs were transferred to TDHCA from the Texas Department of Human Services:

- The Low Income Home Energy Assistance Program (LIHEAP); and
- The Emergency Nutrition and Temporary Emergency Relief Program (ENTERP).

Effective September 1, 1995 in accordance with House Bill 785, regulation of manufactured housing was transferred to the Department.

THE DEPARTMENT'S ADMINISTRATIVE STRUCTURE

The merging of the agencies and program functions listed above created a Department with a diversity of functions, consumers, and products. Programs administered by the Department provide the following services:

Housing

Housing Finance
 Housing Rehabilitation
 Rental Assistance
 New Construction of Single Family and Multifamily Housing
 Homebuyer Assistance
 Interim Construction Finance

Special Needs Housing
 Transitional Housing
 Emergency Shelter

Housing-Related

Energy Assistance
 Weatherization
 Monitoring and Compliance of Manufactures Housing

Community Development

Water and Wastewater for Small Cities
 Local Infrastructure for Small Cities
 Local City Planning for Small Cities
 Technical Assistance for Local Elected Officials
 Neighborhood Centers (see Con Plan)
 Technical Assistance Centers
 Economic Development

Community Services

Health and Human Services
 Child Care
 Nutrition
 Job Training and Employment Services
 Substance Abuse Counseling
 Information and Referral
 Utility Assistance
 Medical Services
 Emergency Services

Federal funding sources for the services listed above include the U.S. Department of Housing and Urban Development, housing tax incentives (Internal Revenue Code of 1986), the U.S. Department of Health and Human Services, and the U.S. Department of Energy. State funding sources include general revenue and oil overcharge (oil overcharge funds are being phased out).

The Department's program funding for FY 1996 totaled \$445,569,000.¹ Of this amount

¹ Manufactured Housing's operational budget of \$5,532,000 is not included in this figure. Its funds are used in carrying out its broad functions of title issuance, inspection and complaint

\$171,588,000 was from direct allocations and \$273,981,000 was in the form of Mortgage Revenue Bond financing for low interest housing loans. Over 99 percent (>99%) of these funds were from federal sources and less than one percent (<1%) were from the State. Of the total funds allocated in FY96, \$66,181,000 (12%) were for housing programs, \$273,981,000 (55%) were for housing finance activities, \$88,701,000 (18%) funded community development programs, \$48,543,000 (10%) funded community services, and \$5,532,000 (1%) served as an operating budget for manufactured housing. The remaining 4 percent (4%) covered the operating expenses of the Housing Finance, Housing Programs, Community Development Block Grant, and Community Affairs divisions.

Administration of the services listed in the chart above is divided among 20 programs which are grouped into five divisions -- housing programs, housing finance, community development, community services and manufactured housing. In addition to the program divisions, the Department includes a monitoring and compliance division, a financial division, a legal division, a research and planning division, a government and public affairs division, and an internal audit division.

The Department's executive director is appointed by the governor and serves as the administrator and the head of the Department. According to the Department's enabling legislation the director shall:

1) administer and organize the work of the department consistent with this chapter and with sound organizational management that promotes efficient and effective operation;

2) appoint and remove personnel employed by the department;

resolution. There are no "pass through" program funds.

3) submit, through and with the approval of the governor, requests for appropriations and other money to operate the department;

4) administer all money entrusted to the department;

5) administer all money and investments of the department subject to:

(A) department indentures and contracts;

(B) Sections 2306.118 through 2306.120; and

(C) an action of the board under Section 2306.351; and

(6) perform other functions that may be assigned by the governor.

(a) The director shall develop and implement the policies established by the board that define the responsibilities of:

(1) the director, board, and staff of the department; and

(2) the community affairs division, the housing finance division, and any other division.

(b) The director is authorized to assign functions and duties to the various offices and divisions, to provide for additional offices, and to reorganize the department when necessary to improve efficiency or effectiveness.

The Department's policy and operation is subject to a governing board which consists of nine members appointed by the Governor.

THE DEPARTMENT'S FUNCTION

According to Section 2306.001 of the Department's enabling legislation the purposes of the Department are to:

- (1) assist local governments in:
 - (A) providing essential public services for their residents; and
 - (B) overcoming financial, social, and environmental problems;
- (2) provide for the housing needs of individuals and families of low and moderate income;
- (3) contribute to the preservation, development, and redevelopment of neighborhoods and communities;
- (4) assist the governor and the legislature in coordinating federal and state programs affecting local government; and
- (5) inform state officials and the public of the needs of local government.

The Department is a funding agency. Its primary function is to distribute program funds to local contractors that include local governments, nonprofits, for profits, real estate developers, and local lenders. The Department selects local contractors based on local need and administrative capacity and insures that the programs serve their target population through a fair and non-discriminatory open process. In the administration of its programs the Department defines policy direction, ensures equity, prevents discrimination or exploitation, and ensures the stability and continuity of services.

DESCRIPTION OF THE PLAN

The State Low Income Housing Plan is prepared in accordance with Senate Bill 1356 passed during the 73rd legislature in May 1993. The legislation requires the Department to perform a comprehensive overview of statewide housing need, along with a review of the Department's housing programs, current and future policy, and resource allocation plans to meet the State's housing needs. The Plan is the first of its kind among the states, and provides a useful tool to educate and inform housing providers, policy makers, and citizens of the need for housing and the tools available to address need.

The Plan is organized into six sections:

- Section one includes the introduction and legislative requirements.
- Section two provides a statewide housing needs analysis.
- Section three provides a comprehensive directory of the Department's programs.
- Section four explains the Department's policy.
- Section five provides provides an annual report of funding, services provided to special needs populations, an ethnic racial breakdown of funding, and a compliance report.
- The appendix provides a glossary, a listing of relevant income limits and categories across the State, and an index of terms and acronyms.

Based on staff experience preparing the two previous plans and the public comment that accompanied each publication, staff has introduced several changes to this year's plan. The past two versions of the Plan attempted to document all of the local, state, and federal resources for affordable housing across the state. Although the inclusion of resources outside the agency provided valuable information, it created a document which lacked a clear policy direction and was too voluminous for its required intent. The Department has, therefore, restructured the 1997 plan to focus on the Department's programs and policies. The program information that has been deleted will be made available under separate cover as a comprehensive statewide housing program directory.

In the past two Plans, the Department's policy has been limited to the regulatory policy requirements mandated in the Consolidated Plan and Strategic Plan. Although these policy requirements have been useful for determining administrative goals at the program level, they are based on very structured regulatory requirements which inhibit creative agency-wide planning. This year's plan presents more aggressive

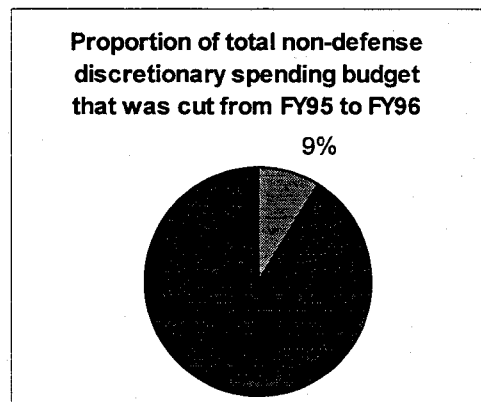
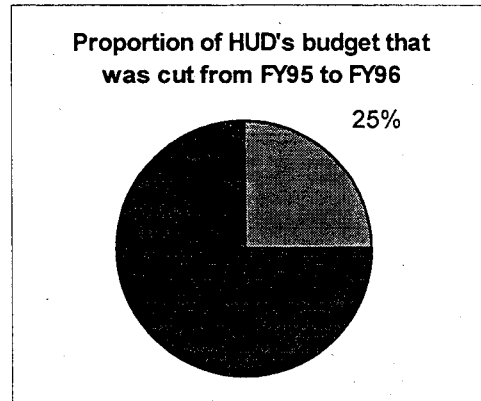
agency-wide policy directions which the Department prepared for the House Joint Committee on affordable housing in response to federal funding cuts. These new policy directions are presented in a narrative format to complement the previously approved Strategic Plan and Consolidated Plan policies. The Department's policy is, as always, subject to ongoing public comment.

In addition to the structural changes described above, the plan's needs analysis has been updated and revised. In response to the legislative requirement that asks for 'a description of state rules and policies that govern the use of all available housing resources,' staff has chosen to include relevant sections of the Department's enabling legislation.

THE FUTURE OF HOUSING AT THE STATE AND FEDERAL LEVEL

Not since the inception of the Affordable Housing Act of 1937 has housing policy been the subject of such intense Congressional scrutiny and debate. Bipartisan efforts to balance the federal budget by the year 2002 will have a significant impact on federal housing and community development programs.

In the 1995 budget non-defense discretionary funding was reduced by 9 percent (9%) whereas the HUD budget was reduced by 25 percent (25%).



As the pie charts above show, HUD's budget was cut by a disproportionately large amount compared to all other non-defense discretionary spending.

In 1995, President Clinton signed a rescission bill which included a 21 percent (21%) cut in the HUD budget from the approved FY95 appropriations bill. The HUD budget which was originally set at \$25.4 billion was reduced to \$20.1 billion. The FY96 Omnibus Appropriations bill passed in April, 1996, further reduced the HUD budget 4 percent (4%) to \$19.1 billion.

The answer to cuts in federal funds is not to cut services, but to find new ways of doing things...in my opinion sometimes the best opportunities come because you're forced by budget cuts to find new ways to do things. We were forced to use the private sector -- where else could we go?

*Freehand Noriego, Director, Tampa, Florida
Community Redevelopment Agency*

In addition to funding reductions, housing policy discussions at the federal level are producing legislation to overhaul the structural foundations of housing program administration. The "U.S. Housing Act of 1996", passed by the U.S. House of Representatives in May and signed by the President in September, affects the tenant mix, administrative authority, operating budget, and general purpose of local housing authorities. Additional proposals under discussion include the elimination of HUD, restructuring the Federal Housing Administration's insured and assisted multifamily housing portfolio, loan sales of non-performing HUD-assisted properties to the states, consolidating programs into large block grants, and the sunseting of the Low Income Housing Tax Credit. Always central to these debates is the devolution of responsibility for the growing housing crisis from the federal government to states and localities.

In Texas, Speaker Pete Laney created the House Joint Committee on Affordable Housing to "...perform a comprehensive review of state and federal programs to provide housing for low income Texans. The review should include all programs of the Texas Department of Housing and Community Affairs and all issues related to future funding of the programs." The Joint Committee held seven hearings over the spring and summer of 1996 and drafted a set of policy recommendations to be reviewed by the legislature in 1997. As the federal government continues to distance itself from its traditional role as a direct housing provider, the states will be forced to assume a more active role in determining their housing policy. The recommendations submitted by this committee will be instrumental in setting the tone for Texas' housing policy future.

Although a future of growing housing need accompanied by reduced funding may seem bleak, this is also a time of opportunity and self-examination for policy makers interested in housing and community development issues. It is an opportunity to examine the successes and mistakes of the past, as well as introduce new methods of housing provision that extend the reach of the state's housing programs, without increasing funding requirements.

PUBLIC HOUSING ISSUES

The Department currently exercises no direct jurisdiction over Texas' local Public Housing Authorities. Local public housing authorities have traditionally worked directly with the federal government to administer their public housing and Section 8 funds. There is no doubt that the federal funding cuts described above will hit public housing residents the hardest. Given the current trend towards decentralization of housing programs from federal to state government, it is very likely that the responsibility for housing displaced public housing residents will fall into the hands of the State.

The first public housing projects provided temporary housing for middle income families that needed a chance to re-establish themselves during the great depression. From its beginnings as a temporary haven for families down on their luck, the tenant profile of public housing has undergone drastic changes. At best, public housing provides a stable supply of housing for families with very low incomes that are not served by the private market. However, over the course of time, well meaning regulations have given rise to serious structural problems within the public housing system. At its worst, public housing warehouses poor people and contributes to the cycle of poverty. Stifled by onerous regulations that govern every aspect of public housing administration, many public housing officials and residents, out of

necessity, have settled into an attitude of passive dependency.

The following key structural problems afflict the current public housing system:

Public housing concentrates the very poor. The average income of families living in public housing is approximately 17 percent of area median income, or \$6,100.

Public housing is itself concentrated in high poverty neighborhoods. Public housing tends to be located in areas lacking jobs, economic opportunities and basic amenities. A recent General Accounting Office Study of four metropolitan areas indicated that less than 10 percent of Section 8 recipients live in high poverty neighborhoods, while 23 percent of public housing residents live in such areas.

Federal laws penalize public housing tenants who work. They discourage employed families from staying. Public housing rents take away earned income and often charge far higher rates than that which the unit would command in the private market.

The discipline of the real estate market does not apply to public housing. Residents who are in the best position to identify management deficiencies and compel changes are denied the ultimate tool available to consumers -- the ability to take their business elsewhere.

The federal method of overseeing public housing aggravates all these problems. Federal statutes and rules regulate every aspect of public housing, including admissions, rents, evictions, resident rights and relations, modernization, development and procurement.

HUD's Reinvention Blueprint

In addition to the systematic and regulatory problems cited above, ongoing rental subsidy in the form of public housing or

Section 8 is an expensive form of assistance. To simply maintain existing section 8 contracts will absorb a whopping 75 percent of HUD's present budget by the year 2,000. In Texas alone, the 1995 allocation for Section 8 was \$539,476,947.65 - significantly more than the Department's 1995 budget. This expense would be easier to justify if households were continuously moving out of the system and making room for new families. However, in reality, families get stuck inside a system that fosters dependency and provides no incentives to work and achieve self-sufficiency. As a result, families across the country that qualify for public housing spend years on waiting lists. It is important, however, to qualify any discussion of public housing with the recognition that there will always be vulnerable populations with fixed incomes that need permanent housing subsidy. The discussion above refers to households that can move out of public housing given the right environment and incentives.

Despite the fact that only one of every 33 housing authorities are considered troubled, public housing is viewed with great distrust by the public as a symbol of failed government effort. The future of public housing involves regaining the public trust and proving that subsidized housing can be an asset to the community. Although the need for greater state involvement with public housing is clear, its future role is yet to be determined.

OVERVIEW OF THE DEPARTMENT'S POLICY

The shrinking of federal funds, an expansion of housing need and an awareness of past problems with public housing provide the context for the Department's policy. Currently, two opposing positions characterize the housing policy debate in Texas. At one extreme, housing advocates are pushing for policy that directs all available resources to the State's poorest

B. INTRODUCTION

populations in the form of direct assistance. This approach is modeled after the traditional public housing policy of the past and includes tight regulatory and reporting requirements that closely monitor program administration and program outcomes. This position also supports strong preferences for community based nonprofits in the allocation of housing funds. At the other extreme, private investors advocate making public housing a private sector function subject to market discipline and consumer choice with no government intervention. Proponents of this approach predict that serving a greater percentage of higher income households will spur the market, increase production and enable the state to serve a greater number of very low income households. The Department believes that both sides of this debate can be reconciled in the form of a modernized policy that learns from the mistakes and successes of the past and accesses private market resources without compromising public purpose.

Neither federal, state nor local governments have the resources to tackle the growing housing problem on their own. To survive the growing fiscal austerity in government without cutting back significantly on services, public programs for affordable housing need to tap the resources of the private sector. The multifaceted nature of the affordable housing industry makes adopting private market incentives a complex and sometimes controversial issue. The concept of affordability is relative and subject to a variety of definitions.

Families at the very bottom of the income strata with virtually no financial resources and a variety of other poverty related issues (employment, education, transportation and health care) require direct government assistance as do vulnerable populations with a fixed income. These groups are served most effectively by grassroots social service providers. There are very few opportunities for the private sector to provide direct

assistance for this segment of the population.

However, as the affordability issue moves up the income strata consumer needs and requirements change. Higher income households with housing affordability problems typically have some income but cannot access market-rate housing without some assistance - either an affordable multifamily unit or homeowner assistance in the form of downpayment assistance and low interest loans. With appropriate incentives in the form of tax breaks, low interest financing and seed money this segment of the population can be served very effectively by the private sector. The challenge, therefore, lies in serving the appropriate population with the appropriate funding mechanism. This will be accomplished by identifying which aspects of policy can be subject to a competitive marketplace and which aspects need to stay in the hands of community-based social service providers. By striking this balance, the Department will be able to spend its resources wisely for the greatest public good.

Of all the Department's program areas, the ongoing challenge of reconciling public policy with private market forces is most evident in the housing finance division. The Department's housing finance function is a powerful mechanism for affecting the marketplace in Texas. Franklin Roosevelt's decision to introduce FHA 30-year, 20 percent down payment mortgages did more to house people and mobilize the private sector than any conceivable administrative grant program. Mortgage revenue bond financing is a commodity in the marketplace that private lenders are willing to pay for. However, when lenders are forced to offer a product that will not sell in the marketplace they lose interest in the programs. The challenge is to create incentives that move the market in the direction the Department wants to while allowing participants to make most of the decisions themselves. Structuring the marketplace as such is an

alternative to the liberal call for administrative programs and the conservative call for no government intervention in the marketplace.

Those who support privatization in all cases because they dislike government are as misguided as those who oppose it in all cases because they dislike business.

David Osborne and Ted Gaebler, Reinventing Government, p. 46

The cornerstone of the Department's approach is leveraging its public funds and private sector financing mechanisms to spur the housing market and create public/private partnerships at the local level. This approach is not new and is not unique to Texas. There is bipartisan agreement at the federal level on many of the policy initiatives listed below.

Because the state is contributing, the local government is contributing, the private sector is contributing, the people themselves are contributing, the community, the local organizations, the advocacy groups all have an understanding of what is expected of them because they have defined success conceptually and they have defined what their role is in this strategic partnership.

A Congressman Speaks, an Interview with Rick Lazio

HUD and its myriad partners are pioneering a new model of affordable housing development and financing that builds upon coherent local strategies, relies upon responsible local institutions, and embraces market discipline.

Renewing America's Communities from the Ground Up: The Plan to Continue the Transformation of HUD. By: Secretary Henry G. Cisneros

At the federal level, HUD is loosening regulations and encouraging public housing

authorities to form partnerships with developers to create mixed income housing in which a percentage of units are reserved for extremely poor public housing residents while the remaining units cater to higher income groups that can provide a return on investment. Successful public/private mixed income development is being built across the country. The San Antonio Public Housing Authority has been on the cutting edge of mixed income development since 1993. The concept of public/private partnerships for housing (although it is often touted as a new innovation) appeared in the United States Housing Act of 1937 and The Cranston Gonzales Affordable Housing Act of 1991.

The policy initiatives listed below reflect the current trends in housing policy and include approaches for avoiding the past mistakes of public housing:

- Increase the supply of housing for low and moderate income households (as specified in the Department's enabling legislation) through partnerships with local communities, local lenders, health and human services providers, private developers and community based groups.
- Concentrate on subsidizing housing finance not subsidizing housing subsidy.
- Support and facilitate community-based mixed-income housing development subject to the same market discipline as private sector housing in the community.
- Select funding recipients based on demonstrated experience and capacity to serve low income households.
- Use direct allocation funds as seed money to lower investment risk for housing developments that set-aside housing for very-low income households.

B. INTRODUCTION

- Develop housing policy based on a fair and open process driven by local communities.
- Implement self-help programs which combine public funds with volunteer efforts and local resources.
- In working with the private sector, pursue mechanisms for increasing revenue through user fees, long range investments and broker services.
- Introduce long-term budgeting to see the effect of spending decisions beyond the upcoming fiscal year.
- Increase outreach and marketing efforts to target underserved areas.
- Develop consumer driven programs for the state's most vulnerable populations such as the elderly and persons with disabilities.
- Provide homeownership counseling services for families currently unable to access the Department's housing finance programs.
- Introduce new concepts and ideas through consumer driven pilot programs that expand based on their success record rather than increased funding.
- Create innovative programs to support housing and community development for special needs populations.

Finally, these issues are, as always, subject to ongoing public comment and discussion.

Instead of operating as mass suppliers of particular goods or services...public agencies are functioning more as facilitators and brokers and seed capitalists in existing or incipient marketplaces. As the past decade has taught many of the leading private corporations, this more entrepreneurial role cannot be performed well by traditional command-style bureaucracies.

Robert Friedman and Doug Ross, The Third Wave in State Economic Development (Washington D.C.: Corporation for Enterprise Development, 1990).

The Department's policy is discussed in greater detail in section five. In some cases the Department has produced projects and programs which reflect these ideas and in some cases the policy is presented as a direction for the future. It should be noted that the Department's programs operate under different sets of state and/or federal regulations which provide parameters that govern the use of funds. These parameters determine the extent to which the Department can enact its policy directives.

The following is a listing of the regulatory requirements regarding the Texas State Low Income Housing Plan and Annual Report.

Sec. 2306.072. ANNUAL REPORT

- (a) Not later than the 100th day after the last day of the fiscal year, the director shall prepare and submit to the board an annual report of the department's activities for the preceding fiscal year.
- (b) Not later than the 30th day after the date the board receives the report, the board shall submit the report to the governor and legislature.
- (c) The report must include:
 - (1) a complete operating and financial statement of the department;
 - (2) a comprehensive statement of the activities of the department during the preceding fiscal year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
 - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
 - (B) the ethnic and racial composition of families and individuals applying for and receiving assistance from each housing-related program operated by the department; and
 - (C) the department's progress in meeting the goals established in the previous housing plan;
 - (3) an explanation of the efforts made by the department to ensure the participation of persons of low income and their community-based institutions in every aspect of department programs that affect them;
 - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
 - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions; and
 - (6) an analysis of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains twenty or more (20+) living units:
 - (A) the street address and municipality or county where the property is located;
 - (B) the total number of units reported by bedroom size;
 - (C) the total number of units designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually as reported by each housing sponsor;
 - (D) a statistical analysis of average rents reported by region, as defined in the comprehensive housing affordability strategy ;
 - (E) the race or ethnic makeup of each project as reported annually by each housing sponsor;
 - (F) the number of units occupied by individuals receiving government-supported housing assistance as reported by each housing sponsor;
 - (G) a statement as to whether the department has been notified of

a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United State Department of Justice; and

(H) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirements or rent restrictions imposed by deed restrictions or financing agreements.

Sec. 2306.0721. LOW INCOME HOUSING PLAN.

Not later than the 100th day after the last day of the fiscal year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.

Not later than the 30th day after the date the board receives the plan, the board shall submit the plan to the governor and legislature.

The plan must include:

an estimate and analysis of the housing needs of the following populations in the state:

- individuals and families of moderate, low, and very low income;
- individuals with special needs; and
- homeless individuals;

a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;

an estimate of the number of federally assisted housing units available for individuals and families of low and

very low income and individuals with special needs in each uniform state service region of the state;

a description of state rules and policies that govern the use of all available housing resources;

a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs;

a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to endorse the full use by the state of all available federal resources for those services; and

strategies to provide housing for individuals and families with special needs.

Sec. 2306.0722. PREPARATION OF PLAN AND REPORT

In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:

coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;

set priorities for the available housing resources to help the neediest individuals;

evaluate the success of publicly supported housing programs;

survey and identify the unmet housing needs of persons the department is required to assist;

ensure that housing programs benefit a person regardless of the persons' race, ethnicity, sex, or national origin;

develop housing opportunities for individuals of low and very low income and individuals with special housing needs;

C. LEGISLATIVE REQUIREMENTS

develop housing programs through an open, fair, and public process;
set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
incorporate recommendations that are consistent with the comprehensive housing affordability strategy and performance report (*now the Consolidated Plan*) submitted annually by the state to the United States Department of Housing and Urban Development.

The Department initiated a public comment period beginning on November 15 lasting until December 16, 1996. Comment on the Plan and Annual Report is encouraged and should be sent to :

TDHCA - Housing Resource Center
P.O. Box 13941
Austin, Texas 78711-3941.

Sec. 2306.0723. PUBLIC HEARINGS

The department shall hold a public hearing on the annual report and the state low income housing plan before the director submits report and the plan to the board.

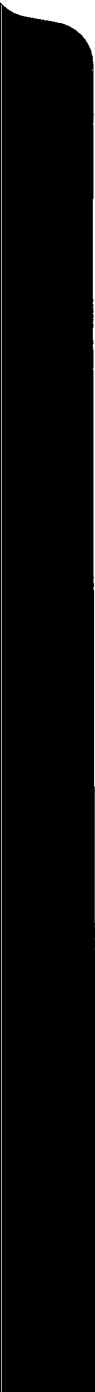
The board shall hold a public hearing on the state low income housing plan before the board submits the plan to the governor and the legislature.

The board shall include with the plan the board submits to the governor and legislature a written report of public comments on the plan.

CITIZEN PARTICIPATION PLAN

The Department is required to hold one public hearing on this Plan and the Annual Report, and the Board of Directors are also required to hold one public hearing. However, the Department decided to hold seven public hearings to receive public comment and to facilitate the communication necessary to understand local need. The public hearing schedule was published in the Texas Register on November 8, 1996. The schedule was also mailed and faxed to thousands of nonprofits, local governments, for profits, members of the State Legislature, and community based consumer organizations.





There is a serious need for affordable housing in Texas. If not adequately addressed, the need for affordable housing combined with slow production of affordable housing stock and the dilapidation and aging of the existing stock will soon reach crisis proportions. According to the American Housing Survey, the gap between the number of affordable housing units and the number of families in need is growing. This survey also shows that the households that occupy these units are poorer. The income of public housing residents plummeted from 30% of area median income in 1980 to about 17% today. (For example, 17 percent of area median income is \$7,820 annual income for a family of four in Houston.) In addition to the severe and growing urban poverty which is prevalent throughout the country, Texas faces the added challenge of addressing third world living conditions in the colonias and the many other poor, low density rural communities throughout the State. Since 1989, statewide median income has risen from only \$24,585 to \$28,900 (a 17.6 percent increase), while median incomes in the state's metropolitan areas have risen from \$33,231 to \$40,800 (a 22.8 percent increase), evidence of the growing disparity between urban and rural income levels.

The following discussion of statewide housing need should be considered within the context of its limitations. The Department recognizes that a perfectly true and undistorted perspective on housing need can be found only at the local level based on the direct experience of local households. However, in an attempt to provide a context for the State's housing policy and communicate the urgency of housing issues in Texas, the following needs analysis has been prepared based on 1990 census data, a 1995 Community Needs Survey and research materials from other state and federal agencies and academic institutions. County maps of census data are included to provide specific geographical information and to illustrate the concentration of need across the state. The qualifiers listed below need to be considered when reviewing the needs information contained in this section.

- The nuances of housing need are lost when data is aggregated into county and statewide totals. For example, housing needs in a rural communities are often distorted when reported at the county level. This distortion is caused by the fact that housing needs are often very different in rural and urban areas. The large population of urban metropolitan areas can skew the data and mask the needs of the rural areas;
- The data for the Census was collected in 1989 and fails to account for six years of demographic changes. During this period Texas experienced sufficient demographic change to surpass New York to become the second most populous state. Although population projections can be used to extrapolate growing need, the changes in disparities between income levels are lost;
- The Census data available on the condition of the housing stock, the homeless population, and the housing needs of special needs populations is very limited;
- It is generally believed that the 1990 census undercounted minority populations in Texas, particularly along the Texas-Mexico border and in large metropolitan areas where serious housing need is concentrated.

Despite these limitations, the needs analysis provides indisputable evidence of a severe and growing shortage of affordable housing in Texas.

COMMUNITY NEEDS SURVEY

The 1995 Community Needs Survey was designed to allow The Texas Department of Housing and Community Affairs (TDHCA) to obtain a better grasp on housing and community needs, issues, and problems at the local level across the State. The survey represents an attempt by the Department to allow the groups most familiar with their unique local situations to provide an evaluation of their local needs. It was arranged in three sections:

1. housing
2. homeless persons and other special needs populations, and
3. community development

The survey was arranged in this order to organize issues, facilitate the answering process, and simplify the subsequent analysis. The Community Needs Survey is, in part, an acknowledgment of the difficulty in producing an accurate assessment of the widely varied social, economic, and physical conditions of individual localities across a state as large as Texas.

The survey was initially mailed out in the spring of 1995 to some 3,500 local governments (all of the cities and counties in the State), Low Income Housing Tax Credit (LIHTC) developers, Community Housing Development Organizations (CHDOs), nonprofit housing developers, public housing authorities (PHAs), Community Development Block Grant (CDBG) consultants, health professionals, homeless shelter providers, and others. Follow-up reminders were subsequently mailed to increase the survey response rate.

The following is a summary of the overall results of the survey. The section on overall community development needs used for the Consolidated Plan is outside of the scope of the State Low Income Housing Plan and has been omitted. A complete copy of the Community Needs Survey and the detailed results for each of the respondent groups is available through the Housing Resource Center at (512) 475-3976.

RESPONSE RATE

By September 1995, TDHCA had received completed surveys from over 1,600 respondents representing approximately 47 percent (47%) of all mail-outs. Local governments were best represented with nearly a 54 percent (54%) response rate. Notably, more than two-thirds of mid-sized cities (with populations between 15,000 and 49,999) returned the completed questionnaire. Non-governmental entities had a 42 percent (42%) response rate. LIHTC developers and CDBG consultants were the least responsive with 24 percent (24%) and 27 percent (27%) response rates respectively.

1. Housing

The state of Texas is experiencing a shortage of affordable housing. Eighty-one percent (81%) of all survey respondents (including a near-unanimous 92 percent (92%) of the largest cities) indicated that their community's need for affordable housing is outpacing the supply. According to the survey, this housing shortage is based more upon a lack of financial incentives than on restrictive local land use controls. Seventy-two percent (72%) of all survey respondents indicated that developers lack financial motivations to build affordable housing; and 73 percent (73%) agreed that public measures such as low interest loans or tax incentives would help to increase the supply. Still, only 26 percent (26%) of all the respondents thought that non-discriminatory mortgage financing was readily available to low income persons in their community.

A. Current Supply

According to the survey, the statewide housing shortage is particularly acute in the rental market and for low income persons. Eighty-three percent (83%) of all respondents reported a shortage of rental housing in their community; and of these, some 54 percent (54%) reported a major shortage. For low income persons, the situation is worse: the percentages of communities which reported shortages in affordable housing for low income persons were 85 percent (85%) and 83 percent (83%) for rental and owner-occupied units respectively. In contrast, 36 percent (36%) of all respondents

indicated a sufficient supply of owner-occupied housing in their area. Every CHDO respondent indicated a lack of owner-occupied housing opportunities for low income persons, and, among the largest cities, 96 percent (96%) reported rental housing shortages for low income persons with 83 percent (83%) reporting a major shortage.

B. Expected Supply in Five Years

Respondents were almost unanimous in their prediction that the affordable housing crisis would continue or worsen over the next five years. Those respondents not affiliated with local governments were particularly pessimistic, predicting shortages for affordable low income rental and owner-occupied housing in 92 percent (92%) and 90 percent (90%) of their communities respectively.

C. Housing Problem Severity

There are a variety of housing problems which exist in varying degrees of severity in Texas communities, but, in general, the larger the city, the larger proportion of more serious problems. The following examples contrast the difference in problem severity between the largest (population 50,000 plus) and the smallest communities (less than 1,000 persons) in the State: 96 percent (96%) of the largest cities have problems with overcrowded housing compared to only 34 percent (34%) of the smallest communities; 79 percent (79%) of the largest cities have problems with the geographic isolation or segregation of low income persons compared to only 13 percent (13%) of the smallest communities.

Ninety-two percent (92%) among all respondents revealed that substandard housing is a problem in their communities, and 38 percent (38%) consider it to be a serious problem. Another across-the-board issue was the shortage of available housing for special needs populations - particularly low income elderly persons and persons with disabilities. Statewide, 82 percent (82%) of respondents expressed a housing shortage for the low income elderly, and 74 percent (74%) mentioned the lack of appropriate housing with access for persons with disabilities.

D. Available Resources

Generally, there appears to be a shortage of resources available to communities to implement fair housing regulations and lead-based paint abatement activities. Only 15 percent (15%) and six percent (6%) of all respondents indicated there were ample resources in their community for fair housing enforcement and lead-based paint abatement respectively. Thirty-nine percent (39%) of all respondents indicated that there was no funding available for lead-based abatement in their community. According to the survey, the smallest towns experienced the most serious lack of funding, with 52 percent (52%) and 67 percent (67%) reporting no resources available for fair housing and lead-based paint programs respectively. There is a strong feeling across the State that the capacity of nonprofit organizations is insufficient. Sixty-three percent (63%) of all respondents (including three-fourths of the largest cities and more than three-fourths of the smallest cities) rated the capacity of local non-profits as minimal or non-existent.

E. Need for Assistance

According to the survey, local communities have a variety of needs for rental, owner-occupied, and special needs population housing payment assistance; building rehabilitation; and new construction. Interestingly, survey respondents showed a slightly greater desire for more owner-occupied single-family housing than for new multifamily or public housing units. This desire contrasts with their collective indication of a greater shortage of rental housing (refer to sec. A - Current Supply). More than two-thirds of all respondents expressed a major or critical major need for the following activities:

- rehabilitation and repair of existing renter-occupied housing (69%),
- assistance with closing costs and/or down payment costs for homebuyers (67%),
- rehabilitation and repair of existing owner-occupied housing (68%),

- weatherization of existing homes to increase energy efficiency (71%), and
- housing assistance for elderly persons (69%).

Notably, expressed needs in almost every category increased as the size of the city increased. For example, for tenant-based rental assistance, 84 percent (84%) of the largest cities reported critical or major need compared to just 31 percent (31%) of the smallest towns. The largest cities' need for rehabilitation of rental and owner occupied housing was 83 percent (83%) and 92 percent (92%) respectively compared to only 41 percent (41%) and 49 percent (49%) for the smallest towns. Another sharp contrast occurred in the reported need of housing assistance for persons with HIV or AIDS; 58 percent (58%) of the largest cities cited a major or critical need compared to only six percent (6%) of the smallest towns.

2. Homeless Persons and other Special Needs Populations

A. Homelessness

The survey results point towards a distinct relationship between the size of a community and the degree of its homelessness problem. Fifty-three percent (53%) of all respondents admitted that homelessness was a problem in their community, but they differed greatly in their assessment of the issue. Fully one-half of the largest cities reported that homelessness was a very serious or somewhat serious problem compared to only two percent (2%) of the smallest towns (77 percent (77%) of which answered that homelessness was not a problem at all). Only six percent (6%) of all local government respondents had conducted an estimate or a count of homeless persons in their community; and only four percent (4%) of the governments had plans to conduct a homeless survey.

B. Homeless Shelter Facilities

Eighty percent (80%) of all local government respondents indicated that their community

lacked short-term facilities for homeless individuals and families. However, as the size of the community increased, the likelihood of the city having homeless facilities increased as well. For instance, only one percent (1%) of the smallest towns had homeless facilities compared to 88 percent (88%) of the largest cities. Of those communities which had homeless shelters, 60 percent (60%) said their facilities were in fair to good condition, but 39 percent (39%) of community shelters were said to be overburdened. Specific populations left unserved by more than one-fourth of the communities with facilities included homeless youth (27%), persons with alcohol or other drug addictions (28%), persons with mental illness (30%), and persons with physical disabilities (28%). Assuming current trends were to continue, only two percent (2%) of all respondents predicted a decrease in the need for short-term homeless facilities in their community. Over one-half of all respondents, and 92 percent (92%) of the respondents with shelter facilities in their communities, predicted an increase or substantial increase in demand for homeless shelter facilities.

C. Transitional Housing Resources

According to the survey, there are limited or inadequate resources to address the transition from homelessness. In response to survey questions, nearly three-fourths of local governments answered that they had no resources to provide for housing for persons making either the transition from homelessness or from mental or physical health institutions. In general, larger cities appeared to have more resources than smaller communities. Of the largest cities, 54 percent (54%) had at least limited resources to address the problem of homeless transitional housing, and 71 percent (71%) had limited resources to address the problem of mental and physical health institution transitional housing. In the smallest towns, only one percent (1%) appeared to have at least limited resources to address these problems.

D. Need for Assistance

Overall, approximately 40 to 50 percent (40-50%) of all survey respondents indicated a major or critical need for such services as renovation,

rehabilitation or conversion of buildings for use as homeless shelters (39%), homeless essential support services (45%), shelter maintenance and operational costs (43%), transitional housing facilities (45%), and homelessness prevention programs (49%). There was, however, a large disparity in perceived need between local government and non-governmental entities. Respondents from local government, for instance, indicated a major or critical need for the previously mentioned categories on only 17 percent (17%) of the surveys on average. Alternatively, for the same services, an average of 68 percent (68%) of the non-governmental respondents indicated a major or critical need.

E. Housing Problems for Persons with Special Needs

There is a general consensus in the State that a variety of housing problems exist for persons with special needs, but respondents differed in regards to the degree of severity. The smaller communities tended to report that housing problems for persons with special needs were less severe in their community. For example, only 26 percent (26%) of the smallest communities, on average, indicated that the following problems or shortages for low income persons were somewhat serious or very serious in their community:

1. housing assistance for persons with disabilities (19%),
2. housing assistance for elderly persons (31%),
3. housing with the appropriate structural modifications for persons with disabilities (23%),
4. housing with the appropriate modifications for elderly persons (26%),
5. supportive services for persons with disabilities, and supportive services for elderly persons (31%).

The largest communities and non-governmental entities expressed that the previously mentioned problems were serious for 69 percent (69%) and

64 percent (64%) of returned surveys, on average, respectively. Eighty-eight percent (88%) of the largest cities indicated that a shortage of housing assistance for low income elderly persons was a serious problem.

METHODOLOGY FOR HOUSING NEED ANALYSIS

The following analysis of housing need presents housing need and demographic data from the 1990 U.S. Census at the statewide level using graphs, tables, and text and at the county level using maps to facilitate geographic analysis.

The content and format of these tables was derived, in part, from a methodology for housing needs assessment in a document entitled *National Analysis of Housing Affordability, Adequacy, and Availability: A Framework for Local Housing Strategies*. The Urban Institute prepared this document for the U.S. Department of Housing and Urban Development (HUD). It provides a methodology with which to describe and analyze local housing markets in order to develop strategies for addressing housing problems and needs. The document is meant to serve as a guide for the preparation of Comprehensive Housing Affordability Strategy (CHAS) reports. As such, it provides a systematic framework for housing market analysis.

The data source used for the following figures was a special tabulation of the 1990 Census. HUD collaborated with the Census Bureau to develop special tabulations of the 1990 Census data to support development of the 1993 CHAS by local jurisdictions. This tabulation is available in two forms: a printed version, known as HUD's "Data Book for CHAS Preparers" and a more extensive CD-ROM version, which shall be referred to as the "CHAS database." The figures presented here have been derived from the CHAS database.

Definition of Terms

Income Groups

The CHAS database classifies households into five relative income categories based on reported household income, the number of people in the household, and geographic location. These income categories are used to reflect income limits that define eligibility for HUD's major assistance programs, as well as for other housing programs such as the Low Income Housing Tax Credit (LIHTC). Households are classified into income groups by comparing reported household income to HUD-Adjusted Median Family Income (HAMFI). The income limits are calculated by household size for each metropolitan area and non-metropolitan county in the United States and its territories. They are based on HUD estimates of median family income with several adjustments as required by statute. They are as follows:

1. **Extremely Low Income** - At or below 30% of HAMFI
2. **Very Low Income** - Between 30% and 50% of HAMFI
3. **Low Income** - Between 50% and 80% of HAMFI
4. **Moderate Income** - Between 80% and 95% of HAMFI
5. Above 95% of HAMFI

The income limits for metropolitan areas may not be less than limits based on the State non-metropolitan median family income level and must be adjusted upward accordingly. Income limits must be adjusted for family size. Income limits may also be adjusted for areas with unusually high or low family income or housing cost-to-income relationships. Please refer to Appendix II for county HAMFI figures.

Unit Affordability

Unit affordability compares housing cost to local area HAMFI. "Affordable" units are defined to mean units for which a family would pay no more than 30% of their income for rent and no more than 2.5 times their annual income to purchase. Since HUD's adjusted median family incomes are estimated for a family of four, affordability

levels are also adjusted to control for various-sized units based on the number of people that could occupy a unit without overcrowding. This adjustment is made by multiplying the threshold as described above by 75% for a 0-1 bedroom unit, 90% for a 2 bedroom unit, and 104% for a 3+ bedroom unit.

B. HOUSEHOLD CHARACTERISTICS

This section will provide an overview of the characteristics of low income households in Texas by household composition, specifically by household income and poverty and race/ethnicity.

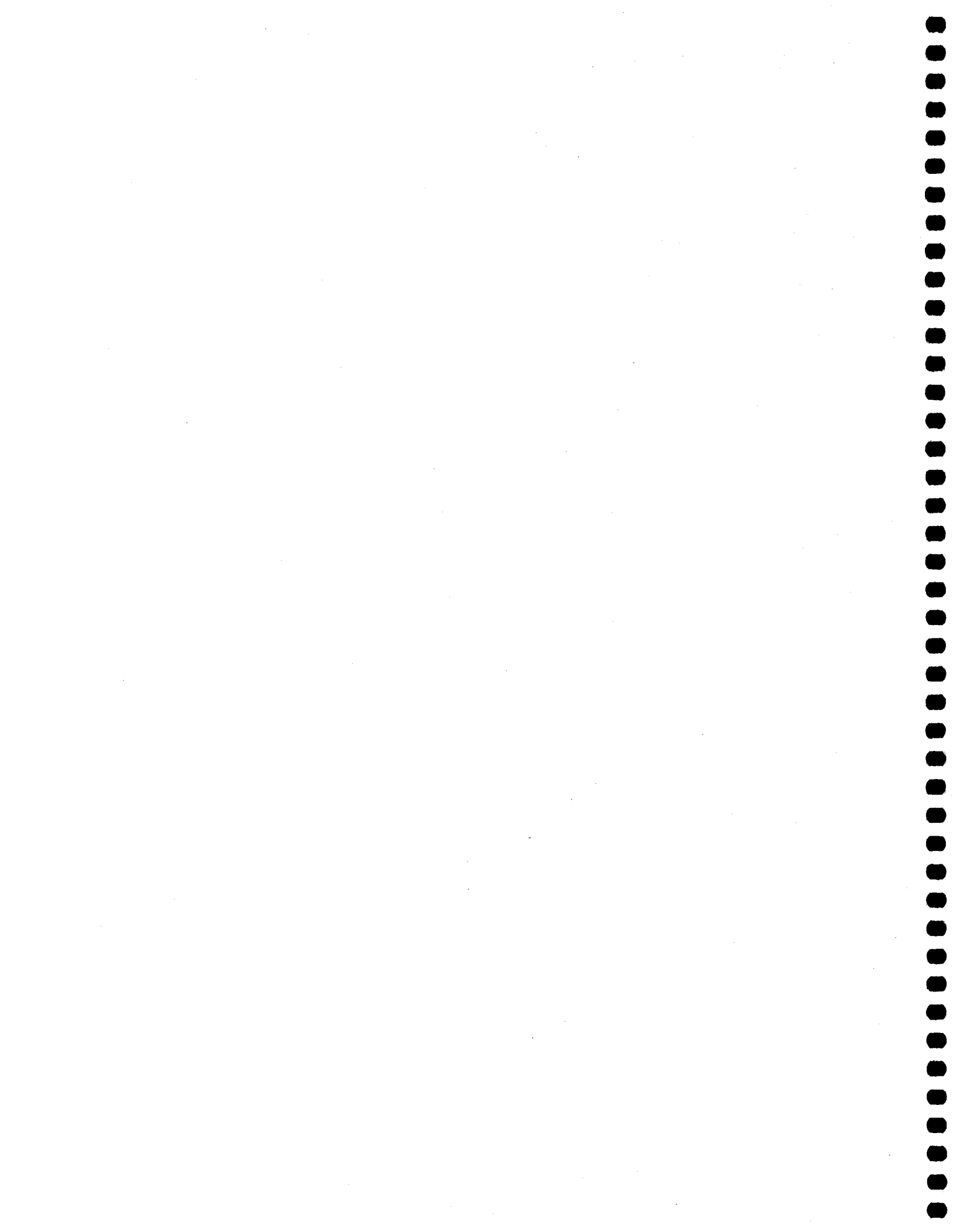
Figure 1a shows the estimated households in the State of Texas in need of housing assistance. According to the CHAS database, need is defined as the share of households with "one or more housing problems" which includes any of the following three problems:

1. excessive housing cost burden (greater than 30% of income),
2. overcrowding
3. living in a housing unit lacking complete kitchen and/or plumbing.

The 1990 figures are from the 1990 CHAS database. The 1995 estimates and 2000 projections of the total number of households in Texas are based on figures from the Texas State Data Center. These Data Center projections assume 1990 age-specific fertility rates, survival rates, and rates of net migration are equal to those between 1980-1990. The Data Center's projection additionally assumes that the rate of household growth will be equal across all income groups and household types as well as across renter and owner households. The 1995 figures are based on the rate of growth from 1990 to 2000.

As shown in Figure 1A, an estimated 1.9 million households in Texas (27% of total households) will be in need of housing assistance in the year 2000. Of the households in need of housing assistance, 59 percent (59%) will be renter households and 41 percent (41%) will be owner households. These figures have been broken out by the following HUD Household categories:

- **Elderly Households** - one or two member (family or non family) households with head or spouse age 62 or older
- **Small Related Households** - non-elderly family households with two to four members
- **Large Related Households** - non-elderly family households with five or more members



B. HOUSEHOLD CHARACTERISTICS

Figure 1A - Estimated Households in Need of Housing Assistance

| | Renter Households | | | Owner Households | | |
|--|-------------------|------------------|------------------|------------------|----------------|----------------|
| | 1990* | 1995** | 2000** | 1990* | 1995** | 2000** |
| 0-30% of Median Income | | | | | | |
| Elderly Households | 58,596 | 64,901 | 71,883 | 99,397 | 110,091 | 121,937 |
| Small Related Family Households | 143,577 | 159,025 | 176,135 | 61,661 | 68,295 | 75,643 |
| Large Related Family Households | 69,350 | 76,812 | 85,076 | 34,538 | 38,254 | 42,370 |
| Other | 111,733 | 123,755 | 137,070 | 27,127 | 30,046 | 33,278 |
| TOTAL | 383,256 | 424,493 | 470,164 | 222,723 | 246,686 | 273,228 |
| 31-50% of Median Income | | | | | | |
| Elderly Households | 32,049 | 35,497 | 39,317 | 49,330 | 54,638 | 60,516 |
| Small Related Family Households | 108,825 | 120,534 | 133,503 | 52,047 | 57,647 | 63,849 |
| Large Related Family Households | 52,704 | 58,375 | 64,655 | 38,713 | 42,878 | 47,492 |
| Other | 85,386 | 94,573 | 104,748 | 15,529 | 17,200 | 19,050 |
| TOTAL | 278,964 | 308,979 | 342,223 | 155,619 | 172,363 | 190,907 |
| 51-80% of Median Income | | | | | | |
| Elderly Households | 16,891 | 18,708 | 20,721 | 24,482 | 27,116 | 30,034 |
| Small Related Family Households | 86,403 | 95,699 | 105,996 | 82,052 | 90,880 | 100,658 |
| Large Related Family Households | 47,986 | 53,149 | 58,867 | 57,518 | 63,707 | 70,561 |
| Other | 61,560 | 68,183 | 75,520 | 21,979 | 24,344 | 26,963 |
| TOTAL | 212,840 | 235,739 | 261,104 | 186,031 | 206,047 | 228,216 |
| 81-95% of Median Income | | | | | | |
| Elderly Households | 3,142 | 3,480 | 3,854 | 5,622 | 6,227 | 6,897 |
| Small Related Family Households | 16,922 | 18,743 | 20,759 | 37,046 | 41,032 | 45,447 |
| Large Related Family Households | 12,094 | 13,395 | 14,836 | 23,743 | 26,298 | 29,127 |
| Other | 8,962 | 9,926 | 10,994 | 10,535 | 11,668 | 12,924 |
| TOTAL | 41,120 | 45,544 | 50,443 | 76,946 | 85,225 | 94,395 |
| <i>Total Elderly Households</i> | <i>110,678</i> | <i>122,586</i> | <i>135,776</i> | <i>178,831</i> | <i>198,072</i> | <i>219,383</i> |
| <i>Total Small Related Family Households</i> | <i>355,727</i> | <i>394,001</i> | <i>436,393</i> | <i>232,806</i> | <i>257,854</i> | <i>285,598</i> |
| <i>Total Large Related Family Households</i> | <i>182,134</i> | <i>201,730</i> | <i>223,435</i> | <i>154,512</i> | <i>171,136</i> | <i>189,550</i> |
| <i>Total Other</i> | <i>267,641</i> | <i>296,437</i> | <i>328,332</i> | <i>75,170</i> | <i>83,258</i> | <i>92,216</i> |
| TOTAL Households in Need | 916,180 | 1,014,754 | 1,123,936 | 641,319 | 710,320 | 786,747 |

*estimate from the 1990 Census

**projection

1. HOUSEHOLD INCOME AND POVERTY

According to 1990 U.S. Census data, Texas has the eighth highest poverty rate in the Nation, with a rate of 18 percent (18%) compared to the national rate of 13 percent (13%). The poverty threshold, determined by the 1990 Census based on 1989 incomes, was \$6,310 for a one-person household and \$12,575 for a four-person household (with two children).

The poverty statistics give a general idea of the overall status of the State. However, in order to provide a more-detailed breakdown of the State's low income population, this report will use the five income categories provided by HUD. These categories, adjusted by metropolitan area or by non-metropolitan county, provide a more accurate and adjusted portrayal of low income statistics at the local level.



B. HOUSEHOLD CHARACTERISTICS

Poverty conditions along the Texas-Mexico border merit special consideration. According to the 1990 U.S. Census, 28 counties along the border have a poverty rate of at least 26 percent (26%). This figure is almost double the national average.¹ Although the entire border region suffers from high poverty rates, conditions in the colonias, unincorporated areas lacking infrastructure and decent housing, are particularly acute. It is estimated that 43 percent of colonia residents live below the poverty level.

Figure 1B indicates the 1990 distribution of households by income group across Texas by number and percentage.

Figure 1B - Households by Income Group, 1990

| Income Group | Renter Households | | Owner Households | | Total Households | |
|-----------------|-------------------|--------------|------------------|--------------|------------------|---------------|
| | Number | Percent | Number | Percent | Number | Percent |
| Below 30% HAMFI | 494,005 | 21.2% | 327,183 | 8.7% | 821,188 | 13.5% |
| 31-50% HAMFI | 363,507 | 15.6% | 327,310 | 8.7% | 690,817 | 11.4% |
| 51-80% HAMFI | 502,865 | 21.6% | 524,912 | 14.0% | 1,027,777 | 16.9% |
| 81-95% HAMFI | 210,421 | 9.0% | 275,718 | 7.3% | 486,139 | 8.0% |
| Above 95% HAMFI | 755,307 | 32.5% | 2,289,113 | 61.2% | 3,053,420 | 50.2% |
| Total | 2,326,105 | 38.3% | 3,744,236 | 61.6% | 6,079,341 | 100.0% |

Figure 1B - Renter Households by Income Group, 1990

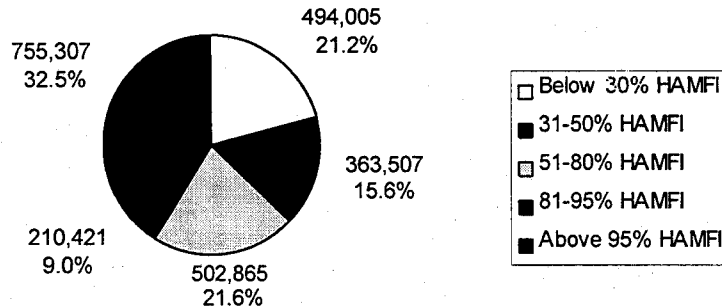
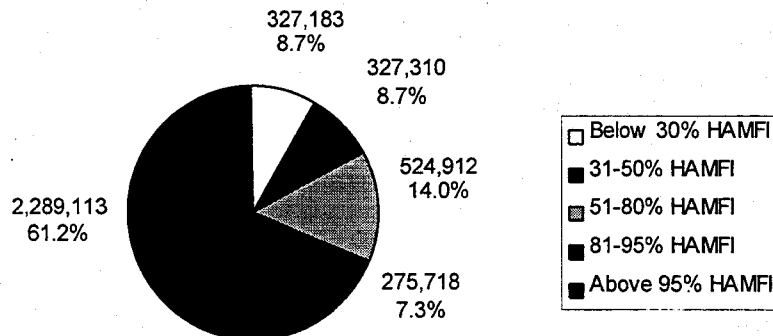
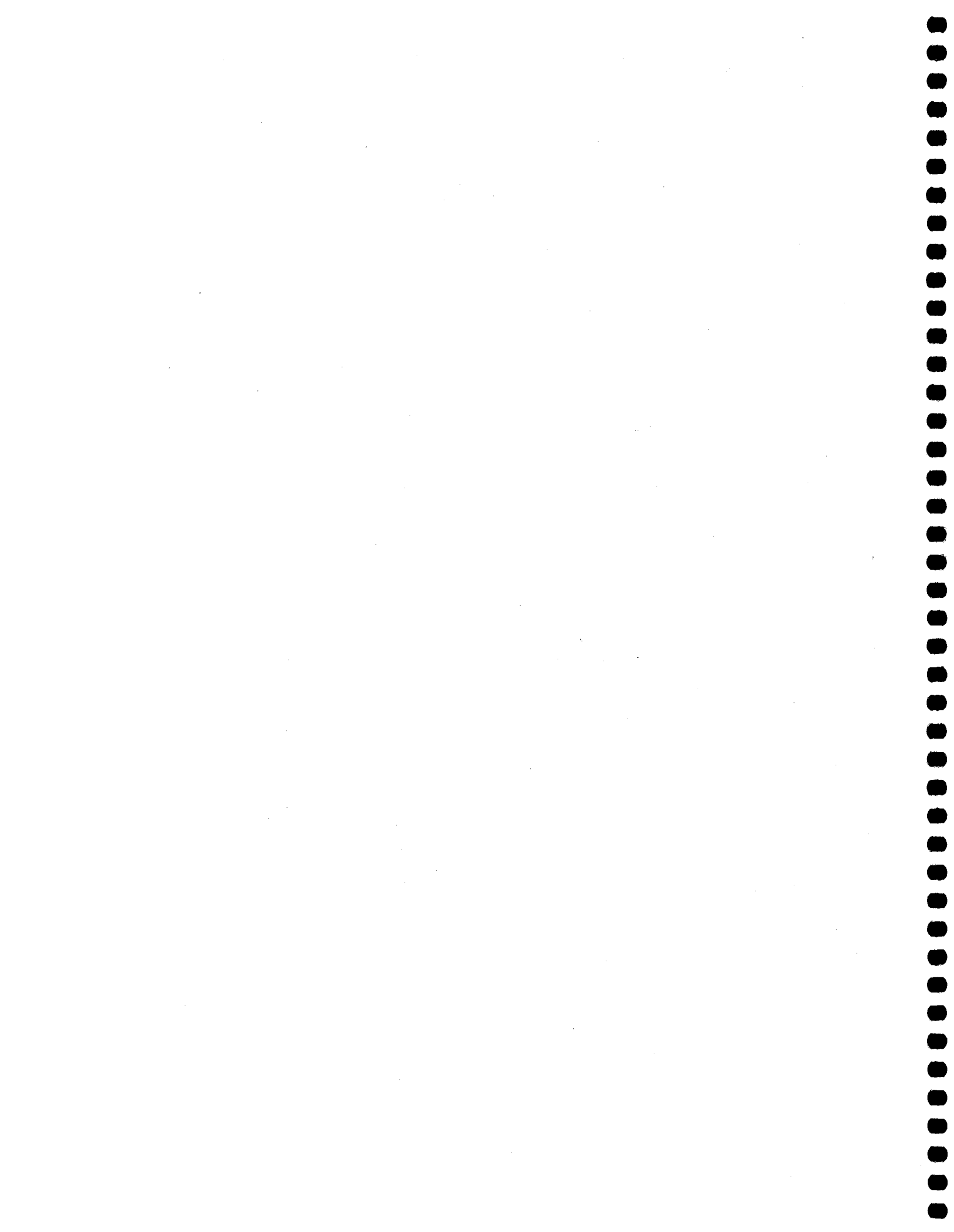


Figure 1B - Owner Households by Income Group, 1990





B. HOUSEHOLD CHARACTERISTICS

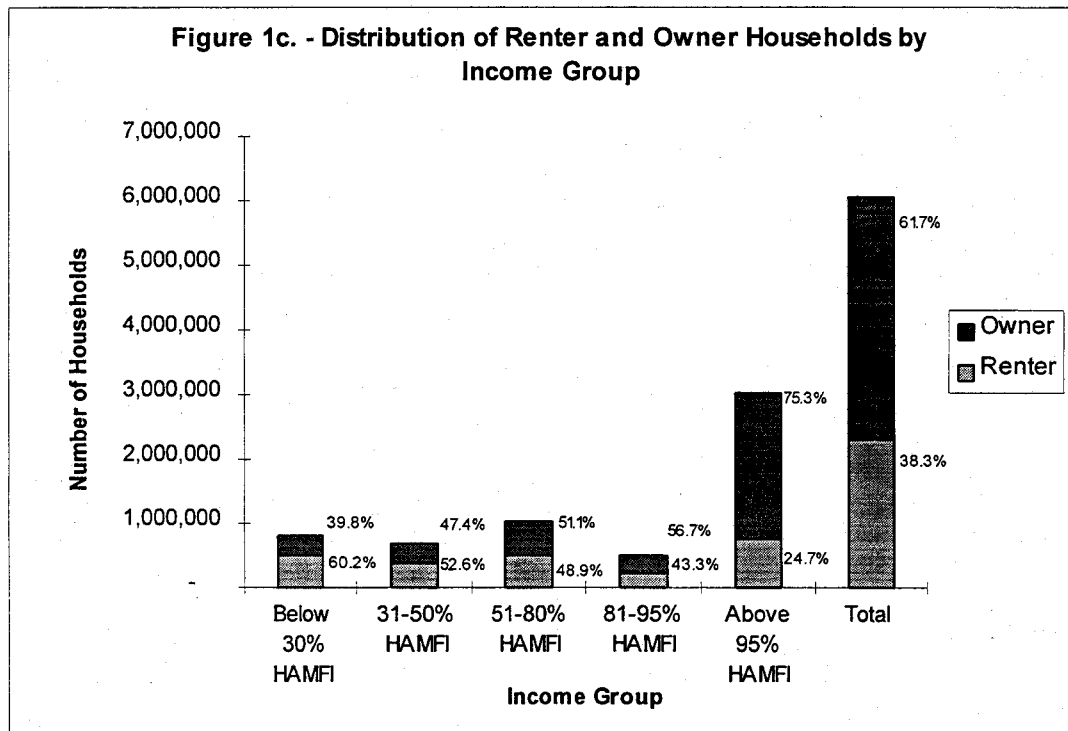
Source: CHAS Database

A total of 42 percent (42%) of all Texas households are in the low income range (0-80% of HAMFI). The figure also reveals that renter households tend to be poorer than owner households. Fifty-eight percent (58%) of renter households are in the low income category, while only 31 percent (31%) of owner households are low income. This is not surprising, given the income requirements of homeownership, specifically, the escalating tax and insurance payments and home maintenance and repair costs. Assuming that principal and interest payments are roughly equivalent to rents for comparable housing, these additional costs often restrict home ownership for persons and families of very low income. Additionally, underwriting requirements for home mortgages establish debt ratios as percentages of gross income which very low income persons find extremely difficult to meet.

Figure 1C represents the distribution of renter and owner households per HAMFI income category. This figure further illustrates that more low income households tend to rent their homes. This trend changes from renter-dominated to owner-dominated as household incomes increase, specifically above 95 percent (95%) of HAMFI.

Figure 1C -Distribution of Renter and Owner Households by Income Group, 1990

| Group | Renter Households | | Owner Households | | Total Households | |
|-----------------|-------------------|--------------|------------------|--------------|------------------|---------------|
| | Renter | Percent | Owner | Percent | Number | Percent |
| Below 30% HAMFI | 494,005 | 60.2% | 327,183 | 39.8% | 821,188 | 100.0% |
| 31-50% HAMFI | 363,507 | 52.6% | 327,310 | 47.4% | 690,817 | 100.0% |
| 51-80% HAMFI | 502,865 | 48.9% | 524,912 | 51.1% | 1,027,777 | 100.0% |
| 81-95% HAMFI | 210,421 | 43.3% | 275,718 | 56.7% | 486,139 | 100.0% |
| Above 95% HAMFI | 755,307 | 24.7% | 2,289,113 | 75.0% | 3,053,420 | 100.0% |
| Total | 2,326,105 | 38.3% | 3,744,236 | 61.6% | 6,079,341 | 100.0% |



Source: CHAS Database

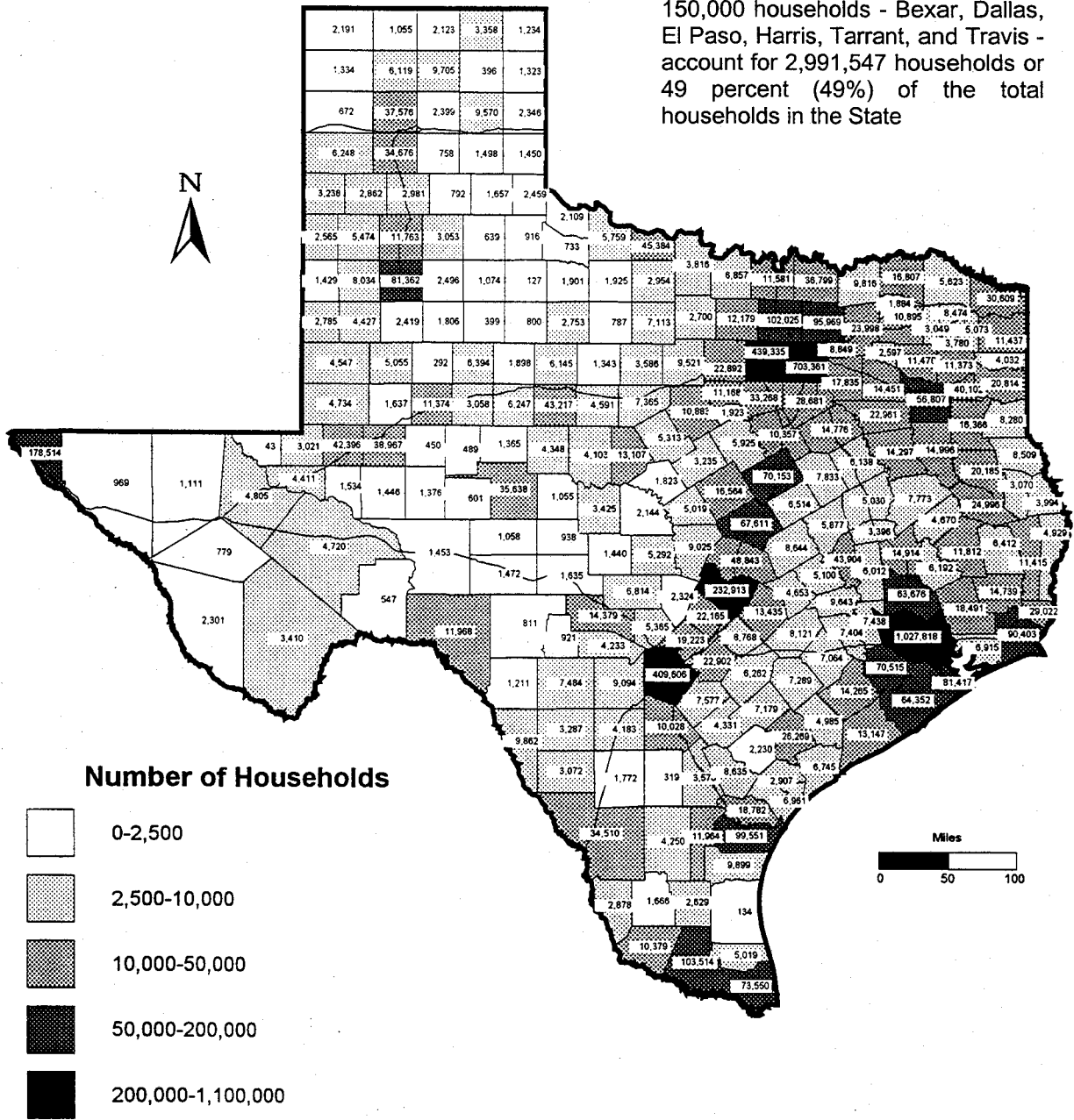




B. HOUSEHOLD CHARACTERISTICS

Map 1B Households by County, 1990

Map 1B illustrates the distribution of households in Texas by county. The six counties in Texas with more than 150,000 households - Bexar, Dallas, El Paso, Harris, Tarrant, and Travis - account for 2,991,547 households or 49 percent (49%) of the total households in the State



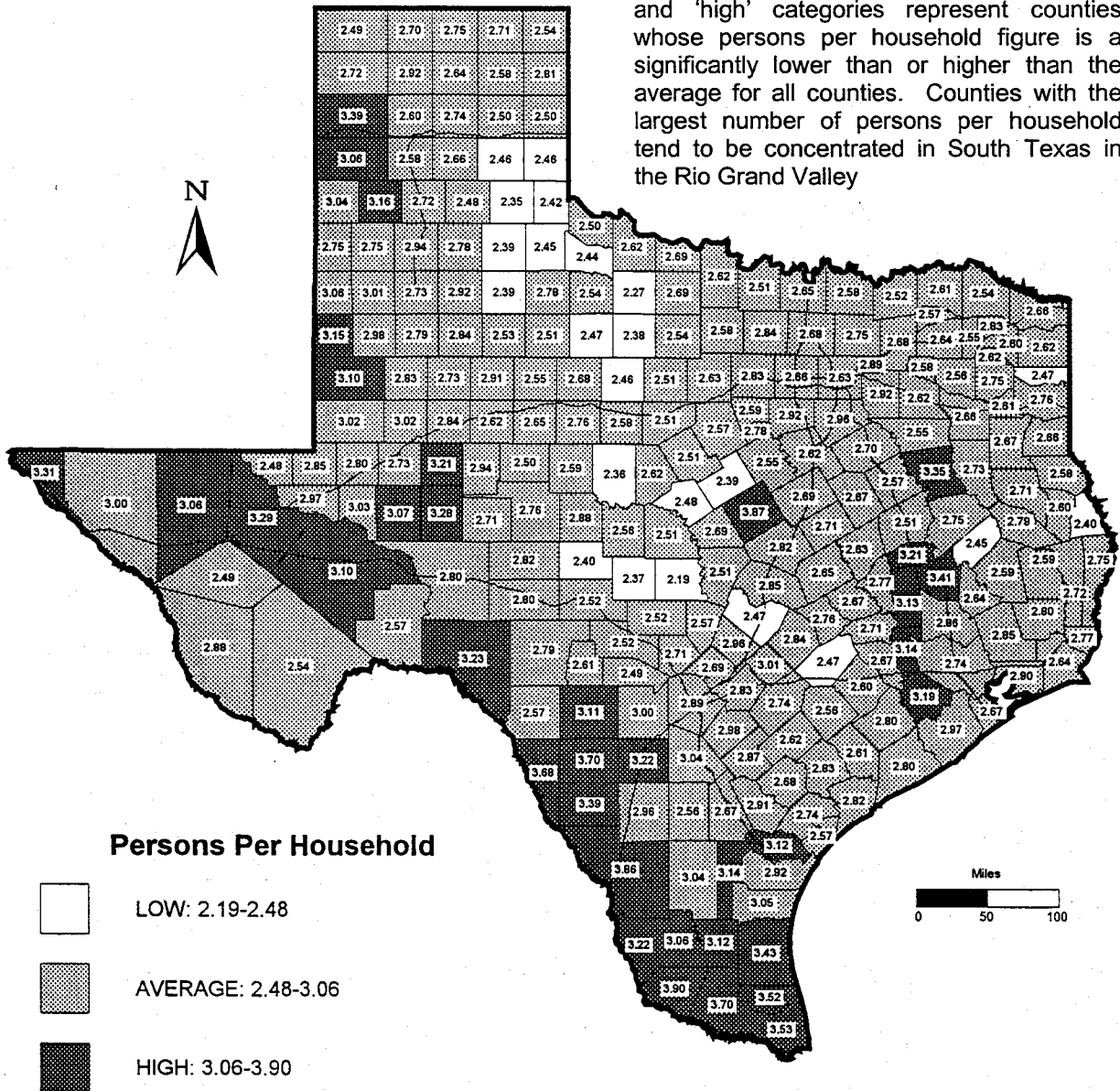
Statewide Total = 6,079,341



B. HOUSEHOLD CHARACTERISTICS

Map 1C Persons Per Households, 1990

Map 1C shows the distribution of persons per household by county. The average number of persons per household for all counties is 2.77, while the total statewide figure for persons per household is 2.79. The 'low' and 'high' categories represent counties whose persons per household figure is a significantly lower than or higher than the average for all counties. Counties with the largest number of persons per household tend to be concentrated in South Texas in the Rio Grand Valley



The low and high categories represent figures which are at least one standard deviation away from the average for all counties.

Average for all counties = 2.77

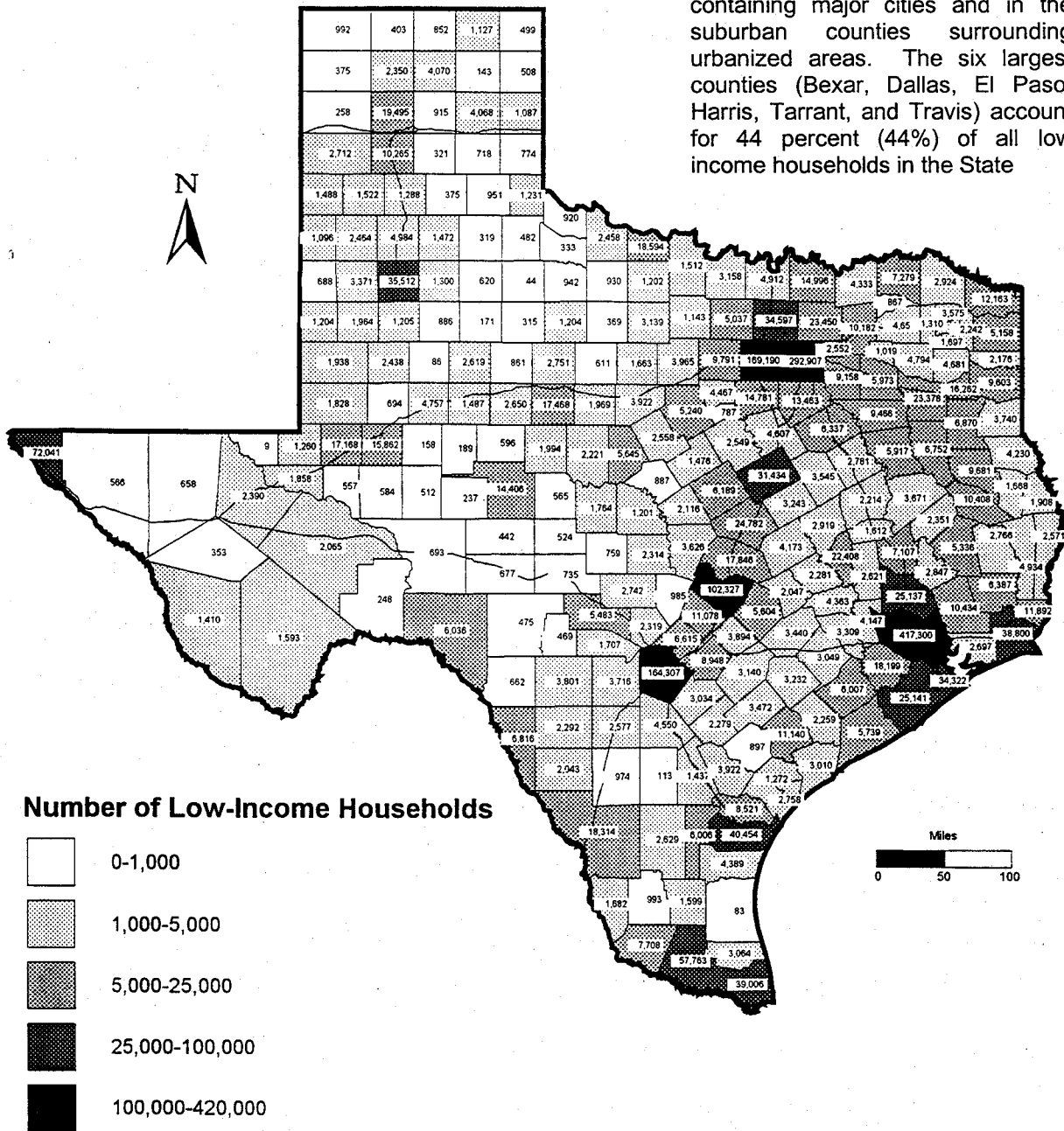
Statewide average = 2.79



B. HOUSEHOLD CHARACTERISTICS

Map 1D Low Income Households by County, 1990

Map 1D shows the distribution of low income households by county. The largest numbers of low income households are in the counties containing major cities and in the suburban counties surrounding urbanized areas. The six largest counties (Bexar, Dallas, El Paso, Harris, Tarrant, and Travis) account for 44 percent (44%) of all low income households in the State





B. HOUSEHOLD CHARACTERISTICS

2. HOUSEHOLD RACE AND ETHNICITY

Figure 2A illustrates the distribution of households by racial/ethnic category in the state of Texas. The first table shows the number of households in each racial/ethnic category, as well as percentage breakdowns of total. Once again, this table is broken out by renter and owner households.

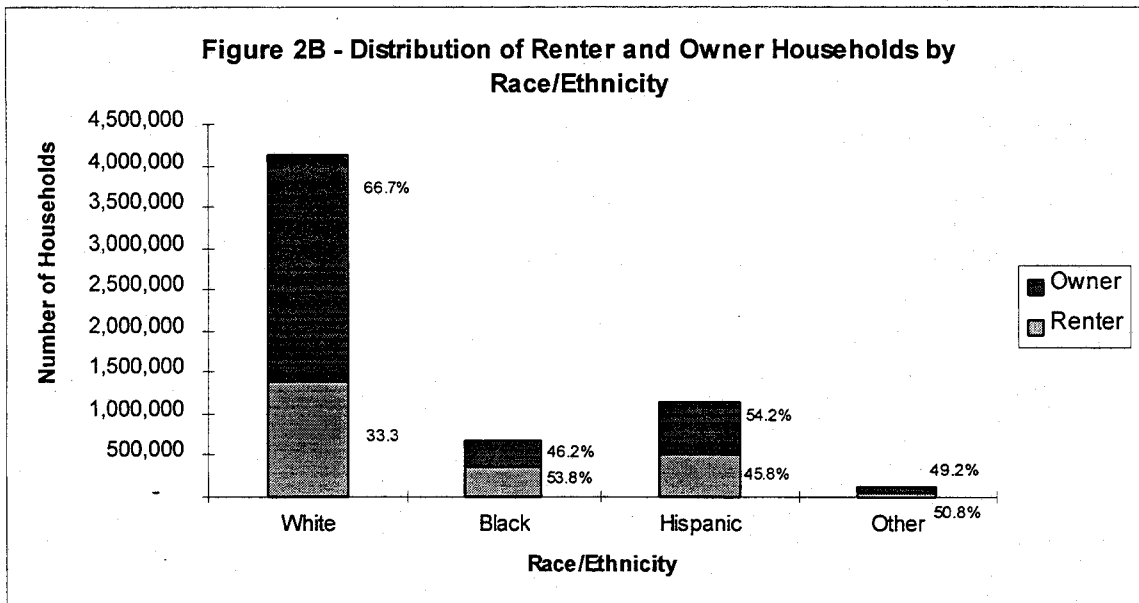
Figure 2A - Households by Race/Ethnicity, 1990 - State of Texas

| Ethnic Group | Renter Households | | Owner Households | | Total Households | |
|--------------|-------------------|------------|------------------|------------|------------------|------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| White | 1,380,130 | 59.3% | 2,763,973 | 73.6% | 4,144,103 | 68.2% |
| Black | 364,352 | 15.7% | 312,759 | 8.3% | 677,111 | 11.1% |
| Hispanic | 522,359 | 22.5% | 619,106 | 16.5% | 1,141,465 | 18.8% |
| Other | 59,264 | 2.5% | 57,398 | 1.5% | 116,662 | 1.9% |

Source: CHAS Database

White households account for approximately 68 percent (68%) of all households. Hispanic households represent the largest minority group at 19 percent (19%) of all households. Black households account for 11 percent (11%) and Other households (including Asian, Pacific Islander, American Indian, Eskimo, and Aleut households) account for two percent (2%) of all households.

Figure 2B, based on the numbers in Figure 2A, shows the renter-to-owner ratio within each racial/ethnic category.



Source: CHAS Database

Although there are a majority of White renter households, when broken down by ethnic categories the numbers show that a disproportionate percentage of minority households in Texas rent their homes. One-third (33%) of White households are renters, whereas a substantially higher percentage, 54 percent (54%) of Black households and 46 percent (46%) of Hispanic households, rent their homes.

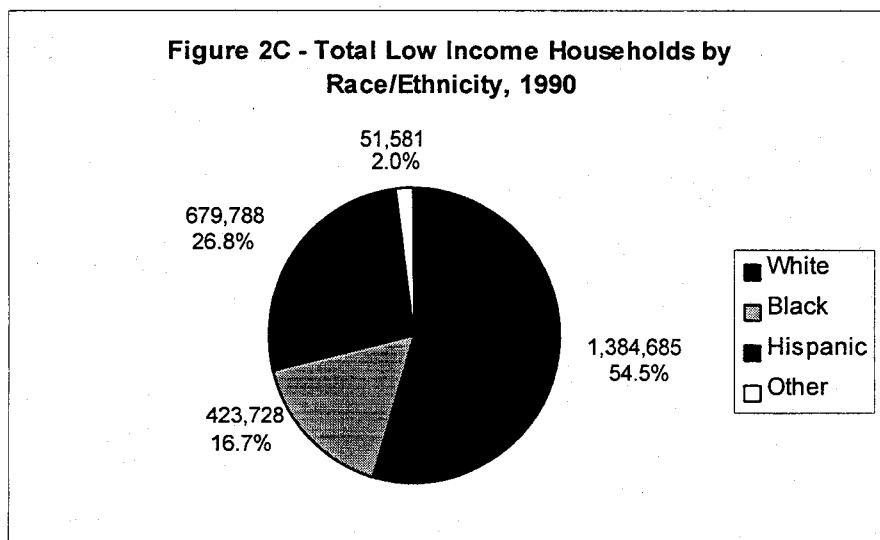


B. HOUSEHOLD CHARACTERISTICS

Figure 2C provides a numerical breakdown of low income households by race and ethnicity.

Figure 2C - Low Income Households by Race/Ethnicity, 1990

| Race/ Ethnicity | Renter Households | | | Owner Households | | | Total Households | | |
|--------------------|----------------------|------------------------------|-----------------------|----------------------|------------------------------|-----------------------|----------------------|------------------------------|-----------------------|
| | Number of Households | No. of Low Income Households | Percentage Low Income | Number of Households | No. of Low Income Households | Percentage Low Income | Number of Households | No. of Low Income Households | Percentage Low Income |
| White | 1,380,130 | 675,762 | 49.0% | 2,763,973 | 708,923 | 25.6% | 4,144,103 | 1,384,685 | 33.4% |
| Black | 364,352 | 266,331 | 73.1% | 312,759 | 157,397 | 50.3% | 677,111 | 423,728 | 62.6% |
| Hispanic | 522,359 | 381,703 | 73.1% | 619,106 | 298,085 | 48.1% | 1,141,465 | 679,788 | 59.6% |
| Other | 59,264 | 36,581 | 61.7% | 57,398 | 15,000 | 26.1% | 116,662 | 51,581 | 44.2% |



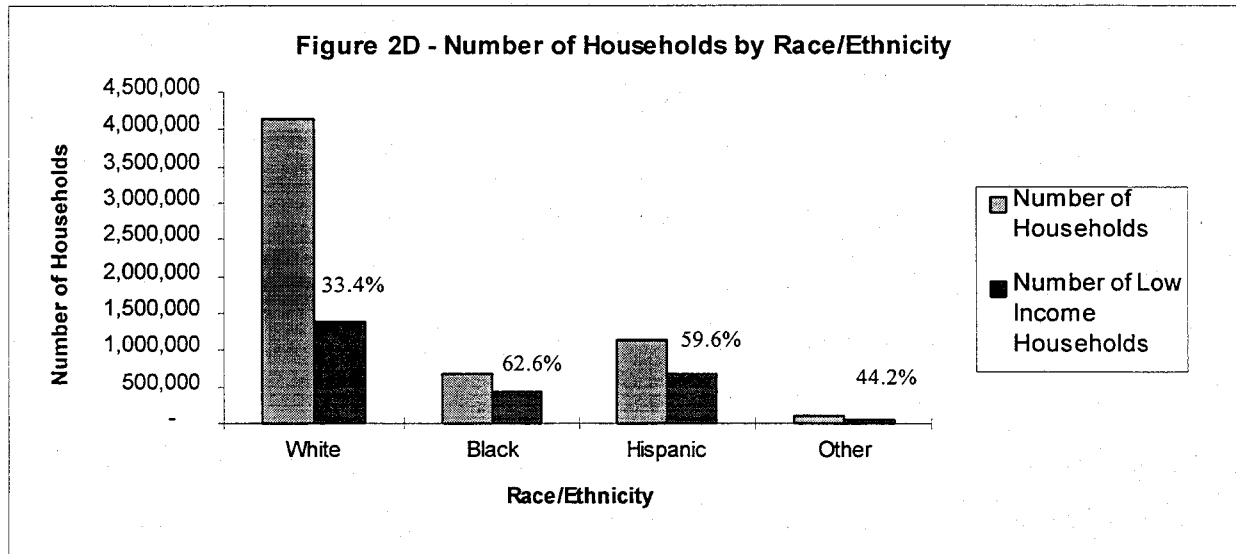
Source: CHAS Database

Numerically speaking, White households make up the majority of low income households. However, the percentage of minority households is disproportionately high when compared to the actual percentage of minorities in the State, as seen by comparing Figures 2A and 2C. While Black households make up only 11 percent (11%) of the total population, they make up approximately 17 percent (17%) of low income households. Likewise, Hispanic households make up 19 percent (19%) of the total population, yet they make up 26.8% of low income households.

Using the numbers from Figure 2C, Figure 2D provides a more-telling picture of the disproportionality of low income households by race and ethnicity. While only 33.4% of White households are low income, 62.6% of Black households and 59.6% of Hispanic households are low income.



B. HOUSEHOLD CHARACTERISTICS



Source: CHAS Database

3. DEFINED HOUSING PROBLEMS

a. Age of Housing Stock

The age of the housing stock provides an indication of its relative condition. Older units are more likely to require repairs, are more costly to repair and renovate, may not contain desired amenities and are more likely to contain lead-based paint hazards than more recently constructed units. Lead-based paint hazards are of particular significance for units which are occupied by families with children. Lead-based paint hazards vary for each individual unit, but units built before 1950 present a significant risk for occupants with young children. The allowable lead content of paint declined after 1950 and was completely eliminated by 1978.

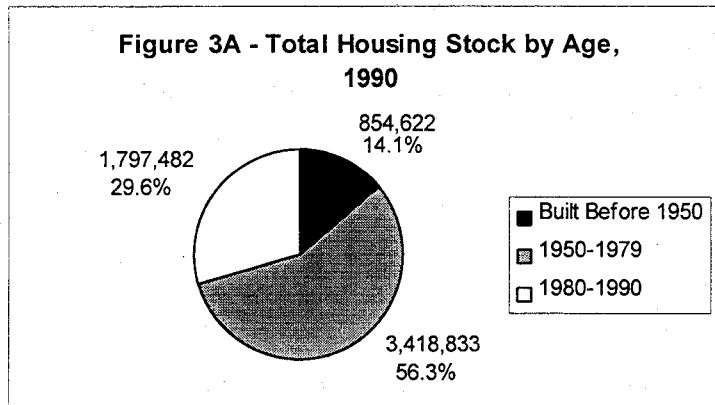
Figure 3A shows the distribution of the housing stock by year built. The majority of units built throughout the State were constructed between 1950 and 1979.

Figure 3A - Housing Units by Year Built

| Year Built | Renter-Occupied Units | | Owner-Occupied Units | | Total Occupied Units | |
|-------------------|-----------------------|---------|----------------------|---------|----------------------|---------|
| | Number | Percent | Number | Percent | Number | Percent |
| Built Before 1950 | 285,070 | 12.0% | 569,552 | 15.4% | 854,622 | 14.1% |
| 1950-1979 | 1,296,268 | 54.6% | 2,122,565 | 57.4% | 3,418,833 | 56.3% |
| 1980-1990 | 794,415 | 33.4% | 1,003,067 | 27.1% | 1,797,482 | 29.6% |



B. HOUSEHOLD CHARACTERISTICS

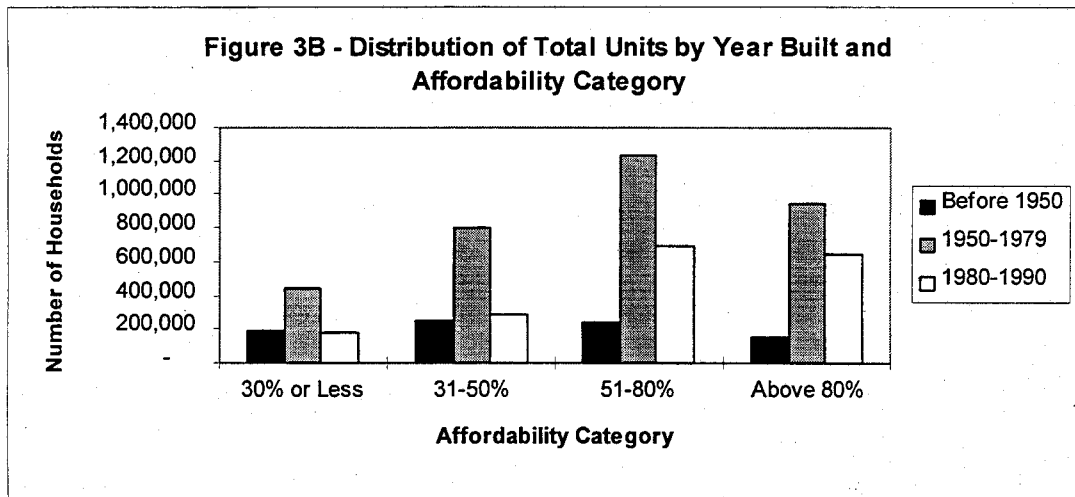


Source: CHAS Database

Figure 3B shows distribution of housing units by year built and their affordability category.

Figure 3B - Distribution of Occupied Units by Year Built and Affordability Category, 1990

| Affordability Category | Renter Households | | | Owner Households | | | Total Households | | |
|------------------------|-------------------|-----------|-----------|------------------|-----------|-----------|------------------|-----------|-----------|
| | Before 1950 | 1950-1979 | 1980-1990 | Before 1950 | 1950-1979 | 1980-1990 | Before 1950 | 1950-1979 | 1980-1990 |
| 30% or Less | 71,213 | 178,761 | 62,144 | 121,644 | 265,934 | 118,114 | 192,857 | 444,695 | 180,258 |
| 31-50% | 101,505 | 418,574 | 168,364 | 154,993 | 383,079 | 113,442 | 256,498 | 801,653 | 281,806 |
| 51-80% | 93,750 | 571,192 | 447,335 | 150,129 | 659,089 | 246,302 | 243,879 | 1,230,281 | 693,637 |
| Above 80% | 18,602 | 127,741 | 116,572 | 142,786 | 814,463 | 525,179 | 161,388 | 942,204 | 641,751 |



Source: CHAS Database

Figure 3B demonstrates that most affordable housing units are older units and therefore have the potential for more housing problems. They also have inherently less value due to their age, thus indicating that this stock is more likely to be affordable to lower income groups.

The numbers also show that, out of the units constructed in the last decade, only a small share are affordable to extremely low income households. Since lower income households are more likely to be



B. HOUSEHOLD CHARACTERISTICS

renters than homeowners, this lack of production of affordable rental units exacerbates the housing problems for this income group.

b. Physical Inadequacy

Poor households in Texas' largest metropolitan areas are much more likely to live in physically-deficient housing than other poor households in metropolitan areas throughout the Nation. Four Texas metropolitan areas - San Antonio, Houston, Dallas, Fort Worth-Arlington - were ranked first through fourth in the Nation in having the highest rates of physically deficient housing among poor homeowners.¹

The methods used to determine housing conditions used by the census are rudimentary and make it difficult to measure the physical condition of housing. The American Housing Survey (AHS), conducted by the Bureau of the Census for HUD, contains two composite measures of housing conditions to determine whether units are moderately or severely inadequate. Unfortunately, the AHS only provides a nationwide sample survey every two years and a set of forty-four metropolitan surveys.²

The only measure of physical inadequacy available from the CHAS database tabulation of the 1990 Census is the number of units lacking complete kitchen or plumbing. While this is not a complete measure of physical inadequacy, the lack of plumbing and/or kitchen facilities can serve as a strong indication of one type of housing inadequacy. Therefore, this measure is helpful in locating areas with substandard housing conditions as well as other possible housing problems. Housing experts agree that the number of units lacking kitchen and plumbing facilities has been underreported. For instance, according to Map 3A it appears that only approximately 17,500 houses along the Texas-Mexico border are considered physically inadequate. However, most studies reveal a higher number of houses lacking adequate kitchen or plumbing facilities in this area.

Figure 3C - Housing Units Lacking Complete Plumbing/Kitchen by Affordability Category, 1990

| Affordability Category | Renter Households | | Owner Households | | Total Households | |
|---------------------------|-------------------|------------|------------------|------------|------------------|------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| Affordable to 30% or Less | 13,646 | 39.3% | 22,046 | 51.9% | 35,692 | 44.7% |
| Affordable to 31-50% | 10,980 | 30.8% | 9,017 | 21.2% | 19,997 | 25.6% |
| Affordable to 51-80% | 8,358 | 23.5% | 6,105 | 14.4% | 14,463 | 18.5% |
| Affordable to Above 80% | 2,634 | 7.4% | 5,343 | 12.6% | 7,977 | 10.2% |
| All Incomes | 35,618 | 100.0% | 42,511 | 100.0% | 78,129 | 100.0% |

Source: CHAS Database

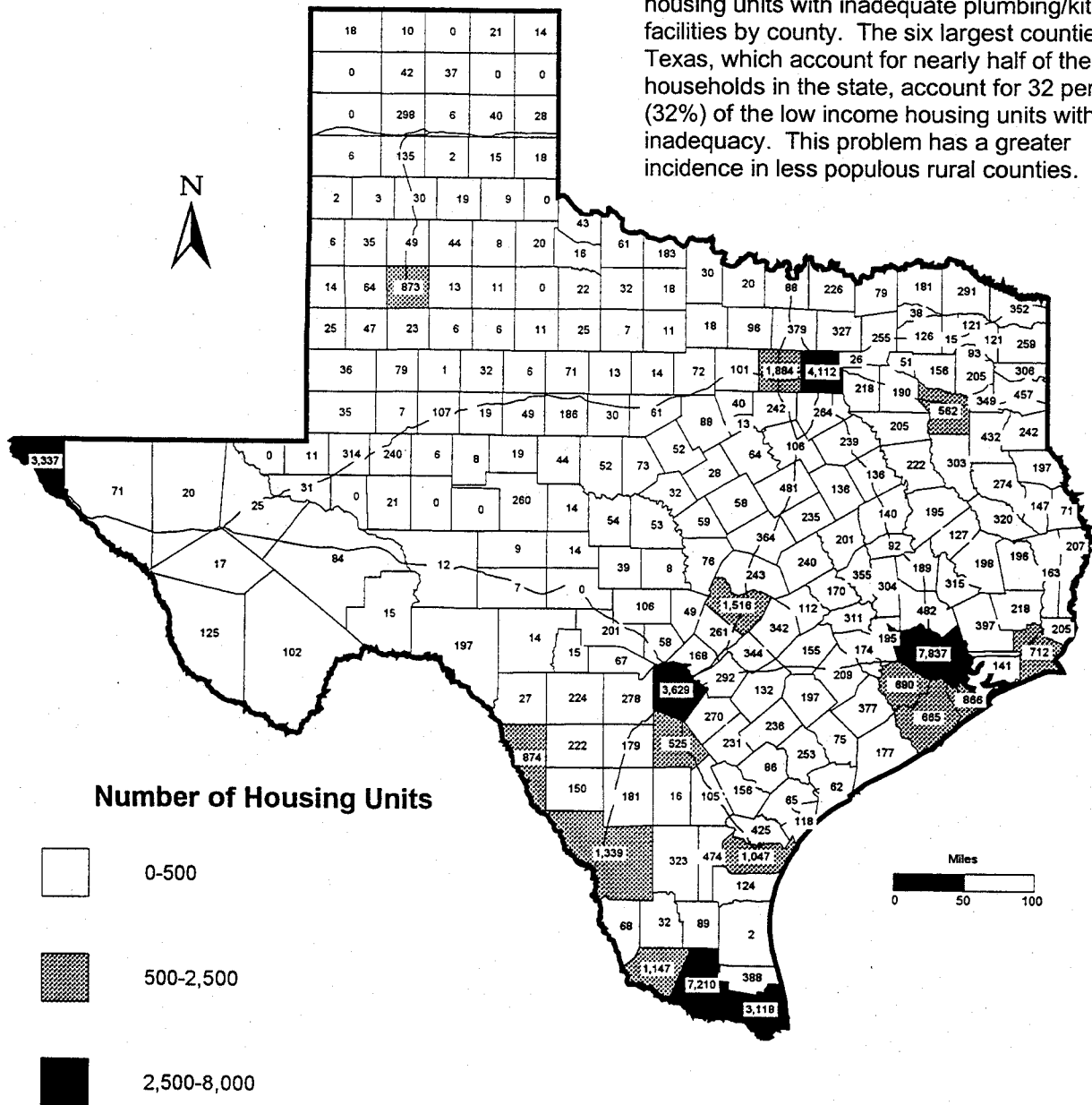
Figure 3C shows the number and percentage of housing units by affordability category which lack complete plumbing or kitchen facilities. Housing units affordable to low income households have a much higher incidence of incomplete kitchen or plumbing facilities. Extremely low income housing accounts for 45 percent (45%) of all housing lacking complete kitchen/plumbing facilities. Housing affordable to incomes above 80 percent (80%) of HAMFI accounts for only ten percent (10%) of all units with inadequate plumbing or kitchen facilities.



B. HOUSEHOLD CHARACTERISTICS

Map 3A Low Income Housing Units Lacking Complete Plumbing/Kitchen by County, 1990

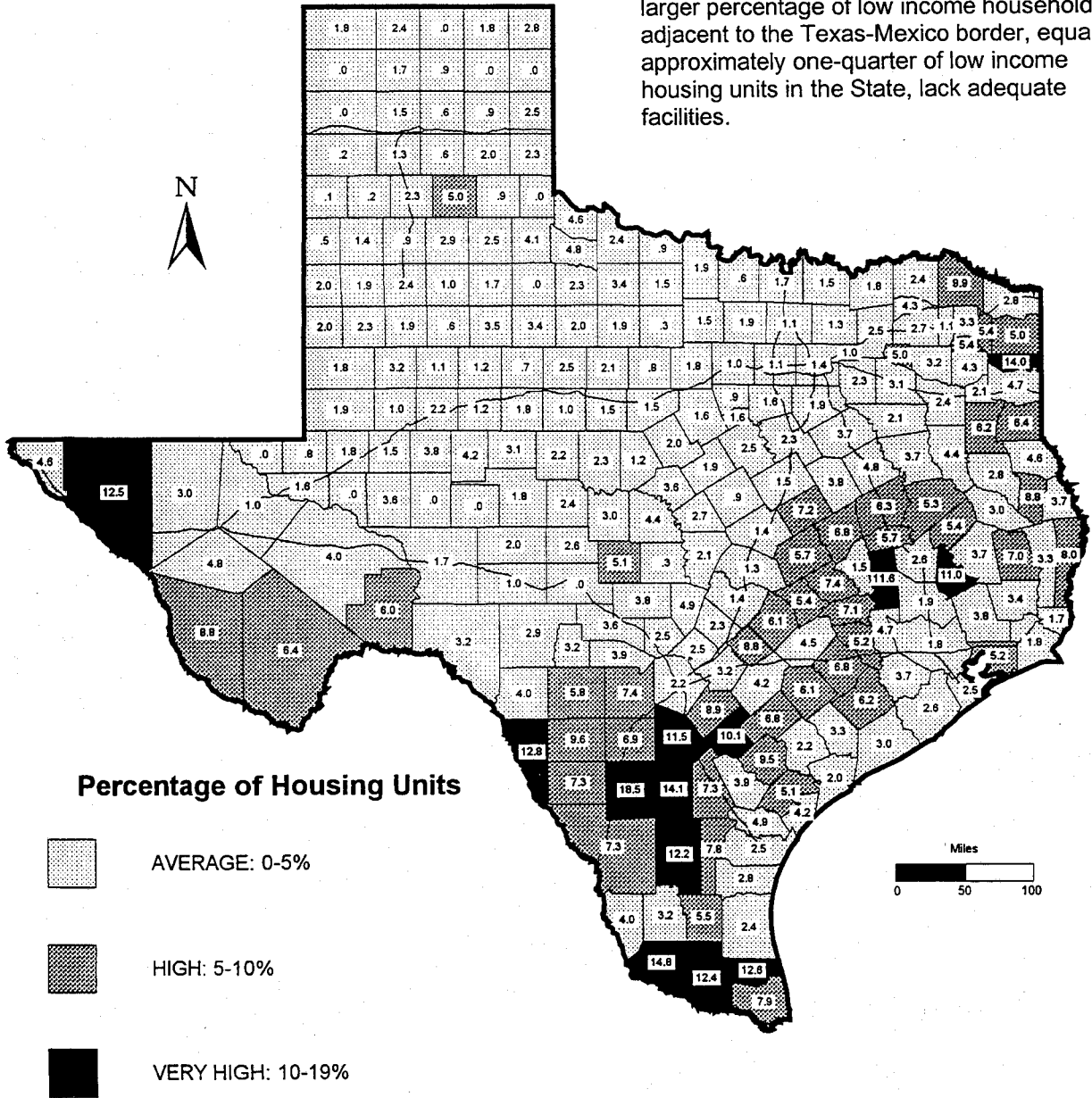
Map 3A illustrates the distribution of low income housing units with inadequate plumbing/kitchen facilities by county. The six largest counties in Texas, which account for nearly half of the households in the state, account for 32 percent (32%) of the low income housing units with this inadequacy. This problem has a greater incidence in less populous rural counties.

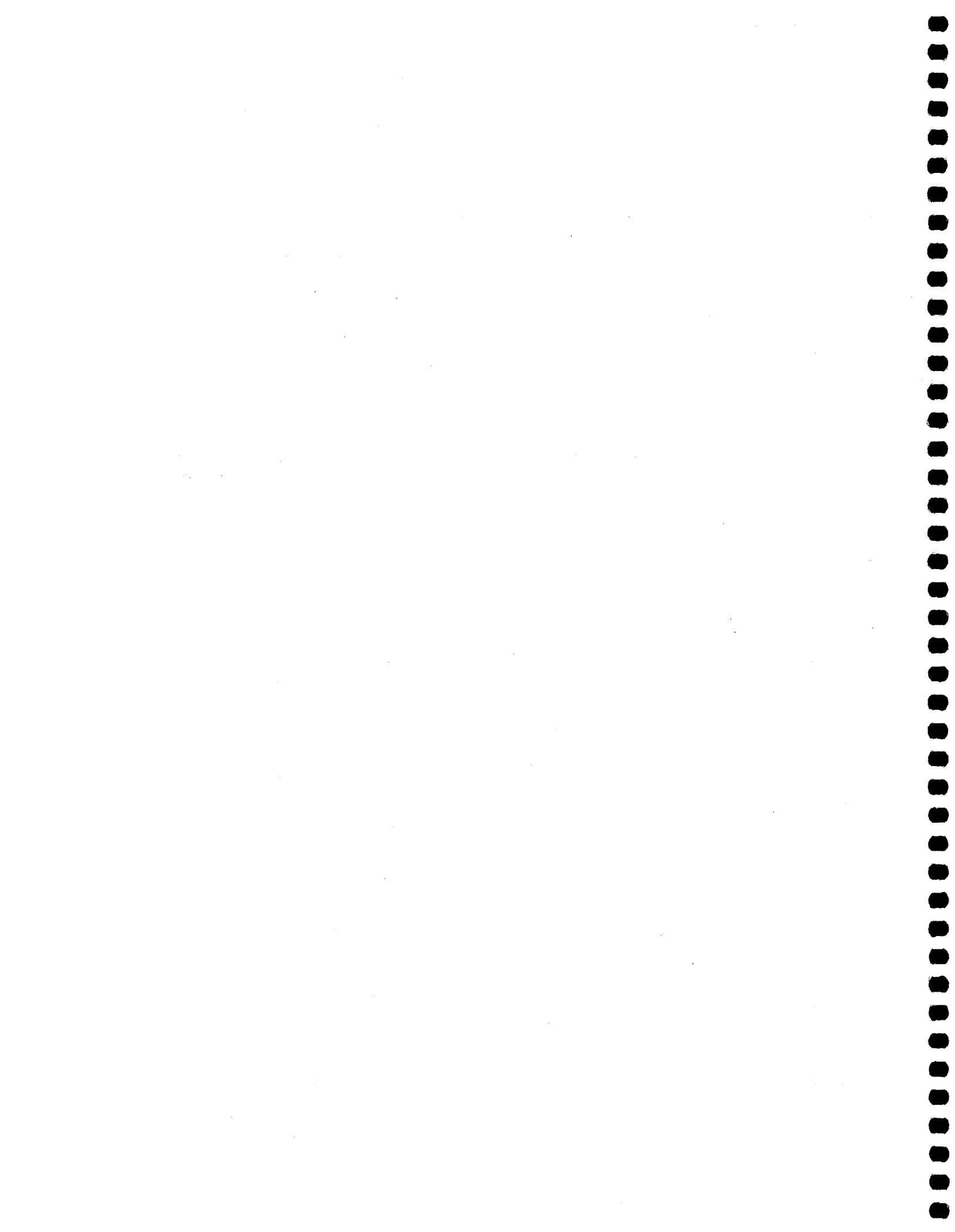




Map 3B
Percentage of Low Income Housing Units Lacking Complete Plumbing/Kitchen by County, 1990

Map 3B displays the percentage of low income housing units with inadequate plumbing/kitchen facilities by county. This map reflects that a larger percentage of low income households adjacent to the Texas-Mexico border, equal to approximately one-quarter of low income housing units in the State, lack adequate facilities.





B. HOUSEHOLD CHARACTERISTICS

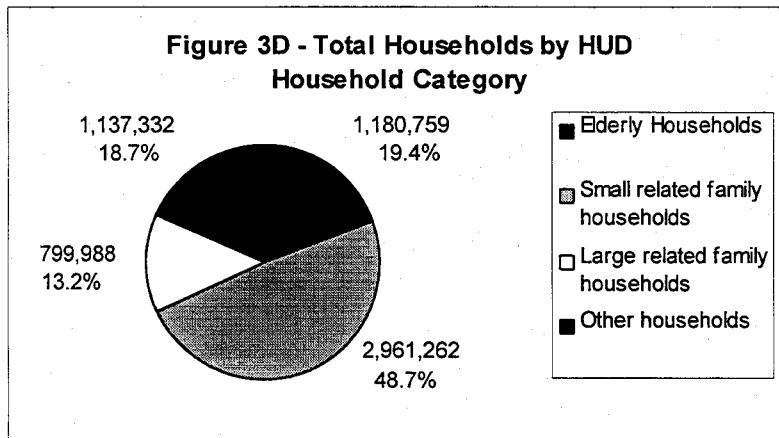
c. Overcrowding

Despite the fact that the number of small households (consisting of one or two people) has increased and the share of large households (consisting of five or more people) has decreased nationally in the last two decades, the housing stock still has a disproportionately large share of units with three or more bedrooms.³

Figure 3D shows the distribution of households by HUD household category in the state of Texas.

Figure 3D - Households by HUD Household Category, 1990

| HUD Household Category | Renter Households | | Owner Households | | Total Households | |
|---------------------------------|-------------------|------------|------------------|------------|------------------|------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| Elderly Households | 238,480 | 10.3% | 942,279 | 25.1% | 1,180,759 | 19.4% |
| Small related family households | 1,016,191 | 43.7% | 1,945,071 | 51.8% | 2,961,262 | 48.7% |
| Large related family households | 289,251 | 12.4% | 510,737 | 13.6% | 799,988 | 13.2% |
| Other households | 782,183 | 33.6% | 355,149 | 9.5% | 1,137,332 | 18.7% |



Source: CHAS Database

Figure 3E demonstrates that there is a disproportionate amount of three or more bedroom units, especially owner units, in Texas.

Figure 3E - Distribution of Units by Size, 1990

| Unit Size | Renter Units | | Owner Units | | Total Units | |
|--------------|------------------|---------------|------------------|---------------|------------------|---------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| 0-1 Bedrooms | 1,034,351 | 37.8% | 162,101 | 4.3% | 1,196,452 | 18.3% |
| 2 Bedrooms | 1,076,614 | 39.4% | 888,915 | 23.3% | 1,965,529 | 30.0% |
| 3+ Bedrooms | 624,261 | 22.8% | 2,761,629 | 72.4% | 3,385,890 | 51.7% |
| Total | 2,735,226 | 100.0% | 3,812,645 | 100.0% | 6,547,871 | 100.0% |

Source: CHAS Database

Comparing the numbers in Figure 3E to the distribution of household sizes found in Figure 3D, we see that while large related family households account for only 13 percent (13%) of all households in the State, 23 percent (23%) of rental units and 72 percent (72%) of owner units have three or more bedrooms.



B. HOUSEHOLD CHARACTERISTICS

Figure 3E also shows that owner units have a much higher number of three or more (3+) bedroom units than renter units. Although large units outnumber large families, there is still an unmet demand for affordable three bedroom multifamily units. Because larger units tend to be more expensive than smaller units, the disproportionate number of large units leaves the existing housing stock even less accessible to low income families. Ironically, there is a disproportionate amount of units with three or more bedrooms in Texas, yet they are cost prohibitive to lower income populations.

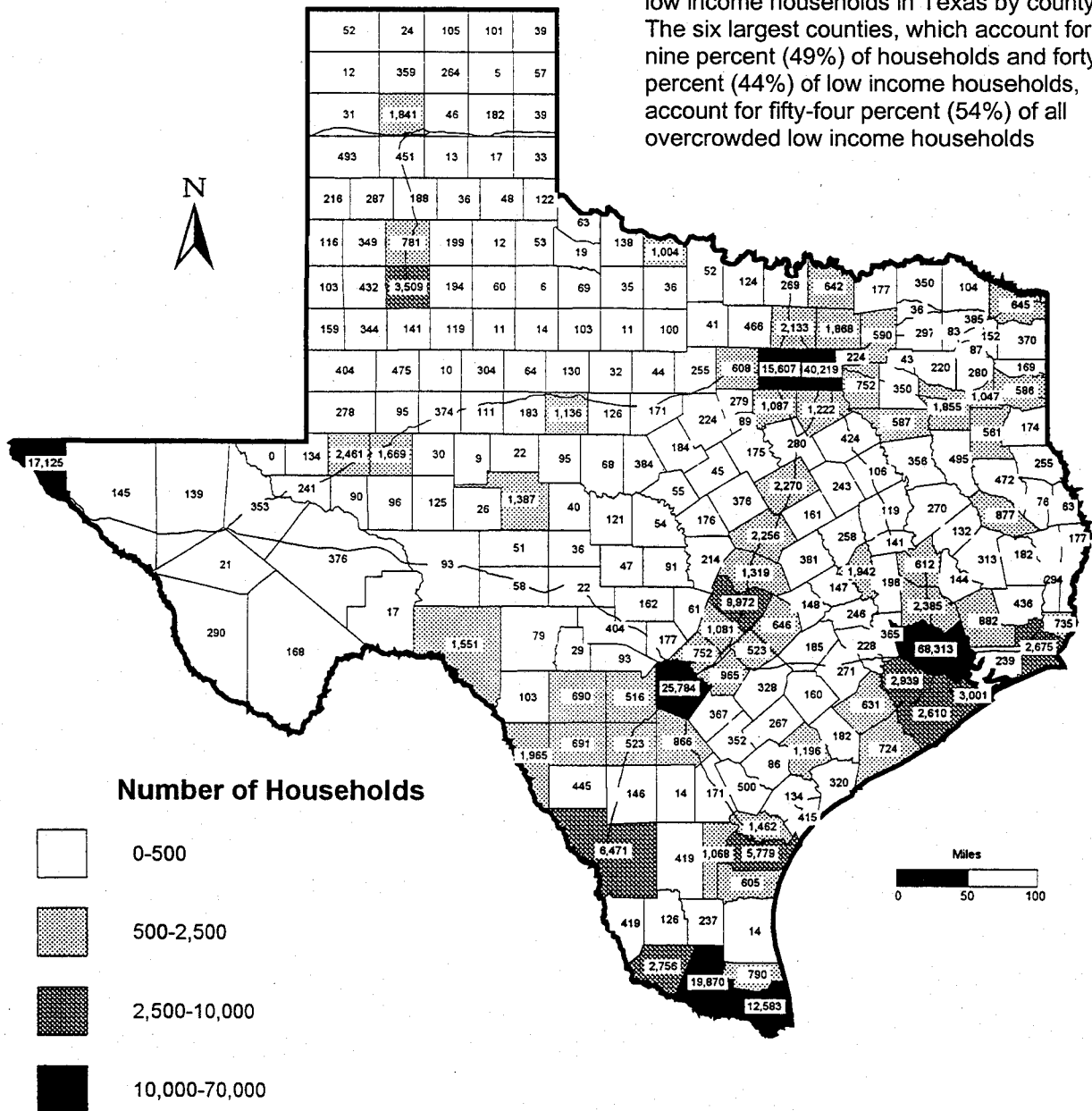
Overcrowding occurs when a residence houses more than one and one half (1.5) persons per room. The 1990 U.S. Census showed 469,895 households in Texas that live in overcrowded conditions. Overcrowding is generally a problem for large households in communities where housing units affordable for very low income households are in very short supply.⁴ Overcrowding can also be indicative of a general lack of affordable housing in a community, where households have been forced to "double up" either because other housing units are not available or because the units available are too expensive. The poor in Texas are more likely than poor households in other states to live in overcrowded conditions. Three Texas cities - San Antonio, Houston and Dallas - were ranked among the nine large metropolitan areas nationally with the highest incidence of overcrowding among poor renters.⁵ Overcrowding is particularly pronounced among poor Hispanic households in Texas. Forty-five percent (45%) of the poor Hispanic households in the Dallas metropolitan area live in overcrowded housing.⁶



B. HOUSEHOLD CHARACTERISTICS

Map 3C Low Income Households with Overcrowding (More than 1.5 Persons/Room) by County, 1990

Map 3C displays the distribution of overcrowded low income households in Texas by county. The six largest counties, which account for forty-nine percent (49%) of households and forty-four percent (44%) of low income households, account for fifty-four percent (54%) of all overcrowded low income households



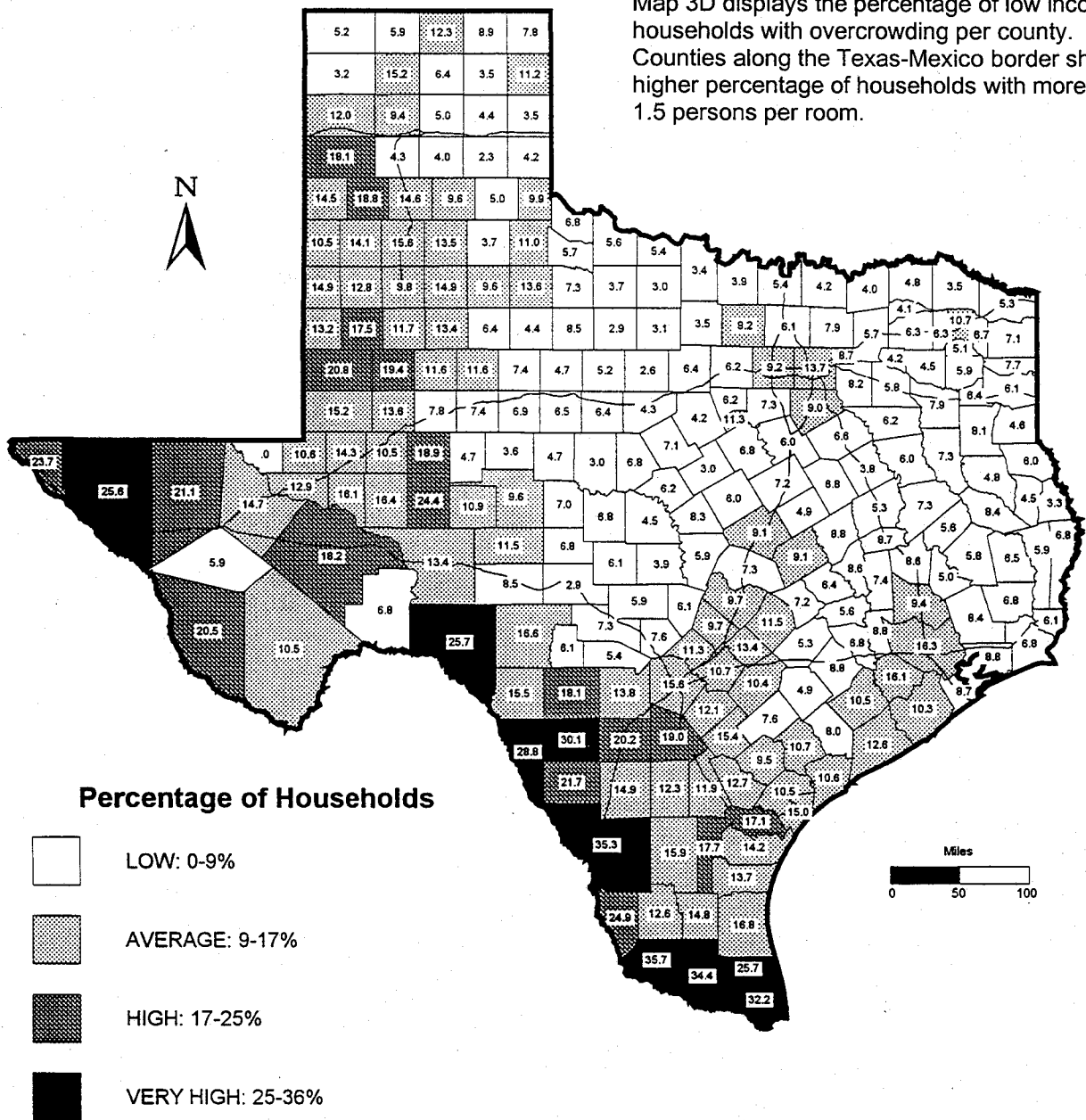
Statewide Total = 327,085



B. HOUSEHOLD CHARACTERISTICS

Map 3D Percentage of Low Income Households with Overcrowding (More than 1.5 Persons/Room) by County, 1990

Map 3D displays the percentage of low income households with overcrowding per county. Counties along the Texas-Mexico border show a higher percentage of households with more than 1.5 persons per room.





B. HOUSEHOLD CHARACTERISTICS

4. HOUSING AVAILABILITY AND AFFORDABILITY

The U.S. currently faces a severe shortage of apartments and houses that low and moderate income families can afford. The gap between the supply of low income housing and the number of families needing such housing is expected to be 3.7 million units by 1993, according to a study by the Neighborhood Reinvestment Corporation. By the year 2003, the gap may increase to 7.8 million units or housing for about 18 million people.

Figure 4A shows the distribution of housing units throughout Texas by affordability category. Again, it should be kept in mind that because of the formula used to calculate housing affordability categories, estimates of affordable housing supply by income category are actually somewhat inflated. This is because affordability is computed for households at the top of each income range, meaning that households in the lower part of the income range would have to pay more than 30 percent (30%) of their income for some of the units which are considered affordable to them. Only a small percentage of units are affordable to the lowest income households.

Figure 4A - Units Affordable to Defined Income Categories

| Income Category | Renter Households | | Owner Households | | Total Households | |
|-----------------|-------------------|------------|------------------|------------|------------------|------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| 30% or Less | 375,281 | 13.7% | 528,106 | 13.9% | 903,387 | 13.8% |
| 31-50% | 879,805 | 32.2% | 678,377 | 17.8% | 1,558,182 | 23.8% |
| 51-80% | 1,201,530 | 43.9% | 1,087,910 | 28.5% | 2,289,440 | 35.0% |
| Above 80% | 278,610 | 10.2% | 1,518,252 | 39.8% | 1,796,862 | 27.4% |
| Total | 2,735,226 | 100.0% | 3,812,645 | 100.0% | 6,547,871 | 100.0% |

Source: CHAS Database

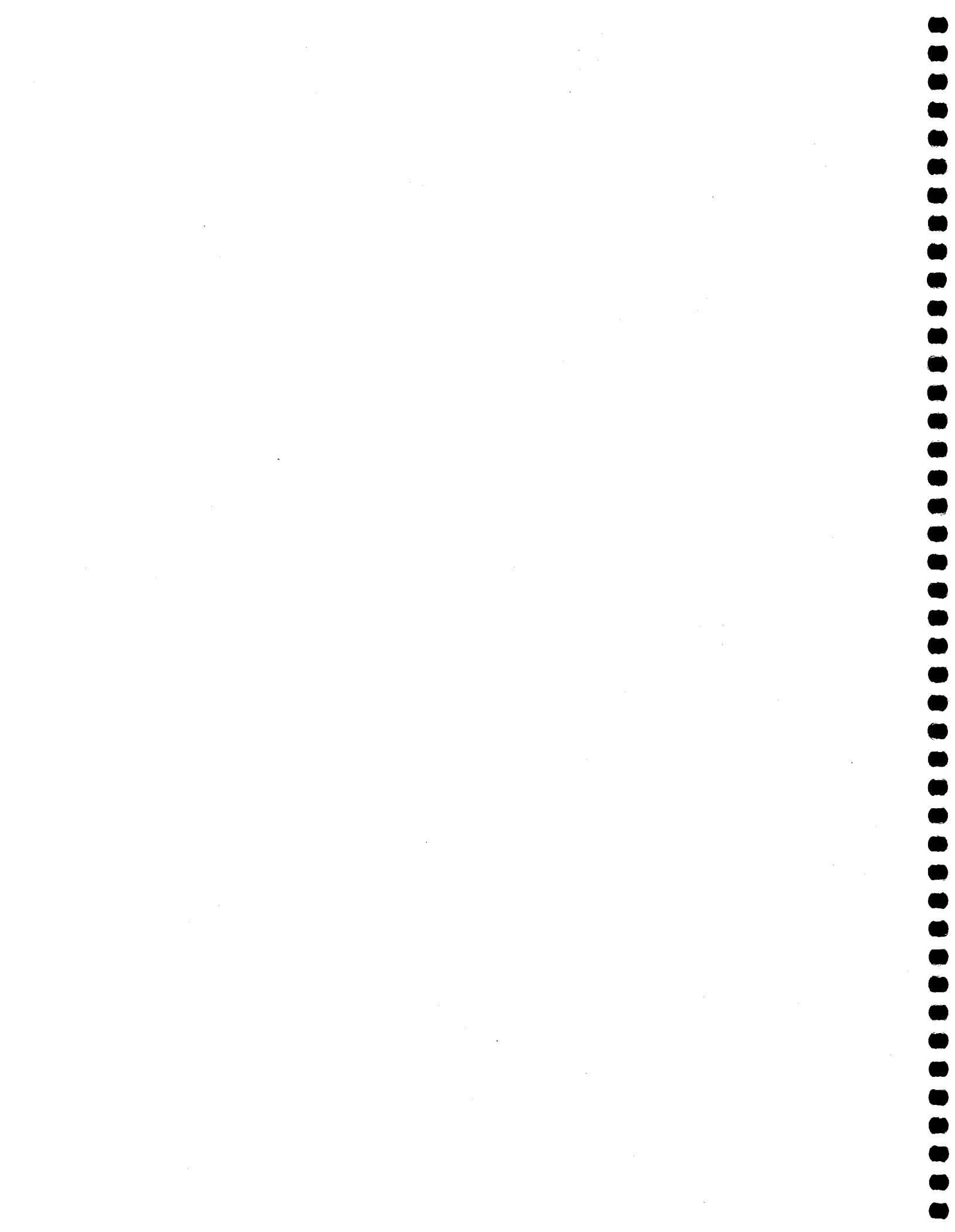
This seeming availability of affordable housing does not translate into an affordable housing surplus. For a variety of reasons, affordable housing is not available to many low income families. Major reasons for this include housing size mismatches, the unequal spatial distribution of affordable housing units, and limitations on the supply of affordable housing due to the occupation of affordable housing by higher income groups.

The information presented in Figure 4A must be considered together with information portrayed under housing mismatch in the next section. The subsequent section on housing mismatch will illustrate that the majority of affordable housing is often occupied by persons in higher income levels.

a. Housing Mismatch

While the preceding figures document the housing market from a supply perspective, the demand side of the housing market should also be considered. The following figures compare demand and supply by looking at the number of households and housing units in different affordability categories.

The following comparison of supply and demand for each income category assumes that households are matched to units in their affordability range. In actuality, however, "higher income individuals and families often reside in units that could be affordable to the lowest income households."⁷ Therefore, estimates of housing shortfalls should be treated as lower bound estimates, and estimates of housing 'surplus' are undoubtedly overstated.

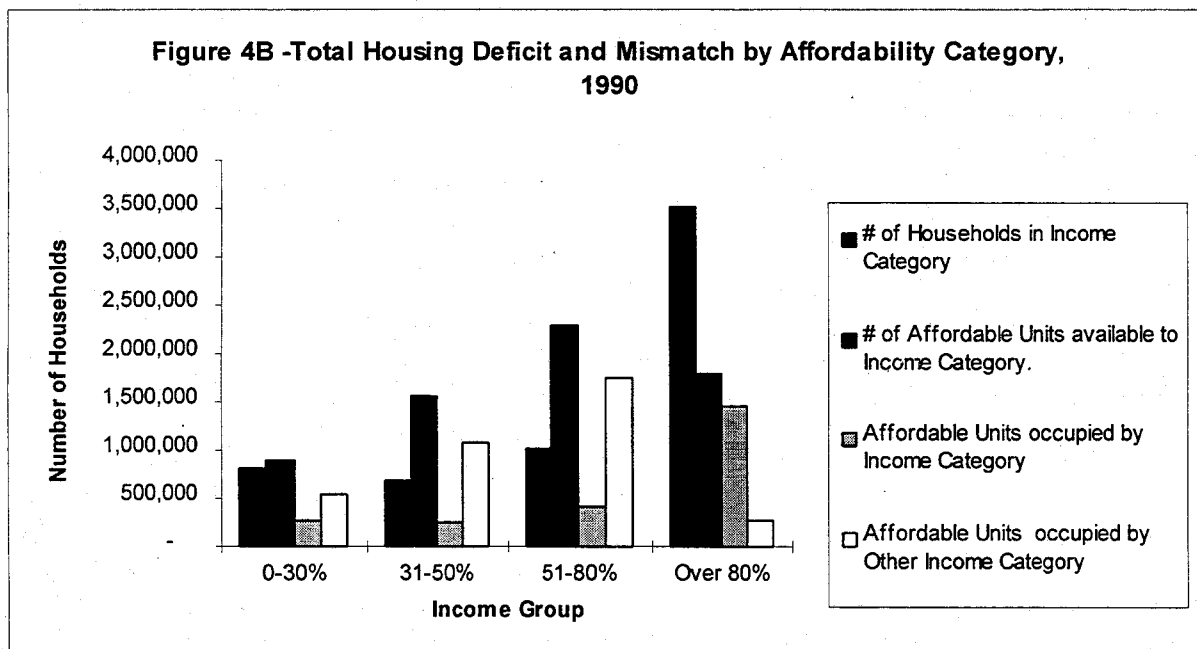


B. HOUSEHOLD CHARACTERISTICS

Figure 4B illustrates the problem of housing mismatch by affordability category. On this graph, each affordability category has four figures associated with it. The first bar shows the number of households in that income category. The second bar shows the number of units affordable to households in that income category. The third bar displays the number of units in that income category actually inhabited by households of that category. Finally, the fourth bar displays the number of units affordable to that income category inhabited by households of other income categories.

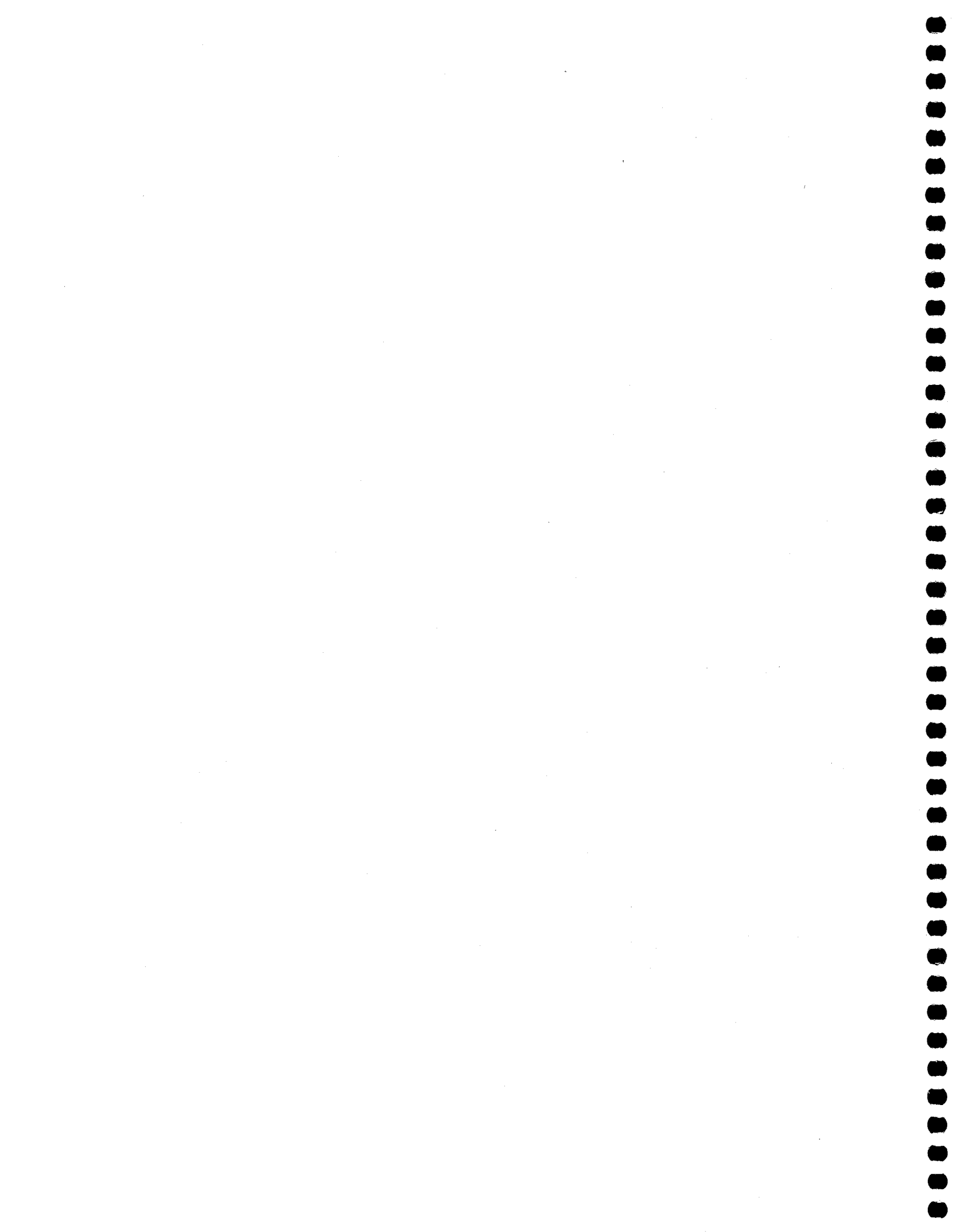
Figure 4B - Total Housing Deficit and Mismatch by Affordability Category, 1990

| Income Group | Renter Households | | | | Owner Households | | | | Total Households | | | |
|--------------|------------------------------------|---|--|--|------------------------------------|---|--|--|------------------------------------|---|--|--|
| | # of Households in Income Category | # of Affordable Units available to Income Category. | Affordable Units occupied by Income Category | Affordable Units occupied by Other Income Category | # of Households in Income Category | # of Affordable Units available to Income Category. | Affordable Units occupied by Income Category | Affordable Units occupied by Other Income Category | # of Households in Income Category | # of Affordable Units available to Income Category. | Affordable Units occupied by Income Category | Affordable Units occupied by Other Income Category |
| 0-30% | 494,005 | 375,281 | 155,270 | 156,848 | 327,183 | 528,106 | 120,210 | 385,512 | 821,188 | 903,387 | 275,480 | 542,360 |
| 31-50% | 363,507 | 879,805 | 159,605 | 528,838 | 327,310 | 678,377 | 91,800 | 559,714 | 690,817 | 1,558,182 | 251,405 | 1,088,552 |
| 51-80% | 502,865 | 1,201,530 | 260,950 | 851,327 | 524,912 | 1,087,910 | 161,961 | 893,559 | 1,027,777 | 2,289,440 | 422,911 | 1,744,886 |
| Over 80% | 965,728 | 278,610 | 194,960 | 67,955 | 2,564,831 | 1,518,252 | 1,269,336 | 213,092 | 3,530,559 | 1,796,862 | 1,464,296 | 281,047 |



Source: CHAS Database

Although it appears that there is enough affordable housing for low income populations, this is not always the case. As stated before, the higher income categories have the tendency to inhabit units below their affordability category. In the 0-30% HAMFI category, only 31 percent (31%) reside in housing affordable to them. Likewise, only 16 percent (16%) of 31-50% HAMFI households and 19 percent (19%) of 51-80% HAMFI households reside in housing affordable to them. There are two major reasons why households over 80% HAMFI take away from units affordable to lower income groups. First, there are not enough housing units specifically affordable to their income group, and second, there is a natural trend in a market economy for individuals to find the least expensive unit for their needs.



B. HOUSEHOLD CHARACTERISTICS

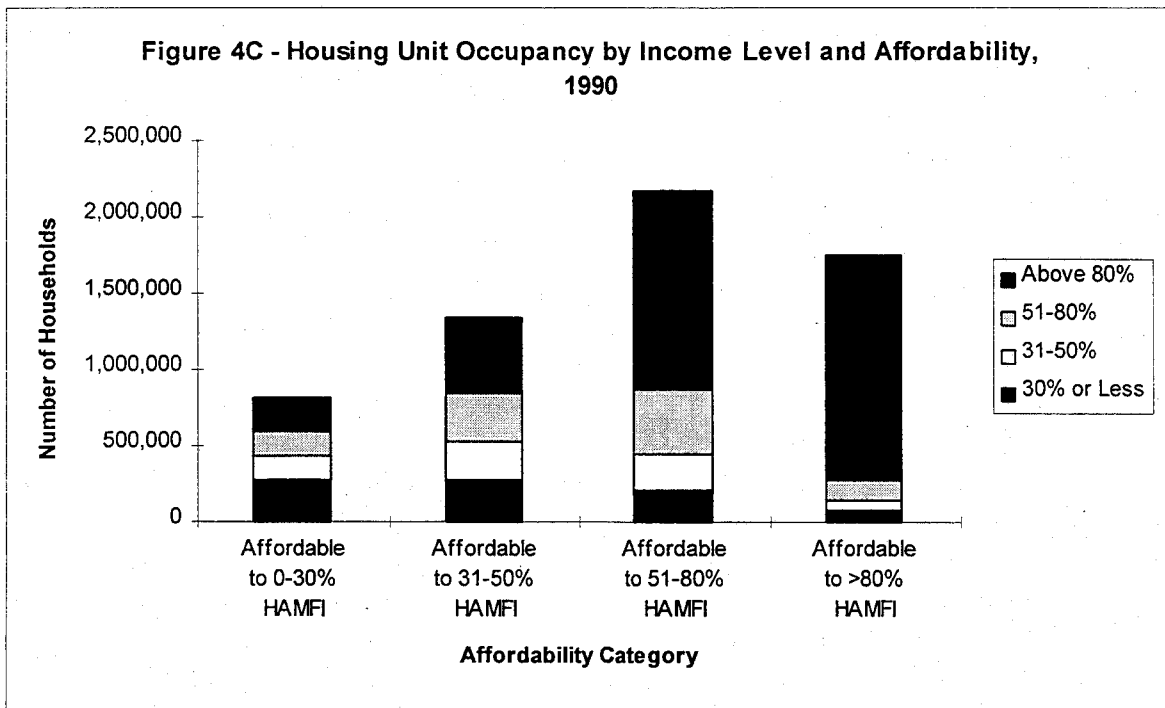
Figure 4C breaks down which income groups reside in each unit affordability category

Figure 4C - Occupied Affordable Housing Units by Income Group of Occupant, 1990

| | | | | | |
|---------------------------------------|--------------|--------------------|---------------|---------------|------------------|
| # of Renter Units | Total | 30% or Less | 31-50% | 51-80% | Above 80% |
| Affordable to Extremely Low Incomes | 312,118 | 155,270 | 56,009 | 44,329 | 56,510 |
| Affordable to Very Low Incomes | 688,443 | 185,626 | 159,605 | 178,532 | 164,680 |
| Affordable to Low Incomes | 1,112,277 | 143,086 | 142,791 | 260,950 | 565,450 |
| Affordable to Moderate Incomes and Up | 262,915 | 20,656 | 15,344 | 31,955 | 194,960 |
| % of Renter Units | Total | 30% or Less | 31-50% | 51-80% | Above 80% |
| Affordable to Extremely Low Incomes | 100.0% | 49.7% | 17.9% | 14.2% | 18.1% |
| Affordable to Very Low Incomes | 100.0% | 27.0% | 23.2% | 25.9% | 23.9% |
| Affordable to Low Incomes | 100.0% | 12.9% | 12.8% | 23.5% | 50.8% |
| Affordable to Moderate Incomes and Up | 100.0% | 7.9% | 5.8% | 12.2% | 74.2% |
| # of Owner Units | Total | 30% or Less | 31-50% | 51-80% | Above 80% |
| Affordable to Extremely Low Incomes | 505,722 | 120,210 | 98,325 | 113,036 | 174,151 |
| Affordable to Very Low Incomes | 651,514 | 87,695 | 91,800 | 141,666 | 330,353 |
| Affordable to Low Incomes | 1,055,520 | 71,776 | 86,137 | 161,961 | 735,646 |
| Affordable to Moderate Incomes and Up | 1,482,428 | 52,390 | 53,880 | 106,822 | 1,269,336 |
| % of Owner Units | Total | 30% or Less | 31-50% | 51-80% | Above 80% |
| Affordable to Extremely Low Incomes | 100.0% | 23.8% | 19.4% | 22.4% | 35.4% |
| Affordable to Very Low Incomes | 100.0% | 13.5% | 14.1% | 21.7% | 50.7% |
| Affordable to Low Incomes | 100.0% | 6.8% | 8.2% | 15.3% | 69.7% |
| Affordable to Moderate Incomes and Up | 100.0% | 3.5% | 3.6% | 7.2% | 85.6% |
| # of Total Units | Total | 30% or Less | 31-50% | 51-80% | Above 80% |
| Affordable to Extremely Low Incomes | 817,840 | 275,480 | 154,334 | 157,365 | 230,661 |
| Affordable to Very Low Incomes | 1,339,957 | 273,321 | 251,405 | 320,198 | 495,033 |
| Affordable to Low Incomes | 2,167,797 | 214,862 | 228,928 | 422,911 | 1,301,096 |
| Affordable to Moderate Incomes and Up | 1,745,343 | 73,046 | 69,224 | 138,777 | 1,464,296 |
| % of Total Units | Total | 30% or Less | 31-50% | 51-80% | Above 80% |
| Affordable to Extremely Low Incomes | 100.0% | 33.7% | 18.9% | 19.2% | 28.2% |
| Affordable to Very Low Incomes | 100.0% | 20.4% | 18.8% | 23.9% | 36.9% |
| Affordable to Low Incomes | 100.0% | 9.9% | 10.6% | 19.5% | 60.0% |
| Affordable to Moderate Incomes and Up | 100.0% | 4.2% | 4.0% | 8.0% | 83.9% |



B. HOUSEHOLD CHARACTERISTICS



Source: CHAS Database

It is important to note that 28 percent (28%) of the units affordable to 0-30% HAMFI are actually occupied by households of incomes greater than 80% HAMFI. Likewise, 37 percent (37%) of the units affordable to 31-50% HAMFI and 60 percent (60%) of the units affordable to 51-80% HAMFI are actually occupied by households of incomes greater than 80% HAMFI. In addition, it is important to note that the lower income households are forced to seek housing which is not necessarily affordable to them. This housing mismatch leads to incidents of excess housing cost burdens where households are required to pay more than 30 percent (30%) of their income for housing. This problem is further addressed in the following section.

b. Excessive Cost Burden

Housing affordability is the most prevalent and serious problem facing low income households. Excess cost burden occurs when a household pays more than 30 percent (30%) of its gross income for housing costs. Severe cost burden occurs when a household pays more than 50 percent (50%) of its gross income for housing costs. "Excessive cost burden is the most widespread housing problem facing American households today, and is particularly prevalent among very low income renters."⁸

Figure 4D shows the changes in income relative to changes in housing costs.⁹ Over the last seven years, the cost of housing has increased dramatically while the median household income, when adjusted for inflation, has declined slightly.



B. HOUSEHOLD CHARACTERISTICS

Figure 4D - Income Decline Relative to Housing Costs

| | 1989 | Adjusted 1996 | Percent Change |
|---------------------------------|----------|---------------|----------------|
| Median Monthly Household Income | \$ 3,321 | \$ 3,225 | -2.89% |
| Median Monthly Rent | \$ 395 | \$ 435 | +10.24% |
| Median Monthly Mortgage | \$ 712 | \$ 777 | +9.13% |

Figure 4E shows the number of households with an excess cost burden by income group and tenancy.

Figure 4E - Households with an Excess Housing Cost Burden (Greater than 30% of Income), 1990

| Income Group | Renter Households | | Owner Households | | Total Households | |
|--------------|-------------------|------------|------------------|------------|------------------|------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| 30% or Less | 357,356 | 45.2% | 204,975 | 29.2% | 562,331 | 36.7% |
| 31-50% | 240,011 | 30.4% | 130,218 | 18.5% | 370,229 | 24.8% |
| 51-80% | 151,385 | 19.1% | 140,708 | 20.0% | 292,093 | 19.6% |
| 81-95% | 20,634 | 2.6% | 55,753 | 7.9% | 76,387 | 5.1% |
| Above 95% | 21,307 | 2.7% | 170,880 | 24.3% | 192,187 | 12.9% |

Figure 4E - Renter Households with an Excess Housing Cost Burden

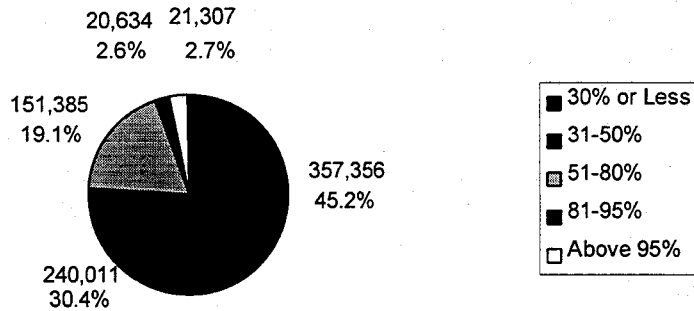
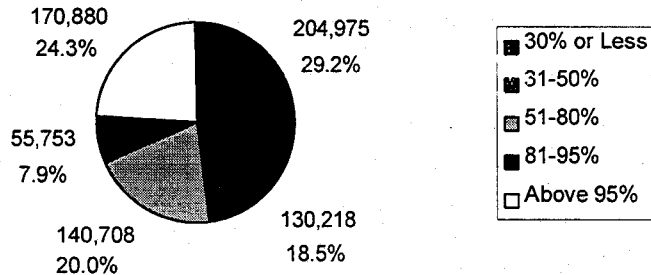
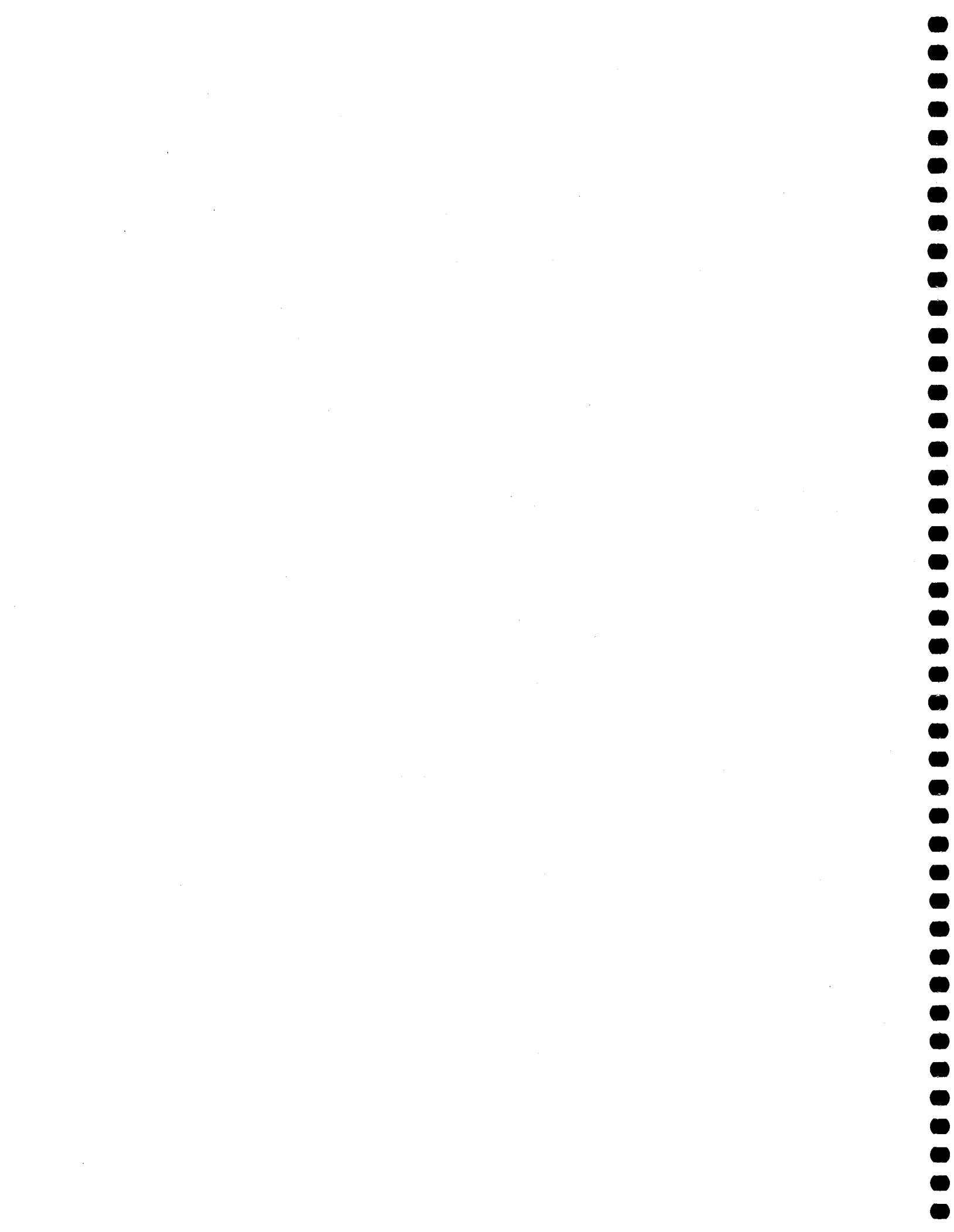


Figure 4E - Owner Households with an Excess Housing Cost Burden





B. HOUSEHOLD CHARACTERISTICS

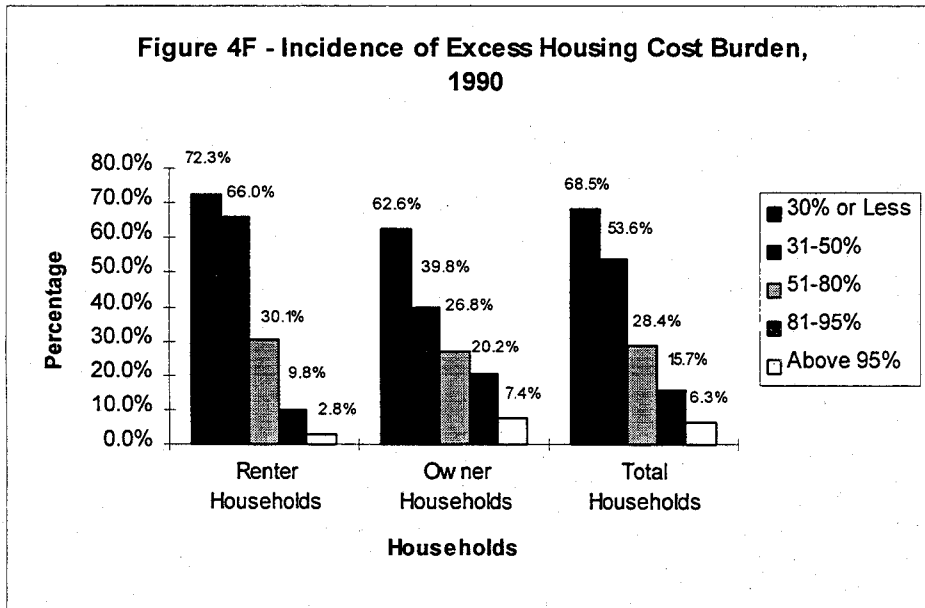
Source: CHAS Database

Excess cost burden affects a greater number of renter households than owner households. While renter households account for only 38 percent (38%) of all households, they make up 53 percent (53%) of all households with an excess cost burden. Renter households earning 80 percent or below (0-80%) of HAMFI, in turn, account for 95 percent (95%) of all renter households with an excess housing cost burden.

Figure 4F shows the percentage of households which experience excess cost burden, broken down by income group.

Figure 4F - Incidence of Excess Housing Cost Burden (Greater Than 30 Percent of Income) - 1990

| Income Group | Renter Households | | | Owner Households | | | Total Households | | |
|--------------|-------------------|------------------|--------------|------------------|------------------|--------------|------------------|------------------|--------------|
| | Total | Total Low Income | Percentage | Total | Total Low Income | Percentage | Total | Total Low Income | Percentage |
| 30% or Less | 494,005 | 357,356 | 72.3% | 327,183 | 204,975 | 62.6% | 821,188 | 562,331 | 68.5% |
| 31-50% | 363,507 | 240,011 | 66.0% | 327,310 | 130,218 | 39.8% | 690,817 | 370,229 | 53.6% |
| 51-80% | 502,865 | 151,385 | 30.1% | 524,912 | 140,708 | 26.8% | 1,027,777 | 292,093 | 28.4% |
| 81-95% | 210,421 | 20,634 | 9.8% | 275,718 | 55,753 | 20.2% | 486,139 | 76,387 | 15.7% |
| Above 95% | 755,307 | 21,307 | 2.8% | 2,289,113 | 170,880 | 7.5% | 3,053,420 | 192,187 | 6.3% |
| Total | 2,326,105 | 790,693 | 34.0% | 3,744,236 | 702,534 | 18.8% | 6,079,341 | 1,493,227 | 24.6% |



Source: CHAS Database

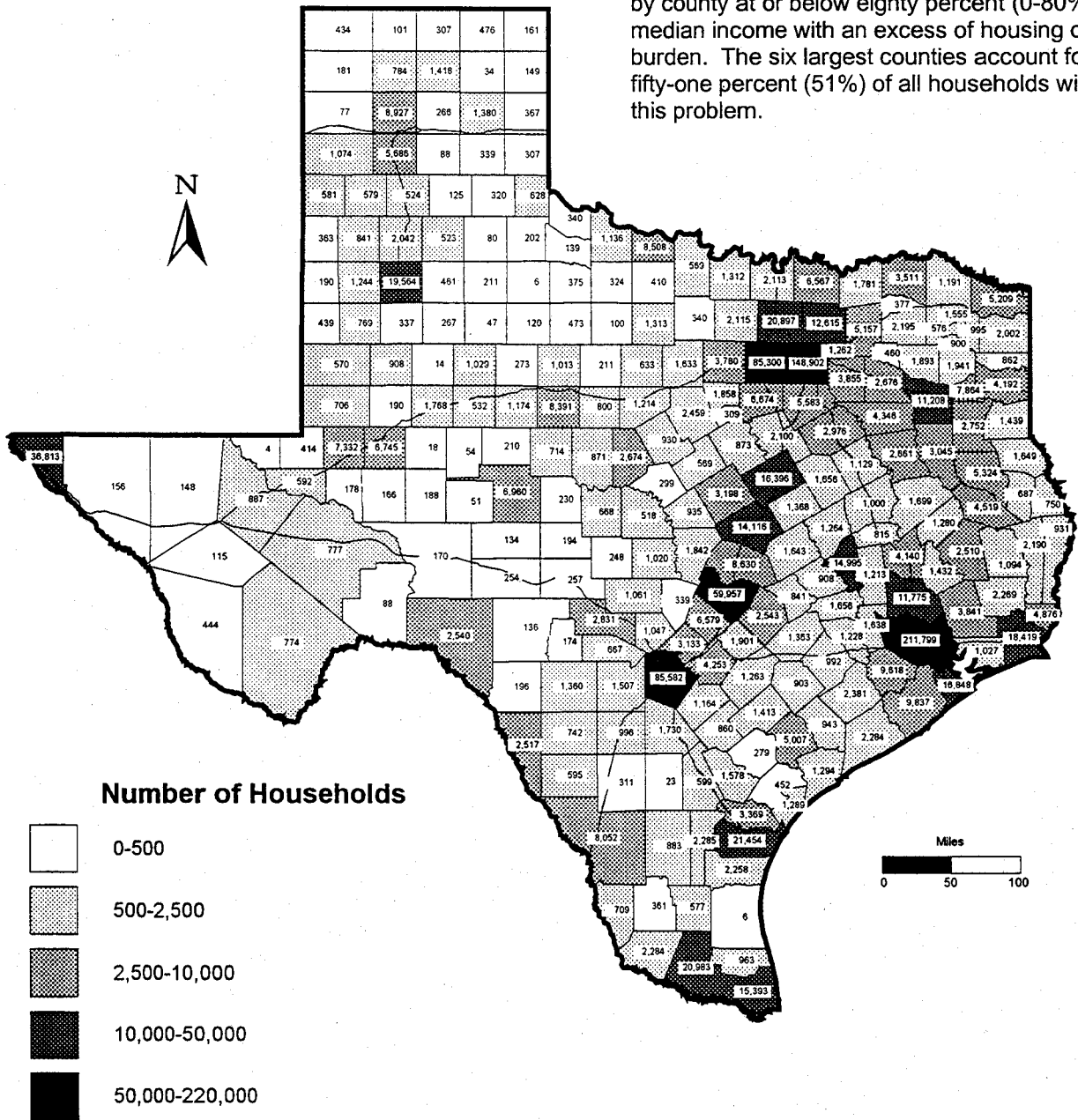
Low income groups experience a much higher incidence of this housing problem. While approximately six percent (6%) of non low income households have an excess cost burden, 48 percent (48%) of all low income households, and 69 percent (69%) of all extremely low income households experience this housing problem.



B. HOUSEHOLD CHARACTERISTICS

Map 4A Low Income Households with An Excess Housing Cost Burden (Greater than 30 Percent of Income) by County, 1990

Map 4A illustrates the distribution of households by county at or below eighty percent (0-80%) of median income with an excess of housing cost burden. The six largest counties account for fifty-one percent (51%) of all households with this problem.

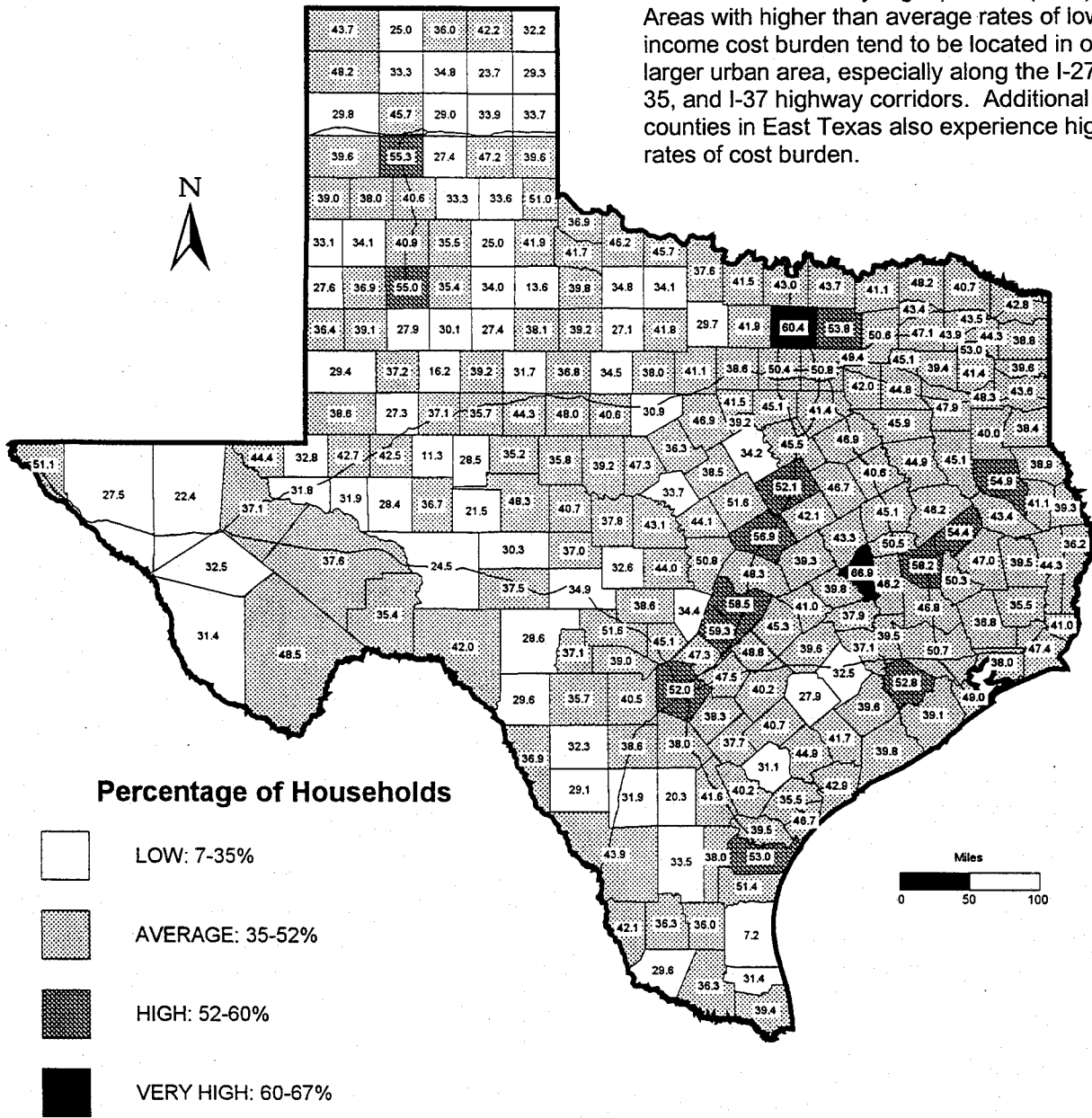




B. HOUSEHOLD CHARACTERISTICS

Map 4B Percentage of Low Income Households with an Excess Housing Cost Burden (Greater Than 30 Percent of Income) by County, 1990

Map 4B illustrates how the percentage rates of low income households with an excess cost burden are distributed across the State. The large majority of counties have rates close to the statewide total of forty-eight percent (48%). Areas with higher than average rates of low income cost burden tend to be located in or near larger urban area, especially along the I-27, I-35, and I-37 highway corridors. Additional counties in East Texas also experience high rates of cost burden.





B. HOUSEHOLD CHARACTERISTICS

c. Severe Cost Burden for Low income Households: the 'Worst Case Need'

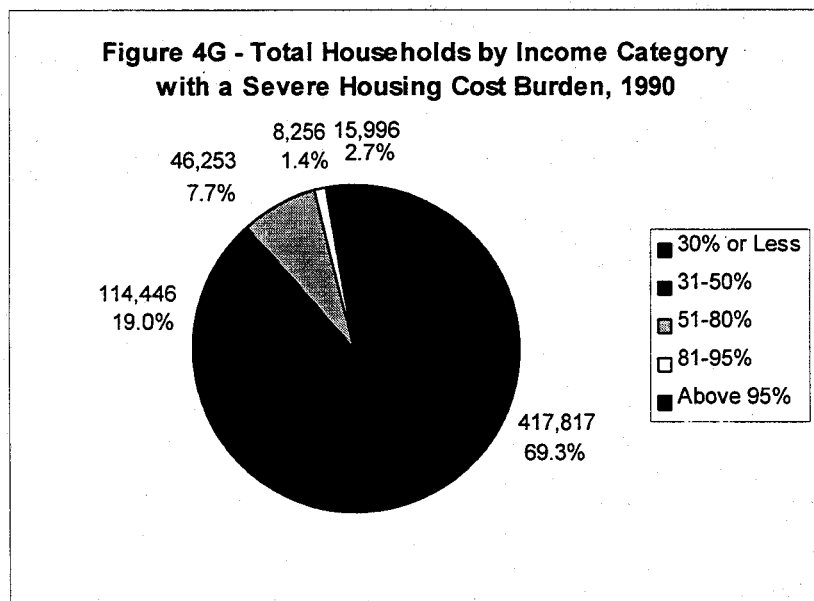
A 'severe' cost burden is identified when a household pays more than 50 percent (50%) of its gross income for gross housing costs. These numbers will be used to analyze the "worst case housing needs" for Texas.

The following figures and maps are perhaps the most important in this entire needs analysis. They indicate the most critical housing problems in the State - those for the lowest income households with the most severe housing difficulties. The U.S. Congress has designated very low income renters who live in substandard housing or pay more than 50 percent (50%) of income in rent as having "worst case housing needs". These are the households that are to be given priority for admission to federally-assisted rental programs.¹⁰ As stated earlier, the CHAS database does not contain measures for assessing substandard housing. In the *National Analysis of Housing Affordability, Adequacy, and Availability*, distributed by HUD, the authors state that the severe cost burden data from the CHAS database serves as a very good "proxy for the number of very low income renters with worst case housing needs."¹¹

Figure 4G displays the number and percentage of households in Texas with severe housing cost burdens by income group and tenancy.

Figure 4G - Households with a Severe Housing Cost Burden (Greater Than 50% of Income), 1990

| Income Group | Renter Households | | Owner Households | | Total Households | |
|--------------|-------------------|---------------|------------------|---------------|------------------|---------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| 30% or Less | 282,973 | 78.1% | 134,844 | 56.1% | 417,817 | 69.3% |
| 31-50% | 63,644 | 17.6% | 50,802 | 21.1% | 114,446 | 19.0% |
| 51-80% | 12,957 | 3.6% | 33,296 | 13.9% | 46,253 | 7.7% |
| 81-95% | 1,385 | 4.0% | 6,871 | 2.9% | 8,256 | 1.4% |
| Above 95% | 1,478 | 0.4% | 14,518 | 6.0% | 15,996 | 2.7% |
| Total | 362,437 | 100.0% | 240,331 | 100.0% | 602,768 | 100.0% |





B. HOUSEHOLD CHARACTERISTICS

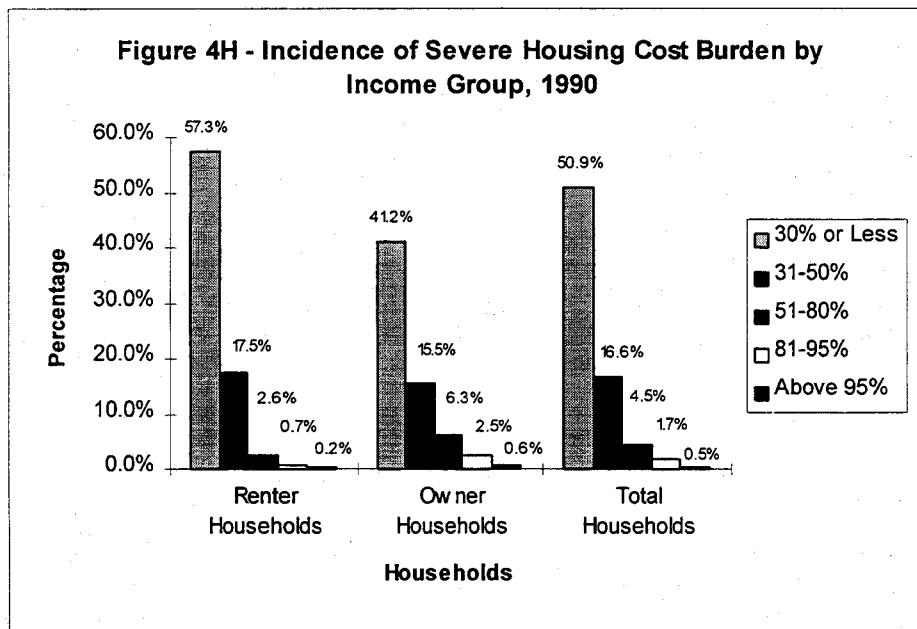
Source: CHAS Database

Again, it is important to note that lower income categories make up the majority of the Texas population experiencing severe housing cost burden, with extremely low incomes suffering the most.

This situation is further illustrated by Figure 4H, which shows the percentage of households, by income group, with severe cost burdens.

Figure 4H - Incidence of Severe Housing Cost Burden (Greater Than 50% of Income), 1990

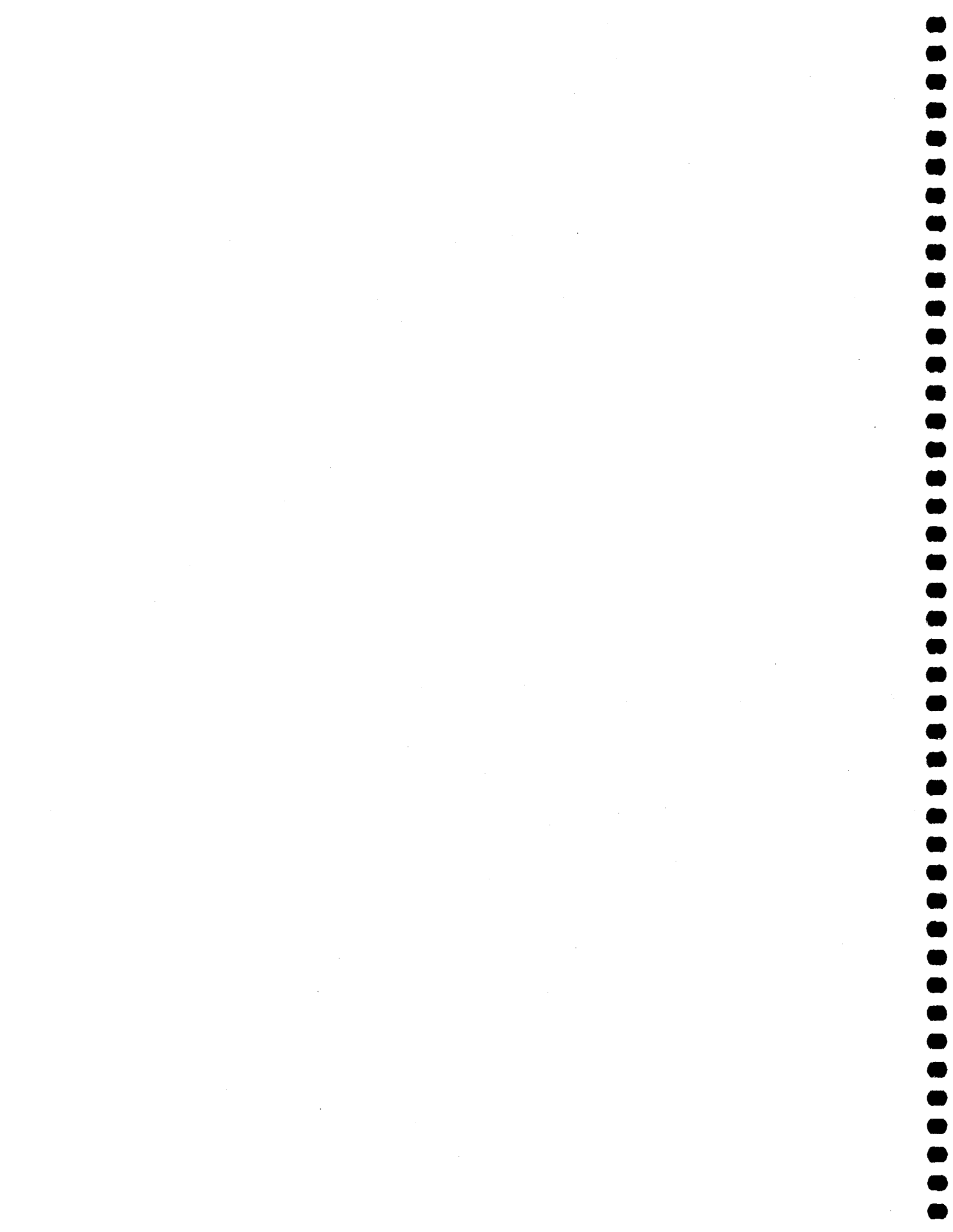
| Income Group | Renter Households | | | Owner Households | | | Total Households | | |
|--------------|-------------------|------------------|--------------|------------------|------------------|-------------|------------------|------------------|-------------|
| | Total | Total Low Income | Percentage | Total | Total Low Income | Percentage | Total | Total Low Income | Percentage |
| 30% or Less | 494,005 | 282,973 | 57.3% | 327,183 | 134,844 | 41.2% | 821,188 | 417,817 | 50.9% |
| 31-50% | 363,507 | 63,644 | 17.5% | 327,310 | 50,802 | 15.5% | 690,817 | 114,446 | 16.6% |
| 51-80% | 502,865 | 12,957 | 2.6% | 524,912 | 33,296 | 6.3% | 1,027,777 | 46,253 | 4.5% |
| 81-95% | 210,421 | 1,385 | 0.7% | 275,718 | 6,871 | 2.5% | 486,139 | 8,256 | 1.7% |
| Above 95% | 755,307 | 1,478 | 0.2% | 2,289,113 | 14,518 | 0.6% | 3,053,420 | 15,996 | 0.5% |
| Total | 2,326,105 | 362,437 | 15.6% | 3,744,236 | 240,331 | 6.4% | 6,079,341 | 602,768 | 9.9% |



Source: CHAS Database

Renter households with a severe cost burden make up 60 percent (60%) of total households with a severe cost burden. Low income households with a severe cost burden account for 96 percent (96%) of total households with a severe cost burden.

Map 4B, in conjunction with Map 4C, highlights the most critical areas of housing need in Texas. While the largest urban areas in the State account for over half of the households with worst case housing needs, as shown in Map 4B, the areas with the highest percentage of households with worst case housing needs out of total households, are somewhat scattered across Texas. Out of counties with higher than



B. HOUSEHOLD CHARACTERISTICS

average percentages of worst case needs, seven were located in South Texas, three in the Panhandle, six in Central Texas and seven in East Texas.

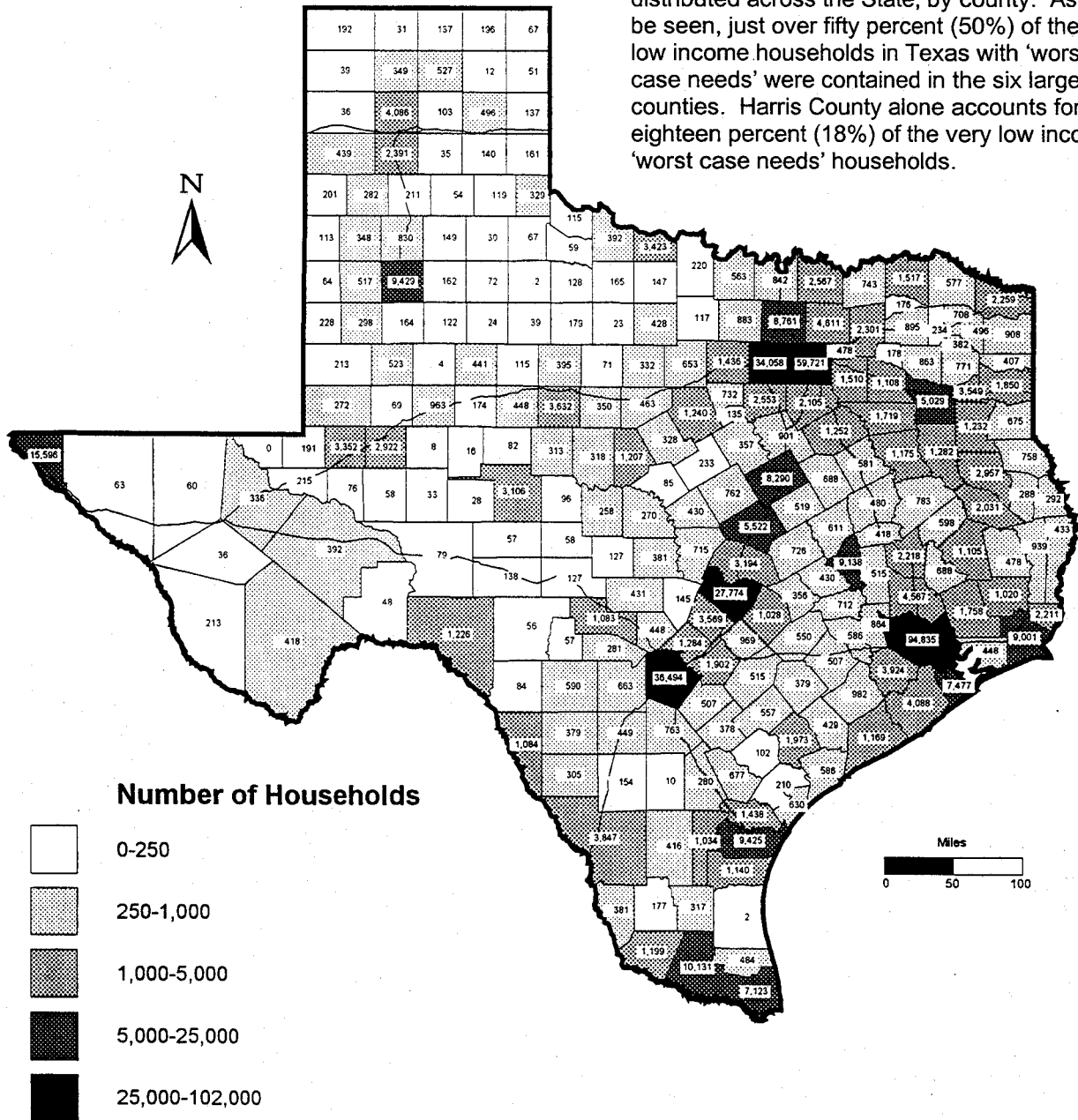


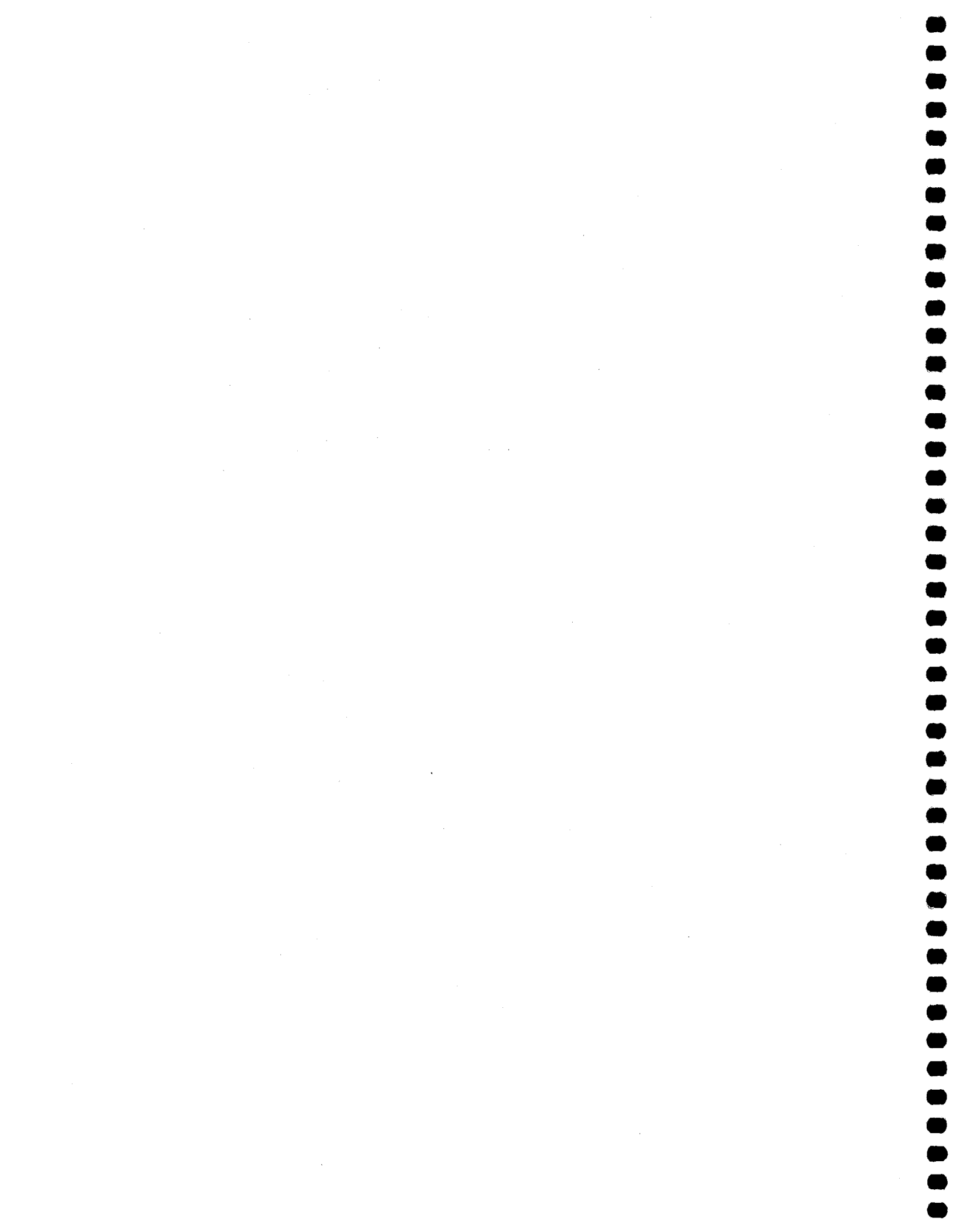
B. HOUSEHOLD CHARACTERISTICS

Map 4C

The Worst Case Need: Very Low Income Households with a Severe Housing Cost Burden (Greater than 50% of Income) by County, 1990

Map 4C shows how these households were distributed across the State, by county. As can be seen, just over fifty percent (50%) of the very low income households in Texas with 'worst case needs' were contained in the six largest counties. Harris County alone accounts for eighteen percent (18%) of the very low income 'worst case needs' households.



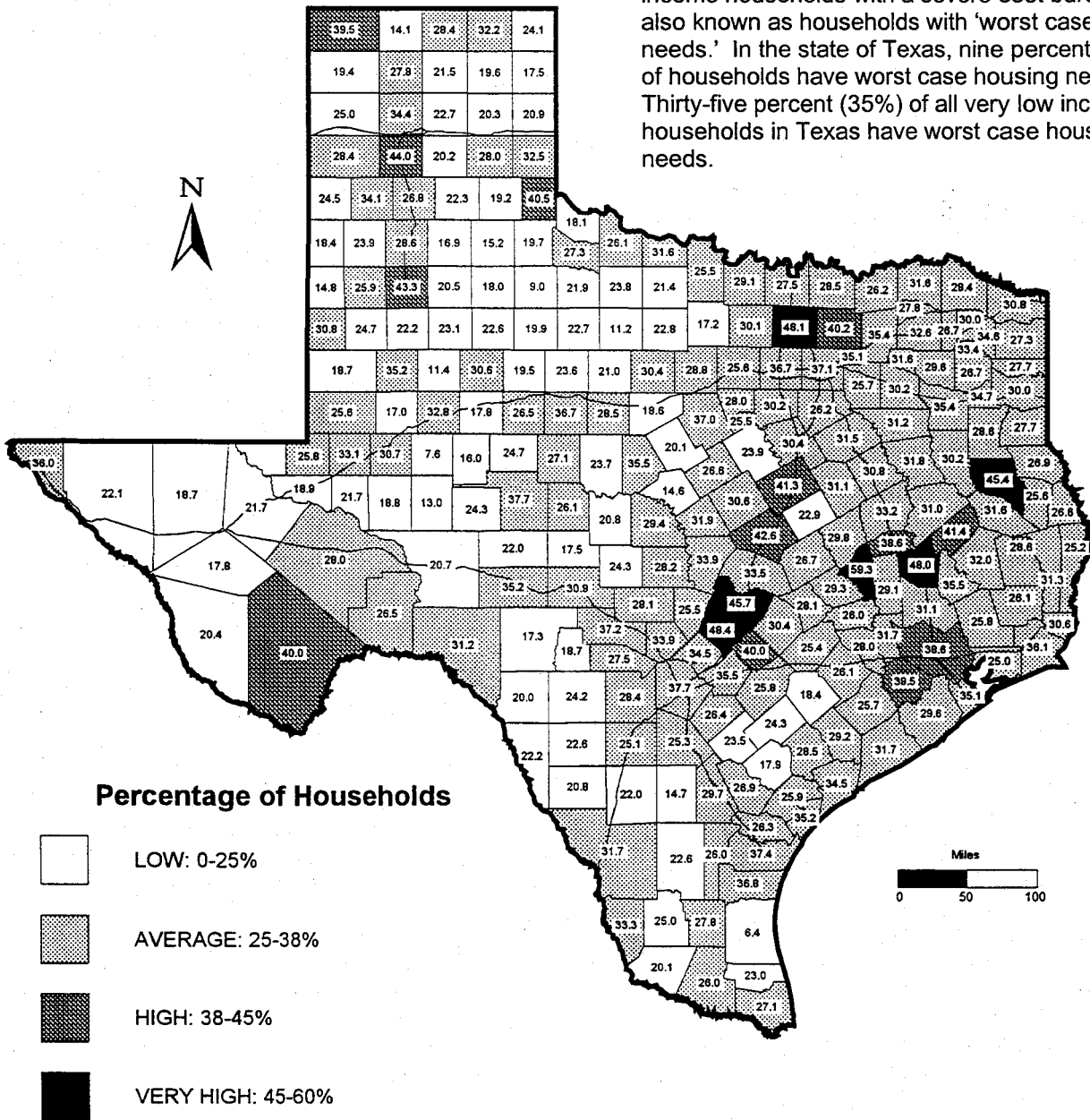


B. HOUSEHOLD CHARACTERISTICS

Map 4D

Percentage of Very Low Income Households with a Severe Housing Cost Burden (Greater than 50% of Income) by County, 1990

Map 4D shows the percentage of very low income households with a severe cost burden, also known as households with 'worst case needs.' In the state of Texas, nine percent (9%) of households have worst case housing needs. Thirty-five percent (35%) of all very low income households in Texas have worst case housing needs.





B. HOUSEHOLD CHARACTERISTICS

¹ Texas Low Income Housing Information Service. *Better Homes and Shelters*. December 1992, vol. 1, 3. p.1.

² Amy Bogdon, Joshua Silver, Margery Austin Turner, National Analysis of Housing Affordability, Adequacy, and Availability: A Framework for Local Housing Strategies, U.S. Department of Housing and Urban Development, Washington, November 1993, p. 40.

³ Bogdon, et. al., p. 37.

⁴ Bogdon, et. al., p. 64.

⁵ Texas Low Income Housing Information Service. *Better Homes and Shelters*. December 1992, vol. 1, 3. p.2.

⁶ Texas Low Income Housing Information Service. *Better Homes and Shelters*. December 1992, vol. 1, 3. p.2.

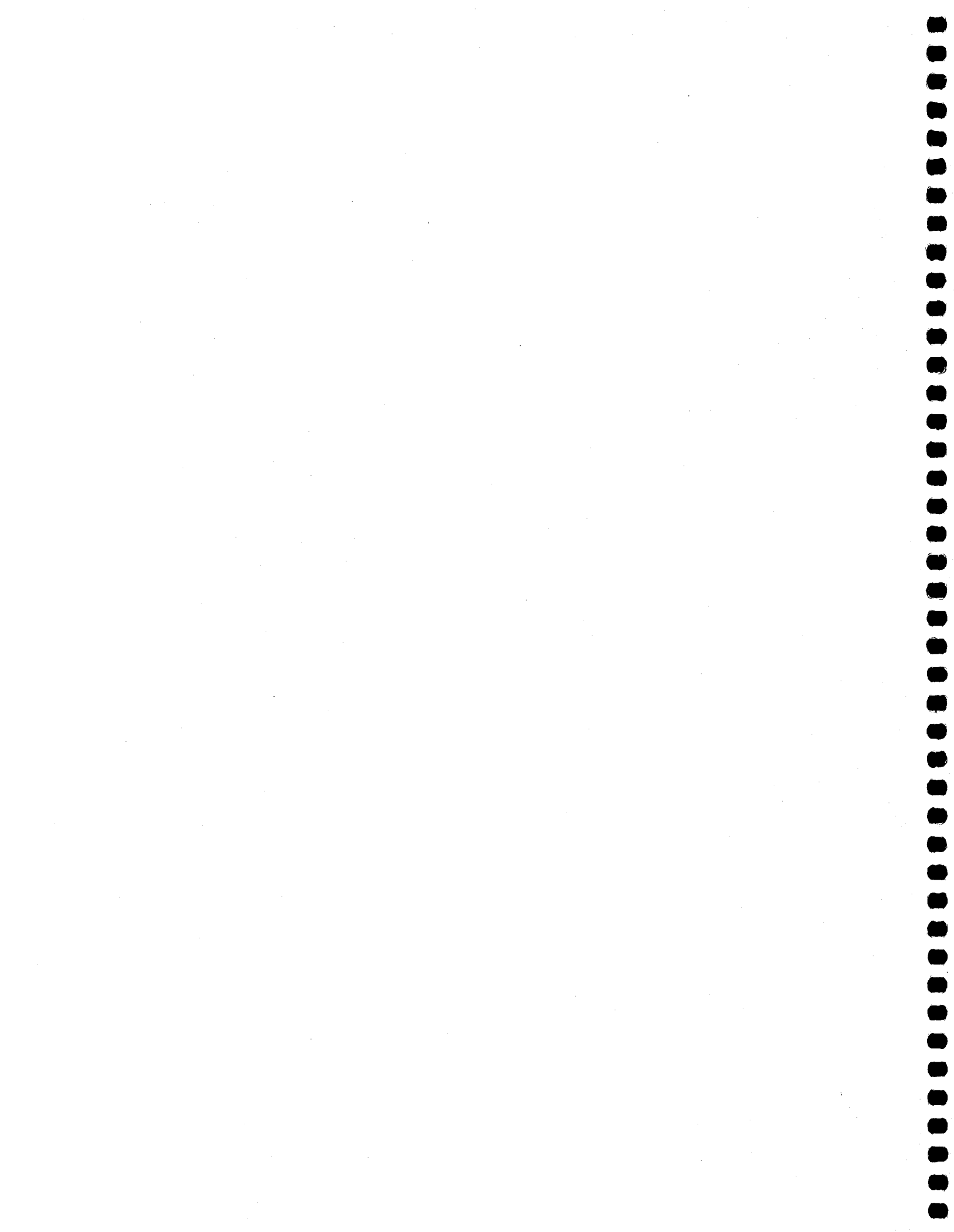
⁷ Bogdon, et. al., p. 53.

⁸ The U.S. Department of Housing and Urban Development. *National Analysis of Housing Affordability, Adequacy, and Availability: A Framework for Local Housing Strategies*. 1993.

⁹ Texas Department of Housing and Community Affairs, Report on Proposed Solutions to Changes in Federal Housing and Community Development Legislation, and Its Impact on Texas, Prepared for the House Joint Committee on Affordable Housing, July 24, 1996, pg. 5

¹⁰ Bogdon, et. al., p. 72.

¹¹ Bogdon, et. al., p. 73.



C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

PERSONS WITH DISABILITIES

The U.S. Department of Housing and Urban Development (HUD) defines a person with a disability as a someone who is determined to:

- 1) Have a physical, mental or emotional impairment that:
 - i. Is expected to be of long, continued and indefinite duration;
 - ii. Substantially impedes his or her ability to live independently; and
Is of such a nature that the ability could be improved by more suitable housing conditions; or
- 2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
- 3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

The following housing needs assessment for persons with disabilities is divided into three major sections: Introduction, Number, and Characteristics of Persons with Disabilities, and Housing Needs of Persons with Disabilities. Further information about the approaches used to enumerate the population with disabilities and the federal legislation pertaining to Persons with Disabilities is included in the Appendix.

The *Introduction* will examine the conceptual framework which is used to define disabilities and describe the health conditions approach and the work disability approach to study the population of disabled persons. The *Number and Characteristics of Persons with Disabilities* section describes the demographic profile of disabled persons in Texas and discusses the difficulties in obtaining reliable and detailed information about the numbers of persons with disabilities at the state level. The *Housing Needs of Persons with Disabilities* section

examines such issues as de-institutionalization and integration, affordable housing, accessible housing, adaptive design, and universal access.

INTRODUCTION

A precise and reliable statistic of the number of Americans with disabilities, in Texas or the U.S., is not currently available. This is due to "the differing operational definitions of disability, divergent sources of data, and inconsistent survey methodologies, which together make it impossible to aggregate much of the data that are available."¹

The World Health Organization (WHO) defines disability as "any restriction or lack (resulting from an impairment) of ability to perform an activity in a manner, or in the range, considered normal."² Disability involves many areas of functioning such as physical, emotional, and mental. Apart from its underlying origins and ultimate effects, disability is a limitation in life activities such as working and living independently, caused by impairments or other chronic conditions.³

WHO has developed a conceptual framework for disability as part of the International Classification of Impairments, Disabilities and Handicaps (ICIDH). The ICIDH was developed as an extension of the International Classification of Diseases (ICD), and provides a classification system for three concepts: impairments, disabilities, and handicaps.⁴

Under the ICIDH, the three concepts are defined as follows:

- 1) *impairments* are concerned with abnormalities of body structure, organ or system function, and appearance;
- 2) *disabilities* reflect the consequences of the impairment in terms of functional performance;
- 3) *handicaps* are concerned with the disadvantages experienced by an individual as a result of impairments and disabilities and the interaction of the individual with his or her surroundings.

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

The consensus among persons with disabilities advocacy groups is that rather than perceiving disability as a problem of the individual, it should be perceived as a function of the relationship between an individual and his or her environment. A *disability* should be viewed as a functional limitation within the individual caused by physical, mental, or sensory impairments, and a *handicap* should be viewed as the loss or limitation of opportunities to take part in the normal life of the community on an equal level with others due to physical and social barriers⁵

Although there is considerable agreement on the meaning of chronic conditions, or impairments, such as defined in the International Classification of Diseases (ICD), there is wide variation on how best to describe and measure the disabling effects these conditions have on individuals.⁶ A single meaning and measure of disability cannot fit the range of data sources which attempt to gauge the prevalence of disabilities. While definitional complexities and inconsistencies do exist and this makes enumeration difficult, it also demonstrates the multi-dimensional nature of disability and the corresponding need for separate statistics on the various types of limitations.⁷

Given the varying definitions of disability, the focus of many disability studies is not on the conditions themselves (medical perspective), but on the functional capacity and need of the individuals involved (non-medical perspective).⁸ This type of data can be used to identify service requirements which focus on ways to enable persons with disabilities to fully participate in all aspects of society.

Most existing studies of the disabled population employ one of two major approaches, each of which has its own shortcomings and limitations. The first is the *health conditions approach* which looks at all conditions or limitations impairing the health or interfering with the normal functional abilities of an individual. This approach tends to find large numbers of "disabilities" because of the inclusion of individuals with health problems that would not normally result in their classification as disabled or handicapped.⁹ For example, the National Health Interview Survey

(NHIS) conducted by the National Center for Health Statistics (NCHS) has estimated that there are over one hundred and sixty million impairments and chronic conditions in the civilian, non-institutionalized population of the U.S. These figures include large numbers of various types of circulatory conditions, respiratory conditions, digestive conditions, and skin and musculoskeletal conditions not typically categorized as disabilities.¹⁰ A further drawback to the health conditions approach is that the focus on the medically oriented notions of health does not typically provide adequate data on such conditions as learning disabilities and mental conditions.

The second major study approach is the *work disability approach*. Such studies focus on individuals who report having a condition that prevents them from working or limits their ability to work. The 1990 Census, for example, estimated 12.8 million civilian, non-institutional persons 16 to 64 years of age with a work disability in the U.S. Of these, 6.6 million were prevented from working by their disability.¹¹ While such work disability figures provide a reasonably accurate overall estimate of the numbers of working age individuals with disabilities, these types of studies are also problematic.¹² First, they tend to undercount the number of persons at lower age ranges (16-24 years of age) some of whom are not ready to join the work force and for whom self-identification as work-disabled is not often meaningful. Second, work disability estimates also tend to distort the population counted. For example, independent persons with a strong work history and current employment will often refuse to categorize themselves as having a work disability, even if they have a significant disabling condition. Also, persons who are out of work or not seeking work have psychological motives for reporting themselves as having a work disability, whether or not they do. Thus, work disability studies tend to underestimate the total numbers of people with disabilities and to overestimate the unemployment and nonparticipation in the labor force rates of people with disabilities.¹³

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

NUMBER AND CHARACTERISTICS OF PERSONS WITH DISABILITIES

Given the two major approaches to enumerating the disabled population, the different definitions of disability can also lead to confusion. Federal statistical agencies measure and report on the prevalence of disabilities without using standardized definitions. Activity limitation and functional limitation are the most general measures of disability used; both cover a wide range of the disabilities faced by the household population. On the other hand, measures of Activities of Daily Living (ADL) and Instrumental Activities of Daily Living (IADL) limitations pertain to individuals with severe long-term personal assistance needs and describe disability in both household and institutional settings. Work disability focuses specifically on the capacity to pursue gainful employment, with sustained earnings.¹⁴ In addition, many national studies focus on particular health conditions and distinguish between the household population and those living in institutions and among demographic groups such as children and the elderly.¹⁵

Assessing the numbers of persons with disabilities and the types of disabilities they have at the local level is even more difficult. Most data indicate prevalence of disability at only the national level because, generally, the sample sizes from the various disability-related surveys are too small to allow state-level estimates. However, the 1990 Census provides limited disability data, and several non-governmental surveys also contain state-level data.

TEXAS DEMOGRAPHICS: WORK DISABILITY, MOBILITY LIMITATIONS, AND SELF-CARE

The 1990 US Census only measured the disability status of civilian non-institutionalized persons above the age of fifteen. Institutionalized persons with disabilities and children with disabilities were not accounted for by this census. In addition, the disability definitions were not sufficiently comprehensive and precise enough to effectively surmise disability categories or housing needs. The 1990 Census estimated that there were 504,237 non-institutionalized "persons (sixteen years or older (16+)) with a mobility limitation" in Texas.

A mobility limitation is defined as a physical or mental condition which has existed for at least six months and which makes it difficult for an individual to independently leave his or her home. The 1990 US Census also estimated 575,641 non-institutionalized persons (sixteen years or older (16+)) in the State with "self-care limitations." Self-care limitation is defined as a physical or mental condition which has existed for at least six months and which makes it difficult for an individual to take care of his or her personal needs, such as dressing, bathing, or getting around inside the home.¹⁶

The 1990 US Census estimated 831,145 total non-institutionalized persons (sixteen years or older) in Texas in 1990 with mobility or self-care limitations, or both. This figure represents 5 percent (5%) of the entire State population.¹⁷

The 1990 Census estimated 812,848 persons in Texas from sixteen to sixty-four (16-64) years old with a "work disability." A work disability is defined as physical or mental condition which has existed for more than six months and which limits the kind or amount of work an individual can do at a job or business. Of these people, 407,819, or approximately 50 percent (50%), were "prevented from working" due to their work disability.¹⁸

Work disability status is an ambiguous concept. The terminology implies that the only factor which affects the ability of the individual to work is the condition of the individual; this is clearly fallacious: "under one set of environmental factors, a given condition may hinder or prevent work, but if physical and/or social barriers are removed, the same condition may have no effect on the ability to work."¹⁹ Thus, ability to work measures are often as much a function of environmental barriers (or handicaps) as functional limitations (or disabilities).

SUB-GROUPS OF PERSONS WITH DISABILITIES

For the purposes of this report, two additional sub-groups of persons with disabilities are defined because specific programs and services at the state level target these groups. The two sub-groups are:

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

- 1) persons with severe mental illness and
- 2) persons with developmental disabilities.

PERSONS WITH SEVERE MENTAL ILLNESS

Persons with severe mental illness have a long term mental or emotional impairment. This condition makes it difficult for them to compete effectively for limited housing and social service resources. A 1991 estimate by TXMHMR revealed 2,553,641 persons with mental illness in Texas. Those most in need, categorized as the "mental health priority population" numbered 339,411 persons in 1991. It is predicted that this number will increase to 364,063 persons by 1998. Twenty-seven and five-tenths percent (27.5%) of the mental health priority population in Texas received no services in 1991.

Persons recently released from mental health care institutions with no family support or means of providing food or shelter for themselves are very much at risk of homelessness. Affordable housing is scarce, community mental health services are underfunded and income support services are rarely targeted towards persons with mental illness.

PERSONS WITH DEVELOPMENTAL DISABILITIES

Developmental disability is defined as a severe, chronic disability of an individual five years of age or older that:

- 1) is attributable to a mental or physical impairment or a combination of mental and physical impairments;
- 2) is manifested before the individual reaches age twenty-two (22);
- 3) is likely to continue indefinitely;
- 4) results in substantial functional limitations in three (3) or more of the following areas of major life activity:
 - self care;
 - self-direction;
 - learning;
 - mobility;
 - receptive and expressive language;

- capacity for independent living; and economic self-sufficiency; and
- 5) reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, supports, or other assistance that is of lifelong or extended duration and is individually planned and coordinated; except that such term when applied to infants and young children means individuals from birth to age five (0-5), inclusive, who have substantial developmental delay or specific congenital or acquired conditions with a high probability of resulting in developmental disabilities if services are not provided.²⁰

In 1991, there were 474,299 Texans with a mild, moderate, or severe form of mental retardation, making up 3 percent (3%) of the State's population. The mental retardation priority population, which includes those persons with mental retardation with the greatest need (approximately 15 percent (15%) of persons with mental retardation), consisted of 70,840 persons in 1991. TXMHMR projects an increase to 75,986 by 1998. Thirty-seven percent (37%) of the mental retardation priority population received no supportive services in 1991.

HOUSING NEEDS OF PERSONS WITH DISABILITIES

An assessment of the specific housing needs of the low income disabled populations in Texas is not currently available. However, the following paragraphs examine general statistics regarding persons with disabilities and their housing needs.

Housing needs vary among persons with different categories of disabilities as well as within each category, and therefore require a variety of approaches. The most de-humanizing and economically imprudent approach to housing persons with disabilities is institutionalization. Innovative initiatives for aiding persons with disabilities have moved away from the institutional approach, toward community-based, integrated approaches and

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

'consumer control' models. The concept of 'consumer control' refers to situations in which the place of residence and support services for persons with disabilities are not linked. This is intended to provide people more control over what support services they receive and their type of living situation. One example of this is the Consumer-Controlled Housing Initiative of the Texas Planning Council for Developmental Disabilities, which is intended to expand independent, self-controlled housing opportunities for people with disabilities in Texas.²¹

A general lack of affordable and accessible housing for persons with disabilities remains a major barrier to the success of these types of programs. The search for affordable and adequate shelter is often more difficult for persons facing mental or physical disabilities.

DE-INSTITUTIONALIZATION AND INTEGRATION

The de-institutionalization of people with disabilities is a growing trend. This trend needs to be complemented by the provision of affordable, accessible housing for persons with disabilities. People are often institutionalized because of the lack of affordable and accessible housing. Institutions should not be considered as an alternative housing source. Nursing homes, state schools and other facilities were created to provide specific services to certain categories of people. To use them as housing sources promotes the 'warehousing' and segregation of people with disabilities. Institutionalization is an expensive procedure which ultimately dehumanizes its residents.

According to *Toward Independence*, the costs of providing appropriate housing options for disabled people are highly cost effective because of the significant savings that result by enabling disabled people to live in the community, get jobs, and pay taxes.²² The Americans with Disabilities Act of 1990 noted that "the continuing existence of unfair and unnecessary discrimination and prejudice denies people with disabilities the opportunity to compete on an equal basis ... and costs the United States billions of dollars in unnecessary

expenses resulting from dependency and unproductivity."²³

A survey conducted by the ADAPT, a national persons with disabilities advocacy organization, found that the vast majority of people who require accessible housing would prefer to live in housing which integrates people with and without disabilities.²⁴ Unfortunately, many people who need accessible housing cannot or do not want to use available accessible housing because it is segregated. For example, the Section 202 Program (Supportive Housing for the Elderly), administered by HUD and designed to create accessible multi-family housing for elderly persons with disabilities, has been criticized for isolating people with disabilities and for lacking age-appropriate integration.²⁵ In addition, HUD's 811 program (Supportive Housing for the Disabled), is only available to individuals who fit a specific profile and therefore excludes persons who wish to live with friends or family.

AFFORDABLE HOUSING

Affordable housing is especially difficult to find for persons with disabilities. Persons with disabilities are more likely to be poor than non-disabled persons. *Americans with Disabilities: 1991-1992*, found that of persons fifteen to sixty-four (15-64) years old, those with non-severe disabilities have a poverty rate of approximately 15.5 percent (15.5%), and those with severe disabilities have a rate of 30 percent (30%). By contrast, 13 percent (13%) of persons fifteen to sixty-four (15-64) years old without disabilities have incomes below the poverty level.

Americans with Disabilities: 1991-1992 also found that having a disability that is not severe reduces the likelihood of being employed, while having a severe disability more noticeably reduces the likelihood of employment. Among persons twenty-one to sixty-four (21-64) years old, the employment rate was 80.5 percent (80.5%) for persons without disability, 76 percent (76%) for persons with a disability that was not severe, and 23 percent (23%) for persons with a severe disability.

Because persons with severe disabilities are often unable to maintain mainstream

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

employment, they find themselves relying upon Supplemental Social Security Income (SSI) for their income - approximately \$430 a month in Texas. Unlike forty-seven other states, Texas does not supplement SSI income. SSI income amounts to 28 percent (28%) of the State median income. Based on the average HUD-calculated fair market rates, rent would consume 65 percent (65%) of a person with a severe disabilities' income, placing him or her beyond the 50 percent (50%) threshold for severe housing cost burden.²⁶

According to a 1990 HUD publication entitled *Worst Case Needs of Housing Assistance in the United States in 1990 and 1991*, non-elderly persons with disabilities, as a group, are very likely to have extreme housing cost burdens, often have multiple housing problems, and are the single group most likely to live in severely inadequate housing.²⁷

ACCESSIBLE HOUSING

Inaccessible housing is sub-standard and denies persons with disabilities access in, and, to, each room of their home. Some of the most common access accommodations required include railings and ramps to allow people to independently get in and out of their homes, and wider doorways and passageways to enable wheelchair access to all parts of the house. These access features are codified in the Universal Federal Accessibility Standards (UFAS) and the Americans with Disabilities Act Accessibility Guidelines (ADAAG) and are included later in this section.

There is a large shortage of housing which is physically accessible to persons with disabilities. There is an even a greater shortage of accessible housing with multiple bedrooms.²⁸ Many people with disabilities require larger housing units because they live with family, roommates, and/or attendants. The lack of accessible multi-bedroom housing furthers the segregation of persons with disabilities.

Accessible housing is an urgent and present need for not only citizens who currently have disabilities: "as the US population becomes increasingly older with the maturing of the baby-

boom generation, accessible housing will become increasingly more important for the growing population of elderly citizens."²⁹ As mentioned earlier, the chance of having a disability increases with age. Thus, the ability for self-care and mobility of people decreases with age, the need for accessible housing can be expected to grow in the future.

Of the 831,145 total non-institutionalized persons (16 years or older) in Texas in 1990 with mobility or self-care limitations, or both, many are likely to need some sort of housing access accommodation. This figure represents 5 percent (5%) of the entire State population, and provides a rough estimate of the magnitude of the need for accessible housing. However, this figure does not account for persons residing in institutions who could live independently if accessible and affordable housing was available, and it may also exclude other persons with accessibility needs. Unfortunately, there is little data available on the extent to which the need for accessible housing is being met in Texas. However, TDHCA has initiated the first Statewide Architectural Barrier Removal (SABR) Program aimed at systematically increasing the size of the affordable and accessible housing stock in the State.

The 1990 National Health Interview Survey on Assistive Devices (NHIS-AD) found that 3 percent (3%) of all Americans live in homes which are equipped with special features designed for persons with disabilities.³⁰ These features include ramps; extra-wide doors or passages; elevators or stairlifts (not counting public elevators); hand rails or grab bars (other than regular hand rails on stairs); raised toilets; levers, push bars, or special knobs on doors; lowered counters; slip-resistant floors; or other special features designed for persons with disabilities. Any of the preceding are referred to as 'home accessibility features.'³¹

The statistics on home accessibility features in the *NHIS-AD*, however, are not without some flaws. They do not provide an accurate estimate of the number of people with disabilities living in homes which are adapted to their disability, or of the number of people who require home

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

accessibility features. The survey only reported on people living in homes with accessibility features. These persons do not necessarily have an impairment; and, in fact, in the survey, "the majority are reported not to be limited in their activity by an impairment or chronic illness."³² Furthermore, no questions were asked on unmet need for accessibility features.

33

As stated above, the Statewide Architectural Barrier Removal (SABR) program is aimed at systematically increasing the size of the affordable and accessible housing stock in the state. The SABR program is currently in the pilot phase. The pilot program will target persons in the Lubbock, Laredo, and Edinburg areas. The Department has dedicated \$750,000 from the HOME program for this phase of the project. By allowing recipients to make alterations to their homes to make them accessible, the SABR program will both increase the stock of accessible housing in the state and allow persons with disabilities to remain in their homes.

The State of Texas was also recently named as one of ten states nationwide to participate in the initial phase of Fannie Mae's Home of Your Own (HOYO) program. The HOYO program helps secure mortgage funding for persons with disabilities. Fannie Mae has dedicated \$50 million nationwide for the initial phase of this program. These funds, combined with flexible lending standards for persons with disabilities, will make homeownership achievable for many persons who would otherwise be unable to secure a mortgage. The flexible income standards will allow persons with disabilities to count all sources of income support, something that traditional lending standards do not allow.

ADAPTIVE DESIGN AND UNIVERSAL ACCESS

Housing for persons with disabilities is most often considered within a housing delivery system which provides accessible and non-accessible housing units.³⁴ By maintaining this distinction between accessible and non-accessible units, this system requires that efforts

be made by owners and managers to assure that people with accessibility requirements are located in the correct units. This housing 'set-aside' approach adds additional costs to housing, and also insures that a smaller amount of accessible units will be available.

A more cost-effective and integrative approach is to promote 'adaptive design' or 'universal access' housing. This the type of housing is described in the Universal Federal Accessibility Standards (UFAS) and the Americans with Disabilities Act Accessibility Guidelines (ADAAG). Universal access design provides basic elements which allow easy modification to any unit in a project to make it accessible. These adaptive design elements include the following: a thirty-two inch (32") minimum doorway clearances; at least one level entrance; reinforcements in bathroom walls for grab bars; reachable light switches, electric outlets, etc.; usable kitchens and bathrooms; and accessible public-use areas.

According to a recent study by HUD, entitled *Cost of Accessible Housing*, building adaptive design into housing units adds less than 1 percent (1%) to the total cost of the project.³⁵ While an 'adaptable' unit is not fully accessible when a tenant moves in, it can be easily and inexpensively modified to meet the needs of any tenant.

SUMMARY OF LEGISLATIVE REQUIREMENTS

The Fair Housing Act, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act provide a broad mandate for accessible residential housing for persons with disabilities. All three are more fully described in the Appendix. While the accessible housing standards promoted by these laws apply to all housing projects in which federal funds are being used, accessible housing requirements are more strict for multi-family projects than for single family homes. Because the vast majority of single family housing units are constructed by the private sector using private funds, access requirements for this type of housing are minimal.

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

¹ *Toward Independence*, p. 3.

² *Digest of Data on Persons with Disabilities*, p. 5.

³ *Digest of Data on Persons with Disabilities*, p. 5.

⁴ *Americans With Disabilities, 1991-92*, p. 1.

⁵ *Americans With Disabilities, 1991-92*, p. 3.

⁶ *Digest of Data on Persons with Disabilities*, p. 5.

⁷ *Digest of Data on Persons with Disabilities*, p. 5.

⁸ *Digest of Data on Persons with Disabilities*, p. 6.

⁹ *Toward Independence*, p. 3.

¹⁰ *Toward Independence*, p. 3.

¹¹ *Americans With Disabilities, 1991-92*, p. 3.

¹² *Toward Independence*, p. 4.

¹³ *Toward Independence*, p. 4.

¹⁴ *Digest of Data on Persons with Disabilities*, p. 13.

¹⁵ *Digest of Data on Persons with Disabilities*, p. 13.

¹⁶ *1990 U.S. Census of Population and Housing*.

¹⁷ *1990 U.S. Census of Population and Housing*.

¹⁸ *1990 U.S. Census of Population and Housing*.

¹⁹ *Americans With Disabilities, 1991-92*, p. 12.

²⁰ This definition comes from the *Developmental Disabilities Assistance and Bill of Rights Act*, and was provided through written correspondence with Diana McIver & Associates, a housing consulting firm.

²¹ This information was provided through written correspondence with Diana McIver & Associates, a housing consulting firm.

²² *Toward Independence*, p. 37.

²³ 42 U.S.C.A., § 12101 (1994).

²⁴ This information was provided through written correspondence with ADAPT.

²⁵ *Toward Independence*, p. 37.

²⁶ This information was provided through written correspondence with Diana McIver & Associates, a housing consulting firm.

²⁷ *Worst Case Needs for Housing Assistance in the United States in 1990 and 1991*, p. 13.

²⁸ This information was provided through written correspondence with ADAPT.

²⁹ *Toward Independence*, p. 39.

³⁰ *Advance Data....*' p. 1.

³¹ *Advance Data....*' p. 3.

³² *Advance Data....*' p. 3.

³³ *Advance Data....*' p. 4.

³⁴ This information was provided through written correspondence with ADAPT.

Cost of Accessible Housing, p. 3.

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

ELDERLY PERSONS

According to the Texas Department on Aging (TDoA), 2.3 million 14 percent (14%) of the 17 million people in Texas are 60 years old and older. Paralleling national trends, this age group is growing quickly in Texas. Between 1980 and 1990, the 60 years old and above population increased by 23 percent (23%), compared to a 19 percent (19%) population increase overall.¹ According to population estimates, the senior growth rate during the 1990s will increase to 40 percent (40%) and by 2026 almost one in four Texans will be 60 years old or older.²

As they age, many elderly residents become frail and require supportive services. Seventy percent (70%) of Texans 60 and older have no serious disabilities that impede their mobility or ability to care for themselves. However, 30 percent (30%), or 700,000 persons, do have impaired mobilities and abilities. Among those who are physically impaired, 68 percent (68%) are also low-income.³

Only about 5 percent (5%) of Texans over the age of 60 live in nursing homes, group homes, or other institutional-type settings. Approximately 70 percent (70%) of the Texas nursing home population is on Medicaid. This is likely due to the large proportion of physically impaired seniors who are also low-income. The high cost of nursing home facilities is also a likely contributor to the large proportion of nursing home residents on Medicaid. It is estimated that ninety percent (90%) of nursing facility residents in Texas exhaust their financial resources and reach the poverty level after 26 weeks of entering the facility.⁴

Texas currently ranks forty-ninth among the states in services to the elderly. Moreover, Texas is one of only three states that does not supplement Federal Supplemental Security Income (SSI) benefits. SSI assistance is the only source of income for many elderly Texas, but provides only 77 percent (77%) of the poverty level income.

According to the 1990 Census, 14 percent (14%) of seniors in Texas are below the poverty level and approximately 25 percent (25%) are "near poor" with incomes no higher than 25 percent (25%) above poverty. Among those 75 and older, the poverty rate is 15.5 percent (15.5%).⁵ Because Medicaid covers nursing home care, but not assisted living services, many low-income seniors in Texas are in danger of being prematurely placed in nursing home facilities.

A 1992 Survey conducted by the American Association of Retired Persons (AARP) found that 85 percent (85%) of seniors expressed a desire to stay in their own home. If they are unable to remain in their own home, seniors would prefer to living in an environment that is non-institutional and retains the qualities of their own home.⁶ Whereas nursing homes are geared towards addressing dire need, community care providers use an assisted living approach that focuses on delaying the need for institutionalization and providing more flexible housing assistance tailored to the needs of the individual. Some seniors may need their homes modified to adjust for their changing medical and physical needs; such modifications include lever faucets in place of knobs, added hand rails, and grab bars. Some elderly households may need services to come to their homes and provide nursing, meal preparation, or housecleaning. Whatever their need, helping elderly persons to maintain their independence is dramatically more cost effective. Assisted living care is generally 50 to 60 percent (50%-60%) cheaper than nursing home care. In 1993, the State spend \$1.2 billion providing nursing home care for 73,081 clients. In the same year, it spend \$320 million providing community care to 74,411 clients.⁷ Clearly, as the elderly population of Texas grows and becomes older, there will be an increased need for alternative living assistance.

Elderly persons have a high rate of homeownership. Householders ages sixty-five or older are more likely to own their homes than are householders fifteen to

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

sixty-four. Seventy-seven percent (77%) of elderly householders (65+) compared with sixty-one percent (61%) of younger householders (15-64), own their own homes.⁸ However, elderly homeowners generally live in older homes than younger owners; the median year of construction of homes owned by elderly households is 1956. Due to their age, homes owned by the elderly are often in need of weatherization and energy assistance. Elderly owners and renters are less likely than younger owners and renters to have central air conditioning.⁹ And homeowners sixty-five years old or older are less likely than younger owners to have central heating.¹⁰

In addition, many of the older housing units occupied by the elderly are severely substandard and dilapidated. Substandard housing is a greater problem among the elderly because of decreased physical ability to do repairs, reduced income after retirement, and greater expense of keeping up an old home compared to a newer one.¹¹

In March 1995, the Texas Association of Homes and Services for the Aging (TAHSA) surveyed its housing members to determine the current demand for elderly housing in Texas. TAHSA's housing members consist of non-profits operating HUD Section 202 Supportive Housing for the Elderly.¹² The survey responses showed that the demand for elderly housing far exceeds supply. The TAHSA housing members reported an average of 58 persons on waiting lists for each apartment building (there were an average of 80 units per apartment). All the housing facilities were at 100 percent (100%) occupancy with an average wait of 26 months prior to occupancy. The average age of residents was 75. 19 percent (19%) of the persons on the waiting list qualified for "federal preference" which affords them priority status over those without such preference. "Federal preference" requires that Public Housing Authorities (PHA's) target 50 percent (50%) of their admissions to persons who pay more than 50 percent

(50%) of their income for rent, live in substandard housing, or are displaced.

FRAIL ELDERLY PERSONS

Frail elderly persons are defined as persons unable to perform one or more "Activities of Daily Living" (ADL) without help. These activities include eating, dressing and bathing. In addition to basic housing needs, the frail elderly also need medical and social services. Varying degrees of assistance are needed to maintain maximum self-sufficiency and delay the need for nursing home care. Estimates by the Texas Department of Aging show that 54 percent (54%) of elderly persons with disabilities, or 329,000 persons, are frail elderly. TDoA revealed that according to elderly housing administrators, some of the most severe housing problems in the State are experienced by frail elderly minority persons in rural areas. As the State becomes increasingly urbanized the elderly are left behind in declining rural communities. These communities have a shrinking tax base and very few community care options to address their health and social service needs.

According to a report prepared by the American Association of Homes and Services for the Aging (AAHSA), linking supportive services with housing will save significant personal and societal resources by enabling some older frail persons to remain in their own supportive housing. This linkage, according to the AAHSA, relies heavily on coordination between HUD and Health and Human Services (HHS).

TEXAS STATISTICS ON ELDERLY HOUSING

- There are 1,107,928 elderly households (sixty-five years of age and older) in the State of Texas;
- There are 461,585 households in Texas headed by persons more than seventy-five (75) years of age;

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

- There are 296,690 elderly households in Texas living below the federal poverty level;
- There are 383,075 elderly households in Texas with an income less than \$10,000 annually. 207,370 of these households are headed by persons more than seventy-five (75) years of age;
- There are 148,682 elderly households in Texas with incomes less than \$5,000 annually;
- Many rural areas in the State are experiencing an overall decline in population, leaving the elderly population behind in declining areas with a shrinking tax base;
- There are 223,252 elderly households in Texas that are renters;
- In 1990, 278,968 very low, low and moderate income elderly persons in the State of Texas were paying more than 30 percent (30%) of their income for housing.

Source: 1990 U.S. Census

¹ Texas Department on Aging, "Statistics and Demographics," <http://ling.tsl.state.tx.us/tx/TDOA/stats.html>, October 23, 1996

² Ibid.

³ Ibid.

⁴ Ibid.

⁵ Ibid.

⁶ American Association of Retired Persons, "Understanding Senior Housing for the 1990's," 1992, p. 3.

⁷ Texas Department of Human Services, "Statistics," p. 106.

⁸ Id. at p.5.

⁹ Id. at p.3.

¹⁰ Id. at p.19.

¹¹ Texas Department of Aging.

¹² The Texas Association of Homes for the aging was founded in 1959. It represents non-profit housing providers and nursing home care providers that serve the elderly population.

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTION

The population of persons with alcohol or other drug addiction is diverse and often overlaps with the mentally ill or homeless populations. In 1995, the Texas Commission on Alcohol and Drug Abuse (TCADA) estimated that there were approximately 798,775 chemically dependent adults and 185,284 youths (between the ages of 13-17) with drug or alcohol-related problems in Texas. In 1995, 48,451 adult clients and 3,013 youth clients entered treatment programs funded by TCADA. The average age and sex of an adult client was a 33 year old male. 41% of the clients were white, 34% were black, and 24% were Hispanic. The average income of those admitted was \$5,615, and only 32% were employed. 56% of the clients lived with family, and 9% were homeless. Through its programs, TCADA provided some 767 adult and adolescent residential beds in FY 1995. However, as of August 1996, there were 871 adults and 167 youths on waiting lists for beds.

There has been some research into the influence of socio-demographic factors on drug use patterns. Statistics show that urban and suburban residents are more likely to have substance abuse problems than rural residents. Also, adults who are unemployed or in school are more likely to experience drug or alcohol problems than working persons. It is acknowledged by TCADA that a rehabilitated user may need to change his/her living environment in order to better face the challenge of a drug-free lifestyle.

Supportive housing programs needed for persons with alcohol and/or other drug addiction problems range from short-term, in-patient services to long-term, drug-free residential housing environments for recovering addicts. Often, better recovery results are obtained by taking clients off of the street and into more stable living environments. In a summary of discharge/follow-up reports which were

performed 60 days after a client's release from treatment, TCADA found that rates of program completion were highest for clients discharged from a residential treatment program. Clients who completed residential treatment also had the highest abstinence rates. TCADA's goals included emphasizing the concept of a "continuum of care" and increasing cooperation with other government agencies as well as community-based organizations.

Recent figures suggest that demand for services for chemically dependent persons far exceeds supply, especially in the critical area of long term residential treatment. One strategy to enhance client service involves the integration of alcohol and drug abuse programs into housing projects, which traditionally did not provide these services. Other integrative services include child care, job training and educational programs.

In an informal survey of several providers around Texas for persons with alcohol and/or other drug addictions, the following needs were identified:

- There is a severe shortage of specialized treatment facilities for persons with chronic substance abuse problems. The high number of chronic substance abusers, who have very specialized needs, are overcrowding many substance abuse facilities. As a result, persons with moderate substance abuse problems often are denied access to programs.
- Because access to substance abuse prevention programs is limited due to shortages in funding, many homeless or near-homeless individuals feel the only way to get help is to hurt themselves. Many substance abuse providers have seen an increase in attempted suicides.
- There have been increasing numbers of women with children seeking substance abuse treatment and housing assistance.¹

¹ Alviane (El Paso); Kathy Ridings (Salvation Army of Austin)

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

VICTIMS OF DOMESTIC VIOLENCE

In 1995, there were 172,476 reported incidences of family violence in Texas. The largest percentage of family violence reports were between married spouses, with 78 percent (78%) of the victims being female. Women attempting to leave an abusive situation often face a serious shortage of financial resources and housing opportunities outside of temporary shelters. There are approximately 75 shelters for domestic violence victims around the State, with the number of beds in each shelter ranging between 30 and 60.¹ (Sixty four of these shelters are members of the Texas Counsel on Family Violence which means they must adhere to standards set by the Department of Human Services.) Stays are generally limited to a month, with extensions sometimes granted given a women's situation.² Because the pattern in domestic violence is to isolate the victim, women entering shelters are generally unemployed. Thus within their 30 day time limit they must find employment and housing. This task is often complicated by a lack of resources for start-up costs, transportation, and affordable

child care opportunities. Women may be eligible for public housing and Aid to Families with Dependent Children (AFDC) assistance. However, the waiting lists are often long and the payments limited. If women are unable to secure housing within their 30 day stay, domestic violence shelters may help them find space in homeless shelters. Unfortunately, space and time is also limited in these shelters. The numerous obstacles faced by domestic violence victims often make it difficult for them to believe that they can ever get out of their abusive situations.

Some shelters also have transitional living centers which allow women to stay for an extended period (often between 9 months and a year) and offer additional services. These programs offer employment training, continual support, and educational counseling, and most importantly, more time for victims make the transition to self-sufficiency. Although transitional living centers offer victims of domestic violence tremendous assistance in restarting their lives, their existence is limited.

| | 1993 | 1994 | 1995 |
|-------------------------------------|---------|---------|---------|
| Reported Incidents ¹ | 155,767 | 163,223 | 172,476 |
| Adults Sheltered ² | 11,233 | 11,778 | 12,053 |
| Children Sheltered ² | 16,359 | 16,984 | 16,847 |
| Hotline Calls Answered ² | N/A | 153,325 | 153,199 |
| Adults Denied Shelter ² | 8,956 | 10,065 | 8,683 |

¹Source: Texas Department of Public Safety

²Source: Texas Department of Human Services

¹ Interview with Raquel Zeller of the Bay Area Women's Shelter, Houston, TX, October 30, 1996.

² Interview with Rosie Gusman of the Texas Counsel on Family Violence, Austin, TX, October 30, 1996.

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

Persons with HIV/AIDS

The debilitating nature of the AIDS virus places a severe strain on employment abilities and makes it difficult to continue living independently. Further compounding the potential loss of employment, the high cost of medical treatment quickly drains financial resources. As a result, many people with AIDS must live in acute-care facilities because of the lack of other housing. Housing people with AIDS in acute-care facilities with 24-hour skilled nursing care is significantly more expensive than housing them in a residential setting.

The Texas Department of Health (TDH) addresses the issue of supportive housing for AIDS patients through the Housing Opportunities for Persons with AIDS Program (HOPWA). HOPWA is a federal program that provides eligible persons with rental, mortgage, and utility payments. In addition to the TDH program, the cities of Dallas, Fort Worth, Houston, Austin, and San Antonio receive and administer HOPWA funds directly from HUD.

No specific estimate of persons with AIDS in need of supportive housing is available. However, general estimates are available at the national level. The National Commission on AIDS reports that between one-third and one-half of all people with AIDS are homeless or are in imminent danger of becoming so. The Commission also reports that the proportion of the homeless who are infected with HIV has been estimated at 15 percent (15%). A report issued by the Commission further states that "approximately 30 percent (30%) of all people with HIV disease in acute-care hospitals are there because no community-based residential program is available for them." Considering the financial and personal care requirements imposed by the disease, it is inevitable that the need for supportive housing will increase as the number of AIDS cases continues to grow.

From July 1, 1995 to January 31, 1996 (FY 1995), TDH's HOPWA program provided housing assistance to 1,986 clients in the

form of short-term and tenant-based rental assistance. This was forty-two percent (42%) below TDH's FY 1995 target of providing 3,400 clients with housing assistance. Through HOPWA, TDH administered just over \$1 million in expenditures for housing assistance in FY 1995. In its 1997 application for funding, TDH projects that with level funding, it will be able to meet its goal of serving 3,400 people in 1997.

Due to the lack of resources available, many providers that furnish housing assistance to persons with HIV/AIDS have expressed the need for further cooperation between nonprofits and government agencies. There have been several suggestions for improving the state's relationship with HIV/AIDS providers. AIDS Services of Dallas has experienced delays in moving applicants from waiting lists to housing subsidized by HOPWA. A possible solution would be to let TDH handle the intake process for tenant based rental assistance. Furthermore, the different state and federal agencies who help to administer HOPWA should work together to minimize duplicity of duties in order to maximize efficiency in finding housing assistance for persons with HIV/AIDS¹.

An integral aspect of acquiring affordable housing is finding renters willing to provide housing to persons with HIV/AIDS. Unfortunately, the debilitating nature of the disease prevent many persons with AIDS from developing satisfactory work histories or strong rental histories. These barriers, in addition to discrimination, prevent many persons with HIV/AIDS from acquiring adequate housing. Even when housing can be found, it still must be close enough to doctors, bus lines, and other basic facilities in order to fully serve the needs of people with HIV/AIDS, who often cannot afford private transportation of their own.

Most persons with HIV/AIDS seeking affordable housing assistance experience

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

long waiting lists for adequate housing. Some HIV/AIDS housing providers, like AIDS Services of Austin, have found that programs like HUD's Shelter Plus Care program are successful in bypassing long waiting lists by issuing vouchers which give homeless persons with HIV/AIDS immediate access to adequate affordable housing.²

known deaths due to pediatric AIDS during the same time frame.

The Texas AIDS Surveillance Report is a quarterly publication generated by the Surveillance Branch of the TDH HIV/STD Epidemiology Division. All of the 215 counties reporting to the TDH surveillance branch reported at least one case of AIDS from 1980 to March 1995. The following data is from their 1996 AIDS Surveillance Report:

- From 1980 to June 30, 1996 there have been 37,969 cases of AIDS in Texas reported to the central office HIV/AIDS Reporting System (HARS);
- From 1980 to June 30, 1996 there have been 22,175 deaths from AIDS in Texas reported to HARS;
- From January 1, 1996 to June 30, 1996 there have been 2,450 new cases of AIDS reported to HARS;
- From 1980 to June 30, 1996 there have been 3,161 females (age thirteen and above) diagnosed with the AIDS virus as reported to HARS. The highest risk age-group among women is between the ages of 30 and 39, making up 40 percent (40%) of reported cases;
- From 1980 to June 30, 1996 there have been 34,514 males (age thirteen and above) diagnosed with the AIDS virus as reported to HARS. The highest risk age-group among men is between the ages of 30 and 39, making up 49 percent (49%) of the reported cases;
- From 1980 to June 30, 1996, there have been 294 pediatric AIDS cases (children 12 or under at the time of diagnosis) reported to HARS. There have been 168

¹ Mike Anderson, ASD

² Michael Shavel, ASA

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

HOMELESS INDIVIDUALS AND FAMILIES

HOMELESSNESS DEFINED

In the Stewart B. McKinney Homeless Assistance Act of 1987, the legislation which created a series of targeted homeless assistance programs, the federal government defined "Homelessness." This definition is consistent with the following definitions used by HUD and the 1996 *State of Texas Consolidated Plan*:

Homeless person: An individual who lacks a fixed, regular, and adequate night time residence; and an individual who has a primary night-time residency that is:

- a supervised publicly or privately operated shelter designed to provide temporary living accommodations;
- an institution that provides a temporary residence for individuals intended to be institutionalized;
- a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Homeless family with children: A family composed of the following types of homeless persons:

- at least one parent or guardian and one child under the age of eighteen;
- a pregnant woman; or
- a person in the process of securing legal custody of a person under the age of eighteen.

In addition, people who are at imminent risk of losing their housing because they are being evicted from private dwelling units, or are being discharged from institutions and have nowhere else to go are considered to be homeless for program eligibility purposes.

To facilitate an understanding of the homeless population, below are categories provided by the Interagency Council on the Homeless:

Literally Homeless: Those who have no place to live and stay in shelters, public places, and abandoned buildings.

Marginally Homeless Persons: Less visible than the literally homeless populations, this population is much larger. It includes persons who live doubled-up in a residence that they do not own or rent and report a high level of precariousness. They believe that the arrangement is temporary, and they have no prospects for a similar or better arrangement.

Persons at Risk of Homelessness: Those at risk of homelessness live in a residence they own or rent, but their income is often below the poverty level. Many rely on rental and utility assistance to preserve their housing status. This group is poised on the brink of homelessness, unable to absorb unexpected events such as the loss of a job or serious illness. The risk is well documented by current research which indicates that 70 percent (70%) of those homeless today cite job loss or illness as a major contributing factor to their current situation.

Recent profiles of the homeless population indicate the fastest growing segment is made up of women with children. The "street homeless" population originates from a much larger population of "hidden homeless" who live doubled up in highly precarious residential arrangements.

THE EXTENT OF HOMELESSNESS IN TEXAS

Currently, Texas does not have a statistically sound statewide count of the homeless. For the purposes of the 1997 State of Texas Consolidated Plan, statewide information on the homeless population was collected from the 1996 Emergency Shelter Grants Program (ESGP) applications. Each 1996 ESGP applicant was required to describe the nature and the extent of the unmet need for adequate services of homeless persons in the area to be served.

The following general observations, trends, and issues are derived from the State's FY 1996

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

ESGP applications and from interviews with homeless providers from around the state.

- The gap between existing need of and the existing resources for the homeless is wide. Service providers for the homeless population in each community that have applied for ESGP assistance claim that the number of homeless consistently and substantially outnumber the emergency beds available;
- There are significant waiting lists for assisted housing throughout the State;
- For the past few years, the homeless population has consisted primarily of minority males (40 percent African-American);
- There is a severe shortage of transitional housing available to facilitate a permanent exit from homelessness and future self-sufficiency for homeless individuals and families;
- There is a shortage of shelter beds and facilities available to address the needs of the growing number of homeless families and the increasing diversity of the homeless population. Because there is also a severe shortage of transitional housing, emergency shelter often serves as transitional housing. Because homeless families often need approximately a year to be stabilized in transitional housing, families are forced to stay longer in emergency shelters designed for short-term housing needs;
- Substance abuse problems and mental illness, together or independently, plague a significant percentage of the homeless population;
- Access to child care is a vital component of increasing employment opportunities and self-sufficiency for homeless parents;
- There is a need for affordable housing in safe neighborhoods. Single parents not only require secure neighborhoods for their children, but also require housing that is secure and clean;
- Some homeless providers have had difficulties placing clients in housing that is not classified as substandard;
- Job training and job placement programs, when well-staffed and well-funded, have been effective at placing homeless individuals with employers for long-term employment;

- In order to facilitate the move into permanent housing, employed homeless persons living in shelters often are encouraged to arrange a savings plan in order to designate a portion of their paycheck towards a deposit for permanent housing;
- Most homeless providers encourage clients to look for work outside of day labor opportunities.

COUNTING THE HOMELESS

Any count of the homeless population represents an elastic number subject to the definition of the researcher and the methodological approach used. Estimates of homeless populations vary widely. The migratory nature of the homeless population, the stigma associated with homelessness, and the fact that many homeless persons lack basic documentation all contribute to the difficulty of making an accurate count. Additionally, most homeless counts are "point in time" estimates, which do not capture the revolving door phenomenon of persons moving in and out of shelters over time.

Note: The US Census Bureau, HUD, and TDHCA support the fact that the number of homeless persons in Texas has been severely underestimated.

TDHCA and the Texas Homeless Network are leading an effort to improve estimates of the number of homeless in Texas. The Department is near completion of developing a homeless count, to be called the Texas Count. The Texas Count will 1) include urban homeless survey figures from participating jurisdictions and 2) gather information over a 30-60 day period from other urban and rural areas using a survey completed by persons seeking assistance from service providers and identifying themselves as homeless.

HOMELESS SUBPOPULATIONS

The following homeless subpopulations have been identified for the 1996 *State of Texas Consolidated Plan*: youth, persons with alcohol and/or drug addiction, homeless families with children, victims of domestic violence, persons with mental illness, persons with HIV/AIDS, rural households, unemployed persons, migrant farmworkers, elderly, ex-offenders, and

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

veterans. Due to the lack of available data pertaining to the homeless, the following analysis is based on information extrapolated from the 1996 ESGP applications and several Texas State Agencies.

Homeless Youth: The Texas Education Agency (TEA) conducted a survey in 1994 of every known shelter and agency in Texas providing services to homeless students. TEA estimated 123,738 homeless children in Texas. The survey identified 6,638 homeless infants and 8,726 homeless pre-kindergarten children.

It is estimated that 25 percent (25%) of all runaways go unreported each year. The median age of runaway youth in Texas is between 14-16. 15 percent (15%) of runaway youths in Texas came from families that had been on AFDC lists at least once during the previous year. 25 percent (25%) of runaway youths in Texas come from families that are below the poverty level. TDHS reports that Texas ranks ninth among the fifty states in the number of children living in poverty.

Persons with Alcohol and/or Other Drug Addiction: Approximately half of the single homeless adult population suffers from substance abuse problems. It is unclear whether substance abuse is one of the primary underlying causes of homelessness or whether it emerges as a result of life on the streets. In 1994, 5,520 of the persons treated by the Texas Commission on Alcohol and Drug Abuse were homeless.

Homeless Families with Children: Female-headed households accounted for 39 percent (39%) of the officially poor populations in 1991. Nearly half of all African-American children and over two-fifths of Hispanic-American children lived in such households. Single mothers typically spend as much as 50-80 percent (50-80%) of their income on housing. Such a severe cost burden combined with the need for child care leaves single women with children very much at risk of becoming homeless.

"For the young child, homelessness can be devastating. Early childhood is a critical time in the development of cognitive abilities,

establishing trust, social development and rapid physical growth. For a homeless child, all of these development milestones are threatened....They have four times as many health problems as do housed children. Their health problems can range from elevated blood lead levels to acute physical problems and chronic physical problems, nutritional deficiencies, lack of immunizations, and dental problems."¹

According to the 1993 Conference of Mayors, families with children comprise about 43 percent (43%) of the homeless population, and child care is needed by 95 percent (95%) of homeless families. Many women with preschool children cannot work because they cannot afford child care, and there is a lack of such care with extended weekend hours. Lack of child care is often cited by homeless families as a significant barrier to becoming employed. Very few family shelters provide services designed for children. Many homeless children do not have the opportunity to attend school on a regular basis and often suffer from serious emotional and developmental problems that persist long after their family receives permanent housing.² (DePelchin Children's Center, 1996 ESGP application).

Victims of Domestic Violence: Women suffering from domestic violence are at risk of homelessness. In 1992, family violence centers in Texas housed 12,200 women and 14,900 children. The Department of Justice reports that about one-fourth of all incidents of serious assaults are the result of domestic violence. Nearly 73 percent (73%) of homeless families are headed by females, the majority of whom are homeless due to domestic violence. Of these families, women in the lowest income category (less than \$9,999 annual income) experience the highest rates of violent crime. In about half the cases where domestic conflict was the cause of homelessness, the woman was a victim of abuse from their partner. These women often end up going back to the abusive partner because they lack the financial resources and supportive services to live independently.

Battered women usually experience high numbers of short-term homeless episodes, with

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

the average duration being seven months. As these episodes of homelessness become longer, the degree of self-sufficiency declines and the chance of eventual exit is diminished.³

According to the Texas Department of Public Safety, there were 172,476 reported domestic violence incidents in 1995 in Texas. A study conducted by Sam Houston State University's Department of Criminal Justice indicates that one in four Texas women are victims of family abuse during their lives, that 15 percent (15%) of all Texas women are victims of chronic domestic abuse, and that an estimated 75,000 women and 150,000 children are affected by family violence and are at risk of homelessness.

Homeless Persons with Mental Illnesses: It is difficult for homeless persons with mental illness to compete for access to the limited social service programs available. All persons with mental illness who receive Social Security Insurance (SSI) are in the 0-30 percent (0-30%) range of median family income. The general lack of affordable housing and the poverty of this population leaves them highly susceptible to homelessness.

"Each year approximately 50 individuals are discharged from the Austin State Hospital, and another 144 are discharged from UTMB Galveston into Brazoria County. Other than the burden of a diagnosed mental illness, these people carry little or nothing with them when they leave the hospital. They may be given a bus ticket and a few changes of clothing, but the majority of them have no job, no money, and no place to live. Their significant lack of resources upon returning to the community is a direct route to homelessness."⁴

Persons with HIV/AIDS and Other Diseases: Health problems such as diabetes, HIV/AIDS, and tuberculosis are prevalent among the homeless population. Census data indicates that 15 percent (15%) of the homeless population is HIV positive. Homelessness is considered to be a risk factor for HIV infection because of the increased rates of substance abuse, prostitution, and mental illness among the homeless population.

Rural Households: The Texas Department on Aging estimates that 23 percent (23%) of rural households are impoverished, compared to only 17 percent (17%) of urban households. Rural areas typically have high unemployment rates in addition to few sustainable work opportunities for the poor.

Unemployed Persons: According to the Texas Employment Commission, approximately two-thirds of the Texas homeless population is unemployed. Over half of those unemployed cite job loss as a contributing factor to their lack of a home. In August 1996, 490,780 persons applied for unemployment benefits in Texas.

Migrant Farmworkers: Due to their mobile lifestyle and average annual household income of \$5,472, migrant farmworker families are at a high risk of homelessness.

"The individuals employed in this line of work find themselves employed and yet still struggling to make ends meet with a minimum wage job. Once the job has ended it just adds up to the hostility the family has already encountered. These individuals usually lack the job experience, lack of education, and have a language barrier. It is an impossible task to hold or obtain permanent, upper paying jobs for these families. These individuals usually find themselves in a homeless situation or at risk of homelessness."⁵

Ex-Offenders: The social service system in Texas does not have the resources to provide follow-up and continued supervision of ex-offenders. The Texas Department of Criminal Justice records 8,353 parolees released by the state between September 1994 and August 1995, and confers that as a subgroup, ex-offenders are often prone to homelessness, unemployment, substance abuse, and poverty. These unstable conditions may increase recidivism.

Elderly Persons: According to the Texas Department on Aging, the percentage of elderly Texans living below the poverty level is on the rise. Proportionately, this makes the elderly the poorest of all Texans and leaves them with a high risk of becoming homeless.

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

Veterans: Approximately 30-45 percent (30-45%) of the male homeless population have served in the armed forces. Of the veterans that are homeless, approximately 40 percent (40%) are African-American or Hispanic, and about 10 percent (10%) of homeless veterans suffer from post-traumatic stress disorder.

THE NEED FOR CONTINUUM CARE

The continuum of care approach to fighting homelessness is based on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying unmet needs: physical, economic, and social. A comprehensive system of services as well as permanent housing is needed to meet these needs and help homeless individuals and families reach independence. Continuum care strives to meet these requirements through a combination of emergency shelters, transitional housing, social services, and permanent housing. The continuum of care system begins with outreach, intake, and assessment. It is followed by safe emergency shelter, and finally, transitional housing that provides a variety of services including substance abuse services, mental health services, educational services, job training, and family support. Ultimately, the final goals are permanent housing. The continuum of care approach further recognizes the importance of giving each community the flexibility to design a strategy that works within its service delivery system.

The 1996 ESGP application requirements asked homeless service providers to describe their involvement in providing services to the homeless and at-risk populations. Based on the applications that were received, it can be concluded that local care providers have made great strides in coordinating their efforts and adopting a more comprehensive "continuum of care" approach to treatment. A majority of the applicants include case management, information, and referral in their range of services, while a significant number of communities have formed local homeless coalitions and social services coordinating councils.

The Texas Department of Housing and Community Affairs (TDHCA) and the Texas Department of Mental Health/Mental Retardation (TxMHMR) have created a partnership to implement a "Continuum of Care" project, based on HUD's concept published in *Priority HOME*. This project was designed to encourage the coordination of existing services and planning for additional services for homeless persons in South Texas. South Texas has been historically underfunded for homeless services. Because competitively awarded federal funding for this population has been minimal, the need for increased state and federal funding and services in this region has been a priority issue for both Departments. The lack of homeless services in the area has been a concern as well for both the Texas Interagency Council for the Homeless and the Texas Homeless Network.

In response to these concerns, the TxMHMR has committed \$220,000 from the FY 1997 Projects for Assistance in Transition from Homelessness (PATH) program funds, as well as administrative and technical assistance support for the partnership activities. TDHCA has committed up to \$100,000 of the FY 1997 Emergency Shelter Grants Program (ESGP) allocation and \$260,000 in Tenant-Based Rental Assistance from the FY 1997 HOME program. These two state agencies, contributing a total of \$580,000, developed a competitive Request For Proposals (RFP) to obligate these funds. The Valley Coalition for the Homeless, formed in response to the RFP, submitted the winning application. Both state agencies provided extensive technical assistance to the Valley Coalition in order to implement the project in the Harlingen-Brownsville area. The Valley Coalition, through a group of non-profit organizations and housing authorities, provides services to homeless persons and families to assist them in achieving self-sufficiency and in securing permanent housing.

¹ Vogel Alcove, 1996 ESGP application

² DePelchin Children's Center, 1996 ESGP application

³ Bay Area Women's Shelter, 1996 ESGP application

⁴ The Gulf Coast Center, 1996 ESGP application

C. HOUSING NEEDS OF SPECIAL NEEDS POPULATIONS

⁵ Community Council of Reeves County, 1996 ESGP application

D. HOUSING NEEDS OF COLONIAS RESIDENTS AND MIGRANT FARMWORKERS

THE COLONIAS

OVERVIEW

Colonias are unincorporated subdivisions located within 150 miles of the Texas-Mexico border, characterized by substandard housing and lack of infrastructure. Although colonias have existed for some time, they have recently proliferated due to growing poverty, rapid population growth, and a lack of affordable housing opportunities. With living conditions that are often compared to Third World countries, the colonias present one of the most critical housing needs in the State. According to the Texas Water Development Board's *Water and Wastewater Needs of Texas Colonias: 1995 Update*, there are 1,436 colonias with a total estimated population of 339,041. Although colonias are found all along the Texas-Mexico Border, they are concentrated in Hidalgo, Cameron, Willacy, Webb, Starr, and El Paso counties and tend to be located around the outer edges of urban areas. They range in size from 13 to 620 units with populations ranging from 50 to 1,350.¹

RESIDENT PROFILE

Colonia residents tend to be young, predominately Hispanic, poor, and unskilled. According to the 1990 Census, 36.6 percent (36.6%) of colonia residents are children (compared to 29 percent (29%) statewide). Nearly all are Hispanic and 27.4 percent (27.4%) speak Spanish as their primary language. However, contrary to common perception, more than 75 percent (75%) of colonia residents were born in the U.S. and 85 percent (85%) are U.S. citizens.

The 1990 Census reveals a median household income in colonia areas of \$16,608, approximately \$10,00 less than the statewide median income. While 18.1 percent (18.1%) of people statewide live below the poverty level (\$12,675 for a family of 4), 42.7 percent (42.7%) of colonia residents live in poverty. High unemployment, almost twice that of the State, and low educational attainment levels are likely contributors to this phenomenon. In 1990, 14.1 percent (14.1%) of males in

the labor force were unemployed, compared to 6.9 percent (6.9%) statewide. In addition, over 40 percent (40%) have less than a 9th grade education, while 55.9 percent (55.9%) drop out before the 12th grade.²

LIVING CONDITIONS

According to a 1990 report by the Housing Assistance Council, residents of Texas border counties are three times more likely to live in substandard housing than all other households nationwide.³ The colonias are generally located in unincorporated areas not subject to planning, zoning, and building codes. Consequently, many residents use substandard materials and designs, resulting in homes that are often of poor quality and unsafe. The Texas Water Development Board (TWDB) has estimated that the repair, removal, and replacement of existing substandard homes in the colonias would cost more than \$500 million.

Many homes also lack access to adequate infrastructure, including potable water, treated sewage, paved streets, and adequate drainage. TWDB estimates that 24 percent (24%) of colonia households are not connected to treated water. As a result, many use untreated water for drinking, cooking, and bathing. The water is often drawn from drainage ditches, which collect sewage and agricultural chemicals, and can become further contaminated when stored in unsafe containers. TWDB estimates that an even larger percentage of colonia households do not have access to adequate wastewater systems. To add to the situation, colonias tend to lack paved streets and adequate drainage. As a result, flooding leads to impassable roads and ineffective pit privies and septic tanks. Thus far, TWDB has allocated approximately \$427 million towards water/wastewater provision and estimates that meeting full need will cost an additional \$424 million.⁴

As a consequence of such conditions, colonia residents face a high incidence of infectious disease. They tend to suffer from

D. HOUSING NEEDS OF COLONIAS RESIDENTS AND MIGRANT FARMWORKERS

hepatitis A, dysentery, gastroenteritis, skin rashes, and other water-borne diseases. Illnesses caused by deleterious environmental conditions are exacerbated by poverty, overcrowding, poor nutrition, and limited access to health care.⁵

CONTRACT FOR DEED

The contract for deed has been one of the key forces behind the proliferation of colonias. A contract for deed is a financing arrangement between the buyer and seller that allows the seller to hold the deed until the purchaser has paid for the land in full. For most colonia residents who would not qualify for traditional mortgage financing (due to low-income, erratic income patterns, and lack of credit history), this mechanism offers a unique opportunity to actually own their own land. Unfortunately many residents do not understand the full ramifications of this arrangement. Sellers are able to charge high interest rates and because the purchaser builds no equity in their property, the seller can reclaim the property if even a single payment is missed with absolutely no foreclosure proceedings. In addition, although many sellers promised to provide infrastructure after the lot was purchased, residents are often unable to force the seller to make good on their promises because contracts for deed are often not filed with the county clerk.

BUILDING REGULATIONS

Colonia residents have proven that they are willing to work hard to make the most of the limited opportunities available to them. Although 43 percent (43%) of residents live below the poverty level, 78 percent (78%) own their own home (compared to 53 percent (53%) statewide).⁶ Many are able to afford their own homes due to the absence of building regulations in the colonias. This often means homes are structurally substandard and made of whatever materials can be found, such as billboards, fenceposts, and cardboard. Nonetheless, with their own labor and that of family and friends, colonia residents are able to provide an opportunity for themselves because they

are not forced to meet cost inhibiting standards.

NEEDS

While colonia residents have been resourceful and creative in providing for themselves, they continue to have several needs, including:

- Increased affordable housing opportunities;
- Conversion of contracts for deed to conventional mortgages with transfer of title and homeowner education;
- Construction education and assistance;
- Access to adequate infrastructure;
- Colonia specific building codes and standards.

Developing and implementing solutions to these extensive needs will require the coordination of state agencies, local governments, residents, non-profit organizations, private enterprises, and other interested parties.

¹ Office of the Attorney General, *Socioeconomic Characteristics of Colonia Areas in Hidalgo County: What the 1990 Census Shows*, September 1993, p. 2.

² All above statistics on resident profile are from Lyndon B. Johnson School of Public Affairs, *Colonias Housing and Infrastructure: Current Characteristics and Future Needs*, Draft Copy, August 29, 1996.

³ The Housing Assistance Council, *Taking Stock of Rural Poverty and Housing for the 1990s*, Washington, DC, pre-publication advance copy, p. 69.

⁴ Texas Water Development Board, *Water and Wastewater Needs of Texas Colonias: 1995 Update*, February 1995, p. 2.

⁵ Jonathan S. Green, *On the Road to Health and a Cleaner Environment: Report on the Children of the Colonias Conference*, El Paso, Texas, March 1995, p. 7.

⁶ Lyndon B. Johnson School of Public Affairs, p. 19.

D. HOUSING NEEDS OF COLONIAS RESIDENTS AND MIGRANT FARMWORKERS

MIGRANT FARMWORKERS

Agricultural regions all over the country rely on migrant farmworkers for the planting, cultivating, and harvesting of crops. However, despite their importance, migrant workers endure the toughest of living conditions. Physical labor is strenuous, and the workers' earnings are low. Child labor is common, contributing to an average sixth grade education level. Health conditions are among the poorest in the nation, with an average life expectancy of only 49 years.

A 1990 study by the U.S. Department of Health and Human Services estimated that there are 500,138 migrant and seasonal farm workers residing in the State of Texas.¹ A large portion of this population lives in the border region.² According to the Texas Employment Commission (TEC), 60 percent (60%) of the migrant and seasonal farmworkers who register to work through TEC offices live in the Rio Grande Valley counties of Hidalgo, Cameron, and Starr. All three counties already experience high levels of poverty and unemployment, particularly in the colonia areas. Accordingly, many of the housing problems encountered by the farmworker population overlap significantly with those experienced by residents of the colonias.

The population of migrant farmworkers in Texas is growing steadily, while their average family income is dropping. The average migrant farmworker family in Texas consists of four to five people living on an average annual income of \$5,472. The National Agricultural Workers Survey conducted between 1989 and 1991 found that nearly one-half of all farmworkers lived below the poverty level.³ In addition, most did not receive benefits from their employers, and virtually none received benefits from the U.S. government, despite the fact that the vast majority were working legally in this country.⁴

Farmworkers have a particularly difficult time finding suitable housing because their incomes are extremely low and their income flow is sporadic. Many of the small rural communities that migrant workers travel to do not have enough rental units to handle the seasonal influx. In addition, migrant workers may not be able to

afford deposits, pass credit checks due to their low incomes, or commit to long-term leases. Traditionally, the need for temporary housing has been met by the growers through the establishment of labor camps. However, construction and maintenance of housing is expensive, especially if housing will only be occupied for the planting and harvesting seasons. As a result, growers may provide rooms for several people to share, or workers may be forced to sleep in tents, cars, ditches or open fields.⁵ Moreover, living arrangements also tend to lack safe drinking water, bathing or laundry facilities, and adequate sanitation. Migrant workers even find themselves excluded from emergency shelters. Most shelters do not allow residents to leave the building before 6:00a.m., but farmworkers often have to be in line for work as early as 4:00 or 5:00a.m.

The tenuous, substandard living arrangements of the migrant farmworker can quickly turn from bad to worse given the unpredictable nature of the agricultural industry. Crop diseases, severe weather, and illness can suddenly cut the workers off from any source of employment and create unexpected hardship. Although migrant workers meet eligibility requirements for assistance programs such as Medicaid, American Families with Dependent Children (AFDC), and Federal Supplemental Security Insurance (SSI), few actually receive benefits. Unfortunately, the mobile lifestyle and fluctuating income of migrant farmworkers often makes access to social services difficult.

The migrant labor force is vital to the agriculture sector. Although this sector is equally important to the overall economy, migrant workers face numerous problems due to the nature of their employment.

¹ U.S. Department of Health and Human Services, *An Atlas of State Profiles Which Estimate Number of Migrant and Seasonal Farm Workers and Members of Their Families*, 1990.

² Housing Subcommittee, *Housing Needs*, p. 8; Border Low Income Housing Coalition, *Border Housing*, p. 28.

D. HOUSING NEEDS OF COLONIAS RESIDENTS AND MIGRANT FARMWORKERS

³ The Housing Assistance Council, *Taking Stock of Rural Poverty and Housing for the 1990s*, Washington, D.C., 1994, p. 21.

⁴ Ibid, p. 20.

⁵ National Center for Farmworker Health, "Who Are America's Farmworkers," <http://www.ncfh.org/pg3.htm>, October 17, 1996.

LEAD-BASED PAINT HAZARD

Lead poisoning is the number one environmental health hazard for young children in the United States, affecting more than 1.7 million children nationwide. One out of every eleven children in the U.S. has dangerous levels of lead in their bloodstream's. Lead-based paint is the most common high-dose source of lead exposure for these children.¹

Texas there are an estimated 3,460,146 housing units containing lead-based paint². Approximately 220,000 of those housing units are occupied by children under the age of 7- the population considered most at-risk. A staggering fifty-two percent (52%) of low income housing units are contaminated with lead-based paint.³

The Consumer Product Safety Commission banned the use of lead-based paint in housing in 1978. While any house built before 1978 may contain lead-based paint, the housing units built before 1960 are of particular concern. First because the lead-based paint produced before 1960 contains higher concentrations of lead than that manufactured in later years.⁴ Second, with age and deterioration the hazards of lead-based paint increase.

Lead in housing can come from a variety of sources, including but not limited to the following:

- lead dust from moving parts of windows and doors that are painted with lead-based paint;
- lead dust and paint chips containing lead are produced when lead-based paint is scraped, rubbed, hit, exposed to weather, or when wind, aging, damage, and/or moisture causes paint to peel;
- lead-based paint on wood trim, walls, cabinets in kitchens and bathrooms, playscapes, lamp posts, etc.;
- soil contaminated from lead-based paint and leaded gasoline; and drinking water where old lead pipes or lead solder was used.

The most common way to become contaminated with lead is through hand-to-mouth activity. This can occur by eating paint chips or soil that contains lead, or by putting hands or other objects covered with lead dust in their mouth. Children are especially susceptible to this form of contamination. Another way to become contaminated is breathing in lead dust. There is new evidence that lead dust is a more serious hazard than ingestion of paint chips since it is often more pervasive and is poisonous when ingested or inhaled. Ironically because the lead dust is very fine, it is not as obvious a threat as paint chips, and tends to be overlooked.

Lead accumulates in three principal areas of the human body: blood, soft tissue, and bone. The effects of lead can be devastating, especially for young children. Children absorb approximately fifty percent (50%) of the lead they ingest, whereas adults only absorb about ten percent (10%). In addition their brains and nervous systems are more sensitive to the damaging effects of lead. Lead contamination can lead to damage of the brain, nervous system, kidneys, hearing and coordination. Children can also experience behavior and learning problems (e.g., hyperactivity), slowed growth, impaired memory, reduced IQ levels, headaches, blindness, and even death. Adults are not immune to the effects of lead either. They can develop reproductive problems (men and women), high blood pressure, digestive problems, nerve disorders, memory and concentration problems, and muscle and joint pain. Lead can also cause abnormal fetal development in pregnant women.⁵

In answer to the growing problems attributed to lead-based paint hazards, the federal government passed the Title X (ten) Residential Lead-Based Paint Hazard Reduction Act of 1992. Title X established that HUD issue "The Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing" (1995) to outline risk assessments, interim controls, and abatement of lead-based paint hazards in

E. STATUS OF LEAD-BASED PAINT HAZARD

housing. Section 1018 of the act calls for the reduction of lead in housing that is federally supported and outlines the federal responsibility towards its own residential units and the need for disclosure of lead in residences), even private residences, prior to sale or lease.⁶ For more information regarding lead-based paint issues (e.g., types of housing covered by Title X, types of housing exempt from Title X, disclosure/acknowledgment forms) call the National Lead Information Clearing house toll free at 1-800-424-LEAD.

Effective dates for this federal legislation are as follows:

- Owners of more than 4 residential dwellings: Approximately September 6, 1996.
- Owners of 1 to 4 residential dwellings: Approximately December 6, 1996.

At the state level, the Texas Department of Health has been charged with oversight of the Texas Environmental Lead Reduction Rules (TELRR). Instituted on February 19, 1996, these rules cover areas of lead-based paint activities in target housing (housing constructed prior to 1978), including the training and certification of persons conducting lead inspections, risk assessments, abatements, and project design. The rules require that all lead-based paint activities in target housing be performed by certified individuals.⁷ The TDH sets standards for certification in the various lead disciplines. For more information regarding the Texas Environmental Lead Reduction Rules contact the Texas Department of Health's Environmental Lead Program at (512)834-6600 or 1-800-572-5548.

The Texas Department of Health also performs a statewide Medicaid Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) for blood levels for a sub-population of Medicaid recipients between the ages of 0 to 42 months. The program is intended to identify geographic reporting areas with a high incidence of clients with elevated lead levels. In addition the Texas Department of Health has the

Environmental and Occupational Epidemiology Program (EOEP) within the Noncommunicable Disease Epidemiology and Toxicology Division. During the period of January through August 1996, they have received over 165,000 reports of blood lead results for children throughout the state. Currently they are in the process of compiling the information. For more information concerning EPSTD call (512) 458-7111. For more information concerning EOEP call (512) 458-7269.

With regard to the Texas Department of Housing and Community Affairs there is only one program that is within our department that deals with lead based paint issues. In accordance with Community Development Block Grant (CDBG) state regulations and the Lead -Based Paint Poisoning Prevention Act, the TDHCA has adopted a policy to eliminate as far as practicable the hazards of lead poisoning due to the presence of lead-based paint in any existing housing assisted under the Texas Community Development Program (TCDP). In addition, this policy, prohibits the use of lead-based paint in residential structures constructed or rehabilitated with federal assistance.

¹ Texas Department of Health

² 1990 Census Summary Tape File 3A

³ CHAS database- Table T35- Year Structure Built of Affordable Units by Tenure and Bedroom Size

⁴ National Lead Information Center (National Safety Council web site:

<http://www.nsc.org/ehc/nlic/ledrep.htm>)

E. STATUS OF LEAD-BASED PAINT HAZARD

⁵ National Lead Information Center (National Safety Council web site:

<http://www.nsc.org/ehc/nlic/ledsaml.htm>)

⁶ National Lead Information Center (National Safety Council web site:

<http://www.cr.nps.gov/pad/pb37/laws/htm>)

⁷ Texas Department of Health



A. DIRECT HOUSING PROGRAMS

The programs listed in the following section provide direct housing assistance to households in the form of housing rehabilitation, new construction, rental assistance, and homebuyer assistance. The Home Investment Partnerships Program (HOME), Community Development Block Grants (CDBG), and Section 8 programs are funded through federal grants and the Housing Trust Fund is funded by the State. The funds for these programs are disbursed through subcontractors (generally local governments and nonprofits) that administer the projects and insure that the funds target housing need at the local level. The state acts as an administrator and monitor to insure that the funds are distributed according to each program's state and federal regulatory requirements.

1. HOME

Funding Source: HUD

Type of Assistance: loan/grant

Recipients: local service providers

Targeted User: low income households (at or below 80% of AMFI)

Funding for 1996: \$33,001,000

Projected Funding for 1997: \$33,000,000

Program Description: The purpose of the Home Investment Partnerships Program (HOME) is to expand the supply of decent and affordable housing for very low and low income households and to alleviate the problems of excessive rent burdens, homelessness, and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and availability of affordable housing and the long-term goal of building partnerships between State and local governments and private and nonprofit organizations in order to strengthen their capacity to meet the housing needs of low and very low-income residents.

The State of Texas receives an annual allocation from HUD. Units of Local Government, Public Housing Agencies (PHAs), Community Housing Development

Organizations (CHDOs), and other nonprofits and for-profits are eligible to apply for HOME funds through TDHCA. TDHCA provides technical assistance to all recipients of the HOME program in order to ensure that all participants meet and follow State implementation guidelines.

A minimum of 15 percent (15%) of the annual HOME allocation is reserved for Community Housing Development Organizations (CHDOs) for the development of housing developed, sponsored, or owned by the CHDO. The flexibility of the regulations governing the HOME Program allows for a variety of activities such as owner-occupied housing rehabilitation and reconstruction, homebuyer down payment, closing costs assistance, rental project assistance, tenant-based rental assistance, and interim construction financing assistance.

The Department distributes HOME funds through statewide or regional competitions or by direct award. Applications for funds distributed on a competitive basis are reviewed and ranked using scoring criteria that reflect the Department's housing priorities. The Department will consider applications for HOME funds from Participating Jurisdictions, but such applications will be given lower priority for funding than non-Participating Jurisdictions. A Participating Jurisdiction is one that receives funding directly from HUD.

State HOME funds for owner-occupied housing assistance and homebuyer assistance may be distributed equally among each of the eleven planning regions, described in the State of Texas Consolidated Plan. Additional funds may be allocated to those regions with a high level of poverty, substandard housing, overcrowding, or renter cost burden. Tenant-based rental assistance, interim construction assistance, and rental project assistance may be distributed through statewide allocations. HOME regional allocations will serve as targets or goals, not absolute limits, on the

A. DIRECT HOUSING PROGRAMS

amount of funds for which communities within a region may apply.

Owner-Occupied Housing Assistance

Funds are available to units of local government, CHDOs and nonprofits to assist low and very low income owners in repairing or rebuilding their existing owner-occupied homes. At the completion of the assistance, all properties must meet Section 8 Housing Quality Standards and local codes. The present allocation for this fund is approximately 15 percent (15%) of the total HOME allocation

Homebuyer Assistance

Funds are available to units of local government, Public Housing Authorities (PHAs), CHDOs, and nonprofit organizations to expand the supply of affordable housing. Recipients offer eligible homebuyers loans for down payment assistance and closing cost assistance not to exceed \$5,000 per homebuyer. The loans are to be repaid at the time of resale of the property, refinance of the first lien, or repayment of the first lien. Repayment provisions ensure the long-term use of funds to assist future low income homebuyers. This activity is eligible for the CHDO set-aside if used in conjunction with the interim construction assistance. The present allocation for Homebuyer Assistance is approximately 15 percent (15%) of the total HOME allocation

Rental Project Assistance

The Department funds loans to CHDOs, PHAs, nonprofit organizations and private for-profit entities for the acquisition, rehabilitation, or new construction of affordable rental housing units. Owners are required to make the units available to low and very low income families and must meet long-term rent restrictions. The Department underwrites applications. Owners of rental units assisted with HOME funds must comply with income and rent restrictions and keep the units affordable for a period of five to twenty years. The period of affordability

depends upon the amount of HOME assistance provided and the term of the loan. Housing assisted with HOME funds must meet all applicable local codes and standards. Rental Project Assistance is a CHDO set-aside eligible activity. The present allocation for this fund is approximately 20 percent (20%) of the total HOME allocation. Terms of the loans provided under this activity are recommended by the Department's Underwriting Section. HOME for rental project assistance must meet the following income targeting requirements:

- At least 20 percent (20%) of the units assisted with HOME funds must be occupied by households whose incomes do not exceed 50 percent (50%) of AMFI;
- A maximum of 80 percent (80%) of the units assisted with HOME funds must be occupied by households at or below 80 percent (80%) of AMFI.

Interim Construction Assistance

These funds are available as interim financing for the construction of single-family and multifamily housing and must be repaid to the Department at the end of the contract period. The monies are distributed to units of local government, CHDOs, for-profit entities, and nonprofits for low income households. The repayment of Department interim loans at the end of the contract period will result in a revolving loan fund for the construction of additional affordable housing units. Land acquisition, predevelopment and infrastructure costs may be included with the construction costs, but interim construction loans cannot be used solely for the purpose of financing land acquisition, predevelopment, infrastructure costs, or any combination of these. Newly constructed housing must meet all applicable local codes, rehabilitation standards, ordinances, and zoning ordinances. An entity that applies for this activity may also apply for down payment and closing costs assistance, not to exceed a combined total of \$5,000 per recipient. Interim Construction Assistance is a CHDO set-aside eligible activity. The present

A. DIRECT HOUSING PROGRAMS

allocation for this fund is approximately 15 percent (15%) of the total HOME allocation.

Tenant Based Rental Assistance

Tenant Based Rental Assistance (TBRA) is provided to qualified low and very low income families, in accordance with written tenant selection policies, for a period of two years. TBRA allows the assisted tenant to live in and move to any dwelling unit with a right to continued assistance. Assisted families must participate in a Self-Sufficiency Program. Funds are available to CHDOs, nonprofits, PHAs, and units of local government. The present allocation for Tenant Based Rental Assistance is approximately 5 percent (5%) of the total HOME allocation.

HOME Demonstration Fund

The Department, with the approval of the Board, may reserve HOME funds to combine with other programs administered by the Department (as outlined in the State of Texas Consolidated Plan), or for housing activities the Department wishes to pursue within the Department's scope of service. Such programs include the Down Payment Assistance Program for first time homebuyers, the Weatherization Assistance Program, the Low Income Housing Tax Credit Program, and other programs as developed by staff and presented to the Board for approval. The present allocation for this fund is approximately 30 percent (30%) of the total HOME allocation.

Special Needs Initiatives: 10 percent (10%) of the total HOME allocation is reserved for persons with special needs. Nonprofits, local governments, and PHAs with documented histories of working with special needs populations may apply. In addition, 15 percent (15%) of the HOME allocation is reserved for CHDO set-asides, specifically where the CHDO will perform the role of developer, owner or sponsor.

Public Participation: The Consolidated Plan requires five annual public hearings. Citizens are given an opportunity at that time to comment on the HOME Program. In

addition, amendments made to the HOME Program Rules are published in the Texas Register for a thirty day comment period.

Special Initiatives and Partnerships: The HOME Program strongly encourages partnerships between state and local governments and the private sector. The interim construction assistance program is designed to strengthen the relationships of local government with lending institutions, builders, and developers. An example of HOME's dedication to strengthening partnerships is the recent collaboration with the Texas Home of Your Own (HOYO) Coalition. The HOYO Coalition is a partnership of state and local direct service providers, state government agencies, disability advocacy groups, community groups, and statewide lending institutions. The participation of the Department's HOME division allows the HOYO Coalition to provide down payment assistance and architectural barrier removal funds to low income homebuyers with disabilities. The program coordinates existing homeownership services which streamlines the process homebuyers must follow. HOYO also provides easier access to information and assistance, and it enhances opportunities for homeownership. HOYO combines homebuyer counseling, down payment assistance, and architectural barrier removal that not only increases the number of low income homeowners but also expands the stock of barrier-free housing. The unique partnerships developed through this coalition allows HOYO to ensure that individuals receive comprehensive assistance in support of their goal of homeownership.

Contact: Joe Mann (512)475-3109, or (800) 201-2110

2. Housing Trust Fund

Funding Source: State of Texas
Type of Assistance: loans/grants
Recipients: local service providers

A. DIRECT HOUSING PROGRAMS

Targeted User: low income households (at or below 80% of AMFI)

Funding for 1996: \$1,760,153

Projected Funding for 1997: \$1,031,453

Program Description: The Housing Trust Fund (HTF) is the only state authorized affordable housing program. It provides grants and loans to local government, the Department, Public Housing Authorities (PHAs), Community Housing Development Organizations (CHDOs), nonprofits, and income eligible households. The money is used to finance, acquire, and rehabilitate affordable and decent housing. HTF also provides technical assistance to nonprofit organizations and community housing development organizations engaged in developing affordable housing for persons and families of low and very low income.

Special Needs Initiatives: In the HTF application scoring process, additional points are awarded to projects which prioritize special needs populations. HTF also strives for a broad geographic distribution of projects, with a focus on rural areas.

Public Participation: HTF sends out a survey to all applicants (both those awarded and those not awarded) to get feedback. HTF then considers all comments and suggestions in developing policy. Furthermore, citizens may attend Board meetings to voice their opinions on projects which are being considered for funding.

Special Initiatives and Partnerships: In an attempt to increase the number of low income housing projects in rural areas, information is given through the East Texas and West Texas Technical Assistance Centers.

Contact: Judith Rhedin (512) 475-1458

3. CDBG Housing Rehabilitation

Funding Source: HUD

Type of Assistance: loans/grants

Recipients: cities/counties

Targeted User: Very low and low income households (0-80% AMFI).

Funding for 1996: \$87,698,000

Projected Funding for 1997: The 1997 allocation is not available at this time. It is expected that the 1997 allocation will be slightly lower than the 1996 allocation.

Program Description: The CDBG Program is comprised of two distinct programs—the "Entitlement Program" which provides guaranteed funding to large metropolitan communities (populations of 50,000 or more) based on a formula allocation; and the "States and Small Cities Program" which allocates funds to cities and counties with populations under 50,000.

The Primary objective of the CDBG program is the development of viable communities by providing decent housing, suitable living environments, and expanding economic opportunities for persons of low and moderate income. The demographics and rural character of Texas have shaped a program that focuses on providing basic sanitary infrastructure to rural communities. Eligible activities include the development of sanitary sewer systems, clean drinking water, disaster relief, urgent needs projects, housing, drainage and flood control, passable streets, economic development, and community centers. Following is an overview of many of the programs available through the CDBG Housing Rehabilitation program:

The **Housing Fund** provides affordable single and multi-family housing to low-income and unemployed persons. Fifty percent (50%) of the fund allocation for the Housing Fund will be made available for affordable housing activities through the Housing Demonstration Fund and 50 percent (50%) of the fund allocation will be made available for Housing Rehabilitation activities.

A. DIRECT HOUSING PROGRAMS

- The **Housing Demonstration Fund** provides grants through direct award basis for the development of single family and multifamily low to moderate income housing. The funds may not be used for the actual construction cost of new housing. Eligible activities under this fund are:
 - The provision of public facility improvements supporting the development of low to moderate income housing;
 - Engineering costs associated with public facility improvements; and
 - Administrative costs associated with site clearance and improvements, and with public facility improvements.

Eligible projects must leverage public (local, state or federal) or private resources for the actual housing construction costs and any other project costs that are not eligible for assistance under this fund.

In order to meet a national program objective, at least 51 percent (51%) of the housing units built in conjunction with each Housing Demonstration Fund project must be occupied by low to moderate income persons. In the case of a rental housing construction project, occupancy by low to moderate income persons must be at affordable rents. CDBG funds can be used to finance 100 percent (100%) of the eligible project costs when at least 51 percent (51%) of the units are occupied by low to moderate income persons.

There is only one type of project that can qualify for assistance when less than 51 percent (51%) of the units will be occupied by low to moderate income persons. Eligible assistance can be provided to reduce the cost of new construction of a multifamily non-elderly rental housing project. However, at least 20 percent (20%) of the units must be occupied by persons of low to moderate income at affordable rents. For this type of project, the maximum percentage of CDBG funds available for the project is equal to the percentage of the project's units that are

occupied by persons of low to moderate income at affordable rents.

- The **Housing Rehabilitation Fund**, makes funds available through a statewide competitive process for the rehabilitation of existing owner-occupied and renter-occupied housing units and, in strictly limited circumstances, the construction of new housing that is accessible to persons with disabilities.

The **Texas Capital Fund** is used to create and retain jobs for low-income and unemployed persons.

Through the **Community Development Fund**, water, sewage and housing projects are funded that benefit low-income persons.

Residents in severely distressed unincorporated areas located within 150 miles of the Texas-Mexico border are assisted through the **Colonia Fund**. The Fund has three different components:

- The **Colonia Construction Fund** provides assistance to Colonia residents who cannot afford the cost of service lines, service connections and plumbing improvements.
- The **Colonia Planning Fund** assists payment of the cost of developing water, sewage, and housing activities; costs for the provision of information and technical assistance to Colonia residents and nonprofit organizations; and costs for preliminary surveys and site engineering, architectural services, mortgage commitments, legal services, and obtaining construction loans.
- The **Colonia Self-Help Centers Fund** establishes self-help centers in Cameron County, El Paso County, Hidalgo County, Starr County, and Webb County. Each self-help center shall set a goal to improve the living conditions of the Colonia residents within a two-year period. Additionally, technical assistance offices have been established in East and West Texas. The East Texas Office is located in Lufkin and

A. DIRECT HOUSING PROGRAMS

serves the 29 counties located in the Deep East Texas, East Texas and South Texas Regions. The West Texas Office is located in Lubbock and serves the 32 counties located in the Permian Basin and South Plains Regions. The offices provide technical assistance in the areas of economic development, including business development, job training, tourism, small and minority business expansion, and housing.

Disaster Relief/Urgent Need funds assist communities that are significantly impacted by natural disasters, or are threatened by water and sewer conditions that pose an imminent threat to public health and safety.

The **Planning/Capacity Building Fund** assists eligible cities and counties in assessing and developing strategies to address their needs.

Public Participation: TDHCA is required to adopt a Citizen Participation Plan and hold public hearings for public input. TDHCA will also hold annual public hearings covering the Action Plan information. CDBG program applicants and grantees are required to hold at least two public hearings covering citizen participation in the application process and in program-funded final accomplishments. Furthermore, citizens are given the opportunity to participate in the development of regional priorities at each of the twenty-four Regional Review Committee scoring procedures and operations meetings.

Special Initiatives and Partnerships: TDHCA, the Texas Natural Resource Conservation Commission, the Texas Department of Health and the Texas Water Development Board have coordinated the **Texas Small Towns Environment Program (STEP)**, which helps communities achieve solutions to water and sewer problems. Texas STEP provides grant assistance on a direct award basis to cities and counties recognizing the need to solve water and sewer problems through self-help techniques. The STEP approach identifies how much a community can afford towards the construction and operation of water or

sewer improvements and then initiates a local focus of control based on the capacity and readiness of the community's residents to solve the problem. By utilizing the community's own resources (human, material, and financial), the necessary construction, engineering, and administration costs can be reduced significantly.

Contact: Ruth Cedillo (512) 475-3882

4. Section 8

Funding Source: HUD

Type of Assistance: rent subsidy

Recipients: TDHCA

Targeted User: very low income households (less than 50% AMFI)

Funding for 1996: \$5,661,385

Projected Funding for 1997: \$5,648,536

Program Description: Section 8 provides rent subsidy vouchers to families earning less than 50 percent (50%) of median income, the elderly, and persons with disabilities. The statewide program is designed specifically for needy families in small cities and rural communities not served by similar local or regional programs.

Special Initiatives and Partnerships: TDHCA has begun to recently contract with Community Action Agencies to administer the program in their jurisdictions. This partnership has helped to assure consistency in the program.

Contact: Barbara Howard (512) 475-3892

5. Office of Colonia Initiatives

Funding Source: various TDHCA programs

Type of Assistance: loans

Recipients: nonprofits/CAAs

Targeted User: Colonia residents

Funding for 1996: The Office of Colonia Initiatives (OCI) was allocated \$2,192,450, in

A. DIRECT HOUSING PROGRAMS

addition to \$1,800,000 from the Home Construction and Acquisition Loan Program. **Projected Funding for 1997:** The OCI will receive an allocation equal to 2.5 percent (2.5%) of CDBG's 1997 budget. Additionally, the OCI will also oversee the administration of \$1,035,000 in Border Housing Initiatives Funds that were unspent from the previous year.

Program Description: The OCI was created and charged with the responsibility of coordinating all Colonia initiatives and managing portions of the Department's existing programs targeted for Colonias. All of the assistance provided by OCI is designed for Colonia residents. A Colonia resident is any person or family who meets the income eligibility requirements and who lives within 150 miles of the Texas/Mexico border..

The OCI runs two main programs:

First, Senate Bill 1509 **created self-help centers** which provide technical assistance to improve the quality of life for Colonia residents in ways that go beyond the provision of basic infrastructure. Five Colonias were designated in each of the five counties (El Paso, Webb, Starr, Hidalgo and Cameron/Willacy) selected by the legislature to receive concentrated technical assistance in the area of housing rehabilitation, new construction, surveying and platting, construction skills, library access, housing finance, credit and debt counseling, grant preparation, infrastructure construction and access, contract-for-deed conversions and capital access for mortgages and other improvements. Currently the OCI is in the process of executing the colonia self-help center contracts with the following counties: El Paso, Starr, Hidalgo, and Cameron (to also serve Willacy County). The counties and the self-help center operators can begin incurring administrative costs as of November 1, 1996. Proposals for the Webb County center are currently being considered, and an award to a self-help center operator is targeted for November 30, 1996.

The following is a breakdown of self-help center activities and proposed number of units to be helped in FY '97:

- **rehabilitation of private properties:** 378
- **affordable new/replacement housing:** 67
- **contract-for-deed conversions:** 1292
- **septic tank installations:** 220
- **service connections:** 45

TOTAL: 2002 units

Second, **The Home Construction and Acquisition Loan Program (HCALP)** provides for the acquisition, new construction and reconstruction of single family housing and conversion of existing contracts for deed along the Texas-Mexico border. HCALP utilizes non-profit organizations, including Community Housing Development Organizations and Community Development Corporations, Units of General Local Government, and Public Housing Authorities, to locate eligible borrowers. These organizations also provide homeownership and financial counseling and assist borrowers in completing and submitting the required information to the Department for loan consideration. The HCALP program has developed into two separate forms of assistance: 1) the Self-Help program; and 2) the Built to Need program.

The Self-Help program provides very low or interest-free loans in amounts of \$25,000 or less to Texas families earning 80% AMFI or less. These loans work in combination with actual physical labor from the borrowers for the purpose of constructing and acquiring a residence. This contribution of labor not only reduces the cost of the home but also provides job training that enables the borrower to learn new skills to effectively maintain their home in the future.

The second means of assistance available through HCALP is the Built to Need Program. The Program is designed to provide 50 percent (50%) loan financing at

A. DIRECT HOUSING PROGRAMS

very low or interest free rates to families earning 60 percent (60%) AMFI or less. The remaining half of the loan will be financed at below-market rates by a private lender. Total loan amounts cannot exceed \$42,000.

Public Participation: As part of SB 1509, the Department established a Colonia Resident Advisory Committee (CRAC), made up of two representatives from each county affected by SB 1509. OCI has established a policy to meet with CRAC members on a quarterly basis. CRAC will ensure that targeted populations will be heard and that their concerns will be addressed.

In addition, the OCI has set up a toll free 800 number which allows residents and the general public to voice concerns and/or request information. (See **Contacts**.)

Special Initiatives and Partnerships: OCI has initiated many partnerships. The Department and the San Antonio FHA office have agreed to join with each other in forming a partnership to provide opportunities for Colonia residents. The two offices are committed to stabilizing Colonias by providing increased homeownership opportunities to underserved households and improving access to safe and sanitary housing. Only through the joint and cooperative efforts of the private and public sectors (including industry, government, nonprofit, and community groups) at the national, state, and local levels can increased access to homeownership be accomplished. It has been OCI's experience that public-private partnerships are able to address housing needs more comprehensively than any single organization or government program.

Colonia Resource Committee

The Colonia Resource Committee brings together organizations that either directly or indirectly serve Colonias. The committee is made up of local governments, nonprofits, the Texas Water Development Board, Texas A&M, HUD, the University of Texas at Pan American CEED Program,

FHA, HOME Inc, RECD, the Rio Grande Empowerment Zone Corporation, and the Department. The Committee coordinates potential resources that could be leveraged by each participant. These resources are then merged with appropriate programs to provide services to Colonias. Some recent partnerships being sought are a Memorandum of Understanding with the Texas Water Development Board to link their Colonia Plumbing Loan Program with the Department's Colonia Bond Program. The other partnership involves the coordination with Texas A&M and HUD to establish community centers in Colonias.

Housing Specialist

The Department, through its nonprofit organization the Texas State Affordable Housing Corporation (TSAHC), is in the process of hiring a Housing Specialist who will supplement the efforts of the OCI to fulfill its objectives of coordinating efforts to assist Colonia residents to improve their quality of life. The Housing Specialist will also act as a liaison, assuring programmatic compliance in the implementation of the Colonia Self-Help Centers. Upon designation and award of contract to the Self-Help providers for the respective counties, the Housing Specialist will serve as a technical assistance provider. They will assist in the delivery of services by the Self-Help providers to Colonia residents. The Housing Specialist will also serve as a program monitor to keep abreast of Self-Help provider activity and implementation of services to Colonia residents.

Colonia Housing Standards

As a first order of business, the OCI looked into the existing Section 8 Housing Quality Standards (HQS) used as a minimum standard for rehabilitating existing housing. Although the standard was developed to protect the families whose homes were being rehabilitated, it indirectly hurt those who were unable to meet this minimum standard. The Department conferred with HUD and presented a new, more comprehensive standard, called the "Colonia Housing Standard". These standards were

not only adopted by HUD, but also accepted by FHA, who will use them in FHA insured loans to Colonia residents. The new standard provides the basis of a sanitary and structurally sound home that can be occupied by families in lieu of their current conditions. These "homes" are sometimes pieced together by using cardboard, pallets and other substandard materials accessible to these families.

The Department is looking at the possibility of using this standard in combination with a self-help component that will allow families to improve their living conditions when they can afford it. The CHS provided a basic structure (to even the poorest family), consisting of four walls, a kitchen, and a private sanitary facility. Through self-help, families can develop the interior of their homes by erecting interior walls and sectioning off separate rooms as needed. In order to make this cost effective for the families, the Department is exploring alternative types of building materials that will provide an even greater cost incentive to Colonia residents. Currently, the Department is researching a cellular concrete block manufactured in Monterey, Mexico. Department staff have conducted visited the manufacturing plant and offices to determine the durability and efficiency of this product. To date, the Department has submitted a set of plans to Contec Mexicana, who in turn will make any necessary adjustments to appropriately meet the Department's needs. A cost analysis will be conducted to ensure maximum affordability to the residents of Colonias. Once a final determination is made, a model home will be built in a Colonia to demonstrate the possibilities and versatility of this project.

Contacts:

Homero V. Cabello, Colonia Initiatives
Manager

Juan D. Palacios, Colonia Programs Officer
(800) 462-4251

B. TAX CREDIT PROGRAMS

TAX CREDITS

The Low Income Housing Tax Credit (Housing Credit) program is listed as a separate category because it cannot be categorized as either direct grant assistance or traditional housing finance. The Housing Credit is a tax incentive credit to investors for 10 years for up to 9 percent of their cost of constructing or rehabilitating apartments dedicated to low income tenants. The Housing Credit is a market driven program relatively free of administrative control at the federal level. It has sustained the country's apartment construction industry for nearly a decade and accounts for one out of five new apartments constructed and virtually all new apartments built for low income renters. Since 1986 (since the enactment of the Code), virtually every unit of newly constructed affordable multifamily housing in Texas has been built with a tax credit.

The Low Income Housing Tax Credit Process:

1. Each year Texas gets Housing Credits equal to \$1.25 times its population.
 2. The Department develops a Housing Credit plan known as the Qualified Application Plan (QAP) to give priority to its most pressing low income housing needs.
 3. The Department holds public hearings on the QAP.
 4. The Department judges which developments among the many proposed best meet its plan.
 5. The Department scrutinizes the cost and financing mechanisms of the projects it selects.
 6. After adjusting the developers estimates, the state allocates Housing Credits needs for the apartments. The developer sells them for cash to investors who want to reduce their taxes. Most developers use a professional syndicator to market housing Credits to the largest possible number of investors to get the highest possible price.
 7. The money from selling Housing Credits reduces the mortgage
- needed to build the apartments. The mortgage savings enables the property to support lower rents for low income tenants.
8. When the apartments are ready to be occupied the Department reviews all costs again.
 9. The Department continuously checks tenant rents and incomes and inspects property conditions. It notifies the IRS about any ineligible tenant, excessive rent, or significant defect. The IRS can recover any Housing Credit claimed by investors on apartments out of compliance.

1. Low Income Housing Tax Credit

Funding Source: HUD

Type of Assistance: tax credits

Recipients: nonprofits/developers/syndicators (investors)

Targeted User: very low income households (at or below 50-60% AMFI)

Funding for 1996: \$24,837,096

Projected Funding for 1997: \$22,000,000

Program Description: The Low Income Housing Tax Credit (LIHTC) program was created by the Tax Reform Act of 1986. Section 42 of the Internal Revenue Code of 1986 (the Code), as amended, is the federal law that governs the LIHTC. It authorizes tax credits in the amount of \$1.25 per capita for each state.

The LIHTC is the primary means of directing private capital towards the creation of affordable rental housing. LIHTC provides financial incentives to nonprofit and for-profit developers of multifamily housing and single family housing for low-income, senior citizens, disabled individuals, and homeless persons. Tax credits provide developers of low income rental housing with a benefit that is used to offset their federal tax liability in exchange for the production of affordable rental housing.

B. TAX CREDIT PROGRAMS

Each qualified tax credit development must include a minimum percentage of units to be set aside for eligible low income tenants. The rent charged on these set aside units is restricted. Pursuant to the Code, a low income housing project qualifies for residential rental occupancy if it meets the either of the two following criteria:

- Twenty percent (20%) or more of the residential units in the project are both rent restricted and occupied by individuals whose income is 50 percent (50%) or less of AMFI; or
- Forty percent (40%) or more of the residential units in the project are both rent restricted and occupied by individuals whose income is 60 percent (60%) or less of AMFI.

Tax credits may only be claimed on the units that have been set aside for participation under LIHTC. It is possible for project owners to set aside 100 percent (100%) of any project for consideration under LIHTC. In doing so, project owners can claim the maximum amount of tax credits eligible for the development.

Special Needs Initiatives: The Department requires recipients of tax credits to document the participation of Historically Underutilized Businesses (HUB's) in the development and management of tax credit

projects. Extra points are awarded to projects owned by HUB's. LIHTC established a minimum goal of 30 percent (30%) participation of HUB's. The Department also provides extra points for projects located in areas with Colonias; projects designed and equipped for the elderly; projects that are equipped for persons with physical or mental disabilities; and projects that provide transitional housing units for the homeless. The Department also gives preference in its selection criteria to projects that include supportive services for its tenants.

Public Participation: The Department holds public hearings to receive comment before the Board acts on the proposal of rules, amendments, and the allocation of tax credits.

Special Initiatives and Partnerships: Efforts are made in the allocation of funds and the planning process to ensure the involvement of housing advocates, community-based institutions, developers, and local municipalities. The Department also encourages the participation of Community Development Corporations and other neighborhood-based groups.

Contact:
Yolanda Mari Porche (512) 475-3061

C. HOUSING FINANCE PROGRAMS

HOUSING FINANCE PROGRAMS

The Department acts a conduit issuer of taxable and tax-exempt bonds. The Department issues Mortgage Revenue Bonds (MRBs) to help lower income working families buy their first homes with low interest loans. Tax-Exempt mortgage revenue bond financing is authorized by the Department's enabling legislation and is regulated by the Internal Revenue Code of 1986. In 1995, Texas was allocated approximately \$900 million dollars in tax-exempt private activity bond issuance authority under applicable IRS regulations. Of the total allotment, one-third is distributed to local housing finance agencies and the Department. Of this one-third, approximately two-thirds were distributed among local housing finance agencies; the remaining one-third, approximately \$90 million dollars was allocated to the Department.

The allocation and distribution were the same for 1996 as they were for 1995 due to the shut down of the federal government in late 1995. At the end of each year, the federal government makes estimates the population of each state. These estimates are used to determine the allocation of bond issuance authority. Because of the government shut down, no new population estimates were made at the end of 1995 so the allocation did not change. However, the population of Texas did, in fact, grow during 1995. The fact that our population grew but our allocation did not change to match it means that Texas was shorted as much as \$30 million dollars in its 1996 allocation. For 1997 it is anticipated that Texas' allocation will be \$950 million.

MRB investors accept lower interest from those bonds because they are tax free. The Department passes the interest savings onto first-time homebuyers in the form of mortgages with below market interest rates. These low interest mortgages significantly lower the cost of owning a typical home. Borrowers can earn no more than the median family income in their state or local area. Families of three or more can earn up to 115 percent (115%). An MRB financed home cannot exceed 90 percent (90%) of the average price in its area. The income limits above median are needed in areas where

housing costs are high relative to income and homeownership takes greater income than the national norm.

MULTIFAMILY BOND PROGRAMS

1. Multifamily Bond Program

Funding Source: MRB

Type of Assistance: loans

Recipients: nonprofit and for-profit developers. (The 501 (c)(3) bonds are available exclusively to nonprofits)

Targeted User: moderate, low, very low income households (below 95% of AMFI)

Funding for 1996: \$22,050,000

Projected Funding for 1997: \$41,000,000 - pending legislative approval

Program Description: The Multifamily Bond Program issues MRBs to fund loans to qualifying nonprofit and for-profit developers. **(The tax-exempt 501 (c)(3) bonds are available exclusively to nonprofit developers.)** They then finance properties, which are subject to unit set aside restrictions for lower income tenants, maximum rent limitations, and other requirements determined by the TDHCA and its Board. Nonprofit and for-profit developers must submit an application for financing which is reviewed and analyzed by the Housing Finance Division, Compliance Division, and the Multifamily Finance Area. A recommendation is made to the TDHCA Board of Directors and, if approved, additional consent is required by the Texas Bond Review Board.

In an effort to target low income populations, certain restrictions are placed on the units built. Seventy-five percent (75%) of all units created with mortgage revenue bonds must be occupied by households that are at 80 percent (80%) or below the area median family income (AMFI). The borrower can choose to either 1) set aside 40 percent (40%) of units for households earning 80 percent (60%) or below of AMFI, or 2) set

C. HOUSING FINANCE PROGRAMS

aside 20 percent (20%) of units for households earning 50 percent (50%) or below of AMFI.

Using 501 (c)(3) bonds, the Multifamily Bond Program financed one thousand two hundred and sixty-five (1265) units in FY '96. An additional two thousand one hundred and fifteen (2115) units were financed by November 19, 1996.

Special Needs Initiatives: 5% of the units in the multifamily bond program are for special needs tenants.

Contact: Brent Stewart (512) 475-2213

Single Family Bond Programs

1. **First Time Homebuyer**

Funding Source: MRB

Type of Assistance: below market interest rate loans

Recipients: lenders

Targeted User: persons between 60-115% of AMFI

Funding for 1996: \$122,225,895

Projected Funding for 1997: \$101,355,000

Program Description: The First Time Homebuyer Program channels low interest mortgage money through participating Texas lenders to eligible families who are either purchasing their first home or who have not owned a home in the past three years. Eligibility is determined by three factors: the applicant must be a first time homebuyer; they must meet the income limits; and the property must meet purchase price limits (less than 90 percent (90%) of the Average Area Purchase price). Loans are originated through participating mortgage lenders statewide. An effort is made to ensure that all areas of Texas are represented with mortgage lenders. Also, 40 percent (40%) of the Program's total allocation is restricted to persons at or below 80 percent (80%) of AMFI.

Colonias Initiatives: The Program is attempting to implement an FHA Title 1 Home Improvement Loan Program through the issuance of MRBs. This will be restricted to persons living in the Colonias.

The State has passed legislation to permit \$20 million of private activity volume cap to be available for families earning 60 percent (60%) of median income in colonias. Proceeds of bonds can be used "to finance or refinance single family home construction, reconstruction, or acquisition or to finance or refinance contracts for deed for single family housing."

Public Participation: The Program is forming a seven member committee consisting of lenders and brokers participating in the Program's bond programs. This committee will discuss pertinent issues on a quarterly basis and determine methods of improving the Program.

Special Initiatives and Partnerships: The Program plans to begin master servicing MRB programs in-house (with approval from the Bond Review Board). This will enable the Program to generate more revenue to be used for additional funding for the Housing Trust Fund Programs.

Contact: Tim Almquist (512) 475-3356

2. **Subsidized Home Purchase Loan Program**

Funding Source: MRB

Type of Assistance: loans

Recipients: nonprofits

Targeted User: low income households (at or below 80% of AMFI)

Funding for 1996: \$1,573,200

Projected Funding for 1997: \$1,500,000

Program Description: The Subsidized Home Purchase Loan Program (SHPLP)

C. HOUSING FINANCE PROGRAMS

offers eligible buyers a second lien mortgage loan at a two percent (2%) interest rate for up to 23 percent (23%) of the home purchase price. Eligible families must be at or below 80% AMFI, cannot have owned a home in the previous three years, and must occupy the home to be purchased as their principal residence. The program leverages funds from government and private sources with funds provided by SHPLP.

Public Participation: TDHCA/TSAHC Board meetings are open to the public for discussion, comments, and input with regard to all programs. In addition, local nonprofits and participating lenders can channel citizen/borrower ideas to the Department for consideration and possible implementation. Housing seminars and lender meetings offer further areas for public participation.

Special Initiatives and Partnerships: In March 1996, the TSAHC Board set aside funds for Lower Valley Housing Corp. and Tropicana Homes, Inc. in the amount of \$1,573,200 to provide second lien mortgage loans for 140 homes to be built in El Paso County. Sunwest Bank of El Paso is providing land acquisition and development loans, interim construction, and 77 percent (77%) of permanent financing. In addition, the City of El Paso has provided a forgivable loan of \$280,000 to help drive down the cost of land purchase and development in the proposed subdivision. The SHPLP's approach of developing affordable housing through the partnership of state and city government, nonprofit entities and for-profit private lenders and developers offers a unique approach to the problem of providing affordable housing for low and very low income families in Texas.

Contact: Keith Doran (512) 475-2567

3. Down Payment Assistance Program

Funding Source: MRBs/ Federal funds
Type of Assistance: loans

Recipients: lenders

Targeted User: low income households (at or below 80% AMFI)

Funding for 1996: \$3,000,000

Projected Funding for 1997: \$5,000,000

Program Description: The Down Payment Assistance Program (DPAP) provides zero percent (0%) second lien loans to eligible consumers for assistance with down payment and closing costs. The Program can fund up to two percent (2%) of the minimum down payment and all reasonable closing costs. No payments are due on the loan until the first lien is paid off.

Public Participation: Citizens can voice opinions through public hearings on First Time Homebuyer Programs.

Special Initiatives and Partnerships: The program is extending eligibility to borrowers purchasing homes within the "Neighborhood Partnerships for Texans" Program. This will help provide down payment assistance for approximately 1,100 more families throughout Texas.

Contact: Becky Pavia (512) 475-2119

4. Home Construction and Acquisition Loan Program

Funding Source: MRBs

Type of Assistance: interest free loans

Recipients: nonprofits/mortgage lenders

Targeted User: low income households (at or below 80% AMFI)

Funding for 1996: \$1,800,000

Projected Funding for 1997: Not finalized as of 11/8/96

Program Description: The Home Construction and Acquisition Loan Program (HCALP) is divided into two categories. **Self-Help Home Construction and Acquisition Loans** are used to construct or acquire a residence and can be made in amounts of

C. HOUSING FINANCE PROGRAMS

\$25,000 or less to families at or below 80 percent (80%) AMFI. Each Self-Help loan has a maximum term of 20 years.

Built to Need Home Construction and Acquisition Loans are designed to provide 50 percent (50%) home loan financing for families earning 60 percent (60%) AMFI or less. The remaining portion (up to half of the loan) will be financed at below market rates by a private lender. Built to Need loans will have a maximum term of 20 years and zero percent (0%) interest for the amount financed by TDHCA. Total loan amounts cannot exceed \$42,000. The program is available through participating nonprofit organizations serving residents of the Texas-Mexico border.

Contact: Jo An DePenning (512) 475-4779

5. **Single Family Interim Construction Program**

Funding Source: CMO Indenture

Type of Assistance: loans

Recipients: nonprofit or for-profit developer, mortgage lenders

Targeted User: low income households (at or below 80% AMFI)

Funding for 1996: \$1 million revolving line of credit

Projected Funding for 1997: \$1 million revolving line of credit

Program Description: The Single Family Interim Construction Loan Program provides low interest loans to developers and nonprofits for the creation of affordable housing for resale or lease/purchase to low and very low income families. The program reduces the interest cost of the homes so

that the savings can be passed on to eligible families while encouraging further development of affordable housing. Down payment assistance and first time homebuyers bond loans can also be utilized in conjunction with this program.

Special Needs Initiatives: Some provisions for persons with disabilities are included in construction requirements, which vary from project to project.

Public Participation: Developers and builders must submit their proposals with information regarding feasibility and market analysis, along with financial and demographic information to support their request. Citizens may attend TDHCATSAC Board meetings in order to participate in planning and structuring specific proposals.

Special Initiatives and Partnerships: Partnerships have been established with two city governments, Houston and Austin, in order to provide down payment assistance to buyers. Partnerships have also been arranged with lenders in order to provide financing for interim construction. Both interim construction, acquisition, and development loans (Glen Iris--Houston; Fairway Ridge--Austin) that were made have been very successful by all standards. Majestic Home Builders, Inc. is already working on two similar projects in Houston in the near future. TDHCA has financed the construction of 62 single family homes in the Glen Iris Subdivision, and all homes as of November 1996 have been sold to qualified buyers.

Contact: Keith Doran (512) 475-2567

D. HOMELESS/EMERGENCY RELIEF PROGRAMS

HOMELESS/EMERGENCY RELIEF PROGRAMS

The programs in the following section provide emergency relief to the homeless and to individuals and households experiencing crisis poverty. The Emergency Shelter Grant Program, the Emergency Community Services Homeless Grant and the Permanent Housing for Disabled Persons are funded by the federal government. The Emergency Nutrition/Temporary Emergency Relief Program is funded by the state.

1. **Emergency Shelter Grant Program**

Funding Source: HUD

Type of Assistance: grants

Recipients: local government or nonprofit

Targeted User: homeless persons

Funding for 1996: \$3,457,000

Projected Funding for 1997: \$3,457,000

Program Description: The Emergency Shelter Grant Program (ESGP) funds grants that finance activities providing shelter and related services for homeless persons and prevention of homelessness. Activities eligible for funding are

- the renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless;
- provision of essential services, including (but not limited to)
 - assistance in obtaining permanent housing;
 - medical and psychological counseling and supervision;
 - nutritional counseling;
 - substance abuse treatment;
 - assistance in obtaining other Federal, State and local aid;
 - child care, transportation, job placement and job training.

- general operating and administrative costs (not to exceed 10 percent of the amount of the grant);
- and developing and implementing homeless prevention activities.

Special Needs Initiatives: ESGP serves only homeless persons, who are defined as persons with special needs.

Special Initiatives and Partnerships: ESGP is combining resources to fund the South Texas Homeless Project. Texas MHMR's PATH and the Department's HOME program have contributed \$220,000 and \$260,000 respectively, in addition to ESGP's \$100,000, for FY 1997. The South Texas Homeless Project will contract with the Valley Coalition for the Homeless in order to address homeless needs in South Texas.

TDHCA is also participating in the Texas Interagency Council for the Homeless (TICH). TICH is charged with surveying and evaluating services for the homeless in Texas; assisting in the coordination and provision of services for homeless persons throughout the state; increasing the flow of information among separate service providers and appropriate authorities; developing guidelines to monitor services for the homeless; providing technical assistance to the Housing Finance Division of TDHCA in assessing housing need for persons with special needs; establishing a central resource and information center for the State's homeless; and developing, in cooperation with the Department and the Health and Human Services Commission, a strategic plan to address the needs of the homeless.

Additionally, ESGP and TxMHMR's PATH are near completion of organizing and funding a homeless count to be called the Texas Count.

Contact: Eddie Fariss (512) 475-3897

D. HOMELESS/EMERGENCY RELIEF PROGRAMS

2. Permanent Housing for Disabled Homeless Persons

Funding Source: HUD
Type of Assistance: grants
Recipients: nonprofits
Targeted User: homeless persons with disabilities

Funding for 1996: \$33,357
Projected Funding for 1997: N/A

Program Description: The Permanent Housing for Disabled Homeless Persons Program provides assistance to develop innovative approaches to providing permanent housing to homeless individuals with disabilities.

Special Needs Initiatives: All persons served in the program are homeless persons with disabilities.

Contact: Eddie Fariss (512) 475-3897

3. Emergency Nutrition/Temporary Emergency Relief Program

Funding Source: State general revenue and oil overcharge
Type of Assistance: grants
Recipients: county governments or nonprofits
Targeted User: low and very low income persons

Funding for 1996: \$2,078,000
Projected Funding for 1997: \$1,000,000 in oil overcharge unliquidated funds and \$378,000 in General Revenue funds. A \$4.6 million annual allocation has been requested for 1998-1999

Program Description: The Emergency Nutrition/Temporary Emergency Relief Program (ENTERP) is a State program that provides emergency and energy related assistance to low income persons. ENTERP

aid is provided to county governments or nonprofit organizations serving each Texas county. Funds are used to provide emergency services such as utility assistance, housing, food, clothing, medical services, and transportation.

Contact: Eddie Fariss (512) 475-3897

4. Community Food and Nutrition

Funding Source: US Department of Health and Human Services
Type of Assistance: grants
Recipients: local governments and nonprofits
Targeted User: low income persons

Funding for 1996: \$279,632
Projected Funding for 1997: \$182,490

Program Description: The Community Food and Nutrition Program coordinates statewide efforts to detail hunger related issues. The program also facilitates the expansion of child feeding programs, distributes surplus commodities and game donated by hunters, and creates farmers' markets designed to serve low-income neighborhoods.

Public Participation: Four public hearings are held annually.

Special Initiatives and Partnerships: 2,780,813 pounds of food were donated through Share Our Surplus Service and Hunters for the Hungry last year. This figure is up from 1,100,100 pounds of food donated the previous year.

Contact: Eddie Fariss (512) 475-3897

5. CSBG

Funding Source: US Department of Health and Human Services
Type of Assistance: grants
Recipients: Community Action Agencies

D. HOMELESS/EMERGENCY RELIEF PROGRAMS

Targeted User: persons at or below Federal poverty guidelines

Funding for 1996: \$18,760,188

Projected Funding for 1997: \$23,716,850

Program Description: The Community Services Block Grant (CSBG) provides administrative support to a network of local Community Action Agencies (CAA) which provide services to very low income persons in all areas of the state. The funding assists CAAs in providing essential services such as access to child care; health and human services for children, families, and the elderly; nutrition; transportation; job training and employment services; housing; substance abuse prevention; migrant assistance; and other poverty-related programs. Local community centers can also be supported by CSBG funding.

Special Needs Initiatives: Five percent (5%) of CSBG funds are discretionary. The majority of discretionary funds are used to fund groups of migrant seasonal farmworkers and Native Americans. In addition, funds are reserved to assist victims of natural and man-made disasters and to implement innovative projects addressing poverty issues. Local contractors are responsible for making extra provisions for homeless persons and the elderly.

Public Participation: Four public meetings are held annually. Local contractors are also required to hold public hearings.

Contact: Eddie Fariss (512) 475-3897

ENERGY ASSISTANCE PROGRAMS

The programs in the following section provide housing-related assistance by reducing energy expenses and energy consumption through assistance with utility payments and weatherizations. Both programs are funded by the federal government.

1. Comprehensive Energy Assistance Program

Funding Source: US Department of Health and Human Services

Type of Assistance: grant

Recipients: nonprofits

Targeted User: households with incomes at or below 125% of Federal poverty guidelines

Funding for 1996: \$19,911,182

Projected Funding for 1997: \$18,700,000

Program Description: The Comprehensive Energy Assistance Program (CEAP) combines case-management, education, and financial assistance to help low-income consumers reduce their utility bills to an affordable level. There are a few basic components which can be mixed and matched to suit the customer's needs. The **co-payment component** assists households towards energy self-sufficiency by helping households set goals for reducing utility bills, giving advice on improving household budgets, and assisting with utility bills for 6 to 12 months. The **heating and cooling systems component** repairs and replaces heating and cooling appliances to increase energy efficiency. Finally, CEAP provides assistance during an energy crisis caused by the weather or an energy supply shortage.

Special Needs Initiatives: CEAP has a separate component for the elderly and persons with disabilities to provide financial assistance. In addition, CEAP gives priority in all components to the elderly, to persons with disabilities, and to households with children under the age of six. Local providers

must also undertake special outreach efforts to these special needs populations.

Public Participation: The Department holds an annual public hearing to solicit public comment on the CEAP. Additionally, the majority of the entities who provide CEAP services at the local level are Community Action Agencies who must have a fair representation of the community on their board of directors.

Special Initiatives and Partnerships: CEAP providers are expected to create partnerships with programs within and outside their agencies and with private entities. The program requires that providers refer CEAP clients to the Department's Weatherization Assistance Program. Because the CEAP is designed to help clients achieve energy self-sufficiency, it encourages the consumer to control energy costs for years to come without having to rely on other government programs to pay for energy bills.

Contact: J. "Al" Almaguer (512) 475-3866

2. Weatherization Assistance Program

Funding Source: US Department of Energy/US Department of Health and Human Services

Type of Assistance: grants

Recipients: nonprofits

Targeted User: households with incomes at or below 125% of Federal poverty guidelines

Funding for 1996: \$6,711,109

Projected Funding for 1997: \$6,247,182

Program Description: In order to help consumers control energy costs, the Weatherization Assistance Program funds the installation of weatherization materials and provides energy conservation education.

Special Needs Initiatives: Priority is given to households with persons over 60 years of

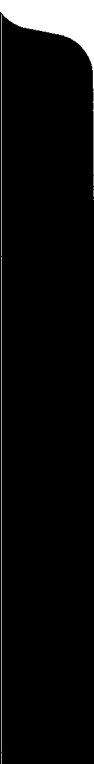
E. ENERGY ASSISTANCE PROGRAMS

age, persons with disabilities, and households with children 6 years of age and under. Local providers undertake special outreach efforts to reach these populations. Applicants who have special needs receive additional points in the application process.

Public Participation: The Department holds a public hearing annually to solicit public comment on the Weatherization Assistance Program. It is also a policy of the Department to hold a public hearing prior to any major policy changes. Furthermore, the majority of the local providers that distribute Weatherization Assistance Program funds are Community Action Agencies who must have a fair representation of the community on their board of directors.

Special Initiatives and Partnerships: The funds and resources of the HOME program and the Weatherization Assistance Program have been combined in order to provide more comprehensive service. Furthermore, a partnership between the Weatherization Assistance Program and Texas Utilities provides energy conservation measures to low income Texas Utilities customers. A similar partnership is being negotiated with Central Power & Light and Houston Power & Light. While these partnerships will not increase the total number of low-income households receiving weatherization services, they will allow customers to receive more comprehensive energy efficiency measures.

Contact: J. "Al" Almaguer (512) 475-3866



A. TDHCA HOUSING POLICY

INTRODUCTION

Congress' focus on housing issues and HUD's efforts to reinvent itself have produced a lively debate about federal housing programs. The traditional government role of simply providing housing is no longer enough. Tax payers want to see their money used for public investment rather than public expenditure. Programs need to move impoverished families into the economic mainstream rather than simply maintaining a roof over their heads. Housing investment needs to be used as a leading force in stabilizing neighborhoods, by attracting businesses and economically productive citizens.

The following policy initiatives are generalized approaches that are not easily categorized as addressing one particular issue. They provide a policy context for addressing the provision of government housing services. Some of these approaches overlap and work best when used in conjunction with one another.

PUBLIC/PRIVATE PARTNERSHIPS

The growing emphasis on partnerships in the provision of government services stems from a recognition of the problems with traditional top-down command-style government programs. The Department works with many housing and community development partners, including consumer groups, real estate developers, social service providers, local lenders, local government, nonprofits, property managers, state and local elected officials, and other state and federal agencies. There are many benefits to these partnerships: risk and commitment are shared; the principle of reciprocity requires that local communities demonstrate an awareness of their needs and a willingness to participate actively in solving problems, therefore local communities play an active role in tailoring the project to their needs; partners are able to concentrate specifically on their area of expertise; and a greater variety of resources insure a well targeted more affordable product.

The Department has used this principle in many of its programs, including the neighborhood partnerships program, the CDBG STEP program, the HOYO partnership with Fannie Mae, and other initiatives included in the

individual program descriptions. In addition the Department's continued collaboration with Rural Development- USDA, formerly known as Farmer's Home Association (FmHA), has provided housing opportunities across the State, especially in rural areas. The partnership approach forms the basis of many of the policy efforts listed below and is worth pursuing and expanding in the future.

INCREASED DIALOGUE

Dialogue and communication with program consumers at the community level enable the Department to act as a catalyst that draws together community resources and provides resources, backup, and training. Increased dialogue lays the groundwork for the formation of the partnerships discussed above. The state does not have the resources to understand the needs of all its communities. It is only through increased participation and communication with the Department's consumers that services can accurately address need.

The tenant's rights movement in public housing demonstrated the power and effectiveness of program consumers taking responsibility for addressing their needs. The most caring, flexible, innovative, and affordable solutions to public housing problems have come from public housing tenants themselves.

The Department's Housing Resource Center has spent the last year searching for ways to increase client participation. The size and diversity of this state makes this goal a serious logistical challenge. The citizen participation process administered by the Housing Resource Center for the Department's planning documents is undergoing expansion and modification. A series of symposiums taking place over the next year on a variety of topics statewide has been proposed. The Department's public hearing notification list of community-based providers is also being expanded. The Department will continue to focus on efforts to bring program administration closer to the community.

A. TDHCA HOUSING POLICY

SELF-HELP INITIATIVES

Community-based self-help is an age old tradition that extends far beyond the implementation of the first government housing programs. Poor households have used self-help and incremental construction techniques to house themselves throughout history. Within the administrative context of government, self-help techniques such as volunteer labor and the use of innovative materials and technologies become a resource that can be used to encourage people's efforts and extend the reach of the government dollar.

Self-help relies almost exclusively on the participation of local communities and residents in addressing their problems. It can be defined as any activity which a community can undertake for itself that it would otherwise pay outsiders to do. When applied to housing and community development, the concept of self-help assumes that 1) the most valuable resources available are those in place within a community and 2) the key to increased production is reducing needs through innovation and volunteerism. Using the self-help approach, the state assumes the role of an enabler that assists the community within the framework of its local resources and needs rather than a provider that funds projects according to pre-determined program guidelines.

Communities that use conventional grant programs typically hire outside experts to determine the amount of subsidy required to finance a project. Using the self-help approach, the amount of outside assistance requested for a project is determined locally after a community has established how much it can do independently.

We believe the central purpose of state government [is] to be the catalyst which assists communities in strengthening their civic infrastructure. In this way we hope to empower communities to solve their own problems.

Governor Lawton Chiles of Florida

Self-help can result in significant cost savings through reduced overhead and reduced markups of intermediaries, the use of existing assets, and

the substitution of volunteers for paid labor. The Department has two successful self-help initiatives in place -- the Texas STEP Program and the Colonias self-help centers. The Department is currently proposing the introduction of a statewide Youthbuild program, modeled after HUD's Youthbuild program, which provides employment for disadvantaged youth in the construction of public housing.

Texas STEP

The Department is working in partnership with the Rensselaerville Institute, the Texas Natural Resource Conservation Commission (TNRCC), the Texas Department of Health (TDH), the General Land Office (GLO), and the Texas Water Development Board (TWDB) on an initiative called Texas STEP. This program works with small communities to solve their water and wastewater problems through self-help. Completed projects have produced a significant cost savings. The total retail costs for these projects totals \$82,115,000. Using STEP the projects cost \$44,074,000.

Colonias Self-Help Centers

Senate Bill 1509 requires that the Department establish five self-help centers in the colonias to offer concentrated assistance in the areas of infrastructure and housing. Services provided include assistance in obtaining loans and grants to construct a home or obtain fee simple title, surveying or platting property, education in construction techniques, and a program to rent or provide tools.

Again, many of these approaches overlap. Self-help is, by definition, a partnership, and any self-help program will produce greater dialogue between the community and the public funding agency.

FEE GENERATION/LOAN SERVICING

In an era of fierce resistance to taxes, public service programs need to re-evaluate the emphasis on simply spending money. In the

A. TDHCA HOUSING POLICY

provision of low income housing, which serves low-income people, services cannot be sold for a profit. However, there are some aspects of housing delivery the Department can use to generate revenue. In its housing finance function, the Department has the opportunity to exact fees from private institutions that benefit from the Department's services and can afford to pay for them. In turn, the generated revenue can be used to increase the Department's ability to serve those who cannot afford to pay.

The Department has always outsourced the servicing and master servicing of its loan portfolios. Currently, the Department pays \$50 per year for every mortgage loan serviced through third-party financial institutions. The Department has proposed that all of the its portfolio servicing rights be transferred to the Department's nonprofit corporation.

The financial institutions that currently service the Department's loans are typically large banks that tend to concentrate their efforts in the State's larger metropolitan areas. Smaller banks in historically underserved areas are often excluded from participating in the secondary market because their net worth is too low. Incorporating the loan servicing function into the Department's nonprofit corporation will also enable the Department to broaden its outreach efforts and deliver loans that reach a broader section of small, rural area financial institutions.

The large scale financial institutions that currently service the Department's loans do not have a working knowledge of the Department's programs. By taking direct responsibility for servicing its own loans, the Department can market its other programs and increase its network of local contacts. Increased contact at the local level is essential to the success of the partnership approach described above.

In addition to the fees collected from in-house servicing of single family loans, the Department's nonprofit corporation will receive compensation in the form of asset oversight and servicing fees for its multifamily bond issues.

The Department has the staff expertise, necessary approvals, and administrative structure in place to absorb the loan servicing function with virtually no startup costs or

restructuring. The nonprofit corporation is approved with FHA, VA, FHLB, GNMA, FNMA, and FHLMC as an originating seller/servicer of single family loans. Leading edge state housing finance agencies across the country have been very successful in the role of servicer.

Direct loan servicing, in short, will eliminate an unnecessary intermediary, create a steady source of revenue, streamline the loan process, and build bridges between the Department and its services and program beneficiaries.

The Department's nonprofit corporation can also generate revenue through secondary marketing of single family and multifamily mortgage loans, loan warehousing to leverage borrowed funds, operation and resale of real estate owned, fees generated through asset oversight duties, and recoveries or fees realized through handling problem loans.

ASSET MANAGEMENT

Traditional government programs look only at the spending side of the ledger, focusing on minimizing costs and ignoring returns. Changing this emphasis to consider returns on investment provides another venue for saving money. By measuring returns on investment, government agencies can understand when spending money will save money.

Careful studies have estimated the return investment for every dollar spent on Head Start at close to \$5 over the life of the student -- in lower welfare costs, education costs, and crime costs, and higher tax revenues from earnings. But we still spend enough to provide Head Start to only a third of all poor children.

US Congress, Select Committee on Children, Youth, and Families, *Opportunities for Success, Cost-Effective Programs for Children Update, 1990*, (Washington, DC Government Printing Office, 1990), pp. 70-71.

There are many opportunities for the Department to generate revenue through investment. The use of high quality construction or energy efficient construction at a slightly higher startup cost will produce a long-term return on investment. The preservation of affordable housing for very low-income families has

A. TDHCA HOUSING POLICY

significant long-term returns, especially when compared to the high costs of providing emergency services for homeless families. The social service programs required through the Department's 501(c)(3) initiative increase short-term costs for long-term gain. Direct investment opportunities in the real estate market also provide many opportunities for increasing revenue through investment.

Asset management functions such as the acquisition, management, rehabilitation, and reselling of multifamily and single family properties statewide will expand the supply of affordable housing (by preserving and enhancing units with income restrictions) and provide a source of long-term cash flow. This function will also be an indispensable part of the State's strategy for dealing with the project based Section 8 expirations discussed in the needs analysis. If these properties are not successfully managed, the State will lose a significant percentage of its affordable multifamily housing.

The Department has established a successful track record in asset management through its experience with RTC-acquired multifamily projects and defaulted HUD properties. The Department can use its experience, staff expertise, and additional funding sources to work with debtors on non-performing properties to minimize losses and maximize recoveries. When necessary, the Department can blend its supportive services, resources, and direct subsidy programs to assist properties in serious financial distress. The Department can also insure that properties managed through the nonprofit corporation maintain long-term affordability. The Department's Compliance division currently monitors approximately 22,000 RTC and 70,000 LIHTC units for long-term affordability.

In its administration of RTC and LIHTC properties, the Department has encouraged and facilitated the provision of supportive services to residents including job training, child care, credit counseling, GED preparation, homeownership counseling, and various forms of assistance to the elderly. In its role as asset manager, the Department will structure mixed income properties to provide services which increase the self-sufficiency of residents and move them into

the economic mainstream and off government support.

MORTGAGE LENDING

The Department has proposed structuring its nonprofit corporation to provide conventional and/or government financing for home purchases for very low, low and moderate income Texans. This initiative will expand the availability of mortgage financing for low income households throughout the state and increase the contact with the local lenders and community institutions required for successful partnerships.

Housing discrimination has been a persistent and widespread problem in Texas. The Department has an excellent track record lending to minorities. The 1995 Annual Report found that the percentage of minority households served by the Department exceeded the percentage of these households within both the general population and the very low income population. Expanding the Department's mortgage lending functions through the nonprofit corporation insures that mortgage lending reaches traditionally underserved populations throughout the State.

In addition to single family financing, the Department has proposed an expansion of its multifamily lending activities. One area of focus will be construction and rehabilitation of affordable multifamily housing in underserved areas. The private market overlooks financing opportunities in small rural areas because of small property sizes and the high building costs associated with developing away from major markets. Institutional and commercial lenders and buyers of mortgages are reluctant to invest in of unproven markets and do not focus their resources in these areas. Using resources available through the Department such as subsidy layers to offset costs, the Department's nonprofit corporation will be able to develop programs to initiate the production of housing in areas the private sector has overlooked.

LONG-RANGE BUDGETING

Government programs typically budget one year in advance with no idea what will happen to

A. TDHCA HOUSING POLICY

spending or revenue beyond the first or second year. Leaders are forced to act without information on the long-term effects of their decisions. The business plan prepared by the Department to expand the services of the Department into fee generation/loan servicing, mortgage lending, and asset management required long-range forecasts to measure the true potential of these initiatives. The Department proposes gradually shifting into a more long-term budget approach to provide a more realistic context for making policy decisions.

COLLABORATION WITH PUBLIC HOUSING AUTHORITIES

The median income of families with children residing in public housing as of 1995 was \$6,190. This number translates into a \$154.75 monthly rent payment without accounting for the costs of child care for working single parents. A \$653 median rent for the state leaves a gaping \$498.25 in required monthly subsidy. Increasing the supply of affordable rental housing can bring down the costs of housing to some degree, but there will still be a need for direct subsidy. As mentioned earlier, this gap will widen with reduced federal funding for Public Housing. This is one of the most critical problems the state faces. Although ingenuity in program design, emphasis on resident participation towards economic self-sufficiency, and partnerships will be the cornerstone of any approach the state takes in addressing the needs of this population, a direct source of funding will be needed to keep these households off the street when federal cuts begin to take effect. Discretionary resources provided by the state for housing (such as the Housing Trust Fund) need to focus on this population. On a positive note, the federal policy changes that have been made in public housing law are very much in line with the approach the Department would like to take in structuring its multifamily housing portfolio - namely, mixed income projects with supportive services that blend into the fabric of the community.

The Department supports the current move away from project based subsidies (where subsidy is attached to a designated housing unit) to tenant based subsidy (also referred to as

"vouchering"). The voucher provides households with a "portable" rent subsidy they can use to rent market rate housing throughout the community. However, a voucher is of no use if there is no available housing stock. Therefore, the expansion and preservation of existing stock needs to be the focus of the Department's efforts to address funding cuts in public housing.

The Department proposes working in partnership with local Public Housing Authorities (PHAs) to refinance, rehabilitate and expand their existing stock. The Department has several financing mechanisms it could potentially offer to PHAs:

1. Low Income Housing Tax Credits
2. 501(c)(3) bond financing
3. HOME program funds for PHAs in non-participating jurisdictions
4. Second lien financing through the non-profit corporation
5. Credit enhancement to the first lien mortgages through the non-profit corporation.

FY 1996 HUD appropriations designated \$480,000,000 in HOPE VI for Public Housing Authorities. These funds can be used to revitalize severely distressed or obsolete public housing. The activities permitted through HOPE VI include the capital costs of major reconstruction, rehabilitation and other physical improvements, the provision of replacement housing, management improvements, planning and technical assistance, implementation of community service programs and supportive services, or the planning for such activities. These HOPE VI funds can be used together with the Department's financing mechanisms listed above to provide high quality mixed income housing and supportive services for households facing displacement due to funding cuts in public housing.

HOMEOWNERSHIP COUNSELING

A growing number of lenders and affordable housing professionals recognize that it takes more than flexible lending to expand homeownership for low and moderate income households. Of the 50 State Housing Agencies, 38 now encourage housing counseling as part of their homeownership and foreclosure programs.

A. TDHCA HOUSING POLICY

Counseling can enhance both the availability and soundness of loans made to first-time buyers and homeowners with varying incomes and assistance needs. Counseling can also be a significant factor in reducing mortgage delinquency rates. Of the 1,362 participants in the Pennsylvania Housing Finance Agencies counseling programs in 1995, all went on to purchase homes. The delinquency rate for their programs is only 5.4 percent.

Counseling can also be used to prevent homelessness. Pennsylvania's Homeowners' Emergency Mortgage Assistance Program assists homeowners unable to meet their mortgage payment due to financial hardships beyond their control. After identifying homeowners that have been delinquent on their mortgages for at least 60 days, the agency provides loans to cover full or partial mortgage payments for up to 3 years. In order to qualify for this assistance, the homeowner must see a housing counselor to work on personal financial counseling and identify additional sources of assistance.

Counseling can provide lenders, borrowers, and policymakers the skills and confidence to make full use of the Department's lending programs. The Department is currently in the process of producing a proposed structure for the administration and funding of a statewide homeownership counseling program designed to develop a pipeline of potential homebuyers.

NEW INITIATIVES

The following section describes new policy initiatives that were developed and put into place following the preparation of the Department's 1996 Consolidated Plan policy:

SERVING SPECIAL NEEDS POPULATIONS

The self-sufficiency goals that are being established for re-structured housing programs are beyond the reach of the state's most vulnerable households -- persons with physical disabilities, persons with mental disabilities, the very frail and elderly, persons with HIV/AIDs,

homeless persons and victims of domestic violence. Similar to the needs of the poorest public housing residents, these groups will most likely require some form of ongoing direct subsidy. Direct housing allocations provided by the state (such as the Housing Trust Fund) need to focus on these populations.

The State proposes addressing the needs of these groups through the introduction of pilot projects that can be expanded as successful models are established. Like many of the suggestions in this plan, these pilot projects rely on partnership and local participation. These projects need to incorporate the expertise of state agencies and community based organizations that understand the needs of special needs populations.

The Department has found that good policy and cost effective policy are often synonymous in addressing the housing needs of special needs populations. Consumer driven programs that respond to the needs of these populations are far more cost effective than the traditional approaches of institutionalization and congregate housing. For example, advocates for the elderly and persons with disabilities have spent years explaining that the primary goal of these populations is to live independently and remain in their own homes. Providing coordinated delivery of social services to these groups in independent housing arrangements is cheaper than the alternative which is often premature and unnecessary institutionalization. Minor physical modifications such as extra hand rails, grab bars, wheelchair accessible bathrooms, ramps, elevators, and lift chairs can make existing units livable and provide a cost effective and consumer-driven alternative to institutionalization.

The Department is currently structuring a Statewide Architectural Barrier Removal Program based on an award winning model introduced in Austin by United Cerebral Palsy of Texas. This program will provide funds for the modification of homes occupied by persons with disabilities. The partners in this project include United Cerebral Palsy, the Consumer Controlled Housing Initiative, and advocacy groups for persons with disabilities. The project will be funded with HOME program dollars. Sites identified for the pilot program are Lubbock,

A. TDHCA HOUSING POLICY

Lufkin, McAllen and their surrounding areas. Once these projects are in place and the preliminary glitches and obstacles have been identified and resolved, the Department would like to expand this initiative throughout the state.

The Department is also participating in the Texas Home of Your Own (HOYO) alliance for persons with disabilities. The Department has committed \$150,000 in first time homebuyer assistance and \$200,000 in owner-occupied housing assistance to HOYO. In June the Texas HOYO coalition was selected for participation in a Fannie Mae 3-year homeownership underwriting experiment for persons with disabilities. Partners in this project include Fannie Mae, Bank of America, Advocacy Inc., United Cerebral Palsy, MHMR, Texas University Affiliated Programs, Century 21-LB Henderson and Associates, Central Texas Mutual Housing Association, Houston Center for Independent Living, Texas Planning Council for Developmental Disabilities, Austin Center for Independent Living, ADAPT of Texas, and the Consumer Controlled Housing Initiative.

The Department proposes the continuation and expansion of its approach to creating housing opportunities for persons with special needs through pilot projects and partnership initiatives.

MULTIFAMILY RURAL UNDERSERVED COMMUNITIES PROGRAM

The Department has proposed a Multifamily Rural Underserved Small Communities (MRUS) program which will leverage HOME funds and conventional financing mechanisms to provide both interim construction and permanent financing for multifamily projects in rural areas.

501(C)(3) BOND INITIATIVE

The Department's 501(c)(3) bond initiative will provide an important resource for addressing the expiration of project-based section 8 subsidies described in the needs analysis.

The Department is limited in the amount of Mortgage Revenue bonds it can administer due

to Internal Revenue Code maximums and further allocation limitations imposed by the Texas State Bond Review Board (BRB) with respect to the State's allowable private activity ceiling cap for tax-exempt bond issuing authority. As a result, the Department receives no allocation of authority to finance multifamily housing.

To meet the objectives of its mission, the Department has focused efforts on financing nonprofit owners [namely, 501(c)(3) nonprofit organizations as defined by the Code] because bonds to finance properties with these entities do not require an allocation from the BRB and do not consume any of the State's ceiling cap. The benefit of the tax-exempt financing is provided to the nonprofit by the IRS. Because these bonds are funded completely by the private sector, where the Department is acting as a conduit issuer, no State program dollars are used. This allows the Department to maximize scarce funding in other programs. Additionally, these bonds do not impact the State's credit rating.

The Department's 501(c)(3) Multifamily Tax-Exempt Revenue Bond Program provides the State with the opportunity to increase affordable housing stock at no cost or liability to the State. The program allows for financing of affordable multifamily housing through private investment rather than through the use of public funds. Even when used to purchase a preexisting property with low rents, this form of financing insures that lower income tenants will be living in set-aside units and that rents will remain affordable to lower income residents regardless of fluctuations in the local economy. The Department's program was recognized by the Crittenden Publishing Affordable Housing Report as being the first to stipulate that social service programs be put in place at properties financed by the issue. These bonds also provide a source of fee income to the Department in the form of fees charged to private sector participants associated with issuing the bonds.

COLONIAS INITIATIVE

The office of Colonia Initiatives (OCI) was created by the Department to administer and coordinate efforts for the enhancement of living conditions for Colonias in the State of Texas. This will be accomplished through local, state,

A. TDHCA HOUSING POLICY

and federal partnerships. Please refer to the Housing Programs Guide for a more detailed discussion of OCI.

NEIGHBORHOOD PARTNERSHIPS

Among the tenets of the Department's mission is the promotion of affordable housing opportunities for Texans. The Department accomplishes this through the many housing programs within the agency. To further its provision of affordable housing products, the Department has established the *Neighborhood Partnership Program*. Under the *Neighborhood Partnerships for Texans* Demonstration Program, the Department has participated in several single family development projects that promote home ownership opportunities.

Neighborhood Partnerships for Texans ("NPT") will create partnerships that combine the housing resources and financial capacities of local units of government, private financial institutions, non-profit organizations, and local real estate developers with the Department to develop safe, sanitary and affordable single family and multifamily housing. The Department will leverage the resources contributed by these partners and will provide the gap financing necessary to make the development successful.

The goals of the program are to participate as a partner in the development and/or revitalization of affordable single family residential units throughout the State of Texas; to provide home ownership opportunities for low to moderate income first time homebuyers; and to provide safe, decent and sanitary multifamily units for very-low to low income households.

The programs objectives are to facilitate the construction of safe, decent and sanitary affordable housing for low (below 80% of Area Median Family Income) and very-low (below 50% of AMFI) income households in both rural and metropolitan areas of the State; to leverage funds from each contributing partner to provide the maximum effect and benefit; and to provide flexible program guidelines to meet unique housing needs.

Neighborhood Partnerships for Texans applications are reviewed and approved using

the following program criteria: amount of private institutional funding; amount of Developer's equity; amount of local governmental funding; (Participation can be direct monetary contribution or "in-kind" contribution of property, infrastructure development, administrative services, abatement of fees, or other contributions of intrinsic value); the ability to create the maximum amount of affordable housing with the minimum amount of Department contribution; and the economic viability and market feasibility of the project.

Under the *Neighborhood Partnerships for Texans* program, the Department may provide of financing for acquisition, development, construction, and/or permanent financing; down payment and closing cost assistance at below market rates; and subordinated, non-recourse financing with local financial institution participation.

Eligible applicants for a *Neighborhood Partnerships for Texans* program include non-profit organizations (as defined by the Internal Revenue Service under Section 501(c) of the Internal Revenue Code of 1986), for-profit entities and/or sole proprietors, units of local government, state certified Community Housing Development Organizations, and Public Housing Agencies.

Neighborhood Partnerships for Texans is a combination of Department housing programs and resources to facilitate the construction of affordable housing. Individual policies and procedures for each program utilized in developing a *Neighborhood Partnership* project apply, unless specifically amended or waived by the Board for a particular project. Utilizing the various programs of the Department through *Neighborhood Partnerships for Texans*, the Department will be able to create an estimated 1,500 to 1,800 houses during the next two years.

This program was recognized by HUD as one of the top 25 in the country.

Collin County is currently one of the most expensive markets in the State. The McKinney partnership described below illustrates how home prices can be driven down using partnership and local resources.

A. TDHCA HOUSING POLICY

The City of McKinney: The City is providing reduced prices on lots scattered throughout the city that are at least three years behind on their taxes. The cost savings on the lots are supplemented with reductions in hook up fees and capital recovery costs as well as expedited regulatory requirements. The city is also providing the services of their staff.

The Department: TDHCA is providing both supply side and demand side subsidy. On the supply side the Department is providing \$250,000 in 0% three year interim construction loans to spur the construction of the homes. These funds will be repaid and recycled as the program expands to other communities. On the demand side the Department is providing \$250,000 in homebuyer assistance for downpayment, closing costs and gap financing up to \$5,000 for each qualified household. These loans will be forgiven at the rate of 20% for each year the household stays in the property.

The lending institution: The participating lender will match the Department's interim construction financing contribution at a ratio of 40:60 which translates into a \$375,000 loan to the builder. The bank in turn contributes to the local economy and satisfies their Community Reinvestment Act (CRA) requirements.

The Final Product: The Department is projecting a cost of approximately \$40,000 for 1,100 square foot homes. The \$250,000 in interim construction financing is recycled as the program is expanded to other communities. The city is provided with attractive affordable homes interspersed throughout the city. The bank contributes to the local economy and satisfies their CRA lending requirements.

The program is currently expanding and the Department believes that these first projects will produce successful models than can be replicated throughout the state.

B. TDHCA STRATEGIC PLAN

The following are the goals, objectives and strategies extracted from the Strategic Plan for the 1997-2001 Period as approved and accepted by the Legislative Budget Office and Governor's Office of Budget and Planning on May 8, 1996.

GOAL 1:
THE DEPARTMENT WILL INCREASE AND PRESERVE THE AVAILABILITY OF SAFE, DECENT AND AFFORDABLE HOUSING FOR VERY LOW, LOW AND MODERATE INCOME PERSONS AND FAMILIES.

OBJECTIVE 1. 1: Make loans, grants and incentives available to fund eligible housing activities and preserve/create single family and multi-family units for very low, low and moderate income households.

OUTCOME 1: The percent of households/individuals of very low, low and moderate income needing affordable housing that subsequently receive housing or housing related assistance.

OUTCOME 2: The number of households/individuals of very low income needing affordable housing that subsequently receive housing or housing related assistance.

OUTCOME 3: The number of households/individuals of low income needing affordable housing that subsequently receive housing or housing related assistance.

OUTCOME 4: The number of households/individuals of moderate income needing affordable housing that subsequently receive housing or housing related assistance.

OUTCOME 5: Percent of multi-family rental units benefiting very low, low and moderate income households.

OUTCOME 6: Percent of RTC multi-family properties reviewed.

STRATEGY 1.1.1: Provide state housing loans and grants through the Housing Trust Fund for the very low and low income households.

OUTPUT 1: Projected number of very low and low income households benefiting from Housing Trust Fund loans and grants.

EFFICIENCY 1: Average grant and/or loan amount per household served through the Housing Trust Fund.

EXPLANATORY 1: Number of Housing Trust Fund loans or grants awarded.

STRATEGY 1.1.2: Provide federal housing loans and grants through the HOME Investment Partnership (HOME) Program for the very low and low income, focusing on the construction of single family and multi-family housing units in rural areas of the State through partnerships with the private sector .

OUTPUT 1: Projected number of very low income households benefiting from HOME Investment Program loans and grants.

OUTPUT 2: Projected number of low income households benefiting from HOME Investment Program loans and grants.

EFFICIENCY 1: Average amount of subsidy provided per household by the HOME Program.

EXPLANATORY 1: Number of HOME Investment Program loans or grants awarded.

STRATEGY 1.1.3: Provide federal rental assistance through Section 8 certificates and vouchers for the very low income.

OUTPUT 1: Number of very low income households that received Section 8 certificates and vouchers under the Section 8 program.

EFFICIENCY 1: Average cost per household served under Section 8.

STRATEGY 1.1.4: Provide federal tax credits to develop rental housing for very low and low income households.

B. TDHCA STRATEGIC PLAN

OUTPUT 1: Number of rental units projected to be developed as a result of federal tax credits provided through TDHCA.

OUTPUT 2: Number of rental units projected to be set aside for low and very low income households as a result of federal tax credits provided through TDHCA.

EFFICIENCY 1: Projected average cost per unit developed.

EXPLANATORY 1: Number of federal tax credit allocations made by TDHCA.

STRATEGY 1.1.5: Provide federal mortgage loans, through the Department's Mortgage Revenue Bond (MRB) Program, which are below the conventional market interest rates to very low, low and moderate income homebuyers.

OUTPUT 1: Number of very low and low income households that received loans through the MRB program.

OUTPUT 2: Number of moderate income households that received loans through the MRB program.

EFFICIENCY 1: Average amount provided per First Time Home Buyer loan.

EXPLANATORY 1: Number of lenders participating in First Time Home Buyer program.

STRATEGY 1.1.6: Provide federal mortgage loans, through the Department's Mortgage Revenue Bond (MRB) program for the acquisition, rehabilitation, construction, and preservation of multi-family rental units for the very low, low and moderate income.

OUTPUT 1: Number of multi-family rental units acquired, rehabilitated, constructed or preserved through the MRB program.

EFFICIENCY 1: Average cost per multi-family rental unit developed.

EFFICIENCY 2: Average rent per unit.

EXPLANATORY 1: Number of loans made.

STRATEGY 1.1.7: To monitor occupancy requirements of Texas properties sold under the Resolution Trust Corporation's (RTC) Affordable Housing Program.

OUTPUT 1: Number of reviews performed.

OUTPUT 2: Number of project owners and managers receiving technical training.

OUTPUT 3: Number of RTC multi-family properties monitored.

GOAL 2:
THE DEPARTMENT WILL WORK TO BETTER TEXAS COMMUNITIES BY SUPPORTING COMMUNITY AND ECONOMIC DEVELOPMENT AND BY HELPING LOCAL GOVERNMENTS TO BECOME MORE EFFECTIVE.

OBJECTIVE 2.1: To help 20 percent of the local governments in smaller Texas communities each year to become better informed of federal and state law impacting daily operations, of available resources outside the community, and of modern management practices.

OUTCOME 1: Percent of city and county governments representing populations of less than 10,000 that received Local Government Services.

STRATEGY 2.1.1: Administer a state program providing information, advice and training to officials of communities of less than 10,000 people

OUTPUT 1: Number of city and county officials trained.

OUTPUT 2: Number of responses to requests for information and advice.

EFFICIENCY 1: Average agency cost per local government official trained.

B. TDHCA STRATEGIC PLAN

EXPLANATORY 1: Number of city and county governments representing populations of less than 10,000.

STRATEGY 2.1.2: As mandated by Senate Bill 336, the Department will develop and implement a consumer education program to educate consumers on executory contract transactions for conveyance of real property used or to be used as a consumer's residence.

OUTPUT 1: Number of entities and/or individuals receiving informational resources as mandated by Senate Bill 336.

OBJECTIVE 2.2: To improve living conditions for 350,000 persons annually through public facility projects, economic development projects that create or retain jobs, housing assistance, and planning projects.

OUTCOME 1: Percent of persons in small communities funded annually benefiting from public facility, economic development, housing and planning projects.

OUTCOME 2: Average annual wage of jobs created / retained.

OUTCOME 3: Percent of CDBG eligible colonia areas receiving technical assistance from the field offices.

STRATEGY 2.2.1 Maintain a competitive application process to distribute HUD federal funds that gives priority to basic human need projects (water, sewer and housing), fund economic development projects that create or retain jobs, and provide ongoing technical assistance, monitoring and contract management to ensure that needs of persons to be served are met.

OUTPUT 1: Number of new community and economic development contracts awarded annually.

OUTPUT 2: Number of projected beneficiaries from community and economic development projects - new contracts awarded annually.

OUTPUT 3: Number of jobs created/retained through economic development contracts awarded annually.

OUTPUT 4: Number of on-site technical assistance visits conducted annually.

OUTPUT 5: Number of programmatic monitoring visits conducted annually.

OUTPUT 6: Average number of contracts administered annually.

EFFICIENCY 1: Average agency administrative cost per contract administered.

EXPLANATORY 1: Number of community and economic development grant applications reviewed.

STRATEGY 2.2.2: To provide technical assistance to colonias through field offices.

OUTPUT 1: Number of on-site technical assistance visits conducted annually from the field offices.

GOAL 3:
THE DEPARTMENT WILL IMPROVE LIVING CONDITIONS FOR THE POOR AND HOMELESS AND REDUCE THE COST OF HOME ENERGY FOR VERY LOW INCOME TEXANS.

OBJECTIVE 3.1: To ease the hardships of poverty and homelessness for 17 percent of the population of very low income persons each year.

OUTCOME 1: Percent of persons in poverty that received homeless and poverty related assistance.

STRATEGY 3.1.1: Administer homeless and poverty related federal funds through a network of community action agencies and other local organizations so that poverty related services are available to very low income persons throughout the State.

B. TDHCA STRATEGIC PLAN

OUTPUT 1: Number of persons assisted through homeless and poverty related funds.

OUTPUT 2: Number of persons assisted that achieve incomes above the poverty level.

OUTPUT 3: Number of shelters assisted.

EFFICIENCY 1: Average agency administrative cost per person assisted.

OBJECTIVE 3.2: To reduce the cost of home energy for 6 percent of very low income households each year.

OUTCOME 1: Percent of very low income households receiving energy assistance.

STRATEGY 3.2.1: Administer the State Energy Assistance Programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low income persons and for assistance to very low income households for heating and cooling expenses and energy-related emergencies.

OUTPUT 1: Number of households with TDHCA assistance for heating and cooling expenses.

OUTPUT 2: Number of dwelling units weatherized by the Department.

EFFICIENCY 1: Average cost per household served.

EXPLANATORY 1: Number of very low income households eligible for energy assistance.

GOAL 4:
TO ADMINISTER THE MANUFACTURED HOUSING PROGRAM IN A FAIR, EQUITABLE, AND EFFICIENT MANNER, ENSURING THAT ALL INDIVIDUALS AND ENTERPRISES PARTICIPATING IN THE PROGRAM ARE PROTECTED FROM UNSAFE PRACTICES, ILLEGAL OPERATIONS AND FRAUD, AND

TO ENSURE PUBLIC AWARENESS OF AVAILABLE SERVICES AND ESTABLISHED PROCEDURES.

OBJECTIVE 4.1: To protect citizens from unsafe practices, illegal operations, and fraud in a cost-effective manner and to ensure responsive titling, registration and other processes as follows:

- increase the number of installation inspections completed by 5 percent annually,
- process 95 percent of applications within established time frames, and
- decrease complaint response time by 3 percent annually.

OUTCOME 1: Percent of applications processed within established time frames.

OUTCOME 2: Percent of consumer complaint inspections conducted within 15 days of request.

OUTCOME 3: Percent of complaints resolved informally.

OUTCOME 4: Percent of complaints resulting in disciplinary action.

OUTCOME 5: Percent of documented complaints resolved within six months.

OUTCOME 6: Recidivism rate for those receiving disciplinary action.

STRATEGY 4.1 Title Certification and Registration

OUTPUT 1: Number of manufactured housing titles issued.

OUTPUT 2: Number of certificates of registration issued.

EFFICIENCY 1: Average cost per manufactured housing title issued.

STRATEGY 4.2 Inspections

OUTPUT 1: Number of routine inspections conducted.

OUTPUT 2: Number of non-routine inspections conducted.

B. TDHCA STRATEGIC PLAN

EFFICIENCY 1: Average cost per routine inspection.

EXPLANATORY 1: Number of installation reports requiring an inspection.

EXPLANATORY 2: Number of installation inspections with deviations.

STRATEGY 4.3 Enforcement

OUTPUT 1: Number of complaints resolved.

OUTPUT 2: Number of contested cases closed.

OUTPUT 3: Number of complaints resolved informally.

EFFICIENCY 1: Average cost per contested case hearing.

EFFICIENCY 2: Average cost per complaint resolved.

EFFICIENCY 3: Average number of days for complaint resolution.

EXPLANATORY 1: Jurisdictional complaints received.

EXPLANATORY 2: Non-jurisdictional complaints received.

GOAL 5:
THE DEPARTMENT WILL TARGET ITS HOUSING AND HOUSING RELATED RESOURCES FOR ASSISTANCE TO PERSONS AND FAMILIES OF VERY LOW INCOME.

OBJECTIVE 5.1: To annually apply a minimum of 25 percent of the Department's combined housing and housing related loans, grants and incentives to benefit very low income Texans.

OUTCOME 1: Percent of Department housing and housing related loans, grants and incentives benefiting very low income Texans.

STRATEGY 5.1.1: Require that housing and housing related resources maximize benefits to very low income Texans.

OUTPUT 1: Amount of housing and housing related loans, grants and incentives benefiting very low income Texans.

GOAL 6:
THE DEPARTMENT WILL MAXIMIZE THE EFFECTIVENESS OF AVAILABLE FUNDS BY LEVERAGING PUBLIC/PRIVATE RESOURCES.

OBJECTIVE 6.1: Annually leverage 10 percent of the Department's combined loans, grants and incentives with public/private resources.

OUTCOME 1: Percent of loans, grants and incentives leveraged with public/private resources.

OUTCOME 2: Percentage of funds assisting households of very low income and homeless persons from dedicated state resources.

STRATEGY 6.1.1: Structure program guidelines, scoring criterion and technical assistance to encourage applicants to provide local or other funds to leverage available Department resources.

OUTPUT 1: Amount of loans, grants and incentives leveraged with public/private resources.

STRATEGY 6.1.2: Seek sources of dedicated state funds to assist households of very low income and homeless persons in need of housing.

OUTPUT 1: Income received from dedicated state sources.

OUTPUT 2: Number of households of very low income and homeless persons served with dedicated state resources.

**GOAL 7:
THE DEPARTMENT WILL ESTABLISH AND
CARRY OUT POLICIES GOVERNING
PROCUREMENT ACTIVITIES THAT FOSTER
MEANINGFUL AND SUBSTANTIVE
INCLUSION OF HISTORICALLY
UNDERUTILIZED BUSINESSES.**

OBJECTIVE 7.1: To include historically underutilized businesses (HUBs) in at least 30 percent of the total Department procurement contracts by fiscal year 1999.

OUTCOME 1: Percent of total dollar value of Department services and commodities procurement contracts awarded to historically underutilized businesses.

STRATEGY 7.1.1: To develop and implement a plan for increasing the use of historically underutilized businesses through the Department's services and commodities contracts.

OUTPUT 1: Number of historically underutilized businesses contacted for invitation to bid and requests for proposals.

OUTPUT 2: Number of historically underutilized business contracts awarded.

OUTPUT 3: Dollar value of historically underutilized business contracts awarded.

C. CONSOLIDATED PLAN GOALS & OBJECTIVES

A. 1996 STATE OF TEXAS CONSOLIDATED PLAN SPECIFIC GOALS AND OBJECTIVES

The following has been duplicated from the 1996 *State of Texas Consolidated Plan* which was approved and finalized by the US Department of Housing and Urban Development on March 4, 1996.

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

Specific Objective 1.1

Prepare a statewide analysis of housing needs for very low, low and moderate income persons.

Proposed Accomplishments:

1. Complete an annual statewide analysis of housing needs by geographic area for individuals and families of very low, low and moderate income persons.

Specific Objective 1.2

Make loans, grants and incentives available to fund eligible housing activities and preserve/create housing units for very low, low and moderate income households.

Proposed Accomplishments

1. Provide housing loans and grants through the Housing Trust Fund for very low and low income households.
2. Provide housing loans and grants through the HOME Program for very low and low income households.
3. Provide rental assistance through Section 8 certificates and vouchers for very low income households.
4. Provide federal tax incentives to develop rental housing for very low and low income households.
5. Provide below market interest rate mortgage loans to very low, low and moderate income first time home buyers
6. Provide loans for the development of multi-family rental units for very low, low and moderate income households.
7. Acquire multi-family housing units for very low, low, and moderate income individuals and families.
8. Acquire and/or refinance projects at risk of being lost as affordable housing and include the

involvement of non-profit organizations as appropriate.

9. Monitor occupancy requirements of Texas properties sold under the Resolution Trust Corporation's Affordable Housing Program.

10. Provide program funds to rehabilitate substandard rental housing.

11. Inform local governments eligible to receive CDBG funds of the availability of CDBG funds for housing and the use of CDBG funds as leverage and matching funds for other housing programs.

12. Work to increase the numbers of low-income rental projects by informing policy makers and housing developers of the need for additional units throughout the state.

13. Promote the coordination of housing resources among state and federal agencies and promote the coordination of program resources through projects that qualify for funding from a variety of sources.

14. Work with the for-profit development community, as well as other housing and social service agencies to coordinate the provision of affordable housing and supportive services for persons with special needs.

15. Promote the development of mixed-income housing.

16. To insure that new multi-family housing stays affordable, access programs that require long-term affordability and require housing sponsors to sign restrictive covenants that define affordability periods.

17. Increase awareness of programs which promote homeownership and self-sufficiency for residents of subsidized and assisted housing.

18. Structure HOME scoring criteria to promote the leveraging of public/private funds and increase partnerships at the local level, particularly with the for-profit community.

19. Access funding from the Federal Home Loan Bank Board.

20. Promote pro-active initiatives to preserve, acquire, and rehabilitate single-family and multifamily housing

21. Promote the creation of housing through private sector enterprises.

22. Study methods to maximize the use of LIHTC and HOME funds in rural, low-income areas and adjust program rules accordingly.

Specific Objective 1.3 Increase the number of State-certified Community Housing Development Organizations (CHDOs) with the capacity

C. CONSOLIDATED PLAN GOALS & OBJECTIVES

statewide to develop affordable housing for very low, and low, and moderate income households.

Proposed Accomplishments:

1. Allocate 15 percent of each federal fiscal year's HOME appropriations for housing projects developed by non-profits (State-certified CHDOs).
2. Provide Low Income Housing Tax Credits for housing projects developed in conjunction with HOME funds by non-profits.
3. Provide funding information and establish partnerships among local non-profits, for-profits, state and federal housing administrators.

Specific Objective 1.4 Discourage the expenditure of state and federal housing funds in areas susceptible to repeated flood damage.

Proposed Accomplishments:

Significant public funds are spent each year to provide temporary housing, food, shelter, evacuation, security and repair services to persons who live in flood prone areas creating an ongoing 'flood and repair' cycle that drains public resources. Rather than simply responding to damage as it occurs, and continually providing funds to those who choose to remain in flood prone areas, public policy should focus on prevention and apply resources to encourage households to locate or relocate to areas outside the 100-year floodplain.

1. State housing-related funds (exclusive of services) should not be used to purchase, construct, or substantially rehabilitate property located in the 100-year floodplain unless the jurisdiction which it is under has adopted a floodplain management plan which is consistent with Federal Emergency Management Agency (FEMA) standards.

Goal 2: TDHCA will target its housing-related resources for assistance to very low-income households.

Specific Objective 2.1 To annually apply a minimum of 25 percent of the Department's housing-related resources to benefit very low-income Texans.

Proposed Accomplishments:

1. Require that housing-related resources maximize benefits to very low-income Texans.

Goal 3: TDHCA will maximize the effectiveness of available funds by leveraging public/private resources..

Specific Objective 3.1 Annually leverage the Department's combined loans, grants and incentives with public/private resources.

Proposed Accomplishments:

1. Structure program guidelines, scoring criteria and technical assistance to encourage applicants to provide local or other funds to leverage available Department resources.

GOAL 4: MORTGAGE FINANCING.

Specific Objective 4.1 Assist in overcoming barriers to mortgage financing experienced by very low, low, and moderate income households.

Proposed Accomplishments:

1. Provide agency resources to assist households facing contract for deed problems.
2. Use the TDHCA Downpayment Assistance Program to assist very low and low-income households in mortgage financing.
3. Provide training and assistance to affordable housing professionals to educate first-time homebuyers.
4. Provide information and assistance to first-time homebuyers.
5. Originate low or no-interest loans which can be recycled for future affordable housing needs.

Goal 5: TDHCA will increase the stock of affordable, decent, safe and sanitary housing in the colonias.

Objective 5.1 Make loans, grants and incentives available to fund eligible housing activities and preserve/create housing units for very low, low and moderate income households.

Proposed Accomplishments

1. Establish five Owner-Builder Self-Help Housing Resource Centers in counties along the US/Mexico Border to help to develop and

C. CONSOLIDATED PLAN GOALS & OBJECTIVES

promote effective self-help housing delivery strategies and techniques.

2. Encourage the full use of the RECD/FmHA Colonias set-aside.
3. Provide agency resources to assist households facing contract for deed problems.
4. Use resources from the Housing Trust Fund, HOME and CDBG programs to improve housing and infrastructure in the colonias.
5. Agencies with resources available to improve conditions in the colonias (including TDHCA, HUD, TWDB, Fannie Mae and RECD/FmHA) need to collaborate with local governments, non-profits and for-profits in order to make the most effective use of their resources and develop a collaborative and comprehensive approach to improving conditions in the colonias.. Devise a Mortgage Revenue Bond Program dedicated to the colonias.

SPECIAL NEEDS OBJECTIVES

Goal 1: TDHCA will improve living conditions for the poor and homeless.

Specific Objective 1.1 To ease the hardships of poverty and homelessness of very low-income persons.

Proposed Accomplishments:

1. Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low-income persons throughout the State.
2. Provide funds to improve the quality of existing emergency shelters for the homeless.
3. Provide funds to make additional emergency shelters available.
4. Provide funds to help meet the costs of operating emergency shelters and of providing essential services to homeless persons.
5. Provide funds to homelessness prevention programs for utility, mortgage, and rental assistance.
6. Provide funds for transitional housing programs.
7. Emphasize continuum of care efforts and coordination between shelter and service providers in the Emergency Shelter Grants Program (ESGP) application process.

Specific Objective 1.2 Increase the coordination of resources among agencies and governments serving the homeless.

Proposed Accomplishments:

1. Promote the coordination of housing resources among state and federal agencies and promote the coordination of program resources through projects that qualify for funding from a variety of sources.
2. Work with the Texas Interagency Council for the Homeless in implementing their Strategic Plan.
3. TDHCA will continue its partnership with the Texas Department of Mental Health and Mental Retardation (MHMR) designed to create a Continuum of Care project for homeless persons in the South Texas Region.
4. Pursuant to 24 CFR, require nonprofit applicants for ESGP funds to submit their ESGP application to the local city or county government for approval.
5. Require ESGP program applicants to describe their participation in any local homeless coalition, social services coordinating council, development of the HUD-required Consolidated Plan or similar document, and/or development of a "continuum of care" plan for the community.

Specific Objective 1.3 If funds are available, plan for the implementation of a transitional housing pilot program which provides supportive services and other opportunities designed to move homeless persons into permanent housing.

Proposed Accomplishments:

1. When applicable, ask ESGP program applicants to describe and document their organization's transitional housing programs.
2. Develop a plan to implement transitional housing pilot program. The transitional housing program will include the provision of the following services: (1) interim housing; (2) physical and mental health services; (3) literacy training; (4) job training; (5) family counseling; (6) credit counseling; (7) education services; and, (8) other services that will prevent homelessness (child care, transportation, etc.).
3. Identify potential sources of funding for supportive service programs.

C. CONSOLIDATED PLAN GOALS & OBJECTIVES

Objective 1.4 If funding is available, gather information on homelessness in Texas, to include the number and characteristics of homeless persons.

Proposed Accomplishments:

1. Conduct a statewide census of homeless persons. The census will gather, at a minimum, information on the number of homeless persons in Texas, why they are homeless, and their current living arrangements.
2. Develop a report for the Governor, Lt. Governor, Speaker of the House, the governing body of each of the Council member agencies, the Texas Legislature, and other funding entities.

Objective 1.5 Conduct a statewide inventory of facilities and services that meet the need for emergency shelter, transitional housing, and supportive services for homeless individuals and families.

Proposed Accomplishments:

1. Conduct a survey of the homeless service providers that have responded to ESGP RFPs since the program's inception.

OTHER SPECIAL NEEDS OBJECTIVES

Objective 1.1 Commit funding resources to address the housing needs of persons with special needs.

Proposed Accomplishments:

1. Create a 10% special needs set-aside through the HOME and Housing Trust Fund programs.
2. Compile information regarding the housing needs of and housing resources available to persons with special needs. Incorporate guidance, input and information from service providers who specialize in serving those with special needs to augment Census data and survey results.

Objective 1.2 Discourage the segregation of persons with special needs from the general population.

Proposed Accomplishments:

1. Increase awareness of the availability of conventional housing programs for persons with special needs.

2. Establish criteria and performance measures which encourage the integration of persons with special needs when scoring projects targeted toward special needs population.

Objective 1.3 Increase collaboration between organizations that provide services to special needs populations and organizations with housing expertise.

Proposed Accomplishments:

1. Require that applicants requesting funds for special needs housing projects provide documentation of a collaborative effort between the housing developer and a social service provider with experience serving special needs populations.
2. Work together with HHSC and other HHS agencies to develop housing alternatives for individuals requiring long-term community care services.
3. Require that applicants for special needs housing projects contact local social service agencies (i.e. HHS agencies and community care providers for the elderly) to document and verify the need for special needs housing.
4. Require that applicants and recipients of housing related funds post notices of public hearings with local HHS and community-care providers.

Objective 2.1 Assess need. A satisfactory assessment of the housing needs of the low income disabled population in Texas is not available.

Proposed Accomplishments:

1. To the extent possible, TDHCA will work with HHSC, MHMR, and other HHS agencies, and community groups to gather information on the housing needs of persons with disabilities throughout the state.

Objective 2.2 Increase the availability of affordable and accessible housing for persons with disabilities.

Proposed Accomplishments:

1. Continue to monitor the recipients of funding to ensure compliance with all state and federal requirements for accessibility as required by program regulations.
2. Encourage new construction and, when feasible, rehabilitation projects utilizing TDHCA

C. CONSOLIDATED PLAN GOALS & OBJECTIVES

funding sources to reflect the "American with Disabilities Act Accessibility Guidelines for Building and Facilities" (36 CFR part 1191, Appendix A) published by the US Architectural & Transportation Barriers Compliance Board. Housing rehabilitation and construction programs administered by TDHCA such as HOME, CDBG, Housing Trust Fund and LIHTC should examine the feasibility of establishing program rules incorporating the ADA Accessibility Guidelines (ADAAG).

3. Establish in 1996 a pilot project in a minimum of three areas to promote accessibility through the removal of architectural barriers. Such a program could result in the provision of funding for the rehabilitation of existing housing to meet accessibility guidelines for persons with disabilities. The program should not use funds to pay for modifications for housing which is already supposed to be in compliance with accessibility requirements. Such housing should be brought into compliance with accessibility standards.

Objective 2.3 Forge partnerships.

Proposed Accomplishments:

Promote the coordination of housing resources available among state and federal agencies and consumer groups that serve the housing needs of persons with disabilities.

Objective 2.4 Provide housing choices which are not linked to supportive services.

Proposed Accomplishments:

1. Separating housing from supportive services increases housing choice and provides individuals the opportunity to choose their services and tailor them to their specific needs. TDHCA, in partnership with other agencies, should encourage consumer-control models of housing provision for persons with disabilities.

2. Require that applicants and recipients of housing related funds post notices of public hearings with local HHS and community-care providers.

Objective 2.5 Increase awareness of competitive grant funds.

Proposed Accomplishments:

1. Use planning documents such as the State Low Income Housing Plan and the Consolidated

Plan to increase awareness of competitive grant opportunities for groups serving persons with disabilities.

2. Help to bring competitive grant funds into Texas and encourage participation at the local level through capacity building efforts and technical assistance offered at the state level.

Objective 3.1 Assess need. To make the most effective use of available funds, the State needs an accurate count of the number of frail, disabled and otherwise needy elderly currently living in Texas and in need of affordable housing. Give particular emphasis to the needs of frail elderly persons in poor rural communities.

Proposed Accomplishments:

1. To the extent possible, TDHCA will collaborate with other agencies on such a project.

Objective 3.2 Support the development of non-institutional housing options and programs which enable the elderly to remain in their own homes and stay close to family and other support groups.

Proposed Accomplishments:

1. Collaborate with the TDoA to provide education and technical assistance to encourage innovative housing options for the elderly. Innovative approaches can include but are not limited to - shared housing, residential care homes, ECHO housing, co-housing, accessory apartments, transitional housing, and home repair/modification programs.

2. Encourage local regulatory codes and housing design standards that permit accessory apartments and other modified living arrangements for the elderly.

Objective 3.2 Increase awareness of competitive grant funds.

Proposed Accomplishments:

1. Use planning documents such as the State Low Income Housing Plan and the Consolidated Plan to increase awareness of competitive grant opportunities for groups serving elderly persons.

2. Help to bring competitive grant funds into Texas and encourage participation at the local level through capacity building efforts and technical assistance offered at the state level.

LEGISLATION

The Department's actions are governed by many different acts and bills at both the state and federal levels. The enabling legislation passed by the Texas Congress establishes the purposes and functions of the Department as well as the methods the Department may use to fulfill these purposes and functions. (For a legislative history of the Department, see Section 1 of this document.) The enabling legislation for the Department is quite lengthy and goes into specific detail on the operations of several of the Department's programs. The section governing the Department's powers and duties is reproduced below; the section governing the director's powers and duties is reproduced in Section 1 of this document.

§ 2306.053 Texas Government Code (as amended)
Department Powers and Duties

(a) The department shall maintain suitable headquarters and other offices in this state that the director determines are necessary.

(b) The department may:

- (1) sue and be sued, or plead and be impleaded;
- (2) act for and on behalf of this state;
- (3) adopt an official seal or alter it;
- (4) adopt and enforce bylaws and rules;
- (5) contract with the federal government, state, any public agency, mortgage lender, person, or other entity;
- (6) designate mortgage lenders to act for the department for the origination, processing, and servicing of the department's mortgage loans under conditions agreed to by the parties;
- (7) provide, contract or arrange for consolidated processing of a housing development to avoid duplication;
- (8) encourage homeless individuals and individuals of low or very low income to attend the department's educational programs and assist those individuals in attending the programs;

- (9) appoint and determine the qualification, duties, and tenure of its agents, counselors, and professional advisors, including accountants, appraisers, architects, engineers, financial consultants, housing construction and financing experts, and real estate consultants;
- (10) administer federal housing, community affairs, or community development programs, including the low income housing tax credit program;
- (11) establish eligibility criteria for individuals and families of low, very low, and moderate income to participate in and benefit from programs administered by the department; and
- (12) do all things necessary, convenient, or desirable to carry out the powers expressly granted or necessarily implied by this chapter.

Since the Department's enabling legislation was initially passed, several more bills addressing the Department's programs have been passed at the state level. Below is a summary of some of the most recent bills.

Bills Passed Affecting TDHCA

HB 785 transfers Regulation of Manufactured Housing (Mobile Homes) from Licensing and Regulation to TDHCA.

SB 1509 establishes five colonia self-help centers along the Texas-Mexico Border to be administered by TDHCA's Community Development Division.

HB 2198 creates a two-year pilot program in which the Department will be involved to create community gardens in low-income areas.

HB 2726 allows a one-time only bond allocation of \$20 million for each year of the biennium for use in the colonias. Requires local housing finance agencies to provide the Department with demographic information regarding loans made.

SB 336, SB 542, HB 1001 put in place regulations related to colonias development and contract for deed arrangements that will affect development in the colonias.

HB 2459 deals with investment of private funds. Written to avoid debacles such as Orange County, California, it may inadvertently restrict the Department's ability to provide low interest mortgage loans.

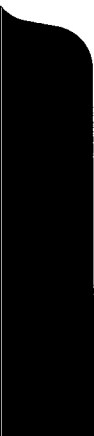
Bills Which May Affect TDHCA

HB 668 and HB 1367 may facilitate lending in distressed areas by making home insurance easier to access.

SB 1020 transfers programs from the Governor's office to General Services. Included among these is the Native American Restitutionary Program presently administered by TDHCA. No change in the program is expected to result from this.

SB 14 allows property owners to take action against government entities if a government action causes at least a 25 percent decline in property value. This could affect programs such as the Low Income Housing Tax Credit Program.

It is important to remember that each of the individual programs that TDHCA administers has its own set of rules and regulations controlling the use of those funds. Recently, the trend in government at the federal level has been to allow local authorities more freedom and discretion in the use of funds to address housing and community development needs; however, there are still a great many regulations established at the federal level for each program that direct the Department's use of funds.



COMPREHENSIVE PERFORMANCE STATEMENT

A. Financial Statement

A complete operating and financial statement of the Department is available under separate cover. To order a copy please call (512) 475-3937.

B. Comprehensive Performance Statement

1. Performance by Income Category

The following analysis of the Department's progress in meeting the need of individuals and families of low and very low income is compiled from the 1996 housing-related program activities reported by each program area. The following discrepancies in data reporting requirements should be considered when reviewing the Department's 1996 data:

- Whereas the Low Income Housing Plan and Annual Report is a state regulated planning requirement, state definitions have been used for income categorization;
- the Department administers programs that operate on a state fiscal year, federal fiscal year, program year, and those that follow the calendar year;
- because of vacancies, there will sometimes be discrepancies between the number of households assisted and the number of units provided; and
- the primary beneficiaries of the CDBG program must be low to moderate income but the two categories are not distinguished in the reporting of program information.

a) **Prioritization of Assistance to the Neediest Individuals**

The distribution of the Department's resources in 1996 showed a clear prioritization of assistance to the poorest households (*See Table One*). The vast majority of households served by the Department were classified as low, very low, and extremely low income.

Five hundred ninety-two thousand one hundred and seventy-four (592,174) households or individuals served by the Department's housing related programs in 1996 met the state definitions of low and very low income.

The populations served in certain programs (CEAP, WAP, CSBG, ENTERP, ESG, EHP) report one figure for 0-60% of AMFI. This figure represents a AMFI equivalent of poverty guidelines used to report program performance.

This years' report included Community Services Block Grant (CSBG) funding. CSBG is a housing-related program providing assistance through nonprofits (e.g. homebuyer education, emergency relief, shelter, nutrition, health and human services, etc.) to very low income populations. Even with the elimination of CSBG funding from Department calculations, over 98 percent (98%) of funding was directed to very low income populations.

Populations served earning more than 80 percent (80%) of AMFI represent less than one half of one percent of the total households or individuals served by the Department in 1996.

The following program performance variables demonstrate the Department's commitment to serving households with the greatest need:

- **HOME** program funds from 1992 through 1996 have served very low and low income households exclusively. To insure that the department's HOME resources help the neediest individuals the HOME program uses a scoring process that

COMPREHENSIVE PERFORMANCE STATEMENT

awards extra points to applicants that serve households at less than 50 percent (50%) of HUD Adjusted Median Family Income. The HOME scoring process also gives additional points to applicants that serve the elderly, frail elderly, persons with disabilities, and persons with HIV/AIDS. In FY 96 HOME committed funds to serve nine hundred and sixty-eight (968) households earning less than 80 percent (<80%) of AMFI.

- **LIHTC** development funded by the Department serves households that earn 51 - 60 percent AMFI (51<60 percent AMFI). In 1996 it is projected that 4762 units funded with tax credits will be directed to households earning 51-60 percent of AMFI, and an additional two hundred and eighty-six units for families able to pay market rate rents. This is part of a mixed income integration process.

The variance between FY 95 and FY 96 reflects a reduced amount of returned tax credits ("carryover") and a significant amount of LIHTC projects will be creating new units ("new construction") rather than rehabilitating existing units. New construction carries a higher cost.

- **Housing Finance Bonds** provided homebuyers assistance to three hundred and thirty-two (332) households of very low income, and six hundred and eighty-six (686) households of low income.
- Using 501(C)(3) Bonds the Department through its **Multifamily Bond Program** is projected to provide housing for five hundred and six households (506) of very low income and four hundred and three (403) households of low income. Following the close of FY 96 the Multifamily Bond Program has

committed additional 501(C)(3) bond funds to provide one thousand seven hundred and thirty-six 1,736 units for low income households. Pending legislative approval the Department will continue to use 501(c)(3) Bonds to increase the stock of affordable housing.

- **Section 8** certificates and vouchers administered by the Department provided rental assistance to one thousand and seventy-two (1,072) very low income households in rural areas in 1996. The variance between FY1995 and FY 1996 represents fewer certificates and vouchers directed to the Department to issue. The remaining vouchers were distributed to local PHA's.
- **Weatherization Assistance Program (WAP)** - program funds assisted three thousand five hundred and forty-one (3,541) households of very low income persons in 1996.
- **ENTERP** program funds assisted sixty-three thousand eight hundred and seventy-five (63,875) persons of very low income, and an additional two thousand three hundred and forty-six (2,346) persons of low income.

b) New Construction of Affordable Housing

The following 1996 program performance variables demonstrate the Department's commitment to increasing the stock of affordable housing for very low and low income families:

- **LIHTC** Program funds are projected to add three thousand eight hundred and thirty-nine (3,839) units affordable to very low income households according to the state

COMPREHENSIVE PERFORMANCE STATEMENT

definition of very low income (<60% AMFI).

- **HOME Program** funds created or rehabilitated nine hundred and sixty-eight (968) units of housing affordable to low and very low income households.
- **Housing Trust Fund** resources contributed sixty-five (65) units to the new housing stock affordable to low and very low income households.
- **Housing Finance Bonds** - created eighty-one (81) new units affordable to families earning less than 50 percent (50%) of HAMFI in 1996.
- **1996 Consolidated Plan** policy requires CDBG applicants to submit information concerning the localities past and future efforts to provide affordable housing opportunities. Notices of public hearings to determine the use of CDBG funds must also be posted with local Public Housing Authorities and health and human services providers.
- **CDBG program** funds will be used in 1996 to introduce a housing demonstration fund designed to provide basic infrastructure in conjunction with housing development funded through other state, federal, and local resources.

c) Rehabilitation of the Existing Affordable Housing Stock

The following 1996 program performance variables demonstrate the Department's commitment to repairing and rehabilitating the existing stock of affordable housing for very low and low income families:

- **HOME Program** - funds rehabilitated three hundred and fifty-one (351) units through its Owner Occupied Housing Assistance Fund in 1996.
- **CDBG program** funds removed architectural barriers that benefited eight hundred and fifty-two (852) households earning less than 80 percent (80%) median family income. Funds will be made available through the CDBG Housing Rehabilitation Fund for owner-occupied and renter-occupied housing rehabilitation.
- **Housing Trust Fund** - rehabilitated thirty-eight (38) units and acquired one hundred and fifteen (115).
- **LIHTC** - is projected to rehabilitate one thousand two hundred and nine (1,209) units according to contract awards.

d) Rental Assistance

The following 1996 program performance variables demonstrate the Department's commitment to providing rental assistance to very low and low income families:

- **Section 8 Program** regulations give 'federal preference' to applicants that pay more than 50 percent (50%) of family income for rent; applicants that live in substandard housing; applicants that are homeless, and applicants that have been involuntarily displaced. Federal preferences are prescribed by law and required to be used in the selection process for section 8 applicants. Section 8 certificates and vouchers administered by the Department provided rental assistance to one thousand and seventy-two (1,072) very low income households in rural areas in 1996.

COMPREHENSIVE PERFORMANCE STATEMENT

- **HOME Program** - assisted two hundred and sixty-five (265) units with Rental Project Assistance and Tenant Based Rental Assistance.
- Using 501(C)(3) Bonds the Department through its **Multifamily Bond Program** has FY 96 funding commitments is projected to provide housing for five hundred and six households (506) of very low income and four hundred and three (403) households of low income. Following the close of FY 96 the Multifamily Bond Program has committed additional 501(C)(3) bond funds to provide one thousand seven hundred and thirty-six 1,736 units for low income households.

e) Homebuyer Assistance

The following 1996 program performance variables demonstrate the Department's commitment to expanding homeownership opportunities for very low and low income households:

- **Housing Finance Bonds** - provided homebuyers assistance to two hundred and thirty-two (232) households of very low income, and six hundred and eighty-six (686) households of low income.
- **HOME Program** - through the HOME Homebuyer Assistance Program assisted three hundred and fifty-two (352) households earning less than 80 percent (<80%) AMFI.

Table One: Households and Individuals Served by Income Category in FY 1996

| | Funds Committed in FY 1996 | Total Households/ Individuals Served | *State Definition of Low and Very Low Income. | | | | * Notes |
|---|----------------------------|--------------------------------------|---|-------------------|---------------------------------|------------|---|
| | | | Very Low Income (0-50%) | Low Income (<80%) | Moderate Income (80%) and above | Other | |
| HOME Program | \$15,083,934 | 968 | 533 | 305 | | 130 | *Other = vacant units |
| Housing Trust Fund | \$1,099,998 | 218 | | 218 | | | |
| CDBG Housing Rehabilitation Fund | \$307,572 | 852 | | 852 | | | * Only serves 0-80% AMI; Architectural Barrier Removal. |
| Section 8 | \$5,661,385 | 1,072 | 1,072 | | | | * |
| Low Income Housing Tax Credit Program | \$24,847,125 | 5,048 | 4,762 | | 286 | ** | *51-60% AMFI; projection made from 1996 approved allocations. **market rate units created with LIHTC. |
| Multifamily Bond Program: | \$22,050,000 | 1,265 | 506 | 403 | 317 | * | * 317 units reflect the program reliance on mixed income properties; market rental units subsidize low income set-aside units |
| Single Family Bond Program: | \$76,903,792 | | | | | | *Tax -exempt 501(c)(3) Bonds; closed 8/1/96 |
| First Time Homebuyer Program | | 1,152 | 151 | 681 | 320 | | |
| Down Payment Assistance Program (DPAP) | | 12 | | | | | |
| 0% Loan Single Family Loan Programs | | 86 | 81 | 5 | 0 | | |
| Single Family Interim Construction Program | | | | | | | *program specific figures will be extrapolated from *0% Single Family Loan Prog. * category in final draft. |
| Subsidized Home Purchase Loan (SHPLP) | | | | | | | |
| Housing Construction/Acquisition Loan (HCALP) | | | | | | | |
| Community Services Block Grant (CSBG) | \$18,777,053 | 295,037 | 295,037 | | | | *Data for persons not households; tracks by poverty guidelines; serves approx. 0-60% AMFI. |
| Homeless/Emergency Relief Programs | | | | | | | |
| Emergency Shelter Grant (ESG) Program | \$3,457,000 | 78,128 | 78,128 | | | | *Data for persons not households. |
| Permanent Housing for Disabled Homeless (PHP) | \$33,357 | 16 | 16 | | | | *Data for persons not households. |
| Comprehensive Energy Assistance (CEAP) Program | \$16,725,393 | 133,263 | 133,263 | | | | |
| Weatherization Assistance Program (WAP) | \$5,665,062 | 3,541 | 3,541 | | | | *Tracks by poverty guidelines; serves approx. 0-60% AMFI. |
| Emergency Nutrition/Temporary Emergency Relief (ENTERP) | \$1,267,167 | 66,221 | 63,875 | 2,346 | | | *Data for persons not households. |
| Emergency Community Service | \$80,147 | 6,399 | 6,399 | | | | *Data for persons not households. |
| TOTAL: | \$191,958,985 | 593,227 | 587,364 | 4,810 | 923 | 130 | |

* Income categories defined by General Government Code §2306.004. Definitions, in accordance with §2306.123. Area Median Income.

COMPREHENSIVE PERFORMANCE STATEMENT

2. Special Needs Populations Served

The Department's program performance in 1996 demonstrated a clear commitment to persons with special needs (See *Table Two*). Approximately 31 percent (31%) or one hundred eighty-eight three hundred and ten (188,310) of the households or individuals assisted by the Department were classified as having special needs. Information on special needs is not collected by the Housing Finance Division so it is likely that the numbers are higher than given above. For the programs for which special needs status is reported they are broken down as follows:

- fifth thousand and fifty-five (50,055) of the households or individuals served by the Department in 1996 were reported as having disabilities; programs not required to report services to persons with disabilities have significantly lowered this figure;
- fifty-three thousand seven hundred and twenty-eight (53,728) of the households or individuals served by the Department in 1996 were classified as elderly or frail elderly;
- no program reports on persons having alcohol or other drug addiction;
- one hundred three thousand three hundred and seventy (103,370) persons served by the Department were classified as homeless. **Not including those served with CSBG funds.;*
- persons with HIV/AIDS are not reported on specifically, but have received services under disability status; Housing Opportunities for Persons with AIDS (HOPWA) is administered by the Department of Health and described on pages 64 & 65;
- Victims of Domestic Violence are served through Community Services Division.

Table 2- provides a comprehensive breakdown of the Department's allocation of

housing resources for persons with special needs for 1996.

Please refer to the TDHCA program descriptions in Section III for each program's specific strategies to provide housing for persons and families with special needs.

The following 1996 program performance variables demonstrate the Department's commitment to providing housing assistance for persons with special needs:

- **HOME** Program regulations designed by the Department include a 10 percent (10%) set-aside to provide affordable housing for persons with special needs. In addition to the set-aside, the program's overall scoring process gives additional points to applicants with projects that serve the elderly, frail elderly, persons with disabilities, and persons with HIV/AIDS. HOME Program projects completed in 1996 provided housing assistance two hundred and eighteen (218) special needs households.
- **Housing Trust Fund** - provided assistance to thirty-five (35) households with persons with disabilities, and forty (40) elderly households.
- **PHP** program funds provided housing for sixteen (16) homeless persons with disabilities.
- **LIHTC** application scoring criteria give extra points for projects that designed to serve elderly persons and persons with disabilities; projects that provide transitional housing units for the homeless; and projects that provide tenants with supportive services. The 1996 tax credit program contracts are projected to served five hundred and eighty-three (583) persons with disabilities and four hundred and ninety-seven (497) elderly persons.

- **CEAP** programs served forty-seven thousand and four (47,004) persons with disabilities, and fifty thousand two hundred and fifty-four (50,254) elderly persons and frail elderly persons.
- **Weatherization Assistance Program - (WAP)** served one thousand five hundred and sixty-five (1,565) persons with disabilities, and two thousand four hundred and sixty-three (2,463) elderly and frail elderly persons.
- **Section 8** Program requirements give application preference to elderly families and disabled families. The program served two hundred and fifty-six (256) elderly persons.
- **1996 Consolidated Plan** policy requires CDBG applicants to post notices of public hearings with local Public Housing Authorities and local Health and Human Services providers.
- The Multifamily Bond Program using 501(C)(3) Bonds committed funds to create sixty-three (63) accessible units for special needs populations.

Strategies to Provide Housing for Persons and Families with Special Needs

Home Investment Partnerships (HOME) Program

The 1994 HOME Program created a Special Needs Set-Aside to provide housing for persons with "special needs," as defined in the State's Consolidated Plan. Special Needs are defined as homeless, or non-homeless low-income persons who are: elderly, frail elderly, disabled, and persons with AIDS and AIDS related diseases and their families.

The allocation for this set-aside is 10 percent (10%) of the total HOME allocation. The purpose of this funding category is to provide affordable housing for persons with special needs. Non-profit organizations, units of local government, and Public Housing Agencies with documented history of working with special needs populations and relevant housing related experience may apply. Special Needs set-aside funds will be reserved within the HOME activity allocations eligible for the Special Needs set-aside as sub-allocations for those activity funds.

The Department has also begun the a Statewide Architectural Barrier Removal (SABR) pilot project. This project, focusing on the removal of barriers to accessibility on owner-occupied or renter-occupied housing.

Border Housing Initiative Interim Construction Fund

Builders will be required to include plans for properties meeting ADA requirements for accessibility, including the following design features:

- There must be an accessible route into the residence, through the passage of a door no less than 3'-0", which would require the elimination of any steps;
- All interior doors must be a minimum of 2'-6" in width to accommodate a wheelchair. This would especially include bath and closet areas;
- Light switches, convenient outlets and electrical panel breaker boxes must be located so as to be accessible to all. The preferable location of the panel boxes should be on a inside wall with accessible wheelchair route;
- During the framing of the residence, continuous wood blocking will be installed at tub/shower and toilet areas for the future installation of grab bars.

COMPREHENSIVE PERFORMANCE STATEMENT

Low Income Housing Tax Credit Program

The Department provides extra points for projects designed and equipped for elderly tenants; projects that are equipped and accessible to persons with physical or mental disabilities; and projects that provide transitional housing units for the homeless. The Department also provides preference in its selection criteria to projects that include supportive services for its tenants.

Housing Trust Fund

All Housing Trust Fund projects must set aside a minimum of 10 percent (10%) of the units for individuals with special needs.

Single Family Interim Construction Program

No mandatory requirements imposed by the Department; however, it is encouraged on any new construction.

Statewide Housing Assistance Payments Program (Section 8)

Previously HUD allowed for a separate allocation to be set aside (e.g. elderly units under the certificate/voucher allocation). However, as of October 18, 1994, the new program rules (subpart E) do not allow for this specific set aside of elderly housing units. Families are now assisted according to federal preferences as their names come to the top of the waiting list and funds are available to assist their housing needs. The Department will explore other NOFA's which address special needs as they become available.

Local Government Services

LGS informs local officials of programs for housing for families with special needs through workshops and conferences held for local officials.

Emergency Community Services Homeless Grant Program

All funds for this program assist homeless persons or persons at-risk of homelessness.

Emergency Shelter Grants Program

All funds for this program assist homeless persons and/or persons at-risk of homelessness.

Emergency Nutrition/Temporary Emergency Relief Program

ENTERP General Revenue funds may be used to match local funds for temporary emergency housing assistance to needy persons.

Comprehensive Energy Assistance Program

Priority is given by Congressional requirement to elderly persons, persons with disabilities, and households with children 6 years of age or under.

Weatherization Assistance Program

Priority is given by Congressional requirement to elderly persons, persons with disabilities, and households with children 6 years of age or under. Department of Energy (DOE) rules govern the program with limited rules from Health and Human Services.

Texas Community Development Program

HUD does not allow CDBG funds to be set-aside for any one group of people beyond the low to moderate income requirement, except when used to provide public services such as child care, education, welfare, crime prevention, or health care. Public services funds are limited to 15 percent (15%) of the total amount of assistance requested by a given community. It is not possible for the TCDP to set aside CDBG funds to provide housing for a specific group of people.

However, at the local level, some targeting is possible. Cities or counties receiving CDBG funds for housing-related projects must draft guidelines that describe how they will select the people who will benefit from the housing assistance. Often, these guidelines give priority to elderly, special needs, and very-low income persons. The drafting of guidelines is a local matter that is governed only by the TCDP requirement that 100 percent (100%) of the beneficiaries will be of low to moderate income.

PUBLIC COMMENTS

During the 32-day public comment period for the 1997 State of Texas Low Income Housing Plan and Annual Report, eight public hearings were held throughout Texas. In addition to the comment received at these hearings, much written comment was received by the Department. Below is a summary of this public comment. All transcripts of the public hearings are available at the Housing Resource Center library; contact the Housing Resource Center at 512-475-3975 if you are interested in reviewing these transcripts.

CDBG:

- In favor of the biennial or double funding cycle;
- In favor of a single public hearing during the community development application process. Communities indicated that when they pass the local resolution, it is like a public hearing, so they are actually holding three public hearings before the application is submitted;
- Support for change in the application scoring procedure. This change will allow communities with 1996 open contracts to receive ten points;
- Supports the continuation and expansion of the STEP Program for communities unable to participate in the mainstream application and implementation process;
- Support The Texas Community Development Program's proposal for a Housing Fund;
- Support for the Texas Capital Fund Program- has been used very successfully;
- Recommend that some sort of competitive deadline be set for applications for this type of activity;
- Support the removal of community distress in regards to consideration of applications for housing rehabilitation projects;
- If there isn't enough interest in the Housing Infrastructure Fund, it should roll over into housing rehab;
- The communities are required to determine what their priorities are in order to apply for their funds, thus that should be a determining factor for where the

CDBG funds go to (They are a good indication of state needs);

- Opposed to set asides taking away from the Community Development Fund Program;
- Regarding the Housing Demonstration Fund: there have been very few applications to date, and interested communities have found the rules and restrictions associated with it a bit cumbersome;
- Should not have a scoring criteria for local match;
- Concerned about liability for communities that utilize volunteer labor for STEP projects;
- Oppose allowing communities to receive ten points with 1996 open contracts;
- Oppose the biennial or double funding cycle.

HOME:

- Recommend that owner occupied rehabilitation percentage be increased;
- Regional allocation of housing rehab funds ought to take into account the population base of that area, as well as the poverty of the population;
- With regards to regional allocations for housing rehab, there ought to be a set amount- should restrict the amount of money that each applicant can apply for. One or two projects shouldn't take up all the funding allocated to a region;
- A scoring factor put in place before the applications are submitted;
- There ought to be a committee or individual that is going to be common to all the regions, that will score the applications;
- Would like to see the community distress on the Housing Fund eliminated. This is because all housing rehabilitation applicants that receive assistance are low to moderate income, regardless. There are needs in communities that do not have a high community distress. I believe that it is an irrelevant point to be made in scoring these applications. There are poor people in all communities. Other factors are all right but community distress, has no bearing whatsoever on housing rehab;

CITIZEN PARTICIPATION AND PUBLIC COMMENT

- The Housing Demonstration Fund seems to be rather discretionary, and is used to fund what is wanted to be funded rather than what the public needs funded;
- Opposes the Home Buyer Assistance Program and Interim Financing Program;
- If we don't preserve the housing stock we have, the small towns are going to be in bad shape real fast. It isn't cost effective to build new housing in small towns because the cost of construction exceeds the value of the house built;
- Reduce some of the other funds that are not working and put some of the money back into housing rehab;
- Would like to see another needs analysis survey done. His clients all over the state are clamoring for owner occupied housing, yet the HOME program has reduced the amount of money that goes to housing rehab.

MISC.:

- Recommend that the Plan be amended to include a specific plan to coordinate the maintaining of existing housing in need of renovation that is currently federally financed;
- Propose removal of the Department's policy not to provide tax credits for the renovation of properties financed by Rural Development;
- Recommend that the Department not give any preference to non-profits beyond that required by law;
- Concern that too great an emphasis is placed on generating income for the Department versus actually servicing the needs of lower income Texas families.



used for the prevention of homelessness.

3. Assistance to the Homeless

The Department administers two programs that target the needs of the homeless population -- the EHP program and the ESGP program. The Department makes an effort to proactively solicit applicants and inform qualified entities of their eligibility status. After applications are submitted applicants are scored competitively on a variety of factors that are designed to determine the severity of local need and the applicants ability to administer grant funds effectively. However, the Department does not dictate the prioritization of specific homeless populations. Maximum discretion is given to local applicants to determine the activities most needed in their community.

Whereas homeless persons are defined as special needs population, the statistical break down is included in *Table Two*. The following program performance variables demonstrate the Department's commitment to serving the homeless:

- **ESGP** funds assisted seventy-eight thousand one hundred and twenty-eight (78,128) homeless persons and persons at risk of becoming homeless in 1996. The scoring criteria for ESGP allocations give preference to applicants that show evidence of providing a 'continuum of care' in their service provision and show evidence of collaboration with community based groups and local governments.
- **EHP** funds served six thousand three hundred and ninety-nine (6,399) homeless persons and persons at risk of becoming homeless in 1996.
- **ENTERP** and **CSBG** programs provide services such as utility assistance, clothing, medical services and transportation that are

- **PHP** program funds provided sixteen (16) housing units for homeless persons with disabilities in 1996.

Table Two: Special Needs Populations Served

| | Total Persons with Special Needs Served | Homeless Persons | Persons with Disabilities | Persons with HIV/AIDS | Elderly | Persons w/ Alcohol or other Drug Addiction | * Notes |
|--|---|------------------|---------------------------|-----------------------|---------------|--|---|
| HOME Program | 218 | | | | 218 | | * persons with disabilities not tracked in this period. |
| Housing Trust Fund | 75 | | 35 | | 40 | | |
| CDBG Housing Rehab Fund | 852 | | 852 | | | | * Architectural Barrier Removal. |
| Section 8 | 256 | | | | 256 | | * Other special needs population data not tracked. |
| Low Income Housing Tax Credit Program | 1,080 | | 583 | | 497 | | projected units. |
| Multifamily Bond Program | 63 | | | | | | * Tax-exempt 501(c)(#) Bonds: closed 8/1/96 |
| Single Family Bond Program: | | | | | | | |
| First Time Homebuyer Program | | | | | | | * Does not report by special need status. |
| Down Payment Assistance Program (DPAP) | | | | | | | * Does not report by special need status. |
| 0% Loan Single Family Loan Programs | | | | | | | * Does not report by special need status. |
| Single Family Interim Construction Program | | | | | | | * Does not report by special need status. |
| Subsidized Home Purchase Loan (SHPLP) | | | | | | | * Does not report by special need status. |
| Housing Construction/Acquisition Loan (HCALP) | | | | | | | * Does not report by special need status. |
| Homeless/Emergency Relief Programs | | | | | | | |
| Emergency Shelter Grant (ESG) Program | 78,128 | 78,128 | | | | | |
| Permanent Housing /Disabled Homeless (PHP) | 16 | | 16 | | | | |
| Comprehensive Energy Assistance (CEAP) Program | 97,258 | | 47,004 | | 50,254 | | |
| Weatherization Assistance Program (WAP) | 4028 | | 1565 | | 2,463 | | *disabled elderly recognized twice. |
| Emergency Nutrition/Temporary Emerg. Relief (ENTERP) | | | | | | | |
| Emergency Community Service Homeless Grant (EHP) | 6,399 | 6,399 | | | | | |
| TOTAL: | 188,373 | 103,783 | 50,055 | | 53,728 | | |

**3. Ethnic and Racial
Composition of Households
Assisted by the Department**

The demographic distribution of the Department's housing resources showed a strong commitment to providing housing assistance without regard to the individual's race, ethnicity, or national origin.

Table 3 provides information on the number and percentage of households served by ethnic group for 1996.

Tables 4-13 provide a comprehensive review of TDHCA's geographical distribution of resources, delineated according to race and ethnicity.

The LIHTC program, ENTERP, and the Single Family Bond Programs do not collect information on the ethnicity of applicants for services.

The Department is currently in the process of producing an Analysis of Impediments to Fair Housing Choice which will include housing -related issues reported by ethnicity and race. This report's expected date of completion is February 28, 1997.

Table Three: TDHCA Housing Related Funding by Ethnic/Racial Group

| | Total Served | Black | Hispanic | White | Other | * Notes |
|--|----------------|----------------|----------------|----------------|--------------|--|
| HOME Program | 773 | 147 | 290 | 325 | 11 | *discrepancy due to vacant units. |
| Housing Trust Fund | 218 | 94 | 61 | 59 | 4 | *-10 off income count. |
| CDBG Housing Rehab Fund | | | | | | * Not tracked |
| Section 8 | | | | | | * Not tracked |
| Low Income Housing Tax Credit Program | | | | | | * Not tracked |
| Single Family Bond Program: | | | | | | * Not tracked |
| First Time Homebuyer Program | | | | | | * Not tracked |
| Down Payment Assistance Program (DPAP) | | | | | | * Not tracked |
| 0% Loan Single Family Loan Programs | | | | | | * Not tracked |
| Single Family Interim Construction Program | | | | | | * Not tracked |
| Subsidized Home Purchase Loan (SHPLP) | | | | | | * Not tracked |
| Housing Construction/Acquisition Loan (HCALP) | | | | | | * Not tracked |
| Community Services Block Grant (CSBG) | 291,582 | 57,891 | 165,973 | 65,309 | 2,409 | *-3,455 variance reflects difference between contract year and year end reporting. |
| Homeless/Emergency Relief Programs | | | | | | |
| Emergency Shelter Grant (ESG) Program | 78,124 | 20,219 | 22,468 | 34,406 | 1,031 | |
| Permanent Housing //Disabled Homeless (PHP) | | | | | | * Not tracked |
| Comprehensive Energy Assistance (CEAP) Program | 133,263 | 35,848 | 66,898 | 30,117 | 400 | |
| Weatherization Assistance Program (WAP) | 3,541 | 1,027 | 1,416 | 1,027 | 71 | |
| Emergency Nutrition/Temporary Emerg. Relief (ENTERP) | | | | | | * Not tracked |
| Emergency Community Service Homeless Grant (EHP) | 6,448 | 1,898 | 2,586 | 1,871 | 93 | |
| TOTAL: | 513,949 | 117,124 | 259,692 | 133,114 | 4,019 | |
| Percent: | 100% | 22.79% | 50.53% | 25.90% | 0.78% | |

Note: Data sorted by ethnicity/race as well as by county is available under separate cover. Please call the Housing Resource Center at (512)465-3972.

COMPREHENSIVE PERFORMANCE STATEMENT

TABLE FOUR: HOME PROGRAM

| County | White | Black | Hispanic | Other | TOTAL |
|-----------|-------|-------|----------|-------|-------|
| Anderson | 0 | 0 | 1 | 0 | 1 |
| Angelina | 1 | 0 | 0 | 0 | 1 |
| Atascosa | 3 | 0 | 18 | 0 | 21 |
| Bee | 0 | 0 | 4 | 0 | 4 |
| Bexar | 0 | 5 | 5 | 0 | 10 |
| Bowie | 7 | 7 | 0 | 0 | 14 |
| Brazoria | 1 | 2 | 0 | 1 | 4 |
| Brazos | 0 | 2 | 1 | 0 | 3 |
| Brewster | 1 | 0 | 0 | 0 | 1 |
| Caldwell | 1 | 0 | 0 | 0 | 1 |
| Calhoun | 0 | 0 | 3 | 0 | 3 |
| Cameron | 1 | 0 | 16 | 0 | 17 |
| Camp | 3 | 0 | 2 | 0 | 5 |
| Cass | 1 | 0 | 0 | 0 | 1 |
| Cherokee | 4 | 1 | 0 | 0 | 5 |
| Clay | 2 | 0 | 0 | 0 | 2 |
| Coke | 5 | 0 | 1 | 0 | 6 |
| Collin | 14 | 5 | 10 | 4 | 33 |
| Comal | 23 | 2 | 17 | 0 | 42 |
| Dallas | 9 | 7 | 10 | 0 | 26 |
| Dawson | 1 | 1 | 0 | 0 | 2 |
| Denton | 4 | 0 | 0 | 0 | 4 |
| De Witt | 0 | 0 | 1 | 0 | 1 |
| Duval | 0 | 0 | 2 | 0 | 2 |
| Eastland | 7 | 0 | 1 | 0 | 8 |
| Edwards | 1 | 0 | 1 | 0 | 2 |
| Ellis | 4 | 1 | 0 | 0 | 5 |
| El Paso | 0 | 0 | 10 | 0 | 10 |
| Falls | 0 | 1 | 0 | 0 | 1 |
| Fort Bend | 2 | 6 | 3 | 0 | 11 |
| Freestone | 1 | 2 | 0 | 0 | 3 |
| Galveston | 2 | 1 | 1 | 0 | 4 |
| Garza | 3 | 1 | 2 | 0 | 6 |
| Gregg | 7 | 6 | 2 | 0 | 15 |
| Hale | 10 | 1 | 8 | 0 | 19 |
| Hardin | 3 | 2 | 0 | 0 | 5 |
| Harris | 4 | 6 | 11 | 1 | 22 |
| Harrison | 1 | 6 | 1 | 0 | 8 |
| Hays | 0 | 0 | 2 | 0 | 2 |
| Hidalgo | 1 | 0 | 9 | 0 | 10 |
| Hill | 1 | 0 | 0 | 0 | 1 |
| Hockley | 3 | 3 | 10 | 0 | 16 |
| Houston | 1 | 1 | 0 | 0 | 2 |
| Howard | 0 | 0 | 0 | 2 | 2 |
| Jackson | 4 | 0 | 0 | 0 | 4 |
| Jefferson | 1 | 1 | 0 | 0 | 2 |
| Jim Wells | 5 | 6 | 9 | 0 | 20 |
| Johnson | 7 | 0 | 5 | 1 | 13 |

COMPREHENSIVE PERFORMANCE STATEMENT

| County | White | Black | Hispanic | Other | TOTAL |
|---------------|------------|------------|------------|-----------|------------|
| Karnes | 0 | 0 | 8 | 0 | 8 |
| Kaufman | 0 | 1 | 0 | 0 | 1 |
| Leon | 3 | 2 | 0 | 0 | 5 |
| Liberty | 5 | 1 | 0 | 0 | 6 |
| Live Oak | 0 | 0 | 4 | 0 | 4 |
| Lubbock | 1 | 2 | 1 | 0 | 4 |
| McLennan | 12 | 4 | 0 | 0 | 16 |
| Matagorda | 6 | 1 | 4 | 0 | 11 |
| Medina | 1 | 0 | 7 | 0 | 8 |
| Menard | 4 | 0 | 9 | 0 | 13 |
| Midland | 1 | 1 | 1 | 0 | 3 |
| Montague | 11 | 0 | 0 | 0 | 11 |
| Montgomery | 9 | 5 | 0 | 0 | 14 |
| Moore | 1 | 0 | 0 | 0 | 1 |
| Navarro | 2 | 2 | 0 | 0 | 4 |
| Polk | 4 | 0 | 0 | 0 | 4 |
| Potter | 2 | 0 | 3 | 0 | 5 |
| Presidio | 1 | 0 | 3 | 0 | 4 |
| Refugio | 7 | 0 | 1 | 0 | 8 |
| Sabine | 1 | 5 | 0 | 0 | 6 |
| San Augustine | 5 | 0 | 0 | 0 | 5 |
| Shelby | 2 | 2 | 0 | 1 | 5 |
| Smith | 11 | 0 | 0 | 0 | 11 |
| Tarrant | 10 | 8 | 5 | 1 | 24 |
| Tom Green | 0 | 4 | 0 | 0 | 4 |
| Travis | 47 | 24 | 39 | 1 | 111 |
| Trinity | 4 | 5 | 0 | 0 | 9 |
| Upshur | 1 | 0 | 0 | 0 | 1 |
| Uvalde | 0 | 0 | 7 | 0 | 7 |
| Val Verde | 0 | 0 | 10 | 0 | 10 |
| Van Zandt | 3 | 1 | 0 | 0 | 4 |
| Victoria | 0 | 0 | 2 | 0 | 2 |
| Walker | 0 | 2 | 0 | 0 | 2 |
| Ward | 1 | 1 | 0 | 0 | 2 |
| Webb | 0 | 0 | 8 | 0 | 8 |
| Wichita | 3 | 0 | 0 | 0 | 3 |
| Williamson | 3 | 0 | 1 | 0 | 4 |
| Wilson | 0 | 0 | 7 | 0 | 7 |
| Young | 5 | 0 | 2 | 0 | 7 |
| TOTALS | 315 | 147 | 288 | 12 | 762 |

TABLE FIVE: HOUSING TRUST FUND

| County | White | Black | Hispanic | Other | TOTAL |
|---------------|-----------|-----------|-----------|----------|------------|
| Bell | 5 | 15 | 5 | 0 | 25 |
| Bexar | 43 | 36 | 35 | 2 | 116 |
| Dallas | 10 | 26 | 20 | 1 | 57 |
| Jefferson | 1 | 17 | 1 | 1 | 20 |
| TOTALS | 59 | 94 | 61 | 4 | 218 |

COMPREHENSIVE PERFORMANCE STATEMENT

**TABLE SIX: FIRST TIME HOMEBUYER
PERSONS SERVED BY ETHNICITY AND COUNTY, FY 1996**

| County | White | Black | Hispanic | Other | TOTAL |
|------------|-------|-------|----------|-------|-------|
| Baylor | 1 | 0 | 0 | 0 | 1 |
| Bell | 39 | 22 | 18 | 1 | 80 |
| Bexar | 22 | 6 | 34 | 1 | 63 |
| Bowie | 8 | 3 | 0 | 0 | 11 |
| Brazoria | 5 | 0 | 0 | 0 | 5 |
| Cass | 0 | 0 | 1 | 0 | 1 |
| Collin | 6 | 0 | 1 | 0 | 7 |
| Coryell | 16 | 2 | 1 | 0 | 19 |
| Crane | 1 | 0 | 0 | 0 | 1 |
| Crosby | 1 | 0 | 0 | 0 | 1 |
| Dallas | 42 | 27 | 34 | 5 | 108 |
| Denton | 10 | 0 | 1 | 1 | 12 |
| Ector | 0 | 0 | 1 | 0 | 1 |
| El Paso | 7 | 3 | 92 | 0 | 102 |
| Ellis | 7 | 0 | 0 | 0 | 7 |
| Fort Bend | 14 | 9 | 5 | 3 | 31 |
| Galveston | 5 | 0 | 3 | 0 | 8 |
| Gray | 1 | 0 | 0 | 0 | 1 |
| Gnmes | 0 | 0 | 1 | 0 | 1 |
| Guadalupe | 2 | 0 | 0 | 0 | 2 |
| Harris | 96 | 51 | 47 | 16 | 210 |
| Hays | 2 | 0 | 0 | 0 | 2 |
| Houston | 0 | 1 | 0 | 0 | 1 |
| Jefferson | 1 | 0 | 0 | 0 | 1 |
| Johnson | 5 | 0 | 1 | 0 | 6 |
| Jones | 1 | 0 | 0 | 0 | 1 |
| Kaufman | 1 | 0 | 0 | 0 | 1 |
| Kerr | 1 | 0 | 0 | 0 | 1 |
| Lampasas | 2 | 0 | 0 | 0 | 2 |
| Lavaca | 1 | 0 | 0 | 0 | 1 |
| Liberty | 0 | 0 | 0 | 1 | 1 |
| Lubbock | 5 | 1 | 3 | 0 | 9 |
| Maverick | 0 | 0 | 5 | 0 | 5 |
| McLennan | 1 | 0 | 0 | 0 | 1 |
| McMullen | 1 | 0 | 0 | 0 | 1 |
| Midland | 6 | 0 | 0 | 0 | 6 |
| Montgomery | 12 | 3 | 0 | 1 | 16 |
| Moore | 1 | 0 | 0 | 0 | 1 |
| Nueces | 3 | 0 | 5 | 0 | 8 |
| Parker | 1 | 0 | 0 | 0 | 1 |
| Randall | 4 | 0 | 0 | 0 | 4 |
| Robertson | 1 | 0 | 0 | 0 | 1 |
| Smith | 2 | 0 | 1 | 0 | 3 |
| Tarrant | 82 | 12 | 26 | 5 | 125 |
| Tom Green | 0 | 0 | 2 | 0 | 2 |
| Travis | 39 | 14 | 26 | 6 | 85 |
| Upshur | 1 | 0 | 0 | 0 | 1 |

COMPREHENSIVE PERFORMANCE STATEMENT

| County | White | Black | Hispanic | Other | TOTAL |
|---------------|------------|------------|------------|-----------|-------------|
| Victoria | 0 | 0 | 2 | 0 | 2 |
| Webb | 2 | 0 | 128 | 0 | 130 |
| Wichita | 6 | 1 | 0 | 0 | 7 |
| Williamson | 41 | 5 | 6 | 1 | 53 |
| Yoakum | 0 | 0 | 1 | 0 | 1 |
| Zavala | 0 | 0 | 2 | 0 | 2 |
| TOTALS | 505 | 160 | 447 | 41 | 1153 |

TABLE SEVEN: ESGP
PERSONS SERVED BY ETHNICITY AND COUNTY, FY 1996

| County | White | Black | Hispanic | Other | TOTAL |
|---------------|----------------|----------------|----------------|--------------|----------------|
| Bastrop | 280* | 479* | 240* | 0* | 999* |
| Bexar | 3424 | 3150 | 4361 | 68 | 11,003 |
| Brazos | 476 | 582 | 238 | 26 | 1322 |
| Burnet | 128 | 13 | 40 | 10 | 191 |
| Cameron | 58 | 4 | 443 | 0 | 505 |
| Comal | 370 | 26 | 299 | 0 | 695 |
| Dallas | 1912 | 4332 | 1101 | 12 | 7357 |
| El Paso | 189 | 222 | 1272 | 0 | 1683 |
| Galveston | 12 | 0 | 1 | 0 | 13 |
| Gray | 27 | 63 | 46 | 0 | 136 |
| Grayson | 218 | 52 | 26 | 139 | 435 |
| Gregg | 547 | 357 | 112 | 101 | 1117 |
| Harris | 1182* | 2703* | 406* | 26* | 4317* |
| Hays | 53 | 78 | 74 | 1 | 206 |
| Hunt | 300 | 191 | 26 | 0 | 517 |
| Jefferson | 175 | 204 | 25 | 13 | 417 |
| Lubbock | 43 | 0 | 5 | 4 | 52 |
| McLennan | 185 | 138 | 115 | 23 | 461 |
| Midland | 341 | 98 | 366 | 8 | 813 |
| Montgomery | 711 | 158 | 201 | 3 | 1073 |
| Moore | 77 | 6 | 113 | 2 | 198 |
| Nacogdoches | 680 | 376 | 117 | 0 | 1173 |
| Nolan | 0 | 23 | 53 | 0 | 76 |
| Nueces | 1416* | 178* | 1903* | 4* | 3501* |
| Palo Pinto | 466 | 11 | 36 | 5 | 518 |
| Potter | 5097 | 1466 | 973 | 133 | 7669 |
| Smith | 1255 | 942 | 650 | 0 | 2847 |
| Tarrant | 4800* | 4369* | 577* | 221* | 9967* |
| Taylor | 113 | 8 | 19 | 0 | 140 |
| Tom Green | 307 | 0 | 131 | 110 | 548 |
| Travis | 2611 | 1995 | 1785 | 261 | 6652 |
| Wichita | 914 | 396 | 167 | 46 | 1523 |
| TOTALS | 28,367* | 22,620* | 15,921* | 1216* | 68,124* |

* Note: Figures for these Counties are incomplete.

COMPREHENSIVE PERFORMANCE STATEMENT

**TABLE EIGHT: DOWN PAYMENT ASSISTANCE PROGRAM
PERSONS SERVED BY ETHNICITY AND COUNTY, FY 1996**

| County | White | Black | Hispanic | Other | TOTAL |
|---------------|-----------|-----------|------------|-----------|------------|
| Bexar | 0 | 0 | 5 | 0 | 5 |
| Brazoria | 2 | 0 | 0 | 0 | 2 |
| Comal | 1 | 0 | 0 | 0 | 1 |
| Cook | 1 | 0 | 0 | 0 | 1 |
| Dallas | 8 | 10 | 5 | 1 | 24 |
| Denton | 1 | 0 | 0 | 0 | 1 |
| El Paso | 0 | 0 | 3 | 0 | 3 |
| Fannin | 1 | 0 | 0 | 0 | 1 |
| Fort Bend | 5 | 5 | 6 | 0 | 16 |
| Galveston | 1 | 0 | 1 | 0 | 2 |
| Harris | 17 | 14 | 37 | 4 | 72 |
| Hays | 0 | 0 | 1 | 0 | 1 |
| Johnson | 1 | 0 | 0 | 0 | 1 |
| Kendall | 1 | 0 | 0 | 0 | 1 |
| Liberty | 1 | 1 | 0 | 0 | 2 |
| Montgomery | 2 | 1 | 0 | 1 | 4 |
| Moore | 1 | 0 | 0 | 0 | 1 |
| Red River | 1 | 0 | 0 | 0 | 1 |
| Smith | 0 | 0 | 1 | 0 | 1 |
| Tarrant | 28 | 3 | 14 | 2 | 47 |
| Travis | 10 | 5 | 12 | 2 | 29 |
| Victoria | 0 | 0 | 2 | 0 | 2 |
| Webb | 0 | 0 | 17 | 0 | 17 |
| Williamson | 5 | 2 | 0 | 0 | 7 |
| Zavala | 0 | 0 | 1 | 0 | 1 |
| TOTALS | 87 | 41 | 105 | 10 | 243 |

TABLE NINE: 0% LOAN PROGRAMS

| County | White | Black | Hispanic | Other | TOTAL |
|---------------|----------|----------|-----------|----------|-----------|
| Cameron | 1 | 0 | 7 | 0 | 8 |
| El Paso | 0 | 1 | 36 | 0 | 37 |
| Fannin | 1 | 0 | 0 | 0 | 1 |
| Hidalgo | 0 | 0 | 23 | 0 | 23 |
| Lubbock | 1 | 2 | 2 | 0 | 5 |
| Terry | 0 | 0 | 1 | 0 | 1 |
| TOTALS | 3 | 3 | 69 | 0 | 75 |

COMPREHENSIVE PERFORMANCE STATEMENT

TABLE TEN: PHP, EHP, CSBG, CEAP, AND WAP

| Program | White | Black | Hispanic | Other | TOTAL |
|---------------|---------------|---------------|----------------|-------------|----------------|
| PHP | 9 | 2 | 3 | 0 | 14 |
| EHP | 1871 | 1898 | 2586 | 93 | 6448 |
| CSBG | 65,309 | 57,891 | 165,973 | 2409 | 291,582 |
| CEAP | 30,117 | 35,848 | 66,898 | 400 | 133,263 |
| WAP | 1027 | 1027 | 1416 | 71 | 3541 |
| TOTALS | 98,333 | 96,666 | 236,876 | 2973 | 434,848 |

TABLE ELEVEN: TOTALS FROM HOME, FIRST TIME HOMEBUYER, DOWN PAYMENT ASSISTANCE PROGRAM, ESGP, 0% LOAN PROGRAMS, AND HOUSING TRUST FUND PERSONS SERVED BY ETHNICITY AND COUNTY, FY 1996

| County | White | Black | Hispanic | Other | TOTAL |
|----------|-------|-------|----------|-------|--------|
| Anderson | 0 | 0 | 1 | 0 | 1 |
| Angelina | 1 | 0 | 0 | 0 | 1 |
| Atacosa | 3 | 0 | 18 | 0 | 21 |
| Bastrop | 280 | 479 | 240 | 0 | 999 |
| Baylor | 1 | 0 | 0 | 0 | 1 |
| Bee | 0 | 0 | 4 | 0 | 4 |
| Bell | 44 | 37 | 5 | 0 | 86 |
| Bexar | 3489 | 3197 | 4440 | 71 | 11,197 |
| Bowie | 15 | 10 | 0 | 0 | 25 |
| Brazoria | 8 | 2 | 0 | 1 | 11 |
| Brazos | 476 | 584 | 239 | 26 | 1325 |
| Brewster | 1 | 0 | 0 | 0 | 1 |
| Burnet | 128 | 13 | 40 | 10 | 191 |
| Caldwell | 1 | 0 | 0 | 0 | 1 |
| Calhoun | 0 | 0 | 3 | 0 | 3 |
| Cameron | 60 | 4 | 466 | 0 | 530 |
| Camp | 3 | 0 | 2 | 0 | 5 |
| Cass | 1 | 0 | 1 | 0 | 2 |
| Cherokee | 4 | 1 | 0 | 0 | 5 |
| Clay | 2 | 0 | 0 | 0 | 2 |
| Coke | 5 | 0 | 1 | 0 | 6 |
| Collin | 20 | 5 | 11 | 4 | 40 |
| Comal | 394 | 28 | 316 | 0 | 738 |
| Cook | 1 | 0 | 0 | 0 | 1 |
| Coryell | 16 | 2 | 1 | 0 | 19 |
| Crane | 1 | 0 | 0 | 0 | 1 |
| Crosby | 1 | 0 | 0 | 0 | 1 |
| Dallas | 1981 | 4402 | 1170 | 19 | 7572 |
| Dawson | 1 | 1 | 0 | 0 | 2 |
| Denton | 15 | 0 | 1 | 1 | 17 |
| De Witt | 0 | 0 | 1 | 0 | 1 |
| Duval | 0 | 0 | 2 | 0 | 2 |

COMPREHENSIVE PERFORMANCE STATEMENT

| County | White | Black | Hispanic | Other | TOTAL |
|-----------|-------|-------|----------|-------|-------|
| Eastland | 7 | 0 | 1 | 0 | 8 |
| Ector | 0 | 0 | 1 | 0 | 1 |
| Edwards | 1 | 0 | 1 | 0 | 2 |
| Ellis | 11 | 1 | 0 | 0 | 12 |
| El Paso | 196 | 226 | 1413 | 0 | 1835 |
| Falls | 0 | 1 | 0 | 0 | 1 |
| Fannin | 2 | 0 | 0 | 0 | 2 |
| Fort Bend | 21 | 20 | 14 | 3 | 58 |
| Freestone | 1 | 2 | 0 | 0 | 3 |
| Galveston | 20 | 1 | 6 | 0 | 27 |
| Garza | 3 | 1 | 2 | 0 | 6 |
| Gray | 28 | 63 | 46 | 0 | 137 |
| Grayson | 218 | 52 | 26 | 139 | 435 |
| Gregg | 554 | 363 | 114 | 101 | 1132 |
| Grimes | 0 | 0 | 1 | 0 | 1 |
| Guadalupe | 2 | 0 | 0 | 0 | 2 |
| Hale | 10 | 1 | 8 | 0 | 19 |
| Hardin | 3 | 2 | 0 | 0 | 5 |
| Harris | 1299 | 2774 | 406 | 47 | 4526 |
| Harrison | 1 | 6 | 1 | 0 | 8 |
| Hays | 55 | 78 | 77 | 1 | 211 |
| Hidalgo | 1 | 0 | 32 | 0 | 33 |
| Hill | 1 | 0 | 0 | 0 | 1 |
| Hockley | 3 | 3 | 10 | 0 | 16 |
| Houston | 1 | 2 | 0 | 0 | 3 |
| Howard | 0 | 0 | 0 | 2 | 2 |
| Hunt | 300 | 191 | 26 | 0 | 517 |
| Jackson | 4 | 0 | 0 | 0 | 4 |
| Jefferson | 178 | 222 | 26 | 14 | 440 |
| Jim Wells | 5 | 6 | 9 | 0 | 20 |
| Johnson | 13 | 0 | 6 | 1 | 20 |
| Jones | 1 | 0 | 0 | 0 | 1 |
| Kaufman | 1 | 1 | 0 | 0 | 2 |
| Karnes | 0 | 0 | 8 | 0 | 8 |
| Kendall | 1 | 0 | 0 | 0 | 1 |
| Kerr | 1 | 0 | 0 | 0 | 1 |
| Lampasas | 2 | 0 | 0 | 0 | 2 |
| Lavaca | 1 | 0 | 0 | 0 | 1 |
| Leon | 3 | 2 | 0 | 0 | 5 |
| Liberty | 6 | 2 | 0 | 1 | 9 |
| Live Oak | 0 | 0 | 4 | 0 | 4 |
| Lubbock | 50 | 5 | 11 | 4 | 70 |
| Maverick | 0 | 0 | 5 | 0 | 5 |
| Matagorda | 6 | 1 | 4 | 0 | 11 |
| McLennan | 198 | 142 | 115 | 23 | 478 |
| McMullen | 1 | 0 | 0 | 0 | 1 |
| Medina | 1 | 0 | 7 | 0 | 8 |
| Menard | 4 | 0 | 9 | 0 | 13 |
| Midland | 348 | 99 | 367 | 8 | 822 |
| Montague | 11 | 0 | 0 | 0 | 11 |

COMPREHENSIVE PERFORMANCE STATEMENT

| County | White | Black | Hispanic | Other | TOTAL |
|---------------|---------------|---------------|---------------|-------------|---------------|
| Montgomery | 734 | 167 | 201 | 5 | 1107 |
| Moore | 80 | 6 | 113 | 2 | 201 |
| Nacogdoches | 680 | 376 | 117 | 0 | 1173 |
| Navarro | 2 | 2 | 0 | 0 | 4 |
| Nolan | 0 | 23 | 53 | 0 | 76 |
| Nueces | 1419 | 178 | 1908 | 4 | 3509 |
| Palo Pinto | 466 | 11 | 36 | 5 | 518 |
| Parker | 1 | 0 | 0 | 0 | 1 |
| Polk | 4 | 0 | 0 | 0 | 4 |
| Potter | 5099 | 1466 | 976 | 133 | 7674 |
| Presidio | 1 | 0 | 3 | 0 | 4 |
| Randall | 4 | 0 | 0 | 0 | 4 |
| Red River | 1 | 0 | 0 | 0 | 1 |
| Refugio | 7 | 0 | 1 | 0 | 8 |
| Robertson | 1 | 0 | 0 | 0 | 1 |
| Sabine | 1 | 5 | 0 | 0 | 6 |
| San Augustine | 5 | 0 | 0 | 0 | 5 |
| Shelby | 2 | 2 | 0 | 1 | 5 |
| Smith | 1268 | 942 | 652 | 0 | 2862 |
| Tarrant | 4920 | 4392 | 622 | 229 | 10,163 |
| Taylor | 113 | 8 | 19 | 0 | 140 |
| Terry | 0 | 0 | 1 | 0 | 1 |
| Tom Green | 307 | 4 | 133 | 110 | 554 |
| Travis | 2707 | 2038 | 1862 | 270 | 6877 |
| Trinity | 4 | 5 | 0 | 0 | 9 |
| Upshur | 2 | 0 | 0 | 0 | 2 |
| Uvalde | 0 | 0 | 7 | 0 | 7 |
| Val Verde | 0 | 0 | 10 | 0 | 10 |
| Van Zandt | 3 | 1 | 0 | 0 | 4 |
| Victoria | 0 | 0 | 6 | 0 | 6 |
| Walker | 0 | 2 | 0 | 0 | 2 |
| Ward | 1 | 1 | 0 | 0 | 2 |
| Webb | 2 | 0 | 153 | 0 | 155 |
| Wichita | 923 | 397 | 167 | 46 | 1533 |
| Williamson | 49 | 7 | 7 | 1 | 64 |
| Wilson | 0 | 0 | 7 | 0 | 7 |
| Yokum | 0 | 0 | 1 | 0 | 1 |
| Young | 5 | 0 | 2 | 0 | 7 |
| Zavala | 0 | 0 | 3 | 0 | 3 |
| TOTALS | 29,336 | 23,065 | 16,778 | 1282 | 70,461 |

TABLE TWELVE: PHP, EHP, CSBG, CEAP, AND WAP*
PERSONS SERVED BY ETHNICITY IN TEXAS, FY 1996

| Program | White | Black | Hispanic | Other | TOTAL |
|---------|--------|--------|----------|-------|---------|
| PHP | 9 | 2 | 3 | 0 | 14 |
| EHP | 1871 | 1898 | 2586 | 93 | 6448 |
| CSBG | 65,309 | 57,891 | 165,973 | 2409 | 291,582 |

COMPREHENSIVE PERFORMANCE STATEMENT

| Program | White | Black | Hispanic | Other | TOTAL |
|---------------|---------------|---------------|----------------|-------------|----------------|
| CEAP | 30,117 | 35,848 | 66,898 | 400 | 133,263 |
| WAP | 1027 | 1027 | 1416 | 71 | 3541 |
| TOTALS | 98,333 | 96,666 | 236,876 | 2973 | 434,848 |

**Note: Figures for individual Counties are not available for PHP, EHP, CSBG, and WAP. These totals are statewide.*

TABLE THIRTEEN: STATEWIDE TOTALS FOR HOME, FIRST TIME HOMEBUYER, DOWN PAYMENT ASSISTANCE PROGRAM, ESGP, 0% LOAN PROGRAMS, HOUSING TRUST FUND, PHP, EHP, CSBG, CEAP, AND WAP

| | White | Black | Hispanic | Other | TOTAL |
|--------------------|---------|---------|----------|-------|---------|
| Total All Counties | 127,669 | 119,731 | 253,654 | 4255 | 505,309 |

4. Inclusive Planning Efforts

The Community Needs Survey implemented for the Consolidated Plan was sent to 3,500 local governments (all of the cities and counties in the state), Low Income Housing Tax Credit (LIHTC) developers, Community Housing Development Organizations (CHDOs), nonprofit housing developers, public housing authorities (PHAs), Community Development Block Grant (CDBG) consultants, health professionals, homeless shelter providers, and others. The survey was used to update the statewide information on housing need available through the census and guide the discussion on housing and community development needs for the Consolidated Plan.

The 1996 State of Texas Consolidated Plan was prepared with the assistance of an advisory committee made up of representatives from non-profits, public housing authorities, health and human services providers, housing developers, and local government representatives. The committee met on a monthly basis to discuss the Department's policy and approve the policy goals, objectives and proposed

accomplishments submitted in the final Consolidated Plan. The results from the Community Needs Assessment provided the context for housing policy discussions at the committee meetings.

The policy in the Consolidated Plan was also subject to nine statewide public hearings and a forty five day public comment period.

The 1996 State Low Income Housing Plan and Annual Report was subject to public hearings in Austin, Dallas, Houston, San Antonio and El Paso and a thirty-two day public comment period. The 1997 State Low Income Housing Plan and Annual Report Draft for Public Comment will receive public comment from November 15, 1996 until December 16, 1996. Hearings on this Plan will be held in eight locations across the State. For more information call the Housing Resource Center at (512) 475-3972.

PROGRAM SPECIFIC INCLUSIVE PLANNING EFFORTS

COMPREHENSIVE PERFORMANCE STATEMENT

In addition to agency wide initiatives inclusive planning efforts are also incorporated into the Department's administration at the program level. These efforts are outline more extensively in Section Three: TDHCA Program Guide. Efforts made in the allocation of funds and the planning process to ensure the involvement of persons of low income and their community-based institutions is provided below by program area:

Home Investment Partnerships (HOME) Program

A part of the HOME Program's design is to extend and strengthen partnerships among all levels of government and the private sector, including nonprofit organizations, in the production and operation of affordable housing. Since HUD allows TDHCA to reserve a portion of the federal HOME allocation for CHDO eligible activities, CHDOs are given an incentive to participate in the HOME Program by virtue of a statutorily mandated 15 percent (15%) set-aside. TDHCA also awards points to HOME applicants who have involved their community in the administration of their program/project. Examples of community involvement are: evidence of community support for the applicant's HOME program, public and private sector financial contributions to enhance the overall success of the program, and community or neighborhood "clean-up," "paint-up," and "fix-up" campaigns. HOME Program recipients are required to publish a public notice prior to distributing funds and are recommended to hold public hearings and publish notices in the target area prior to applying. All HOME Program recipients must comply with federal Affirmative Marketing requirements.

The HOME Program rules are published in the Texas Register, after which a 30 day comment period is held. During this time, the public may offer suggestions for change in program policy.

Border Housing Initiative Interim Construction Fund

CHDOs and private nonprofit organizations are eligible to apply for these funds. Low-income first-time homebuyers are eligible recipients.

Low Income Housing Tax Credit Program

The Department is required to establish a 10 percent (10%) set-aside for projects developed by qualified not-for-profit organizations. Also, the Department encourages the participation of Community Development Corporations, Public Housing Authorities, and other neighborhood-based groups.

Housing Trust Fund

The HTF application process encourages involvement by the individuals who will benefit from applicant funding. Points are awarded during the application scoring process to applicants who have adequately involved the low and very-low income community in the planning and implementation of their project.

When policy changes are proposed, the community is allowed to participate in public hearings to voice their concerns regarding the program. In addition, program rules are published statewide in the Texas Register after which time a public comment period is held for 30 days. During this time individuals may offer their suggestions for changes in program policy.

First Time Homebuyer Program

Program 48 has a set aside of 40 percent (40%) of the funds for families earning 80 percent (80%) AMFI and below. All First Time Home Buyer Bond Programs are required to set aside 20 percent (20%) of the funds for properties in Targeted Areas. Additionally, the Down Payment Assistance Program which is offered in tandem with the First Time Home Buyer Program is only available to families with incomes of 80 percent (80%) AMFI or below. The Department has a consumer counseling contract with the Texas Federation of Housing Counselors to provide consumer work shops and counseling in under-served areas in East Texas.

COMPREHENSIVE PERFORMANCE STATEMENT

Home Improvement Loan Program

As funding is available, the Department will market the HILP for local partnerships with lenders, government entities and non-profit organizations. HILP is limited to families earning 60 percent (60%) AMFI or less.

Single Family Interim Construction Program

The Department continues to market the Interim Construction Program to builders and/or developers with the requirement that at least 40 percent (40%) of the homes constructed will be targeted to families earning 80 percent (80%) AMFI or less.

Multifamily Bond Program

The Department strongly encourages recipients of loans funded through multifamily bond issues to provide community-based programs for tenants of its properties such as the following: child care, job training and placement assistance, continuing education courses, and others. Such programs are taken into account by the Board in its approval process for multifamily bond issues.

Statewide Housing Assistance Payments Program (Section 8)

TDHCA is currently researching avenues to encourage the participation of community based organizations in the Section 8 Program.

Local Government Services

LGS does not allocate housing funds, but, through information programs such as workshops and conferences for local officials information is provided so that these officials can include in their planning process assurance that the involvement of persons of low income/community based institutions are part of the plan.

Emergency Community Services Homeless Grant Program

These funds are restricted by law to recipients of Community Services Block Grant funds. The Boards that administer EHP funds are required to have at least 1/3

of their members representing the poor. Additionally, these organizations are required to publish the availability of EHP funds in their communities and to seek input on the use of the funds.

Emergency Shelter Grants Program

Community Services maintains a mailing list of approximately 600 organizations that provide shelter, services, or are otherwise interested in services to homeless persons. The majority of organizations on the list are community-based, nonprofit organizations. Community Services uses the Texas Register and several statewide newsletters, including the Texas Homeless Network, the Texas Council on Family Violence, and the Texas Association of Regional Councils, to notify communities and organizations that ESGP funds are available. Nonprofit organizations are encouraged but not required to have a homeless or formerly homeless person on the Board.

Emergency Nutrition/Temporary Emergency Relief Program

State law requires that local funds be used to match ENTERP funds in order to assist counties in meeting the needs of individuals and families for temporary emergency relief.

Counties are notified and given an opportunity to apply for funds to operate this program. If a county declines to provide services, the Department accepts applications from other political subdivisions or nonprofit organizations. Contractors selected to administer ENTERP must notify the public of the program, obtain public comments and respond to comments. The Department requires a description of how public notification and comment will be accomplished.

Comprehensive Energy Assistance Program

The agencies the Department contracts with to deliver the CEAP services statewide are for the most part, community action agencies whose boards are in part composed of poverty population representatives.

COMPREHENSIVE PERFORMANCE STATEMENT

Weatherization Assistance Program

The agencies the Department contracts with to deliver the WAP services statewide are for the most part, community action agencies whose boards are in part composed of poverty population representatives. The Policy Advisory Council for the WAP contains consumer group representation. A public hearing is held annually to provide input on how the funds are to be expended.

Texas Community Development Program

In accordance with federal regulations, TCDP grants are available only to eligible units of general local government (cities and counties) for community development projects that principally benefit low to moderate income people. TCDP applicants are required to hold two (2) public hearings prior to submitting an application to the program. The hearings must be announced formally in a local newspaper at least 72 hours prior to the hearing. The first hearing establishes community development and housing needs, describes the TCDP, and discusses previous TCDP projects in the community. The second hearing discusses the specific community development/housing project selected to appear on the city or county's application. Residents and community-based organizations are welcomed at these meetings and must, by law, be given the opportunity to voice their opinions or concerns at the hearings. Once a project is funded, any changes to the project that require a contract amendment must be discussed in an advertised public hearing.

Affordable new housing construction is unique among CDBG activities in that it requires the local government that receives funds to work with an eligible subrecipient organization to operate the housing program. Eligible subrecipients are neighborhood-based nonprofit organizations (NBOs), as defined at 24 CFR 570.204(c)(1). These organizations must be not-for-profit and a majority of either their membership, clientele, or governing body must be residents of the neighborhood where TCDP funded activities will be carried

out. Housing finance corporations in cities of more than 25,000 people are not eligible subrecipients. In cities of fewer than 25,000, housing finance corporations are eligible if they meet the definition of eligible neighborhood-based organization.

The TCDP itself receives public input from community groups during a series of public hearings concerning the program's Final Statement, which describes how the program will operate during the following year. This year, eight (8) public hearings were held across Texas.

C. Reports of Non-Compliance



**HOME Investment Partnership Program
Non-Compliance**

| ID # | Grantee/Property Name | Property Address | Date of Non-Compliance | *Code | Date Non-Compliance Corrected |
|-------------|--|--|-------------------------------|--------------|--------------------------------------|
| 532308 | Caprock Community Action Association, Inc | 508 W 7th, Plainview, TX 79072 | 04/11/96 | 1,5 | 06/13/96 |
| 532315 | Caprock Community Action Association, Inc | 302 SE 4th Street, Plainview, TX 79072 | 04/11/96 | 1, 2, 5 | 08/13/96 |
| 532305 | Richard Lee & Associates The Meadows Apartments | 1001 N. Ave. J, Freeport, TX 77541 | 05/21/96 | 1 | 06/18/96 |
| 532311 | South Plains Community Action Association, Inc. Levelland HOME 2 | 110 13th, Levelland, TX 79336 | 04/10/96 | 2 | outstanding |
| 532313 | South Plains Community Action Association, Inc. Littlefield HOME 2 | 1300 Monticello, Littlefield, TX 79336 | 04/10/96 | 2 | outstanding |

- *NOTE:
- 1 - Violation of recordkeeping provisions
 - 2 - Violation of set-aside requirements or representations of application
 - 3 - Foreclosure / Bankruptcy
 - 4 - Failure to maintain units in accordance with HQS
 - 5 - Violation of rent guidelines
 - 6 - Award surrendered / withdrawal pending



**Housing Trust Fund Program
Non-Compliance**

| ID # | Grantee Name | Grantee Address | Date of Non-Compliance | *Code | Date Non-Compliance Corrected |
|-------------|--|---|-------------------------------|--------------|--------------------------------------|
| 92018 | SHED Housing Opportunities | 2900 Woodridge, Suite 302 Houston, TX | 02/06/96 | 3 | |
| 354001 | Comm Action of Victoria | P.O. Box 2142, Victoria, TX | 03/26/96 | 6 | |
| 95084 | Hidalgo Housing Authority | 1800 N. Texas Blvd, Weslaco, TX | 03/26/96 | 6 | |
| 354004 | Hispanic Housing and Education Corporation | 1800 West Loop South, Suite 1850, Houston, TX | 09/23/96 | 6 | |
| 356003 | Alternative Building Concepts | 6127 Gaston Avenue | 09/23/96 | 6 | |
| 92139 | Lower Valley Housing Corp. | P.O. box 638, Fabens, TX | 11/13/96 | 5 | outstanding |
| 92085 | Dallas County CAC | 2121 Main Street, Suite 100, Dallas TX | 04/08/96 | 1 | |
| 92004 | Central Plains MHMR | 2700 Yonkers, Plainview, TX | 04/09/96 | 1 | 06/03/96 |

- *NOTE:
- 1 - Violation of recordkeeping provisions
 - 2 - Violation of set-aside requirements or representations of application
 - 3 - Foreclosures / Bankruptcy
 - 4 - Failure to maintain units in accordance with HQS
 - 5 - Violation of rent guidelines
 - 6 - Award Surrendered / withdrawal pending

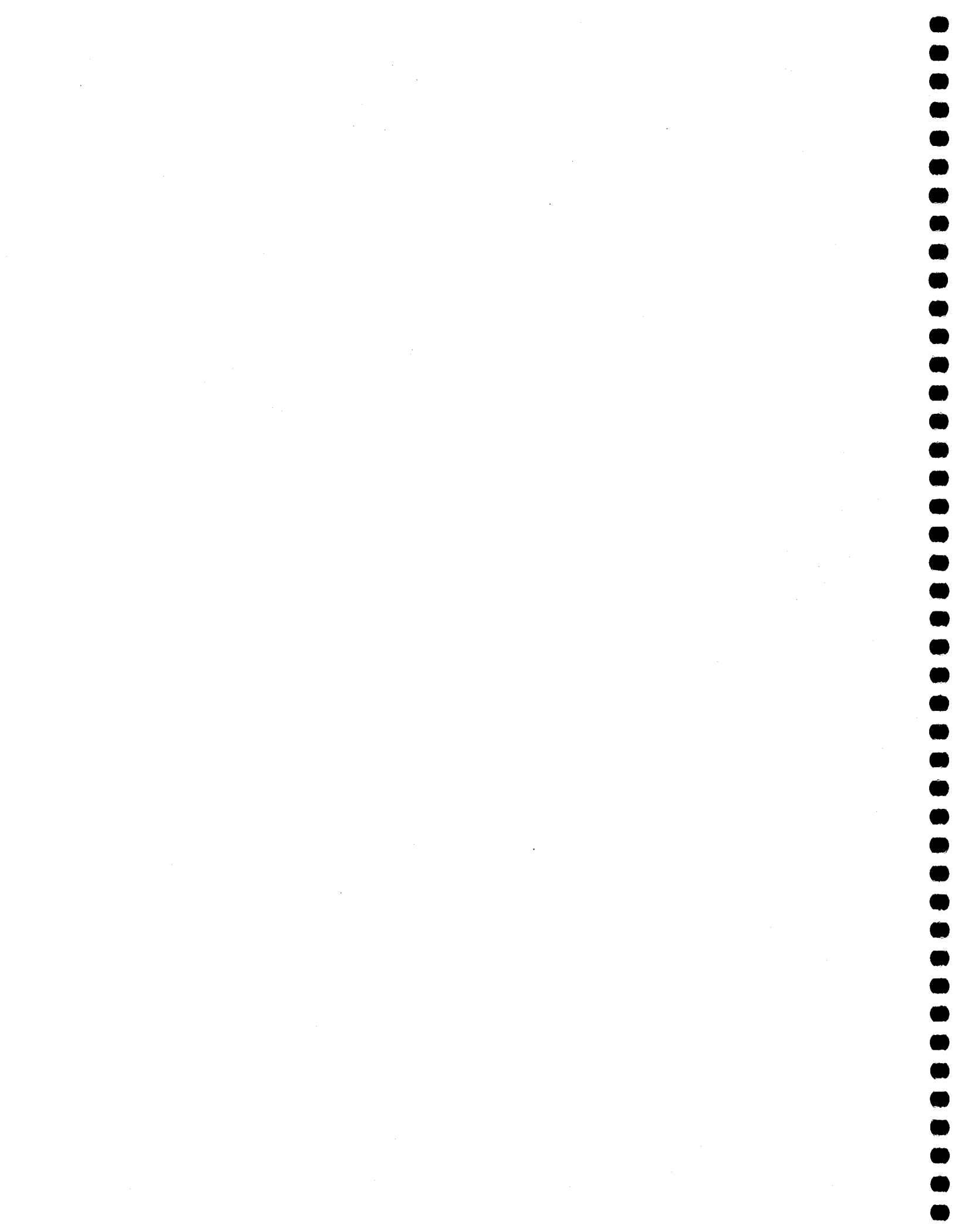


TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
Multifamily Housing Revenue Bonds Program

| ID# | Property Name | Property Address | Date of Noncompliance | Code | Date of Correction |
|-------|---------------------|--|-----------------------|------|--------------------|
| 06019 | Marks @ Las Colinas | 4000 North Story Road, Irving, TX 75038 | 10/16/96 | 1 | 10/25/96 |
| 06021 | Devon's Mark | 4912 Haverwood, Dallas, TX 75287 | 04/11/96 | 2 | 05/02/96 |
| 06023 | Steeplechase | 7301-B Alma Drive, Plano, TX 75025 | 04/04/96 | 2 | 05/20/96 |
| 06023 | Steeplechase | 7301-B Alma Drive, Plano, TX 75025 | 10/28/96 | 1 | |
| 06068 | Summer Meadows | 6000 Ohio Drive, Plano, TX 75093 | 04/02/96 | 2 | 05/13/96 |
| 06072 | Remington Hill | 5701 Markville Drive, Dallas, TX 75243 | 04/22/96 | 2 | 05/10/96 |
| 06083 | Colorado Club | 794 Normandy Drive, Houston, TX 77015 | 04/03/96 | 2 | 05/13/96 |
| 06106 | Wildwood Village | 1500 Jupiter Road, Allen, TX 75002 | 03/29/96 | 2 | 04/22/96 |
| 06110 | Braxton's Mark | 10201N. MacArthur Blvd., Irving, TX 75063 | 10/15/96 | 1 | 10/22/96 |
| 06111 | Chatham's Mark | 10449 N. MacArthur Blvd., Irving, TX 75063 | 03/28/96 | 2 | 05/14/96 |
| 06111 | Chatham's Mark | 10449 N. MacArthur Blvd., Irving, TX 75063 | 06/20/96 | 2 | 08/20/96 |
| 06111 | Chatham's Mark | 10449 N. MacArthur Blvd., Irving, TX 75063 | 06/24/96 | 1 | 06/28/96 |
| 06111 | Chatham's Mark | 10449 N. MacArthur Blvd., Irving, TX 75063 | 10/24/96 | 1 | |
| 06111 | Chatham's Mark | 10449 N. MacArthur Blvd., Irving, TX 75063 | 10/24/96 | 2 | |
| 06112 | William' Mark | 5050 Haverwood, Dallas, TX 75287 | 04/10/96 | 1 | 04/25/96 |
| 06131 | Windcastle | 4624 Windstone Drive, Arlington, TX 76018 | 04/11/96 | 1 | 05/09/96 |

Violation Type:

- 1 - Tenant income over "Eligible" limit
- 2 - Past due annual certifications



LIHTC Notices of Non-Compliance for 1996

Violation Type

- 1) Surrendered Credits
- 2) Foreclosure
- 3) Violation of the Certification provision (failure to submit Owners Certification of continuing compliance)
- 4) Violation of recordkeeping provision, obligations of restrictive covenants, or representations of application
- 5) Change in ownership

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------|--------------------------------------|--------------------------|-------------------|-----------|----------------|----------------|
| 70065 | Turtle Creek Apts | 2005 S. Cooper | Arlington | 11/5/96 | 4 | |
| 6548 | West Greenville Garden Apartments | 1600 Joe Ramsey Blvd. | Greenville | 11/5/96 | 2 | |
| 91057 | Meadowbriar Apts. | 3025 East Park Row | Arlington | 11/5/96 | 4 | |
| 6344 | 4214 Woodmanor | 4214 Woodmanor | San Antonio | 10/30/96 | 5,1 | Sent In Error |
| 6344 | 4215 Woodmanor | 4215 Woodmanor | San Antonio | 10/30/96 | 5,1 | Sent In Error |
| 6344 | 4219 Woodmanor | 4219 Woodmanor | San Antonio | 10/30/96 | 5,1 | Sent In Error |
| 6549 | 100 Pine Street | 100 Pine Street | Madisonville | 10/29/96 | 3 | 6/20/96 |
| 6553 | 2105 E. 12th Street | 2105 E. 12th Street | Austin | 10/29/96 | 3 | |
| 91041 | 401 N. Third Street | 401 N. Third Street | Mabank | 10/29/96 | 3 | 10/11/96 |
| 6372 | 720 West 9th Street | 720 West 9th Street | Dallas | 10/29/96 | 2 | |
| 6382 | 1837 Woodlawn 1 & 2 | 1837 Woodlawn 1 & 2 | San Antonio | 10/29/96 | 3,1 | |
| 6748 | 112 Hubbard | 112 Hubbard | Lufkin | 10/29/96 | 3 | 8/28/96 |
| 6368 | 771 "G" Street | 771 "G" Street | San Antonio | 10/29/96 | 1 | |
| 70064 | Candle Chase Apts. | 4805 Alta Mesa | Fort Worth | 10/29/96 | 5 | |
| 6813 | Timberhill Home | 1347 Timberhill Drive | New Braunfels | 10/29/96 | 3 | 6/14/96 |
| 6848 | 5113 Nolan | 5113 Nolan | Fort Worth | 10/29/96 | 3 | |
| 6881 | 2808-2810 Crenshaw | 2808-2810 Crenshaw | Fort Worth | 10/29/96 | 3 | |
| 6882 | 2812-2814 Crenshaw | 2812-2814 Crenshaw | Fort Worth | 10/29/96 | 3 | |
| 6850 | 3500 Moberly | 3500 Moberly | Fort Worth | 10/29/96 | 3 | |
| 6849 | 3825 Howard | 3825 Howard | Fort Worth | 10/29/96 | 3 | |
| 70039 | Spindletop Apts. | 5929 & 5921 Melody Lane | Dallas | 10/29/96 | 3,4 | 10/17/96 |
| 6313 | Williamsburg Apts.-Phase II | Houston and Williams St. | Pottsboro | 10/31/96 | 3 | 10/28/96 |
| 93204 | Williamsburg Apt. | 2421 S. Carrier Pkwy. | Grand Prairie | 6/18/96 | 4 | |
| 70079 | Emerald Run Apts. (fka Copper Creek) | 7500 Maplewood Road | N. Richland Hills | 10/30/96 | 4 | |
| 6344 | 4203 Woodmanor | 4203 Woodmanor | San Antonio | 10/30/96 | 5 | |
| 6344 | 4202 Woodmanor | 4202 Woodmanor | San Antonio | 10/30/96 | 5 | |
| 6344 | 5226 Woodmanor | 5226 Woodmanor | San Antonio | 10/30/96 | 5,1 | |



LIHTC Notices of Non-Compliance for 1996

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------|----------------------------------|------------------------------------|--------------|-----------|----------------|----------------|
| 6344 | 4218 Woodmanor | 4218 Woodmanor | San Antonio | 10/30/96 | 5,3 | 10/8/96 |
| 6344 | 4222 Woodmanor | 4222 Woodmanor | San Antonio | 10/30/96 | 5,3 | 10/7/96 |
| 6344 | 4223 Woodmanor | 4223 Woodmanor | San Antonio | 10/30/96 | 5,3 | 10/7/96 |
| 6344 | 4227 Woodmanor | 4227 Woodmanor | San Antonio | 10/30/96 | 5,3 | 10/8/96 |
| 6344 | 4207 Woodmanor | 4207 Woodmanor | San Antonio | 10/30/96 | 5,3 | 10/23/96 |
| 6344 | 4210 Woodmanor | 4210 Woodmanor | San Antonio | 10/30/96 | 5,3,4 | 10/29/96 |
| 93075 | Sierra Vista Apts. | 2775 North Haven Road | Dallas | 10/10/96 | 4 | |
| 6335 | Halla Fifth Street Apts. | 620 S. Florence & 513-525 E. Fifth | El Paso | 10/7/96 | 5 | |
| 70133 | Midpark Crossing Apts. | 13750 Maham Road | Dallas | 10/17/96 | 4,3 | 5/6/96 |
| 6921 | Hillard Memorial Apts. | 4208 Whitson Drive | Bay City | 10/17/96 | 5,1 | |
| 6317 | 3905 Chase Circle | 3905 Chase Circle | Austin | 10/17/96 | 5,1 | |
| 6181 | 1101 Brookwood | 1101 Brookwood | Austin | 10/17/96 | 5,1 | |
| 6183 | 1115 Brookwood | 1115 Brookwood | Austin | 10/17/96 | 2 | |
| 6178 | 1108 Brookwood | 1108 Brookwood | Austin | 10/17/96 | 3 | 9/25/96 |
| 93173 | The Trails Apts. | 3109 Chapel | Dallas | 10/10/96 | 4 | |
| 93173 | The Trails Apts. | 3109 Chapel | Dallas | 10/10/96 | 5 | |
| 70070 | Finley Terrace | 2432 Finley Road | Irving | 10/14/96 | 4 | |
| 6629 | 416 North 6th Street | 416 North 6th Street | Lufkin | 10/6/96 | 5,1 | |
| 6180 | 1106 Brookwood | 1106 Brookwood | Austin | 10/14/96 | 3 | 9/25/96 |
| 93040 | Garden Gate Apts. | 6901 N. Beach Street | Fort Worth | 10/14/96 | 4 | |
| 6497 | 3601 James Avenue | 3601 James Avenue | Fort Worth | 10/9/96 | 3 | 6/3/96 |
| 6530 | 506 Ellen Powell | 506 Ellen Powell | Prairie View | 10/9/96 | 3 | 5/29/96 |
| 6531 | 3500 Donelee | 3500 Donelee | Fort Worth | 10/9/96 | 3 | |
| 6532 | 3863 Donalee | 3863 Donalee | Fort Worth | 10/9/96 | 3 | |
| 6533 | 3501 Baylor | 3501 Baylor | Fort Worth | 10/9/96 | 3 | |
| 6534 | 3606 Fairfax | 3606 Fairfax | Fort Worth | 10/9/96 | 3 | |
| 6535 | 4212 Emerson | 4212 Emerson | Fort Worth | 10/9/96 | 3 | |
| 6536 | 3412 Bright | 3412 Bright | Fort Worth | 10/9/96 | 3 | |
| 91017 | Royal Palm Apts. | 5520 Gaston Avenue | Dallas | 10/8/96 | 3 | |
| 92178 | Pleasant Hill Village | 1508 Dewberry | Lancaster | 10/8/96 | 3 | 6/17/96 |
| 92179 | Southdale Apts. | 3727 Dixon | Dallas | 10/8/96 | 3 | 6/28/96 |
| 6159 | Washington Heights Apts. | 1001 S. Mineral Wells | Terrell | 10/8/96 | 3 | 5/7/96 |
| 6406 | Lakefront Pioneer (fka Waterloo) | 45 Waller Street | Austin | 10/8/96 | 5,3 | 7/10/96 |
| 6407 | 2923 E. 13th Street | 2923 E. 13th Street | Austin | 10/8/96 | 3 | 6/17/96 |



LIHTC Notices of Non-Compliance for 1996

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------|-------------------------------------|---------------------------------|-------------------|-----------|----------------|----------------|
| 6408 | 2921 E. 13th Street | 2921 E. 13th Street | Austin | 10/8/96 | 3 | 6/17/96 |
| 6412 | 1900 New York Ave | 1900 New York Ave | Austin | 10/8/96 | 3 | 6/17/96 |
| 6413 | 6109 Caddie | 6109 Caddie | Austin | 10/8/96 | 3 | 6/17/96 |
| 6414 | 1702 Walnut | 1702 Walnut | Austin | 10/8/96 | 3 | 6/17/96 |
| 6415 | 3209 E. 16th Street | 3209 E. 16th Street | Austin | 10/8/96 | 3 | 6/17/96 |
| 6417 | 1809 Singelton | 1809 Singelton | Austin | 10/8/96 | 3 | 6/17/96 |
| 6418 | 2601 Sol Wilson | 2601 Sol Wilson | Austin | 10/8/96 | 3 | 6/17/96 |
| 6419 | 1178 Poquito | 1178 Poquito | Austin | 10/8/96 | 3 | 6/17/96 |
| 6420 | 1180 Poquito | 1180 Poquito | Austin | 10/8/96 | 3 | 6/17/96 |
| 6421 | 1908 Pennsylvania | 1908 Pennsylvania | Austin | 10/8/96 | 3 | 6/17/96 |
| 6426 | 5507-5509 Davis Blvd. | 5507-5509 Davis Blvd. | N. Richland Hills | 10/8/96 | 3 | 6/3/96 |
| 6466 | 9703 Scott Street | 9703 Scott Street | Houston | 10/8/96 | 3 | 6/28/96 |
| 91051 | Leatherwood Terrace | 105 Ellen May Road | Yoakum | 9/27/96 | 5,3 | 6/20/96 |
| 6600 | The Kyle Building | 111 North Main Street | Temple | 9/27/96 | 3 | 8/20/96 |
| 6180 | 1106 Brookwood | 1106 Brookwood | Austin | 9/26/96 | 3 | Sent In Error |
| 6179 | 1148 Brookwood | 1148 Brookwood | Austin | 9/26/96 | 3 | 9/25/96 |
| 91059 | Bora Bora Apts. | 5909 and 5917 Gaston Ave. | Dallas | 9/25/96 | 4 | |
| 91081 | Granada Terrace Apts. | 1301 Avenue A | South Houston | 9/26/96 | 5 | |
| 91135 | Willow Bend Apts. | 1922 Handley Drive | Fort Worth | 9/26/96 | 3 | 7/9/96 |
| 91019 | Northridge Apts. | 701 Ridgelen Drive | Arlington | 9/23/96 | 3 | 5/31/96 |
| 91129 | North Creek Apts. | 9387 Pinyon Tree Lane | Dallas | 9/23/96 | 3 | |
| 91186 | Autumn Meadows Apts. | 1017 E. 29th Street | Lubbock | 9/23/96 | 3 | |
| 91170 | Jl Fletcher - Rent Houses | 4430 Bowie | Amarillo | 9/23/96 | 3 | |
| 92114 | Village Apartments | 1410 Naples | Castroville | 9/23/96 | 3 | 6/24/96 |
| 70013 | Ozona Senior Apartments | Loop 466 | Ozona | 9/5/96 | 3 | 6/14/96 |
| 6285 | Boise D'Arc | State Hwy. 121 & W. 10th Street | Bonham | 9/20/96 | 2 | |
| 6331 | 805 24th Street | 805 24th Street | Mission | 9/11/96 | 5,3 | 9/9/96 |
| 6332 | 801 24th Street | 801 24th Street | Mission | 9/11/96 | 5,3 | 8/2/96 |
| 70135 | Cloverleaf Apts. | 1900 Cloverleaf Lane | Irving | 9/11/96 | 5 | |
| 70074 | Chapel Creek Joint Venture | 3410 Hidalgo Drive | Dallas | 9/11/96 | 5 | |
| 70077 | Park Springs Apts. | 2002 West Irving Blvd. | Irving | 9/11/96 | 5 | |
| 70079 | Emerald Run Apts (fka Copper Creek) | 7500 Maplewood Road | N. Richland Hills | 9/11/96 | 5 | |
| 70068 | Windsong Apartments | 5308 Rosedale | Fort Worth | 9/9/96 | 5 | |
| 70063 | Enterprise Apartments | 1408 Bahama Drive | Fort Worth | 9/9/96 | 3 | |



LIHTC Notices of Non-Compliance for 1996

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------------|------------------------------------|-----------------------------|-----------------|-----------|----------------|----------------|
| 6178 | 1108 Brookwood | 1108 Brookwood | Austin | 9/3/96 | 3 | Sent In Error |
| 6313 | Williamsburg Apts., Phase II | Houston and Williams Street | Pottsboro | 9/6/96 | 3 | Sent In Error |
| 70054 | Walter C. Spear | 2904 Walnut Street | Amarillo | 9/6/96 | 5 | |
| 70046 | 2512 Thorne | 2512 Thorne | Amarillo | 9/7/96 | 5 | |
| 70021 | Fitzhugh Place | 1428-1518 N. Fitzhugh | Dallas | 9/5/96 | 3 | |
| 70025 | Misty Court Duplexes | 100-102 Misty Court | Waxahachie | 9/5/96 | 3 | 6/10/96 |
| 91052 | Tamaric Apts. | 1507 Cedar Park | Cedar Park | 9/3/96 | 5 | |
| 6679 | Bryson Place Apts. | Highway 380 | Bryson | 9/3/96 | 5,1 | |
| 6162 | Wayman Manor | 1811 East K Street | Temple | 9/3/96 | 3 | 5/7/96 |
| 6163 | Independent Missionary Apartments | 7005 Little Bend Road | Hitchcock | 9/6/96 | 3 | 5/7/96 |
| 6161 | Saint James Manor Apts. | 3119 Easter Street | Dallas | 9/3/96 | 3 | 5/7/96 |
| 91050 | Northwest Apts. | 1620 Northwest Blvd. | Georgetown | 9/3/96 | 5 | |
| 6485 | Regency Place Apts. | 314 S. Clark Road | Cedar Hill | 9/3/96 | 4 | |
| 70037 / 94038 | The Brooks Apts (fka Melody Place) | 6852 Shady Brook Lane | Dallas | 9/1/96 | 4 | |
| 93159 | Oakridge Apts. | 2803 W. Illinois Ave | Dallas | 8/26/96 | 4 | |
| 6894 | Benjamin Garden Apts | 500 West 6th Street | Irving | 8/26/96 | 4 | |
| 6182 | 1412 Rho Street | 1412 Rho Street | Nacogdoches | 8/26/96 | 3 | 8/20/96 |
| 6381 | Treehouse Apts. | 3203 Walnut Hill Lane | Irving | 8/26/96 | 4 | |
| 70036 | Junction Apt. | 7111 Fair Oaks | Dallas | 8/15/96 | 4 | |
| 6319 | 604-606 Jefferson Street | 604-606 Jefferson Street | Sulphur Springs | 8/16/96 | 5,1 | |
| 91129 | North Creek Apts. | 9387 Pinyon Tree Lane | Dallas | 8/19/96 | 4 | |
| 6876 | River Terrace Apts.(fka Kingsgate) | 2005 Willow Creek | Austin | 8/15/96 | 4,3,1 | |
| 70078 | Orchard Hills Apts | 1320 West Kingsley Road | Garland | 8/16/96 | 5, 1 | |
| 6545 | Grahamcrest Manor | 7615-7622 Grahamcrest | Houston | 8/16/96 | 3,1 | |
| 91017 | Royal Palm Apts. | 5520 Gaston Ave. | Dallas | 8/16/96 | 4 | |
| 91022 | Telestar Apts. | 510 Westmount | Dallas | 8/6/96 | 4 | |
| 6341 | Stuart Apts. | 10527 Langston | Mt. Belview | 8/2/96 | 1 | |
| 70035 | 7040 Holly Hill | 7040 Holly Hill | Dallas | 8/13/96 | 4 | |
| 70035 | 7000 Holly Hill | 7000 Holly Hill | Dallas | 8/13/96 | 4 | |
| 70035 | 7001 Fair Oaks | 7001 Fair Oaks | Dallas | 8/13/96 | 4 | |
| 70035 | 7142 Holly Hill | 7142 Holly Hill | Dallas | 8/13/96 | 4 | |
| 70035 | Settlement III Apts. | 5951 Melody Lane | Dallas | 8/13/96 | 5 | |
| 70013 | Ozona Seniors apts. | Loop 466 | Ozona | 9/5/96 | 3 | 9/26/96 |
| 6344 | 4214 Woodmanor | 4214 Woodmanor | San Antonio | 11/5/96 | 5,3 | 10/23/96 |



LIHTC Notices of Non-Compliance for 1996

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------|--------------------------|---------------------------|-------------|-----------|----------------|----------------|
| 6344 | 4215 Woodmanor | 4215 Woodmanor | San Antonio | 11/4/96 | 5,3 | 10/14/96 |
| 6344 | 4219 Woodmanor | 4219 Woodmanor | San Antonio | 11/5/96 | 5,3 | 10/14/96 |
| 92189 | New Legends Apts. | 1005 W. Wheatland | Dallas | 3/6/96 | 4 | |
| 92028 | Harris Manor Apartments | 2216 East Harris Road | Pasadena | 4/30/96 | 4 | |
| 6623 | Park Creek Manor Apts. | 2508 Coombs Creek | Dallas | 5/29/96 | 4 | |
| 70065 | Turtle Creek Apts. | 2005 South Cooper Street | Arlington | 5/29/96 | 2,5 | |
| 6623 | Park Creek Manor Apts. | 2508 Coombs Creek | Dallas | 5/29/96 | 3 | 4/22/96 |
| 6623 | Park Creek Manor Apts. | 2508 Coombs Creek | Dallas | 5/29/96 | 5 | |
| 91121 | Cliff Park Village Apts. | 220 East Overton | Dallas | 4/29/96 | 4 | |
| 70076 | Manor on the Park | 3122 Park Lane | Dallas | 4/29/96 | 4 | |
| 94002 | 204 NW 15th Street | 204 NW 15th Street | Amarillo | 5/1/96 | 4 | |
| 93112 | 201 NW 15th Street | 201 NW 15th Street | Amarillo | 5/1/96 | 4 | |
| 91119 | 2003 West 7th Street | 2003 West 7th Street | Amarillo | 5/1/96 | 4 | |
| 91119 | Old Town Apartments | 2003 West 7th Street | Amarillo | 5/1/96 | 5 | |
| 6459 | Seagraves Garden Apts. | 1100 Block 12th Street | Seagraves | 6/7/96 | 5,1 | |
| 93072 | Primavera Apartments | 2610 Community Drive #127 | Dallas | 7/2/96 | 4 | |
| 91017 | Royal Palm Apts | 5520 Gaston Avenue | Dallas | 6/6/96 | 3 | |
| 6233 | 2803 Vista Del Viento | 2803 Vista Del Viento | Mission | 6/4/96 | 3 | |
| 6233 | 2807 Dinastia Dorado | 2807 Dinastia Dorado | Mission | 6/4/96 | 3 | |
| 6233 | 2714 Cuesta Del Sol | 2714 Cuesta Del Sol | Mission | 6/4/96 | 3 | |
| 6233 | 2800 Cuesta Del Sol | 2800 Cuesta Del Sol | Mission | 6/4/96 | 3 | |
| 6233 | 2810 Cuesta Del sol | 2810 Cuesta Del Sol | Mission | 6/4/96 | 3 | |
| 6233 | 117 Sol Dorado | 117 Sol Dorado | Mission | 6/4/96 | 3 | |
| 6233 | 107 Sol Dorado | 107 Sol Dorado | Mission | 6/4/96 | 3 | |
| 6233 | 2719 Paseo Encantado | 2719 Paseo Encantado | Mission | 6/4/96 | 3 | |
| 6233 | 2801 Paseo Encantado | 2801 Paseo Encantado | Mission | 6/4/96 | 3 | |
| 6233 | 2809 Paseo Encantado | 2809 Paseo Encantado | Mission | 6/4/96 | 3 | |
| 6233 | 204 Rasplandor | 204 Rasplandor | Mission | 6/4/96 | 3 | |
| 6233 | 217 Amanlcer | 217 Amanlcer | Mission | 6/4/96 | 3 | |
| 6233 | 100 Moorefield | 100 Moorefield | Mission | 6/4/96 | 3 | |
| 6233 | 110 Rasplandor | 110 Rasplandor | Mission | 6/4/96 | 3 | |
| 6233 | 122 Rasplandor | 122 Rasplandor | Mission | 6/4/96 | 3 | |
| 6233 | 109 Rasplandor | 109 Rasplandor | Mission | 6/4/96 | 3 | |
| 6233 | 113 Mina De Oro | 113 Mina De Oro | Mission | 6/4/96 | 3 | |



LIHTC Notices of Non-Compliance for 1996

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------------|--------------------------------|----------------------------|-------------------|-----------|----------------|----------------|
| 6233 | 105 Rancho Del Rey | 105 Rancho Del Rey | Mission | 6/4/96 | 3 | |
| 6233 | 2705 Paseo Encantado | 2705 Paseo Encantado | Mission | 6/4/96 | 3 | |
| 70028 | Estrada Apts. | 1919 Walnut Plaza | Dallas | 1/16/96 | 5 | |
| 70066 | La Mirage Apts. | 3254 Las Vegas Trail | Fort Worth | 3/6/96 | 5 | |
| 70004 | Northridge Village Apts. | 7913 Harwood | N. Richland Hills | 3/6/96 | 5,3 | |
| 6825 | 3737 Hillcroft Apts. | 3737 Hillcroft | Houston | 3/11/96 | 5,1 | |
| 6891 | Gabriel Gardens | 2805 Easet Ledbetter | Dallas | 2/20/96 | 5,1 | |
| 6815 | Blue Water Garden Apts. | 612 S. Irving | Hereford | 4/2/96 | 5,1 | |
| 91074 / 92067 | Lake Colony Apts. | 4605 Chaha Road | Garland | 4/11/96 | 4 | |
| 93062 | 925 Avenue M | 925 Avenue M | Conroe | 4/24/96 | 4 | |
| 70112 | Belfort Place Apts. | 6201 W. Belfort | Houston | 4/1/96 | 4 | |
| 92172 | Wood Hollow Apts. | 6717 Memorial Drive | Texas City | 3/11/96 | 4 | |
| 92002 | Green Meadows Apts. | 3501 25th Avenue North | Texas City | 4/2/96 | 4 | |
| 6233 | 119 Rancho Del Rey | 119 Rancho Del Rey | Mission | 6/4/96 | 3 | |
| 6834 | 1220 East 52nd Street | 1220 East 52nd Street | Austin | 5/29/96 | 5 | |
| 92019 | The Arbors Apartments | 1600 North Joe Ramsey | Greenville | 5/28/96 | 4 | |
| 93123 | Forest Creek | 5900 Uvalde Road | Houston | 5/24/96 | 4 | |
| 70135 | Cloverleaf Apts. | 1900 Cloverleaf | Irving | 5/24/96 | 4 | |
| 70040 | Vickery Square | 3015 Pipeline | Euless | 5/24/96 | 4 | |
| 70069 | Brighton Way East Apts. | 2432 Finley Road | Irving | 5/29/96 | 1 | |
| 91108 | Scattered Coop Infill Housing | 1611 E. 11th Street | Austin | 8/2/96 | 4 | |
| 94149 | Timber Park Apts. | 2714 North Buckner | Dallas | 3/26/96 | 1 | |
| 91023 | Parkwood Apts. (fka Briargate) | 3035 West Pentagon Parkway | Dallas | 8/13/96 | 4 | |
| 6467 | 100-119 Condessa Drive | 100-119 Condessa Drive | Pharr | 6/4/96 | 3 | |
| 6261 | 1104 Canna Street | 1104 Canna Street | Pharr | 6/4/96 | 3 | |
| 6261 | 1103 Canna Street | 1103 Canna Street | Pharr | 6/4/96 | 3 | |
| 6261 | 1102 Aster Street | 1102 Aster Street | Pharr | 6/4/96 | 3 | |
| 6261 | 1100 Aster Street | 1100 Aster Street | Pharr | 6/4/96 | 3 | |
| 6261 | 110 Leakey Street | 110 Leakey Street | Pharr | 6/4/96 | 3 | |
| 6261 | 123 Daffodil | 123 Daffodil | Pharr | 6/4/96 | 3 | |
| 6261 | 117 Daffodil | 117 Daffodil | Pharr | 6/4/96 | 3 | |
| 6261 | 115 Daffodil | 115 Daffodil | Pharr | 6/4/96 | 3 | |
| 6261 | 107 Daffodil | 107 Daffodil | Pharr | 6/4/96 | 3 | |
| 6461 | 424 Acacia | 424 Acacia | Hidalgo | 6/4/96 | 3 | |



LIHTC Notices of Non-Compliance for 1996

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------------|--|--------------------------------|------------|-----------|----------------|----------------|
| 6270 | 2001 Ponderosa | 2001 Ponderosa | Harlingen | 6/4/96 | 3 | |
| 6270 | 1801 Montana Drive | 1801 Montana Drive | Harlingen | 6/4/96 | 3 | |
| 6270 | 1802 Montana Drive | 1802 Montana Drive | Harlingen | 6/4/96 | 3 | |
| 6270 | 1914 Montana Drive | 1914 Montana Drive | Harlingen | 6/4/96 | 3 | |
| 6232 | 142 Lavaca Drive | 142 Lavaca Drive | San Bentio | 6/4/96 | 3 | |
| 6232 | 167 Brazos Drive | 167 Brazos Drive | San Bentio | 6/4/96 | 3 | |
| 6232 | 160 Sabine Drive | 160 Sabine Drive | San Bentio | 6/4/96 | 3 | |
| 6232 | 124 San Jacinto Drive | 124 San Jacinto Drive | San Bentio | 6/4/96 | 3 | |
| 6232 | 325 Colorado Drive | 325 Colorado Drive | San Bentio | 6/4/96 | 3 | |
| 6232 | 319 Colorado Drive | 319 Colorado Drive | San Bentio | 6/4/96 | 3 | |
| 6232 | 285 Colorado Drive | 285 Colorado Drive | San Bentio | 6/4/96 | 3 | |
| 6232 | 131 Colorado Drive | 131 Colorado Drive | San Bentio | 6/4/96 | 3 | |
| 6286 | 2714 Lissner Avenue | 2714 Lissner Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 2716 Lissner Avenue | 2716 Lissner Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 2811 Lissner Avenue | 2811 Lissner Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 2803 Lissner Avenue | 2803 Lissner Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 2812 Yanez Avenue | 2812 Yanez Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 3006 Yanez Avenue | 3006 Yanez Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 3010 Yanez Avenue | 3010 Yanez Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 2919 Yanez Avenue | 2919 Yanez Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 2817 Yanez Avenue | 2817 Yanez Avenue | Mission | 6/4/96 | 3 | |
| 6286 | 2713 Yanez Avenue | 2713 Yanez Avenue | Mission | 6/4/96 | 3 | |
| 6440 | 716 East 13th | 716 East 13th | Mission | 6/4/96 | 3 | |
| 92023 | Gentry House Apartments | 9001 Kempwood | Houston | 5/28/96 | 4 | |
| 91187 | Wyndham Crest Apts. (fka Sterling Crest) | 11606 Oakshire Place, Bldg. 01 | Dallas | 8/13/96 | 5,1 | |
| 94072 | 5204 Samuel Huston | 5204 Samuel Huston | Austin | 7/1/96 | 1 | |
| 94003 | 1135 Lott Avenue | 1135 Lott Avenue | Austin | 7/1/96 | 1 | |
| 94003 | 1133 Lott Avenue | 1133 Lott Avenue | Austin | 7/1/96 | 1 | |
| 92061 | Diamond Creek Apts. (fka Skyline Apts.) | 3402 South Buckner | Dallas | 8/2/96 | 4 | |
| 91039 / 94089 | Pines Point Apartments | 3102 Oradell | Dallas | 7/12/96 | 4 | |
| 70028 | Castle Gardens | 1102 58th Street | Lubbock | 7/30/96 | 4 | |
| 91186 | Autumn Meadows | 1017 E. 29th Street | Lubbock | 8/1/96 | 4 | |
| 91186 | Autumn Meadows | 1017 E. 29th Street | Lubbock | 7/30/96 | 2,5 | |
| 91056 | Oak Park Apts. | 2800 W. Pioneer Blvd. | Irving | 8/15/96 | 4 | |



LIHTC Notices of Non-Compliance for 1996

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------|--------------------------|-------------------------------------|------------|-----------|----------------|----------------|
| 6203 | 1212 West 24th Street | 1212 West 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 1200 24th Street | 1200 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 2403 Amethyst | 2403 Amethyst | Mission | 6/4/96 | 3 | |
| 6203 | 2405 Amethyst Avenue | 2405 Amethyst Avenue | Mission | 6/4/96 | 3 | |
| 6203 | 2318 Crimson Avenue | 2318 Crimson Avenue | Mission | 6/4/96 | 3 | |
| 6203 | 2316 Crimson Avenue | 2316 Crimson Avenue | Mission | 6/4/96 | 3 | |
| 6203 | 1103 West 24th Street | 1103 West 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 1107 West 24th Place | 1107 West 24th Place | Mission | 6/4/96 | 3 | |
| 6203 | 1205 West 24th Place | 1205 West 24th Place | Mission | 6/4/96 | 3 | |
| 6203 | 1207 West 24th Place | 1207 West 24th Place | Mission | 6/4/96 | 3 | |
| 6203 | 1213 West 24th Place | 1213 West 24th Place | Mission | 6/4/96 | 3 | |
| 6203 | 1210 West 24th Street | 1210 West 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 1208 West 24th Street | 1208 West 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 1109 West 24th Street | 1109 West 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 1207 West 24th Street | 1207 West 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 1211 West 24th Street | 1211 West 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 1200 West 23rd Place | 1200 West 23rd Place | Mission | 6/4/96 | 3 | |
| 6203 | 1108 W. 23rd Place | 1108 W. 23rd Place | Mission | 6/4/96 | 3 | |
| 6203 | 1105 W. 23rd Place | 1105 W. 23rd Place | Mission | 6/4/96 | 3 | |
| 6203 | 1107 W. 23rd Place | 1107 W. 23rd Place | Mission | 6/4/96 | 3 | |
| 6203 | 1207 W. 23rd Place | 1207 W. 23rd Place | Mission | 6/4/96 | 3 | |
| 6203 | 2415 Amethyst | 2415 Amethyst | Mission | 6/4/96 | 3 | |
| 6203 | 1208 W. 24th Place | 1208 W. 24th Place | Mission | 6/4/96 | 3 | |
| 6203 | 1202 W. 24th Street | 1202 W. 24th Street | Mission | 6/4/96 | 3 | |
| 6203 | 1112 W. 24th Place | 1112 W. 24th Place | Mission | 6/4/96 | 3 | |
| 6203 | 2408 Crimson Avenue | 2408 Crimson Avenue | Mission | 6/4/96 | 3 | |
| 6203 | 2402 Crimson Avenue | 2402 Crimson Avenue | Mission | 6/4/96 | 3 | |
| 6203 | 2400 Crimson | 2400 Crimson | Mission | 6/4/96 | 3 | |
| 6203 | 2314 Crimson Avenue | 2314 Crimson Avenue | Mission | 6/4/96 | 3 | |
| 70073 | Cross Creek Apts. | 6033 E. Northwest Hwy | Irving | 8/15/96 | 4 | |
| 91058 | Zachary Place Apts. | 3327 Willow Creek | Irving | 8/15/96 | 4 | |
| 93041 | Garden Gate (Plano) | 1201 Legacy Drive | Plano | 11/15/96 | 3 | 10/1/96 |
| 93040 | Garden Gate (Fort Worth) | 6901 North Beach Street | Fort Worth | 11/15/96 | 3 | 10/1/96 |
| 6612 | Chateau Crete Apts. | 1916 Steven Forest Drive, Unit #112 | Dallas | 11/15/96 | 5,4 | |

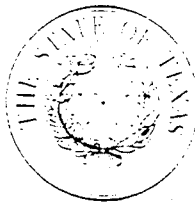


LIHTC Notices of Non-Compliance for 1996

| LIHTC # | Property Name | Address | City | 8823 Date | Violation Type | Date Corrected |
|---------------|--|----------------------------|-------------|-----------|----------------|----------------|
| 93057 / 95081 | The Parks at Wynnewood Apts. | 1910 Argentia | Dallas | 11/15/96 | 4 | |
| 6444 | Victoria Housing, Phase II | 711 26th Street | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 709 26th Street | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 707 20th Street | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 2702 Lissner | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 2706 Lissner | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 2816 Lissner Avenue | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 2820 Lissner | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 2807 Lissner | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 2909 Yanez Avenue | Donna | 6/4/96 | 3 | |
| 6444 | Victoria Housing, Phase II | 2905 Yanez | Donna | 6/4/96 | 3 | |
| 91135 | Willow Bend Apts. | 1922 Handley Drive | Fort Worth | 2/15/96 | 4 | |
| 6690 | 611 Leo Avenue | 611 Leo Avenue | La Joya | 6/4/96 | 3 | Correction |
| 6185 | 1402 Rho Street | 1402 Rho Street | Nacogdoches | 7/30/96 | 5 | |
| 94131 | Springhollow Apartments | 4803-4804 Loyola Lane | Austin | 7/29/96 | 4 | |
| 91115 | Spring Garden Apartments | 7803 Ferguson Road | Dallas | 7/25/96 | 4 | |
| 70027 | St. Charles Apartments | 1090 S. Charles Street | Lewisville | 7/25/96 | 4 | |
| 93009 | Stonebrook Village Apartments | 7500 Rolling Brook Road | Frisco | 7/25/96 | 4 | |
| 6697 | Pinewood Terrace Apartments | 1908 W. 6th Street | Rusk | 7/25/96 | 4 | |
| 6695 | Nacona Terrace | 715 Montague Avenue | Nacona | 7/25/96 | 4 | |
| 6680 | Eagles Nest Apartments | 1500 S. State Street | Decatur | 7/25/96 | 4 | |
| 6674 | Pilot Point Terrace | Burks Street | Pilot Point | 7/25/96 | 4 | |
| 6191 | Bay of Aransas Garden Apartments | 811 South Bronte | Rockport | 7/25/96 | 4 | |
| 6668 | Lone Oak Apartments | 1510 Carolina Street | Graham | 7/25/96 | 4 | |
| 6196 | Vaqueros Apartments | 305 W. 2nd | San Diego | 7/25/96 | 4 | |
| 6667 | Pine Manor Apartments | 119 S. 5th Street | Jacksboro | 7/25/96 | 4 | |
| 6692 | Valley View Apartments | 500 Boydston | Valley View | 7/25/96 | 4 | |
| 6683 | Royal Crest Apartments | El Dorado Street | Bowie | 7/25/96 | 4 | |
| 6693 | Hilltop Apartments | 91 Logan Street | Rhome | 7/25/96 | 4 | |
| 91051 | Leatherwood Terrace (fka Village Oaks) | 105 Ellen May Road | Yoakum | 7/25/96 | 4 | |
| 70071 | Autumn Creek Apartments | 10765 E. Northwest Highway | Dallas | 7/24/96 | 5,4 | |
| 70040 | Vickery Square Apts. | 3015 Pipeline | Eules | 7/23/96 | 5 | |
| 70021 | Fitzhugh Place | 1428-1518 N. Fitzhugh | Dallas | 7/23/96 | 4 | |
| 6492 | Heritage Square Apts. | 3500 Baker Street | Dickenson | 7/23/96 | 1,3 | |







TEXAS COMMISSION ON HUMAN RIGHTS

November 5, 1996

Suzanne Phillips
Texas Department of Housing & Community Affairs
P.O. Box 13941
507 Sabine
Austin, Texas 78711-3941

Re: TCHR's Pending Litigation--Housing Discrimination Matters

Dear Ms. Phillips:

At the direction of our Executive Director, William M. Hale, I am providing the above-referenced information to you.

I. Enforcement Actions

A. Subpoenas/Discovery

1. Al-Wabily v. Silverleaf Resorts

B. Conciliation Compliance--(none at this time)

C. Cause Cases/Administrative Hearings--(none at this time)

D. Merits

1. William M. Hale, on behalf of Complainant, Jackie Barentine v. Fred McMinn

2. William M. Hale, on behalf of Complainant, Julie Dana v. Palmira Billings

3. William M. Hale, on behalf of Complainants Terri Poirier v. Stonebridge Ranch

4. William M. Hale, on behalf of Complainant, Lisa Miller v. Abilene Apt. Locators



5. William M. Hale on behalf of Osiel & Claudia Salinas v. Elizabeth Morse
6. William M. Hale, on behalf of Complainants, Dwight & Denice Smith v. Marvin Boatright
7. William M. Hale, on behalf of Complainant, the Burke Center, formerly Deep East Texas MHMR Services v. Bay Meadows Section of Walnut Run Estates, et al.
8. William M. Hale, on behalf of Complainant, Joseph Phelps v. Tropical Valley Acres Owners, et al.;
9. William M. Hale, on behalf of Complainant, K. R. Pederson v. Wagon City Recreation Board, et al.
10. William M. Hale, on behalf of Complainant, Zybil and Raymond Ellis v. Mobil Village Recreation, Inc.
11. Hale v. KKK, et al.

II. Appeals

A. Texas State Courts

District Court--(none at this time)

B. Court of Appeals--(none at this time)

C. Texas Supreme Court--(none at this time)

D. U. S. Federal Courts

Federal District Court--(none at this time)

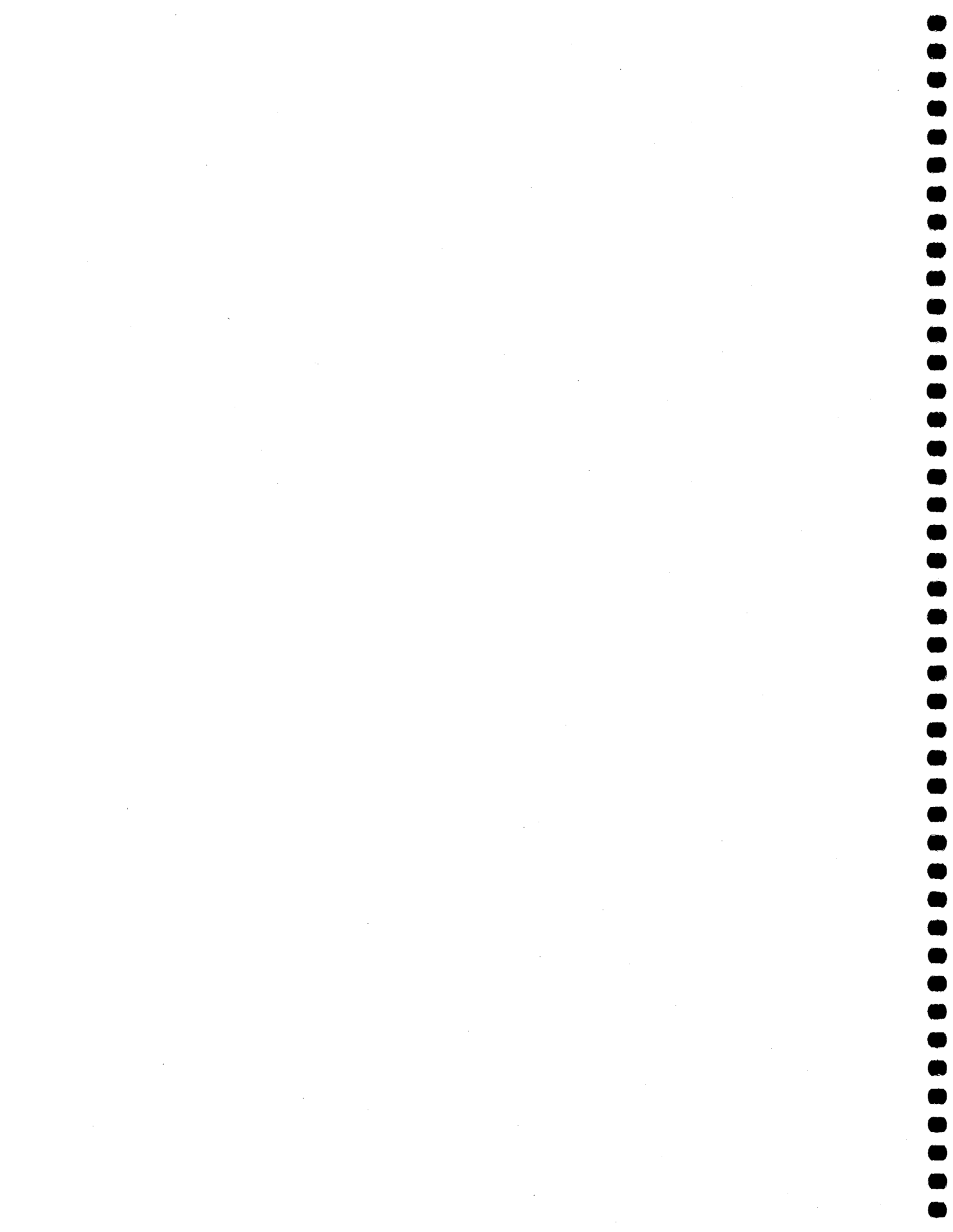
E. Federal Appeals Court--(none at this time)

F. United States Supreme Court--(none at this time)

III. Amicus Curiae

A. Texas State Courts

District Court--(none at this time)



- B. Court of Appeals--(none at this time)
- C. Texas Supreme Court--(none at this time)
- D. U. S. Federal Courts
Federal District Court
U.S. & Pine v. Wagner
- E. Federal Appeals Court--(none at this time)
- F. United States Supreme Court--(none at this time)

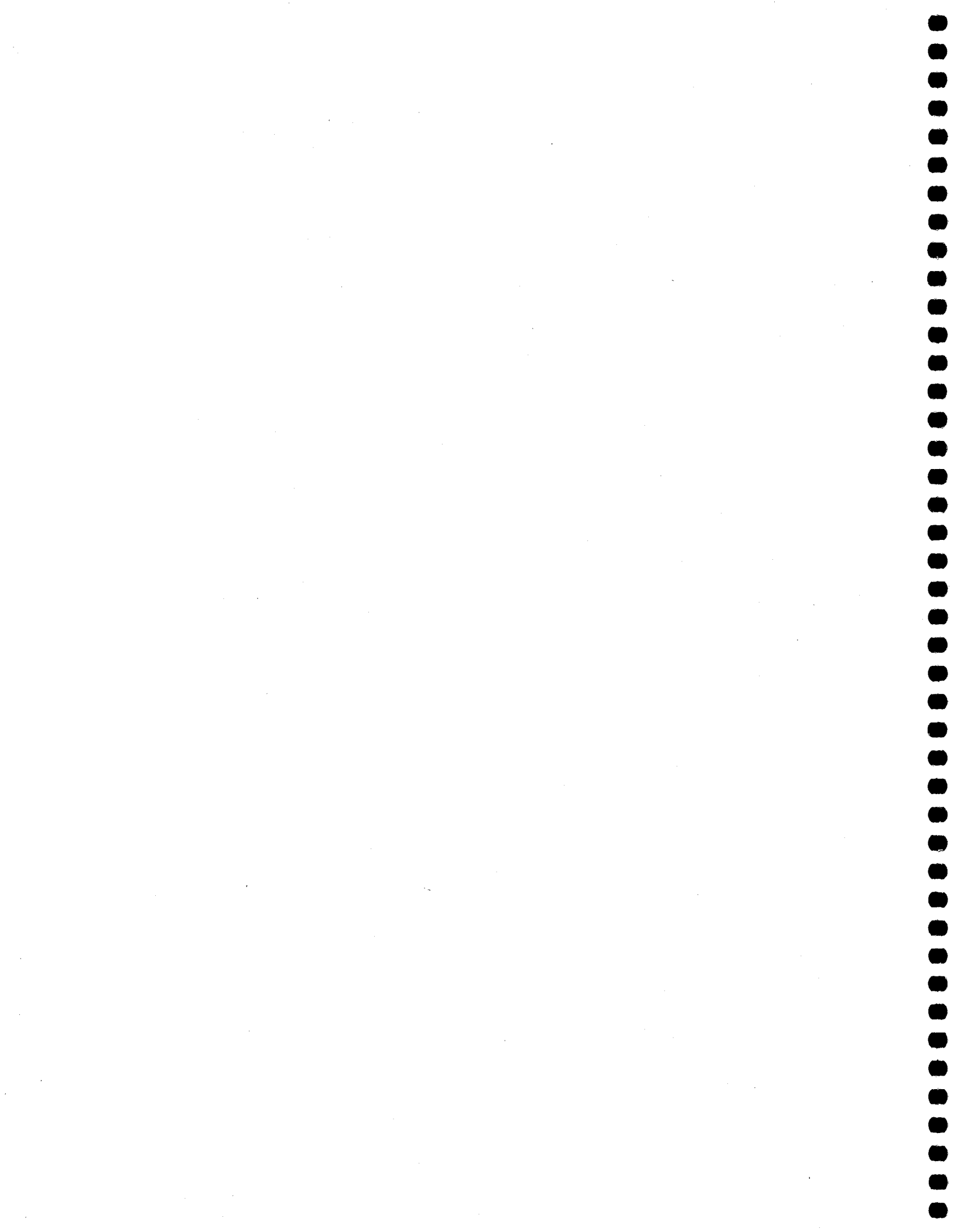
Please feel free to contact our office if you have questions.

Sincerely,



Tamra Fowler
Office of the General Counsel
512-437-3457

xc: **Bill Hale, Executive Director**
Bill Conover, General Counsel







GLOSSARY OF ACRONYMS AND DEFINITIONS

- AAHSA:** American Association of Homes and Services for the Aging.
- ACC:** Annual Contributions Contract.
- Accessible:** A definition used by HUD in Section 504 with respect to the design, construction, or alteration of an individual dwelling unit. It means that the unit is located on an accessible route and when designed, constructed, altered or adapted can be approached, entered and used by individuals with physical 'handicaps.' A unit that is on an accessible route and is adaptable and otherwise in compliance with the standards set forth in the Uniform Federal Accessibility Standards (UFAS, 24 CFR Subpart 40 for residential structures) is considered accessible. When a unit in an existing facility which is being made accessible as a result of alterations intended for use by a specific qualified person with disability (e.g., a current occupant of such a unit or of another unit under the control of the same recipient, or an applicant on a waiting list), the unit will be deemed accessible if it meets the requirements of applicable standards that address the particular disability or impairment of such person.
- Accessible route:** A definition used by HUD in Section 504 meaning a continuous unobstructed path that connects accessible elements and spaces in a building or facility and complies with the space and reach requirements prescribed by the Uniform Federal Accessibility Standards (UFAS). An accessible route that serves only accessible units occupied by persons with hearing or vision impairments need not comply with those requirements intended to effect accessibility for persons with mobility requirements.
- Acquisition:** Acquisition of standard housing (at a minimum, meeting HUD Section 8 Housing Quality Standards) only, with no expectation of other listed activities (Table 3A, Column C) being carried out in conjunction with the acquisition.
- ACYF:** Administration on Children, Youth, and Families.
- ADA:** Americans with Disabilities Act (42 U.S.C. 12101 et seq.)
- ADAAG:** Americans with Disabilities Act Accessibility Guidelines.
- ADAPT:** Persons with disabilities consumer organization; American Disabled for Attendant Programs Today
- Adaptability:** A definition used by HUD in Section 504 meaning the ability of certain elements of a dwelling unit, such as kitchen counters, sinks, and grab bars to be added to, raised, lowered, or otherwise altered, to accommodate the needs of persons with or without disability, or to accommodate the needs of persons with different degrees of

disability.

- ADL:** Activities of Daily Living. ADL is used in measuring disabilities.
- Administrative Costs:** Reasonable and necessary costs, as described in OMB Circular A-87, incurred by the participating jurisdiction in carrying out its eligible program activities in accordance with prescribed regulations. Administrative costs include any cost equivalent to the costs described in 470.206 of this title (program administration costs for the CDBG Program) and project delivery costs, such as new construction and rehabilitation counseling, preparing work specifications, loan processing, inspections, and other services related to assisting owners, tenants, contractors, and other entities applying for or receiving HOME funds. Administrative costs do not include eligible project-related costs that are incurred by and charged to project owners.
- AFC:** Adult Foster Care.
- AFDC:** Aid for Families with Dependent Children.
- Affordable Housing:** Housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.
- AHDP:** RTC's Affordable Housing Disposition Program.
- AIDS and Related Diseases:** The disease of Acquired Immunodeficiency Syndrome or any conditions arising from the etiologic agent for Acquired Immunodeficiency Syndrome.
- Alcohol / Other Drug Addiction:** A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.
- AMFI:** Area Median Family Income.
- AMI:** Alliance for the Mentally Ill.
- Ancestry:** A person's self-identified origin, descent, lineage, nationality group, or country in which the person or the person's parents or ancestors were born before their arrival in the United States. This designation does not include religious affiliations. See also "Race."
- Assisted Household or Person:** For the purpose of identification of goals, an assisted household or person is one which *during the periods covered by the annual plan will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.* (The program funds providing the benefit(s) may be from any funding year or combined funding years.) A renter is benefited if the household or person takes occupancy of affordable housing that is newly acquired (standard housing), newly rehabilitated, or newly constructed, and/or receives rental assistance. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time home buyer is benefited if a home is purchased during the year. A homeless person is benefited if the

person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program (e.g., a renter who receives rental assistance while occupying newly rehabilitated housing) must be counted only once. To be included in the goals, the household's housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (See e.g., 24 CFR section 882-109).

- BHIF:** Border Housing Initiative Fund.
- CAA:** Community Action Agency.
- Capacity Building:** Educational and organizational support assistance to promote the ability of community housing development organizations and non-profit organizations to maintain, rehabilitate and construct housing for low and very low-income person and families. This activity may include, but is not limited to: 1) Organizational support to cover expenses for training, technical and other assistance to the board of directors, staff and members of the non-profit organization or community housing development organization, 2) Program support including technical assistance and training related to housing development, housing management, or other subjects related to the provision of housing or housing services, and 3) Studies and analyses of housing needs.
- CASA:** Coordinated Agenda for the Southwestern Area of the United States
- CDBG:** Community Development Block Grant.
- CDC:** Community Development Corporation.
- CEAP:** Comprehensive Energy Assitance Program.
- Certification:** A written assertion, based on supporting evidence which must be kept available for inspection by HUD, the Inspector General, and the public, which assertion is deemed to be accurate, unless HUD determines otherwise after inspecting the evidence and producing the due notice and opportunity for comment.
- CFDRP:** Contract for Deed Refinance Program.
- CFNP:** Community Food and Nutrition Program.
- CFR:** Code of Federal Regulations.
- CGP:** Comprehensive Grant Program.
- CHAS** Comprehensive Housing Affordability Strategy. CHAS was the predecessor to the Consolidated Plan.

CHDO or CHODO: Community Housing Development Organizations.

CIAP: Comprehensive Improvement Assistance Program.

CILP: Capital Improvement Loan Program.

COG: Council of Governments.

Colonia: An identifiable unincorporated area located within one hundred and fifty (150) miles of the Texas-Mexico border that lacks infrastructure and decent housing.

Committed: Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Consolidated Plan: A document submitted to the U.S. Department of Housing and Urban Development (HUD) containing housing needs assessments and strategic plans for the state. It is required of the State of Texas by HUD in order to receive federal CDBG, HOME, ESG, and HOPWA program funds.

Contract for Deed: A financing arrangement for the sale of property whereby land ownership remains with the seller until the total purchase price is paid.

CPD Programs: Community Planning and Development Programs.

CSBG: Community Services Block Grant.

Disability: According to the U.S. Department of Housing and Urban Development, a person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability or he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members or any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.
According to the ICIDH disabilities reflects the consequences of a bodily impairment in terms of functional performance. See also "Impairment" and "Handicap."

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability.

DoD: U.S. Department of Defence.

DOE: U.S. Department of Energy.

DPAP: Down Payment Assistance Program.

DPS: Texas Department of Public Safety.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally-developed programs or conduct a variety of special projects designed to promote economic independence and self-sufficiency.

EDAP: The Texas Water Development Board's Economically Distressed Areas Program.

EHP: Emergency community services Homeless Grant.

Elderly Household: A family in which the head of the household or a spouse is at least 62 years of age.

Elderly Person: A person who is at least 62 years of age.

ELIHPA (Title II): Emergency Low Income Housing Preservation Act.

ENTERP: Emergency Nutrition/Emergency Relief Program.

EPA: U.S. Environmental Protection Agency.

EPSDT: Medicaid Early and Periodic Screening, Diagnosis, and Treatment for blood lead content performed by Texas Department of Health.

ESGP: Emergency Shelter Grant Program.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his-her principal residence.

Extremely Low Income: Household Income less than or equal to thirty percent of AMFI.

Fair Housing Act: Title VIII of the Federal Civil Rights Act of 1968, as amended in 1988 (the Fair Housing Amendments Act of 1988, 42 U.S.C., section 3601, et. seq.)

Family: A household comprised of one or more individuals. (The National Affordable Housing Act (NAHA) definition required to be used in the CHAS rule - equivalent to Census definition of household.) The Bureau of the Census defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption. The term "household" is used in combination with the term "related" in the CHAS instructions, when compatibility with the Census definition of family (for reports and data available from the Census based upon that definition) is dictated. (See also "Homeless Family").

FDIC: Federal Deposit Insurance Corporation.

Federal Preference for Admission: The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent. (See, for example, section 882.219.)

FEMA: Federal Emergency Management Agency.

FFY: Federal Fiscal Year.

FHA: Federal Housing Administration.

FHAP: Fair Housing Assistance Program.

FHEC: Fair Housing Enforcement Center.

FHEO: Office of Fair Housing and Equal Opportunity.

FHIP: Fair Housing Initiatives Program.

FHLB: Federal Home Loan Bank.

First-Time Home Buyer: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the home buyer.

FmHA: The Farmers Home Administration, or programs it administers. FmHA is now known as the Rural Economic and Community Development agency under the U. S. Department of Agriculture.

FNMA: Federal National Mortgage Association (Fannie Mae).

FOIA Request: Freedom of Information Act Request.

Frail Elderly Persons: Includes elderly persons who are unable to perform one or more "Activities of Daily Living" (ADL) without help.

FY: Fiscal Year.

GNMA: Government National Mortgage Association (Ginnie Mae).

Government-Sponsored Mortgage Finance Corporations: The Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, and the Federal Agricultural Mortgage Corporation.

Habitat: Habitat for Humanity.

HAC: Housing Assistance Council.

HAMFI: HUD-Adjusted Median Family Income.

Handicap: According to the ICIDH handicaps are concerned with the disadvantages experienced by an individual as a result of impairments

and disabilities and the interaction of the individual with his or her surroundings. See also "Disability" and "Impairment."

- HARS:** HIV/AIDS Reporting System.
- HCALP:** Home Construction and Acquisition Loan Program.
- HHS Agencies:** Health and Human Services Agencies.
- HHSC:** Health and Human Services Commission.
- HILP:** Home Improvement Loan Program.
- HODAG:** Housing Development Grant.
- HOME:** The HOME Investment Partnerships Act, which is Title II of the National Affordable Housing Act.
- HOME Funds:** Funds made available under the HOME Investment Partnerships Act through allocations and reallocations, plus all repayment and interest or other return to the investment of these funds.
- Home Ownership:** Housing that is for purchase (with or without rehabilitation) qualifies as affordable housing if it (1) *is purchased by a low-income, first-time home buyer who will make the housing his or her principal residence;* and (2) *has a sale price that does not exceed the mortgages limit for the type of single family housing for the area under HUD's single family insuring authority under the National Housing Act.*
- Homeless Family:** Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.
- Homeless Individual:** An unaccompanied youth (17 years of age or under) or an adult (18 years or older) without children.
- Homeless Youth:** Unaccompanied person (17 years of age or under) who is living in situations described by terms "sheltered" or "unsheltered".
- HOPE 1:** The HOPE for Public and Indian Housing Home ownership Affordable Program, which is Title IV, Subtitle A of the National Affordable Housing Act.
- HOPE 2:** The HOPE for Home ownership of Multifamily Units Program, which is Title IV, Subtitle B of the National Affordable Housing Act.
- HOPE 3:** The HOPE for Home ownership of Single Family Homes Program which is Title IV, Subtitle C of the National Affordable Housing Act.
- HOPWA:** Housing Opportunities for Persons With AIDS.
- Household:** One or more persons occupying a housing unit (U.S. Census definition). (See also "Family").

| | |
|--|---|
| Housing: | Includes manufactured housing and manufactured housing lots. |
| Housing Development Costs: | The total of all costs incurred in financing, creating, or purchasing any housing development, including but not limited to a single-family dwelling, which are approved by the department as reasonable and necessary. The costs may include but are not limited to the value of land and any buildings on the land, cost of land acquisition, options, deposits, or contracts to purchase; cost of site preparation, demolition, and development; fee paid or payable in connection with the planning, execution, and financing of the development, such as those to architects, engineers, attorneys, accountants; cost of necessary studies, surveys, plans, permits, insurance, interest, financing, tax and assessment costs, and other operating and carrying costs during construction; cost of construction, rehabilitation, reconstruction, fixtures, furnishings, equipment, machines, and apparatus related to the real property; cost of land improvements, including without limitation, landscaping and off-site improvements; necessary expenses in connection with initial occupancy of the housing development; an allowance established by the department for contingency reserves; and the cost of the other items, including tenant relocation, if tenant relocation costs are not otherwise being provided for, as determined by the department to be reasonable and necessary for the development of the housing development, less any and all net rents and other net revenues received from the operation of the real and personal property on the development site during construction. |
| Housing Development or Housing Project: | Any real or personal property, project, building, structure, facilities, work, or undertaking, whether existing, new construction, remodeling, improvement, or rehabilitation, which meets or is designed to meet minimum property standards consistent with those prescribed in the federal HOME program for the primary purpose of providing sanitary, decent, and safe dwelling accommodations for rent, lease, use, or purchase by persons and families of low and very low-income and persons with special needs. This term may include buildings, structure, land, equipment, facilities, or other real or personal properties which are necessary, convenient, or desirable appurtenances, such as but not limited to streets, water, sewers, utilities, parks, site preparation, landscaping, stores, offices, and other non-housing facilities, such as administrative, community and recreational facilities the department determines to be necessary, convenient, or desirable appurtenances. |
| Housing Finance Division: | The division or divisions of the department responsible for programs authorized under Part 3 of the act. |
| Housing Problems: | Households with housing problems include those that: (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden > 30%. |
| Housing Strategy: | A Comprehensive Housing Affordability Strategy prepared in accordance with 24 CFR part 91, consisting of either a complete submission or and annual update. Approved housing strategy means a housing strategy that has been approved by HUD in accordance |

with 24 CFR part 91.

| | |
|--------------------------------------|--|
| Housing Unit: | An occupied or vacant house, apartment, or a single room (SRO Housing) that is intended as separate living quarters (U.S. Census definition). |
| HOYO: | Texas Home Of Your Own Project. |
| HSDA: | HIV Service Delivery Area. |
| HTF: | Housing Trust fund. |
| HUB: | Historically Underutilized Business. A HUB is defined as a business entity that is at least 51% owned by an African American, Hispanic American, Asian-Pacific American, Native American, or a woman of any ethnicity. |
| HUD: | The United States Department of Housing and Urban Development. |
| IADL: | Instrumental Activities of Daily Living. |
| ICD: | International Classification of Diseases. |
| ICH: | Federal Interagency Council on the Homeless. |
| ICIDH: | International Classification of Impairments, Disabilities and Handicaps. |
| IHA: | Indian Housing Authority. |
| Impairment: | According to the ICIDH impairments are concerned with abnormalities of body structure, organ or system function, and appearance. See also "Disability" and "Handicap." |
| Institutions / Institutional: | Group quarters for persons under care or custody. (U.S. Census definitions). |
| Jurisdiction: | A unit of state or local government. |
| LGS: | Local Government Services |
| LIHPRHA: | Low Income Housing Preservation and Resident Homeownership Act. |
| LIHTC: | (Federal) Low-income Housing Tax Credit. |
| Local Government: | A county; an incorporated municipality; a special district; any other legally constituted political subdivision of the State; a public, nonprofit housing finance corporation created under Chapter 394, Local Government code Texas revised Civil Statutes; or a combination of any of the entities described here. |
| Low Income Neighborhood: | A neighborhood that has at least 52 percent of its households at or below 80 percent of the median income for the area. |
| Low Income: | Household Income less than or equal to eighty percent of AMFI. |

Low-Income: Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices for the appropriate jurisdictions.

LRO: Local Recipient Organization.

MCC: Mortgage Credit Certificate Program.

Metropolitan and Metro: Refers to all areas outside those areas designated as metropolitan statistical areas by the Bureau of the Census in the most recent decennial census.

MHMR: Texas Department of Mental Health and Mental Retardation

Migrant Farmworkers: Those persons who travel from place to place in order to take advantage of work opportunities provided by various agricultural seasons across the country.

Moderate Income: Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This definition is unique to the CHAS.)

MOU: Memorandum of Understanding.

MRB: Mortgage Revenue Bond.

MSA: Metropolitan Statistical Area.

NAFTA: North American free Trade Agreement.

NAWS: National Agricultural Workers Survey.

NCDI: National Community Development Initiative.

NCHS: National Center for Health Statistics.

Neighborhood: A geographic location designated in comprehensive plans, ordinances, or other local documents as a neighborhood, village, or similar geographical designation that is within the boundary but does not encompass the entire area of a unit of general local government. If the general local government has a population under 25,000 the neighborhood may, by need not, encompass the entire area of a unit of general local government.

| | |
|---|--|
| NHIS: | National Health Interview Survey. |
| NOFA: | Notice of Funding Availability. |
| Non-Elderly Household: | A household which does not meet the definition of "Elderly Household," as defined above. |
| Non-Homeless Persons with Special Needs: | Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency. |
| Non-Institutional: | Group quarters for persons not under care or custody. |
| Not-For-Profit Organization: | Any public or private, nonprofit organization that 1) is organized under State or local laws; 2) has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual. 3) is neither controlled by, nor under the direction of, individuals or entities seeking to derive profit or gain from the organization. A nonprofit organization may be sponsored in part by a for-profit entity, but a) the for-profit entity may not be an entity whose primary purpose is the development or management of housing, such as a builder, developer, or real estate management firm; b) the for-profit entity may not have the right to appoint more than one-third of the membership of the organization's governing body. Board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members; and c) the organization must be free to contract for goods and services from vendors of its own choosing; 4) has a tax exemption ruling from the Internal Revenue Service under §501(c) or the Internal Revenue Code of 1986, as amended; 5) does not include a public body (including the participating jurisdiction) or an instrumentality of a public body. An organization that is State or locally chartered may qualify as a nonprofit organization, however, the state or local government may not have the right to appoint more than one-third of the membership of the organization's governing body and no more than one-third of the Board members can be public officials. 6) has standards of financial accountability that conforms to Attachment F of the Office of Management and Budget, Circular No. A-100 (revised) "Standards for Financial Management Systems;" and 7) has among its purposes the provision of decent housing that is affordable to low-income and very low-income persons, as evidenced by its charter, articles of incorporation, resolutions or by-laws. |
| Occupied Housing Unit: | Other housing unit that is the usual place of residence of the occupant(s). |
| OCS: | Office of Community Services. |
| OMB: | Office of Management and Budget. |
| ONAP: | Office of Native American Programs. |
| Other Household: | A household of one or more persons that does not meet the definition of a Small Related Household or a Large Related household, or is an |

elderly household comprised of 3 or more persons.

Other Low-Income: Households whose incomes are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area of the basis of HUD's findings that such variations are necessary because of prevailing levels of constructions costs of fair market rents, or unusually high or low family incomes. (This term corresponds to moderate-income in the CDBG Program).

Other Vacant: Vacant year round housing units that are not For Rent, For Sale, or Vacant Awaiting Occupancy or Held. (U.S. Census definition).

Overcrowded: A housing unit containing more than one person per room. (U.S. Census definition).

Owner: A household that owns the housing unit is occupies. (U.S. Census definition).

Participating Jurisdiction: Any jurisdiction (as defined in this section) that has been so designated by HUD in accordance with 92.105.

PATH: Programs to Assist the Transition from Homelessness.

Person with Disabilities: (1) A person is considered to have a disability if the person has a physical mental, or emotional impairment that (i) is expected to be of long-continued and indefinite duration; (ii) substantially impedes his or her ability to live independently; and (iii) is of such a nature that such ability could be improved by more suitable housing conditions. 2) A person will also be considered to have a disability if he or she has a developmental disability, which is a severe, chronic disability that (i) is attributable to a mental or physical impairment or combination of mental and physical impairments; (ii) is manifested before the person attains age 22; (iii) is likely to continue indefinitely; (iv) results in substantial functional limitations in three or more of the following areas of major life activity; self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living, and economic self-sufficiency and (v) reflects the person's need for a combination and sequence of special interdisciplinary, or generic care, treatment, or other services that are lifelong or extended duration and are individually planned and coordinated.

PFS: Performance Funding System.

PHA: Public Housing Agency.

Physical Defects: A housing unit lacking complete kitchen or bathroom (U.S. Census definition)

PIC: Private Industry Council.

Poverty: The income cutoffs used by the Census Bureau to determine the poverty status of families and unrelated individuals included a set of

48 thresholds arranged in a two-dimensional matrix consisting of family size (from one persons to nine or more persons) cross-classified by presence of and number of family members under 18 years old. The total income of each family or unrelated individual in the sample was tested against the appropriate poverty threshold to determine the poverty status of that family or unrelated individual. If the total income was less than the corresponding cutoff, the family or unrelated individual was classified as "below the poverty level. The poverty thresholds are revised annually to allow for changes in the cost of living as reflected in the Consumer Price Index. The average poverty threshold for a family of four persons was \$12,674 in 1989.

PPI: People for Progress, Inc.

Predevelopment Costs: Costs related to a specific eligible housing project including: a) Expenses necessary to determine project feasibility, (including costs of an initial feasibility study), consulting fees, costs of preliminary financial applications, legal fees, architectural fees, engineering fees, engagement of a development team, site control and title clearance; b) Reconstruction housing project costs that the board determines to be customary and reasonable, including but not limited to the costs of obtaining firm construction loan commitments, architectural plans and specifications, zoning approvals, engineering studies and legal fees. Predevelopment costs does not include general operational or administrative costs.

Primary Housing Activity: A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also, "Secondary Housing Activity").

Program 48: A part of the First Time Homebuyer Program under the Housing Finance Division.

Project: A site or an entire building including a manufactured housing unit, or two or more buildings together with the site or sites on which the building or buildings is located, that are under common ownership, management, and financing (i.e. a project assisted with HOME funds, under a commitment by the owner, as a single undertaking). Project includes all the activities associated with the site and building. If there is more than one site associated with a project, the sites must be within a four-block area.

Project Completion: All necessary title transfer requirements and construction work have been performed and the project, in HUD's judgment, complies with specified requirements, (including the property standards adopted under HOME 92.251); the final drawdown has been disbursed for the project; and a project completion Report has been submitted and processed in the Cash and Management Information System (92.501) as prescribed by HUD. For tenant-based rental assistance, the final drawdown has been disbursed for the project and the final payment certification has been submitted and processed in the Cash and Management Information System (92.502) as prescribed by HUD.

| | |
|---|--|
| Project-Based (Rental) Assistance: | Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project. |
| PSA: | Public Service Announcement. |
| Public Housing Agency: | Any state, county, municipality or other government entity or public body (or its agency or instrumentality) that is authorized to engage in or assist in the development or operation of low-income housing. The term includes any Indian Housing Authority. |
| Qualified Allocation Plan: | The Qualified Allocation Plan is utilized by the Low Income Housing Tax Credit Program in setting threshold and selection criteria points for the allocation of tax credits. |
| Race: | Persons who identify themselves according to the following race categories on the 1980 Census questionnaire: White, Black or Negro, American Indian, Eskimo, Aleut, Japanese, Chinese, Filipino, Korean, Asian Indian, Vietnamese, Hawaiian, Guamanian, Samoan, and Other. The "Other" category includes Malaysian, Polynesian, Thai, and other groups not included in the specific categories listed on the questionnaire. Users of the information listed on said questionnaire should not confuse RACE and ANCESTRY, i.e. Persons who claim SPANISH ORIGIN may be of ANY Race. |
| RC Program: | Residential Care Program. |
| Real Property: | All land, including improvements and fixtures and property of any nature appurtenant, or used in connection therewith, and every estate, interest, and right legal or equitable therein, including leasehold interests, terms for years, and liens by way of judgment, mortgage or otherwise. |
| RECD: | Rural Economic and Community Development agency or programs it administers. It has replaced the Farmer's Home Administration (FmHA). |
| Recipient: | Community housing development organizations, non-profit organizations, local units of government and public housing authorities. |
| Reconstruction: | HUD guidelines regarding reconstruction are as follows: <i>The regulation defines reconstruction as the rebuilding of housing on the same foundation. Therefore, the foundation must be used, if possible. If the building has no foundation or if it is not possible to rebuild on the foundation, then the "foundation" will be the same location as the building that is being reconstructed. Construction of housing on a different portion of the land parcel would be new construction. The reconstructed housing must be substantially similar to the structure that is being replaced, regardless of whether an existing foundation is used (i.e. a single family house must be replaced with a structure containing the same number of units). Rooms may be added to a building outside of the foundation or footprint of the original housing if</i> |

needed to meet local codes. However, additional units cannot be constructed as part of a reconstruction project. A structure must be present prior to reconstruction. This structure should be documented by pictures and an explanation of why rehabilitation of the existing structure is not feasible.

Rehabilitation Housing:

Housing that is to be rehabilitated, but may be rented or owned by a family when assistance is provided, qualifies as affordable housing if the housing (1) is occupied by a low-income family which uses the house as its principal residence, and (2) has a value, after rehabilitation, that does not exceed the mortgage limit for the type of single family housing for the area, as described in (a) above.

Rental Assistance:

Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Rental Housing:

A rental housing unit is considered to be an affordable housing unit if it is occupied by a low-income family or individual and bears a rent that is the lesser of (1) the Existing Section 8 Fair Market Rent (FMR) for comparable units in the area, or (2) 30 percent of the adjusted income of a family whose income equals 65 percent of the median income for the area, except that HUD may establish income ceilings higher or lower than 65 percent of the median because of prevailing levels of construction costs or fair market rents, or usually high or low family incomes.

Renter:

A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent (U.S. Census definition).

Renter Occupied Unit:

Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

RFP:

Request For Proposals.

RTC:

Resolution Trust Corporation.

Rural and Urban:

(population) Rural and urban are type-of-area concepts rather than specific areas outlined on maps. As defined by the Census Bureau, the urban population comprises all persons living in urbanized areas (UA's) and in places 2,500 or more inhabitants outside UA's. The rural population consists of everyone else. Therefore, a rural classification need not imply farm residence or a sparsely settled area, since a small city or town is rural as long as it is outside a UA and has fewer than 2,500 inhabitants.

S+C:

Shelter Plus Care.

SAA:

State Administrative Agency.

SABR:

Statewide Architectural Barrier Removal Program administered by TDHCA.

Secondary Housing

A means of providing or producing affordable housing - such as rental

Activity: assistance, production, rehabilitation or acquisition - that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need. (*See also, "Primary Housing Activity".*)

Section 202 Program: Supportive Housing for the Elderly administered by HUD.

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines what constitutes "affordable" housing projects under the Title II HOME program.

Section 504: Section 504 of the Rehabilitation Act of 1973 (Public Law 93-112, 29 U.S.C. 794) administered by HUD.

Section 8 Certificate: Section 8 Existing Housing Certificate Program.

Section 8 Program: Statewide Housing Assistance Payments Program.

Section 811 Program: Supportive Housing for the Disabled administered by HUD.

Selected Conditions: Housing conditions which consists of the following components - incomplete plumbing facilities, overcrowding, in renter-occupied units, rent is 30% or more of household income, and in owner-occupied units the structure was built in 1939 or earlier and is valued below \$25,000 (metro) or \$20,000 (non-metro).

Service Needs The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden: *SEE Cost Burden > 50%.*

Severely Distressed Public Housing Agency: A PHA that has not met HUD performance standards. See also "Troubled Public Housing Agency."

SFY: State Fiscal Year.

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

SHPLP: Subsidized Home Purchase Loan Program

SIPP: U.S. Census Bureau *Survey of Income and Program Participation*

| | |
|---|--|
| Small Related: | A household of 2 to 4 persons which includes at least two related persons. |
| Special Needs, Persons with: | Persons with special needs as defined by HUD include persons with disabilities, persons with HIV/AIDS, elderly persons, frail elderly persons, persons with alcohol and/or drug addictions, victims of domestic violence and public housing residents. |
| SRA: | Sponsor-based Rental Assistance |
| SRO Program: | Section 8 Moderate Rehabilitation Single Room Occupancy Program |
| SSI: | Federal Supplemental Social Security Income |
| State Recipient: | A unit of local government designated by a state to receive HOME funds from a state to carry out HOME Program activities. |
| STEP: | Rensselaerville Institute's Small Towns Environment Program |
| Subrecipient: | A public agency or nonprofit organization selected by the participating jurisdiction's home program. A public agency or nonprofit organization that receives HOME funds solely as a developer or owner of housing is not a subrecipient. The participating jurisdiction's selection of a subrecipient is not subject to the procurement procedures and requirements. |
| Substandard Condition but Suitable for Rehabilitation: | By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction or minor livability problems or maintenance work. The jurisdiction must define this term (i.e., standard condition, financially and structurally feasible for rehab) and include this definition in the Appendix (Glossary of Terms) portion of its CHAS submission. |
| Substantial Rehabilitation: | Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit. |
| Supportive Housing: | Housing, including Housing Units and Group Quarters, that have a supportive environment and includes a planned service component. |
| Supportive Services: | Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training. |
| TAHSA: | Texas Association of Homes and Services for the Aging. |
| TBRA: | HOME program's Tenant Based Rental Assistance program. |
| TCADA: | Texas Commission on Alcohol and Drug Abuse. |
| TCDP: | Texas Community Development Program. |
| TDA or TDoA: | Texas Department on Aging. |

| | |
|--|---|
| TDH: | Texas Department of Health. |
| TDHCA: | Texas Department of Housing and Community Affairs. |
| TDHS: | Texas Department of Human Services. |
| TDOC: | Texas Department of Commerce. |
| TEA: | Texas Education Agency. |
| TEC: | Texas Employment Commission. |
| Tenant Assistance: | Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance. |
| Tenant-Based (Rental) Assistance: | A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project. |
| Threshold Community: | Communities receiving a HOME Program allocation between \$500,000 - \$750,000. In FY 92 the State of Texas transferred funds to eight communities to enable them to become Participating Jurisdictions. |
| Threshold Criteria: | To be considered for funding, a housing project must first demonstrate that it meets all the threshold criteria set forth as follows: a) the project is consistent with the requirements established in this rule; b) the applicant provides evidence of their ability to carry out the project in the areas of financing, acquiring, rehabilitating, developing or managing affordable housing developments; and c) the project addresses an identified housing need. This assessment will be based on statistical data, surveys or other indicators of need as appropriate. |
| TICH: | Texas Interagency Council for the Homeless. |
| Title II: | See ELIHPA. |
| Title VI: | See LIHPRHA. |
| TMHC: | Texas Mental Health Center. |
| TNRCC: | Texas Natural Resources Conservation Commission. |
| TNRIS: | Texas Natural resources Information System. |
| Total Bonded Indebtedness: | All single family mortgage revenue bonds (including collateralized mortgage obligations), multifamily mortgage revenue bonds and other debt obligations issued or assumed by the Department and outstanding as of August 31 of the year of calculation, excluding a) all such bonds rated Aaa by Moody's Investors Service or AAA by Standard & Corporation for which the Department has no direct or indirect financial liability from the Department's unencumbered fund balances, and b) all other such bonds, whether rated or unrated, for |

which the Department has no direct or indirect financial liability from the Department's unencumbered fund balances, unless Moody's or Standard & Poors has advised the Department in writing that all or a portion of the bonds excluded by this clause should be included in a determination of total bonded indebtedness.

| | |
|--|--|
| Total Vacant Housing Units: | Unoccupied year round housing units (U.S. Census definition). |
| TRA: | Tenant-based Rental Assistance. |
| Troubled Public Housing Agency: | A PHA with at least 250 units that is in the third year of official HUD status as not having met targets for improved performance. |
| TU: | Texas Utilities Electric Company. |
| TUHDC: | Texas Union Housing Development Corporation. |
| TVLB: | Texas Veterans Land Board. |
| TWDB: | Texas Water Development Board. |
| TxMHMR: | Texas Department of Mental Health and Mental Retardation. |
| UCPA/CA: | United Cerebral Palsy Association of the Capital Area, Inc. |
| UFAS: | Universal Federal Accessibility Standards. |
| Unencumbered Fund Balances: | Is a) the sum of the balances resulting at the end of each Department fiscal year from deducting the sum of bond indenture and credit rating restrictions and liabilities from the sum of amounts on deposit in indenture funds and other tangible and intangible assets of each department housing bond program, and b) uncommitted amounts of deposit in each independent or separate unrestricted fund established by the housing finance division or its administrative component units. |
| Urban and Rural: | (Population). Urban and rural are type-of-area concepts rather than specific areas outlined on maps. As defined by the Census Bureau, the urban population comprises all persons living in urbanized areas (UA's) and in places of 2,500 or more inhabitants outside UA's. The rural population consists of everyone else. Therefore, a rural classification need not imply farm residence or a sparsely settled area, since a small city or town is rural as long as it is outside a UA and has fewer than 2,500 inhabitants. The terms urban and rural are independent of metropolitan and nonmetropolitan designations; both urban and rural areas occur inside and outside of SMSA's VACANT AWAITING OCCUPANCY OR HELD: Vacancy year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use (U.S. Census definition). |
| VA: | Department of Veterans' Affairs. |
| Very Low-Income: | Households whose incomes do not exceed 50 percent of the median |

area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents (This term corresponds to low-income households in the CDBG Program).

- VETS:** Veterans' Employment and Training Service in the U.S. Department of Labor.
- VHAP:** Texas Veterans Housing Assistance Program.
- VHIP:** Texas Veterans Home Improvement Program.
- WAP:** Weatherization Assistance Program.
- WHO:** World Health Organization.
- Work Disability:** A condition that prevents a person from working or limits a person's ability to work.

**1996 MAXIMUM INCOMES
BASED ON 50%, 60% and 80% OF MEDIAN**

| | | 1996 MAXIMUM INCOMES | | | | | | | | |
|------------|--|----------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| | | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
| MSA | | | | | | | | | | |
| MSA | Abilene | 50% of median | 12,100 | 13,850 | 15,550 | 17,300 | 18,700 | 20,050 | 21,450 | 22,850 |
| | | 60% of median | 14,520 | 16,620 | 18,660 | 20,760 | 22,440 | 24,060 | 25,740 | 27,420 |
| | | 80% of median | 19,400 | 22,150 | 24,900 | 27,700 | 29,900 | 32,100 | 34,300 | 36,550 |
| MSA | Amarillo | 50% of median | 12,750 | 14,550 | 16,400 | 18,200 | 19,650 | 21,100 | 22,550 | 24,000 |
| | | 60% of median | 15,300 | 17,460 | 19,680 | 21,840 | 23,580 | 25,320 | 27,060 | 28,800 |
| | | 80% of median | 20,400 | 23,300 | 26,200 | 29,100 | 31,450 | 33,800 | 36,100 | 38,450 |
| MSA | Austin/ San Marcos | 50% of median | 15,700 | 17,950 | 20,200 | 22,450 | 24,250 | 26,050 | 27,850 | 29,650 |
| | | 60% of median | 18,840 | 21,540 | 24,240 | 26,940 | 29,100 | 31,260 | 33,420 | 35,580 |
| | | 80% of median | 25,150 | 28,750 | 32,350 | 35,900 | 38,800 | 41,650 | 44,550 | 47,400 |
| MSA | Beaumont/ Port Arthur | 50% of median | 13,050 | 14,900 | 16,800 | 18,650 | 20,150 | 21,650 | 23,150 | 24,600 |
| | | 60% of median | 15,660 | 17,880 | 20,160 | 22,380 | 24,180 | 25,980 | 27,780 | 29,520 |
| | | 80% of median | 20,900 | 23,850 | 26,850 | 29,850 | 32,250 | 34,600 | 37,000 | 39,400 |
| MSA | Brazoria | 50% of median | 16,400 | 18,750 | 21,100 | 23,450 | 25,350 | 27,200 | 29,100 | 30,950 |
| | | 60% of median | 19,680 | 22,500 | 25,320 | 28,140 | 30,420 | 32,640 | 34,920 | 37,140 |
| | | 80% of median | 26,250 | 30,000 | 33,750 | 37,500 | 40,500 | 43,500 | 46,500 | 49,550 |
| MSA | Brownsville/ Harlingen/ San Benito | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 19,050 |
| | | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,860 |
| | | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,500 |
| MSA | Bryan/ College Station | 50% of median | 12,800 | 14,650 | 16,450 | 18,300 | 19,750 | 21,250 | 22,700 | 24,150 |
| | | 60% of median | 15,360 | 17,580 | 19,740 | 21,960 | 23,700 | 25,500 | 27,240 | 28,980 |
| | | 80% of median | 20,500 | 23,400 | 26,350 | 29,300 | 31,600 | 33,950 | 36,300 | 38,650 |
| MSA | Corpus Christi | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |
| MSA | Dallas | 50% of median | 16,900 | 19,300 | 21,750 | 24,150 | 26,100 | 28,000 | 29,950 | 31,900 |
| | | 60% of median | 20,280 | 23,160 | 26,100 | 28,980 | 31,320 | 33,600 | 35,940 | 38,280 |
| | | 80% of median | 27,050 | 30,900 | 34,800 | 38,650 | 41,750 | 44,800 | 47,900 | 51,000 |
| MSA | El Paso | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 19,050 |
| | | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,860 |
| | | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,500 |
| MSA | Ft. Worth/ Arlington | 50% of median | 16,650 | 19,000 | 21,350 | 23,750 | 25,650 | 27,550 | 29,450 | 31,350 |
| | | 60% of median | 19,980 | 22,800 | 25,620 | 28,500 | 30,780 | 33,060 | 35,340 | 37,620 |
| | | 80% of median | 26,600 | 30,400 | 34,200 | 38,000 | 41,050 | 44,100 | 47,100 | 50,150 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person | |
|-----|----------------------------------|---------------|----------|----------|----------|----------|----------|----------|----------|--------|
| MSA | Galveston/ Texas City | 50% of median | 15,100 | 17,500 | 19,450 | 21,600 | 23,350 | 25,050 | 26,800 | 28,500 |
| | | 60% of median | 18,120 | 20,760 | 23,340 | 25,920 | 28,020 | 30,060 | 32,160 | 34,200 |
| | | 80% of median | 24,200 | 27,650 | 31,100 | 34,550 | 37,300 | 40,100 | 42,850 | 45,600 |
| MSA | Henderson Co. | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 19,050 |
| | | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,860 |
| | | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,500 |
| MSA | Houston | 50% of median | 16,100 | 18,400 | 20,700 | 23,000 | 24,850 | 26,700 | 28,500 | 30,350 |
| | | 60% of median | 19,320 | 22,080 | 24,840 | 27,600 | 29,820 | 32,040 | 34,200 | 36,420 |
| | | 80% of median | 25,750 | 29,450 | 33,100 | 36,800 | 39,750 | 42,700 | 45,650 | 48,500 |
| MSA | Killeen/Temple | 50% of median | 11,500 | 13,150 | 14,800 | 16,450 | 17,750 | 19,100 | 20,400 | 21,700 |
| | | 60% of median | 13,800 | 15,780 | 17,760 | 19,740 | 21,300 | 22,920 | 24,480 | 26,040 |
| | | 80% of median | 18,400 | 21,050 | 23,700 | 26,300 | 28,400 | 30,550 | 32,650 | 34,750 |
| MSA | Laredo | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 19,050 |
| | | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,860 |
| | | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,500 |
| MSA | Longview/ Marshall | 50% of median | 11,950 | 13,650 | 15,350 | 17,050 | 18,400 | 19,800 | 21,150 | 22,500 |
| | | 60% of median | 14,340 | 16,380 | 18,420 | 20,460 | 22,080 | 23,760 | 25,380 | 27,000 |
| | | 80% of median | 19,100 | 21,800 | 24,550 | 27,300 | 29,450 | 31,650 | 33,850 | 36,000 |
| MSA | Lubbock | 50% of median | 12,700 | 14,500 | 16,350 | 18,150 | 19,600 | 21,050 | 22,500 | 23,950 |
| | | 60% of median | 15,240 | 17,400 | 19,620 | 21,780 | 23,520 | 25,260 | 27,000 | 28,740 |
| | | 80% of median | 20,350 | 23,250 | 26,150 | 29,050 | 31,350 | 33,700 | 36,000 | 38,350 |
| MSA | McAllen/ Edinburg/ Mission | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 19,050 |
| | | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,860 |
| | | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,500 |
| MSA | Midland/Odessa | 50% of median | 12,450 | 14,250 | 16,000 | 17,800 | 19,200 | 20,650 | 22,050 | 23,500 |
| | | 60% of median | 14,940 | 17,100 | 19,200 | 21,360 | 23,040 | 24,780 | 26,460 | 28,200 |
| | | 80% of median | 19,950 | 22,800 | 25,650 | 28,500 | 30,750 | 33,050 | 35,300 | 37,600 |
| MSA | San Angelo | 50% of median | 12,400 | 14,150 | 15,950 | 17,700 | 19,100 | 20,550 | 21,950 | 23,350 |
| | | 60% of median | 14,880 | 16,980 | 19,140 | 21,240 | 22,920 | 24,660 | 26,340 | 28,020 |
| | | 80% of median | 19,800 | 22,650 | 25,500 | 28,300 | 30,600 | 32,850 | 35,100 | 37,400 |
| MSA | San Antonio | 50% of median | 12,600 | 14,400 | 16,200 | 18,000 | 19,450 | 20,900 | 22,300 | 23,750 |
| | | 60% of median | 15,120 | 17,280 | 19,440 | 21,600 | 23,340 | 25,080 | 26,760 | 28,500 |
| | | 80% of median | 20,150 | 23,050 | 25,900 | 28,800 | 31,100 | 33,400 | 35,700 | 38,000 |
| MSA | Sherman/ Denison | 50% of median | 12,600 | 14,400 | 16,200 | 18,000 | 19,450 | 20,900 | 22,300 | 23,750 |
| | | 60% of median | 15,120 | 17,280 | 19,440 | 21,600 | 23,340 | 25,080 | 26,760 | 28,500 |
| | | 80% of median | 20,150 | 23,050 | 25,900 | 28,800 | 31,100 | 33,400 | 35,700 | 38,000 |

1996 MAXIMUM INCOMES

| | | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|---------------|---------------------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| MSA | Texarkana, TX/ Texaskana, AR | 50% of median | 11,500 | 13,100 | 14,750 | 16,400 | 17,700 | 19,000 | 20,350 | 21,650 |
| | | 60% of median | 13,800 | 15,720 | 17,700 | 19,680 | 21,240 | 22,800 | 24,420 | 25,980 |
| | | 80% of median | 18,350 | 21,000 | 23,600 | 26,250 | 28,350 | 30,450 | 32,550 | 34,650 |
| MSA | Tyler | 50% of median | 13,350 | 15,300 | 17,200 | 19,100 | 20,650 | 22,150 | 23,700 | 25,200 |
| | | 60% of median | 16,020 | 18,360 | 20,640 | 22,920 | 24,780 | 26,580 | 28,440 | 30,240 |
| | | 80% of median | 21,400 | 24,450 | 27,500 | 30,550 | 33,000 | 35,450 | 37,900 | 40,350 |
| MSA | Victoria | 50% of median | 13,000 | 14,900 | 16,750 | 18,600 | 20,100 | 21,600 | 23,050 | 24,550 |
| | | 60% of median | 15,600 | 17,880 | 20,100 | 22,320 | 24,120 | 25,920 | 27,660 | 29,460 |
| | | 80% of median | 20,850 | 23,800 | 26,800 | 29,750 | 32,150 | 34,500 | 36,900 | 39,300 |
| MSA | Waco | 50% of median | 12,550 | 14,300 | 16,100 | 17,900 | 19,350 | 20,750 | 22,200 | 23,650 |
| | | 60% of median | 15,060 | 17,160 | 19,320 | 21,480 | 23,220 | 24,900 | 26,640 | 28,380 |
| | | 80% of median | 20,050 | 22,900 | 25,800 | 28,650 | 30,950 | 33,200 | 35,500 | 37,800 |
| MSA | Wichita Falls | 50% of median | 11,950 | 13,650 | 15,350 | 17,050 | 18,400 | 19,800 | 21,150 | 22,500 |
| | | 60% of median | 14,340 | 16,380 | 18,420 | 20,460 | 22,080 | 23,760 | 25,380 | 27,000 |
| | | 80% of median | 19,100 | 21,800 | 24,550 | 27,300 | 29,450 | 31,650 | 33,850 | 36,000 |
| COUNTY | | | | | | | | | | |
| COUNTY | Anderson | 50% of median | 11,100 | 12,700 | 14,250 | 15,850 | 17,100 | 18,400 | 19,650 | 20,900 |
| | | 60% of median | 13,320 | 15,240 | 17,100 | 19,020 | 20,520 | 22,080 | 23,580 | 25,080 |
| | | 80% of median | 17,750 | 20,300 | 22,800 | 25,350 | 27,400 | 29,400 | 31,450 | 33,450 |
| COUNTY | Andrews | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |
| COUNTY | Angelina | 50% of median | 11,550 | 13,200 | 14,850 | 16,500 | 17,800 | 19,150 | 20,450 | 21,800 |
| | | 60% of median | 13,860 | 15,840 | 17,820 | 19,800 | 21,360 | 22,980 | 24,540 | 26,160 |
| | | 80% of median | 18,500 | 21,100 | 23,750 | 26,400 | 28,500 | 30,600 | 32,750 | 34,850 |
| COUNTY | Aransas | 50% of median | 10,400 | 11,900 | 13,350 | 14,850 | 16,050 | 17,250 | 18,400 | 19,600 |
| | | 60% of median | 12,480 | 14,280 | 16,020 | 17,820 | 19,260 | 20,700 | 22,080 | 23,520 |
| | | 80% of median | 16,650 | 19,000 | 21,400 | 23,750 | 25,650 | 27,550 | 29,450 | 31,350 |
| COUNTY | Armstrong | 50% of median | 11,250 | 12,900 | 14,500 | 16,100 | 17,400 | 18,700 | 19,950 | 21,250 |
| | | 60% of median | 13,500 | 15,480 | 17,400 | 19,320 | 20,880 | 22,440 | 23,940 | 25,500 |
| | | 80% of median | 18,050 | 20,600 | 23,200 | 25,750 | 27,800 | 29,900 | 31,950 | 34,000 |
| COUNTY | Atascosa | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 19,050 |
| | | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,860 |
| | | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,500 |
| COUNTY | Austin | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Bailey | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Bandera | 50% of median | 11.900 | 13.600 | 15.300 | 17.000 | 18.350 | 19.700 | 21.100 | 22.450 |
| | 60% of median | 14.280 | 16.320 | 18.360 | 20.400 | 22.020 | 23.640 | 25.320 | 26.940 |
| | 80% of median | 19.050 | 21.750 | 24.500 | 27.200 | 29.350 | 31.550 | 33.750 | 35.900 |
| COUNTY Baylor | 50% of median | 11.400 | 13.000 | 14.600 | 16.250 | 17.550 | 18.850 | 20.150 | 21.450 |
| | 60% of median | 13.680 | 15.600 | 17.520 | 19.500 | 21.060 | 22.620 | 24.180 | 25.740 |
| | 80% of median | 18.200 | 20.800 | 23.400 | 26.000 | 28.100 | 30.150 | 32.250 | 34.300 |
| COUNTY Bee | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Blanco | 50% of median | 10.950 | 12.500 | 14.100 | 15.650 | 16.900 | 18.150 | 19.400 | 20.650 |
| | 60% of median | 13.140 | 15.000 | 16.920 | 18.780 | 20.280 | 21.780 | 23.280 | 24.780 |
| | 80% of median | 17.550 | 20.050 | 22.550 | 25.050 | 27.050 | 29.050 | 31.050 | 33.050 |
| COUNTY Borden | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14.760 | 16.920 | 19.020 | 21.120 | 22.800 | 24.480 | 26.160 | 27.900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37.150 |
| COUNTY Bosque | 50% of median | 10.500 | 12.000 | 13.500 | 15.000 | 16.200 | 17.400 | 18.600 | 19.800 |
| | 60% of median | 12.600 | 14.400 | 16.200 | 18.000 | 19.440 | 20.880 | 22.320 | 23.760 |
| | 80% of median | 16.800 | 19.200 | 21.600 | 24.000 | 25.900 | 27.850 | 29.750 | 31.700 |
| COUNTY Brewster | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Briscoe | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Brooks | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Brown | 50% of median | 10.200 | 11.700 | 13.150 | 14.600 | 15.750 | 16.950 | 18.100 | 19.250 |
| | 60% of median | 12.240 | 14.040 | 15.780 | 17.520 | 18.900 | 20.340 | 21.720 | 23.100 |
| | 80% of median | 16.350 | 18.700 | 21.000 | 23.350 | 25.250 | 27.100 | 28.950 | 30.850 |
| COUNTY Burleson | 50% of median | 10.850 | 12.400 | 13.950 | 15.500 | 16.750 | 18.000 | 19.200 | 20.450 |
| | 60% of median | 13.020 | 14.880 | 16.740 | 18.600 | 20.100 | 21.600 | 23.040 | 24.540 |
| | 80% of median | 17.350 | 19.850 | 22.300 | 24.800 | 26.800 | 28.750 | 30.750 | 32.750 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Burnet | 50% of median | 10.650 | 12.150 | 13.700 | 15.200 | 16.400 | 17.650 | 18.850 | 20.050 |
| | 60% of median | 12.780 | 14.580 | 16.440 | 18.240 | 19.680 | 21.180 | 22.620 | 24.060 |
| | 80% of median | 17.000 | 19.450 | 21.900 | 24.300 | 26.250 | 28.200 | 30.150 | 32.100 |
| COUNTY Calhoun | 50% of median | 11.600 | 13.300 | 14.950 | 16.600 | 17.950 | 19.250 | 20.600 | 21.900 |
| | 60% of median | 13.920 | 15.960 | 17.940 | 19.920 | 21.540 | 23.100 | 24.720 | 26.280 |
| | 80% of median | 18.600 | 21.250 | 23.900 | 26.550 | 28.700 | 30.800 | 32.950 | 35.050 |
| COUNTY Callahan | 50% of median | 10.850 | 12.400 | 13.950 | 15.500 | 16.750 | 18.000 | 19.200 | 20.450 |
| | 60% of median | 13.020 | 14.880 | 16.740 | 18.600 | 20.100 | 21.600 | 23.040 | 24.540 |
| | 80% of median | 17.350 | 19.850 | 22.300 | 24.800 | 26.800 | 28.750 | 30.750 | 32.750 |
| COUNTY Camp | 50% of median | 10.450 | 11.950 | 13.450 | 14.950 | 16.150 | 17.350 | 18.550 | 19.750 |
| | 60% of median | 12.540 | 14.340 | 16.140 | 17.940 | 19.380 | 20.820 | 22.260 | 23.700 |
| | 80% of median | 16.750 | 19.150 | 21.550 | 23.900 | 25.850 | 27.750 | 29.650 | 31.550 |
| COUNTY Carson | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14.760 | 16.920 | 19.020 | 21.120 | 22.800 | 24.480 | 26.160 | 27.900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37.150 |
| COUNTY Cass | 50% of median | 10.350 | 11.800 | 13.250 | 14.750 | 15.950 | 17.100 | 18.300 | 19.450 |
| | 60% of median | 12.420 | 14.160 | 15.900 | 17.700 | 19.140 | 20.520 | 21.960 | 23.340 |
| | 80% of median | 16.500 | 18.900 | 21.250 | 23.600 | 25.500 | 27.350 | 29.250 | 31.150 |
| COUNTY Castro | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Cherokee | 50% of median | 10.550 | 12.100 | 13.600 | 15.100 | 16.300 | 17.500 | 18.700 | 19.950 |
| | 60% of median | 12.660 | 14.520 | 16.320 | 18.120 | 19.560 | 21.000 | 22.440 | 23.940 |
| | 80% of median | 16.900 | 19.350 | 21.750 | 24.150 | 26.100 | 28.000 | 29.950 | 31.900 |
| COUNTY Childress | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Clay | 50% of median | 11.250 | 12.850 | 14.450 | 16.050 | 17.350 | 18.600 | 19.900 | 21.200 |
| | 60% of median | 13.500 | 15.420 | 17.340 | 19.260 | 20.820 | 22.320 | 23.880 | 25.440 |
| | 80% of median | 18.000 | 20.550 | 23.100 | 25.700 | 27.750 | 29.800 | 31.850 | 33.900 |
| COUNTY Cochran | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18,500 | 20.800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,500 |
| COUNTY Coke | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 19,050 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,860 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,500 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|----------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Coleman | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Collingsworth | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Colorado | 50% of median | 10.850 | 12.400 | 13.950 | 15.500 | 16.750 | 18.000 | 19.200 | 20.450 |
| | 60% of median | 13.020 | 14.880 | 16.740 | 18.600 | 20.100 | 21.600 | 23.040 | 24.540 |
| | 80% of median | 17.350 | 19.850 | 22.300 | 24.800 | 26.800 | 28.750 | 30.750 | 32.750 |
| COUNTY Comanche | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Concho | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Cooke | 50% of median | 12.250 | 14.000 | 15.750 | 17.500 | 18.900 | 20.300 | 21.700 | 23.100 |
| | 60% of median | 14.700 | 16.800 | 18.900 | 21.000 | 22.680 | 24.360 | 26.040 | 27.720 |
| | 80% of median | 19.600 | 22.400 | 25.200 | 28.000 | 30.250 | 32.500 | 34.700 | 36.950 |
| COUNTY Cottle | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Crane | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14.760 | 16.920 | 19.020 | 21.120 | 22.800 | 24.480 | 26.160 | 27.900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37.150 |
| COUNTY Crockett | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Crosby | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Culberson | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Dallam | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|-------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Dawson | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Deaf Smith | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 19.050 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.860 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.500 |
| COUNTY Delta | 50% of median | 11.500 | 13.150 | 14.800 | 16.450 | 17.750 | 19.100 | 20.400 | 21.700 |
| | 60% of median | 13.800 | 15.780 | 17.760 | 19.740 | 21.300 | 22.920 | 24.480 | 26.040 |
| | 80% of median | 18.400 | 21.050 | 23.700 | 26.300 | 28.400 | 30.550 | 32.650 | 34.750 |
| COUNTY DeWitt | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Dickens | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Dimmit | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Donley | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Duval | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Eastland | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Edwards | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Erath | 50% of median | 11.350 | 12.950 | 14.600 | 16.200 | 17.500 | 18.800 | 20.100 | 21.400 |
| | 60% of median | 13.620 | 15.540 | 17.520 | 19.440 | 21.000 | 22.560 | 24.120 | 25.680 |
| | 80% of median | 18.150 | 20.750 | 23.350 | 25.900 | 28.000 | 30.050 | 32.150 | 34.200 |
| COUNTY Falls | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Fannin | 50% of median | 11,750 | 13,400 | 15,050 | 16,750 | 18,100 | 19,450 | 20,750 | 22,100 |
| | 60% of median | 14,100 | 16,080 | 18,060 | 20,100 | 21,720 | 23,340 | 24,900 | 26,520 |
| | 80% of median | 18,750 | 21,450 | 24,100 | 26,800 | 28,950 | 31,100 | 33,250 | 35,350 |
| COUNTY Fayette | 50% of median | 11,250 | 12,900 | 14,500 | 16,100 | 17,400 | 18,700 | 19,950 | 21,250 |
| | 60% of median | 13,500 | 15,480 | 17,400 | 19,320 | 20,880 | 22,440 | 23,940 | 25,500 |
| | 80% of median | 18,050 | 20,600 | 23,200 | 25,750 | 27,800 | 29,900 | 31,950 | 34,000 |
| COUNTY Fisher | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Floyd | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Foard | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Franklin | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |
| COUNTY Freestone | 50% of median | 12,100 | 13,800 | 15,500 | 17,250 | 18,650 | 20,000 | 21,400 | 22,750 |
| | 60% of median | 14,520 | 16,560 | 18,600 | 20,700 | 22,380 | 24,000 | 25,680 | 27,300 |
| | 80% of median | 19,300 | 22,100 | 24,850 | 27,600 | 29,800 | 32,000 | 34,200 | 36,450 |
| COUNTY Frio | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Gaines | 50% of median | 10,200 | 11,650 | 13,100 | 14,550 | 15,700 | 16,900 | 18,050 | 19,200 |
| | 60% of median | 12,240 | 13,980 | 15,720 | 17,460 | 18,840 | 20,280 | 21,660 | 23,040 |
| | 80% of median | 16,300 | 18,600 | 20,950 | 23,300 | 25,150 | 27,000 | 28,850 | 30,750 |
| COUNTY Garza | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Gillespie | 50% of median | 11,850 | 13,550 | 15,250 | 16,950 | 18,300 | 19,650 | 21,000 | 22,350 |
| | 60% of median | 14,220 | 16,260 | 18,300 | 20,340 | 21,960 | 23,580 | 25,200 | 26,820 |
| | 80% of median | 19,000 | 21,700 | 24,400 | 27,100 | 29,300 | 31,450 | 33,650 | 35,800 |
| COUNTY Glasscock | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|-----------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Goliad | 50% of median | 10.250 | 11.700 | 13.200 | 14.650 | 15.800 | 17.000 | 18.150 | 19.350 |
| | 60% of median | 12.300 | 14.040 | 15,840 | 17,580 | 18,960 | 20,400 | 21,780 | 23,220 |
| | 80% of median | 16.400 | 18.750 | 21.100 | 23.450 | 25.300 | 27.200 | 29.050 | 30.950 |
| COUNTY Gonzalez | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Gray | 50% of median | 12.150 | 13.900 | 15.600 | 17.350 | 18.750 | 20.150 | 21.500 | 22.900 |
| | 60% of median | 14.580 | 16.680 | 18,720 | 20,820 | 22,500 | 24,180 | 25,800 | 27,480 |
| | 80% of median | 19.450 | 22.200 | 25.000 | 27.750 | 30.000 | 32.200 | 34.400 | 36.650 |
| COUNTY Grimes | 50% of median | 10.800 | 12.300 | 13.850 | 15.400 | 16.650 | 17.850 | 19.100 | 20.350 |
| | 60% of median | 12,960 | 14,760 | 16,620 | 18,480 | 19,980 | 21,420 | 22,920 | 24,420 |
| | 80% of median | 17.250 | 19.700 | 22.200 | 24.650 | 26.600 | 28.600 | 30.550 | 32.500 |
| COUNTY Hale | 50% of median | 10.400 | 11.900 | 13.350 | 14.850 | 16.050 | 17.250 | 18.400 | 19.600 |
| | 60% of median | 12,480 | 14,280 | 16,020 | 17,820 | 19,260 | 20,700 | 22,080 | 23,520 |
| | 80% of median | 16.650 | 19.000 | 21.400 | 23.750 | 25.650 | 27.550 | 29.450 | 31.350 |
| COUNTY Hall | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Hamilton | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Hansford | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37.150 |
| COUNTY Hardeman | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Hartley | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37,150 |
| COUNTY Haskell | 50% of median | 10.900 | 12.500 | 14.050 | 15.600 | 16.850 | 18.100 | 19.350 | 20.600 |
| | 60% of median | 13,080 | 15,000 | 16,860 | 18,720 | 20,220 | 21,720 | 23,220 | 24,720 |
| | 80% of median | 17.450 | 19,950 | 22,450 | 24,950 | 26,950 | 28,950 | 30,950 | 32,950 |
| COUNTY Hemphill | 50% of median | 12.950 | 14.800 | 16.650 | 18.500 | 20.000 | 21.450 | 22.950 | 24.400 |
| | 60% of median | 15,540 | 17,760 | 19,980 | 22,200 | 24,000 | 25,740 | 27,540 | 29,280 |
| | 80% of median | 20,700 | 23,700 | 26,650 | 29,600 | 31,950 | 34,350 | 36,700 | 39,050 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|-------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Hill | 50% of median | 10.250 | 11.700 | 13.200 | 14.650 | 15.800 | 17.000 | 18.150 | 19.350 |
| | 60% of median | 12.300 | 14.040 | 15,840 | 17,580 | 18,960 | 20,400 | 21,780 | 23,220 |
| | 80% of median | 16.400 | 18.750 | 21.100 | 23.450 | 25.300 | 27.200 | 29.050 | 30.950 |
| COUNTY Hockley | 50% of median | 11.850 | 13.500 | 15.200 | 16.900 | 18.250 | 19.600 | 20.950 | 22.300 |
| | 60% of median | 14.220 | 16.200 | 18,240 | 20,280 | 21,900 | 23,520 | 25,140 | 26,760 |
| | 80% of median | 18.950 | 21.650 | 24.350 | 27.050 | 29.200 | 31.350 | 33.550 | 35.700 |
| COUNTY Hopkins | 50% of median | 10.400 | 11.900 | 13.350 | 14.850 | 16.050 | 17.250 | 18.400 | 19.600 |
| | 60% of median | 12.480 | 14,280 | 16,020 | 17,820 | 19,260 | 20,700 | 22,080 | 23,520 |
| | 80% of median | 16.650 | 19.000 | 21.400 | 23.750 | 25.650 | 27.550 | 29.450 | 31.350 |
| COUNTY Houston | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Howard | 50% of median | 11.350 | 12.950 | 14.600 | 16.200 | 17.500 | 18.800 | 20.100 | 21.400 |
| | 60% of median | 13.620 | 15,540 | 17,520 | 19,440 | 21,000 | 22,560 | 24,120 | 25,680 |
| | 80% of median | 18.150 | 20.750 | 23.350 | 25.900 | 28.000 | 30.050 | 32.150 | 34.200 |
| COUNTY Hudspeth | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Hutchinson | 50% of median | 12.950 | 14.800 | 16.650 | 18.500 | 20.000 | 21.450 | 22.950 | 24.400 |
| | 60% of median | 15.540 | 17,760 | 19,980 | 22,200 | 24,000 | 25,740 | 27,540 | 29,280 |
| | 80% of median | 20.700 | 23.700 | 26.650 | 29.600 | 31,950 | 34.350 | 36,700 | 39.050 |
| COUNTY Irion | 50% of median | 10.600 | 12.100 | 13.650 | 15.150 | 16.350 | 17.550 | 18.800 | 20.000 |
| | 60% of median | 12.720 | 14,520 | 16,380 | 18,180 | 19,620 | 21,060 | 22,560 | 24,000 |
| | 80% of median | 16.950 | 19.400 | 21.800 | 24.250 | 26.200 | 28.100 | 30.050 | 32.000 |
| COUNTY Jack | 50% of median | 11.600 | 13.250 | 14.900 | 16.550 | 17.850 | 19.200 | 20.500 | 21.850 |
| | 60% of median | 13,920 | 15,900 | 17,880 | 19,860 | 21,420 | 23,040 | 24,600 | 26,220 |
| | 80% of median | 18.550 | 21.200 | 23.850 | 26.500 | 28.600 | 30.700 | 32.850 | 34.950 |
| COUNTY Jackson | 50% of median | 10.700 | 12.200 | 13.700 | 15.250 | 16.450 | 17.700 | 18.900 | 20.150 |
| | 60% of median | 12,840 | 14,640 | 16,440 | 18,300 | 19,740 | 21,240 | 22,680 | 24,180 |
| | 80% of median | 17.100 | 19.500 | 21,950 | 24,400 | 26.350 | 28.300 | 30,250 | 32,200 |
| COUNTY Jasper | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Jeff Davis | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Jim Hogg | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Jim Wells | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Jones | 50% of median | 10.150 | 11.600 | 13.050 | 14.500 | 15.650 | 16.800 | 18.000 | 19.150 |
| | 60% of median | 12.180 | 13,920 | 15,660 | 17,400 | 18,780 | 20,160 | 21,600 | 22,980 |
| | 80% of median | 16.250 | 18.550 | 20.900 | 23.200 | 25.050 | 26.900 | 28.750 | 30.600 |
| COUNTY Karnes | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Kendall | 50% of median | 14.700 | 16.800 | 18.900 | 21.000 | 22.700 | 24.350 | 26.050 | 27.700 |
| | 60% of median | 17,640 | 20,160 | 22,680 | 25,200 | 27,240 | 29,220 | 31,260 | 33,240 |
| | 80% of median | 23.500 | 26.900 | 30.250 | 33.600 | 36.300 | 38.950 | 41.650 | 44.350 |
| COUNTY Kenedy | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Kent | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Kerr | 50% of median | 11.600 | 13.250 | 14.900 | 16.550 | 17.850 | 19.200 | 20.500 | 21.850 |
| | 60% of median | 13,920 | 15,900 | 17,880 | 19,860 | 21,420 | 23,040 | 24,600 | 26,220 |
| | 80% of median | 18.550 | 21.200 | 23.850 | 26.500 | 28.600 | 30.700 | 32.850 | 34.950 |
| COUNTY Kimble | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY King | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19.700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |
| COUNTY Kinney | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Kleberg | 50% of median | 11.300 | 12.900 | 14.550 | 16.150 | 17.450 | 18.750 | 20.050 | 21.300 |
| | 60% of median | 13,560 | 15,480 | 17,460 | 19,380 | 20,940 | 22,500 | 24,060 | 25,560 |
| | 80% of median | 18.100 | 20,650 | 23,250 | 25,850 | 27,900 | 29,950 | 32,050 | 34,100 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Knox | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Lamar | 50% of median | 11.350 | 12.950 | 14.600 | 16.200 | 17.500 | 18.800 | 20.100 | 21.400 |
| | 60% of median | 13.620 | 15.540 | 17.520 | 19.440 | 21.000 | 22.560 | 24.120 | 25.680 |
| | 80% of median | 18.150 | 20.750 | 23.350 | 25.900 | 28.000 | 30.050 | 32.150 | 34.200 |
| COUNTY Lamb | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Lampasas | 50% of median | 11.500 | 13.150 | 14.800 | 16.450 | 17.750 | 19.100 | 20.400 | 21.700 |
| | 60% of median | 13.800 | 15.780 | 17.760 | 19.740 | 21.300 | 22.920 | 24.480 | 26.040 |
| | 80% of median | 18.400 | 21.050 | 23.700 | 26.300 | 28.400 | 30.550 | 32.650 | 34.750 |
| COUNTY La Salle | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Lavaca | 50% of median | 11.150 | 12.750 | 14.350 | 15.950 | 17.250 | 18.500 | 19.800 | 21.050 |
| | 60% of median | 13.380 | 15.300 | 17.220 | 19.140 | 20.700 | 22.200 | 23.760 | 25.260 |
| | 80% of median | 17.850 | 20.400 | 22.950 | 25.500 | 27.550 | 29.600 | 31.650 | 33.700 |
| COUNTY Lee | 50% of median | 11.950 | 13.700 | 15.400 | 17.100 | 18.450 | 19.850 | 21.200 | 22.550 |
| | 60% of median | 14.340 | 16.440 | 18.480 | 20.520 | 22.140 | 23.820 | 25.440 | 27.060 |
| | 80% of median | 19.150 | 21,900 | 24,600 | 27,350 | 29,550 | 31,750 | 33,950 | 36,100 |
| COUNTY Leon | 50% of median | 11.450 | 13.100 | 14.700 | 16.350 | 17.650 | 18.950 | 20.250 | 21.600 |
| | 60% of median | 13.740 | 15.720 | 17.640 | 19.620 | 21.180 | 22.740 | 24.300 | 25.920 |
| | 80% of median | 18.300 | 20.950 | 23.550 | 26.150 | 28.250 | 30.350 | 32.450 | 34.550 |
| COUNTY Limestone | 50% of median | 10.250 | 11.700 | 13.200 | 14.650 | 15.800 | 17.000 | 18.150 | 19.350 |
| | 60% of median | 12.300 | 14.040 | 15.840 | 17.580 | 18.960 | 20.400 | 21.780 | 23.220 |
| | 80% of median | 16.400 | 18,750 | 21,100 | 23,450 | 25,300 | 27,200 | 29,050 | 30,950 |
| COUNTY Lipscomb | 50% of median | 11.700 | 13.350 | 15.050 | 16.700 | 18.050 | 19.350 | 20.700 | 22.050 |
| | 60% of median | 14.040 | 16,020 | 18,060 | 20,040 | 21,660 | 23,220 | 24,840 | 26,460 |
| | 80% of median | 18.700 | 21,400 | 24,050 | 26,700 | 28,850 | 31,000 | 33,150 | 35,250 |
| COUNTY Live Oak | 50% of median | 10.900 | 12.500 | 14.050 | 15.600 | 16.850 | 18.100 | 19.350 | 20.600 |
| | 60% of median | 13.080 | 15,000 | 16,860 | 18,720 | 20,220 | 21,720 | 23,220 | 24,720 |
| | 80% of median | 17.450 | 19,950 | 22,450 | 24,950 | 26,950 | 28,950 | 30,950 | 32,950 |
| COUNTY Llano | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|-------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Loving | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |
| COUNTY Lynn | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY McCullough | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY McMullen | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |
| COUNTY Madison | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Marion | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Martin | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Mason | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Matagorda | 50% of median | 12,400 | 14,150 | 15,950 | 17,700 | 19,100 | 20,550 | 21,950 | 23,350 |
| | 60% of median | 14,880 | 16,980 | 19,140 | 21,240 | 22,920 | 24,660 | 26,340 | 28,020 |
| | 80% of median | 19,800 | 22,650 | 25,500 | 28,300 | 30,600 | 32,850 | 35,100 | 37,400 |
| COUNTY Maverick | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Medina | 50% of median | 11,250 | 12,900 | 14,500 | 16,100 | 17,400 | 18,700 | 19,950 | 21,250 |
| | 60% of median | 13,500 | 15,480 | 17,400 | 19,320 | 20,880 | 22,440 | 23,940 | 25,500 |
| | 80% of median | 18,050 | 20,600 | 23,200 | 25,750 | 27,800 | 29,900 | 31,950 | 34,000 |
| COUNTY Menard | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|--------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Milam | 50% of median | 10.350 | 11.850 | 13.300 | 14.800 | 16.000 | 17.150 | 18.350 | 19.550 |
| | 60% of median | 12.420 | 14.220 | 15.960 | 17.760 | 19.200 | 20.580 | 22.020 | 23.460 |
| | 80% of median | 16.600 | 18.950 | 21.300 | 23.700 | 25.550 | 27.450 | 29.350 | 31.250 |
| COUNTY Mills | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Mitchell | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Montague | 50% of median | 10.250 | 11.700 | 13.200 | 14.650 | 15.800 | 17.000 | 18.150 | 19.350 |
| | 60% of median | 12.300 | 14.040 | 15.840 | 17.580 | 18.960 | 20.400 | 21.780 | 23.220 |
| | 80% of median | 16.400 | 18.750 | 21.100 | 23.450 | 25.300 | 27.200 | 29.050 | 30.950 |
| COUNTY Moore | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14.760 | 16.920 | 19.020 | 21.120 | 22.800 | 24.480 | 26.160 | 27.900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37.150 |
| COUNTY Morris | 50% of median | 10.800 | 12.300 | 13.850 | 15.400 | 16.650 | 17.850 | 19.100 | 20.350 |
| | 60% of median | 12.960 | 14.760 | 16.620 | 18.480 | 19.980 | 21.420 | 22.920 | 24.420 |
| | 80% of median | 17.250 | 19.700 | 22.200 | 24.650 | 26.600 | 28.600 | 30.550 | 32.500 |
| COUNTY Motley | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Nacogdoches | 50% of median | 11.800 | 13.500 | 15.150 | 16.850 | 18.200 | 19.550 | 20.900 | 22.250 |
| | 60% of median | 14.160 | 16.200 | 18.180 | 20.220 | 21.840 | 23.460 | 25.080 | 26.700 |
| | 80% of median | 18.850 | 21.550 | 24.250 | 26.950 | 29.100 | 31.250 | 33.450 | 35.600 |
| COUNTY Navarro | 50% of median | 11.150 | 12.750 | 14.350 | 15.950 | 17.250 | 18.500 | 19.800 | 21.050 |
| | 60% of median | 13.380 | 15.300 | 17.220 | 19.140 | 20.700 | 22.200 | 23.760 | 25.260 |
| | 80% of median | 17.850 | 20.400 | 22.950 | 25.500 | 27.550 | 29.600 | 31.650 | 33.700 |
| COUNTY Newton | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Nolan | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Ochiltree | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14.760 | 16.920 | 19.020 | 21.120 | 22.800 | 24.480 | 26.160 | 27.900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37.150 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|-------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Oldham | 50% of median | 12,900 | 14,750 | 16,600 | 18,450 | 19,950 | 21,400 | 22,900 | 24,350 |
| | 60% of median | 15,480 | 17,700 | 19,920 | 22,140 | 23,940 | 25,680 | 27,480 | 29,220 |
| | 80% of median | 20,650 | 23,600 | 26,550 | 29,500 | 31,900 | 34,250 | 36,600 | 38,950 |
| COUNTY Palo Pinto | 50% of median | 10,250 | 11,700 | 13,200 | 14,650 | 15,800 | 17,000 | 18,150 | 19,350 |
| | 60% of median | 12,300 | 14,040 | 15,840 | 17,580 | 18,960 | 20,400 | 21,780 | 23,220 |
| | 80% of median | 16,400 | 18,750 | 21,100 | 23,450 | 25,300 | 27,200 | 29,050 | 30,950 |
| COUNTY Panola | 50% of median | 11,000 | 12,550 | 14,150 | 15,700 | 16,950 | 18,200 | 19,450 | 20,700 |
| | 60% of median | 13,200 | 15,060 | 16,980 | 18,840 | 20,340 | 21,840 | 23,340 | 24,840 |
| | 80% of median | 17,600 | 20,100 | 22,600 | 25,100 | 27,150 | 29,150 | 31,150 | 33,150 |
| COUNTY Parmer | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Pecos | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Polk | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Presidio | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Rains | 50% of median | 11,150 | 12,700 | 14,300 | 15,900 | 17,050 | 18,450 | 19,700 | 21,000 |
| | 60% of median | 13,380 | 15,240 | 17,160 | 19,080 | 20,460 | 22,140 | 23,640 | 25,280 |
| | 80% of median | 17,800 | 20,350 | 22,900 | 25,450 | 27,450 | 29,500 | 31,550 | 33,600 |
| COUNTY Reagan | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |
| COUNTY Real | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Red River | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Reeves | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|----------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Refugio | 50% of median | 10.550 | 12.050 | 13.550 | 15.050 | 16.250 | 17.450 | 18.650 | 19.850 |
| | 60% of median | 12.660 | 14.460 | 16,260 | 18,060 | 19,500 | 20,940 | 22,380 | 23,820 |
| | 80% of median | 16.850 | 19.250 | 21.650 | 24.100 | 26.000 | 27.950 | 29.850 | 31.800 |
| COUNTY Roberts | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14.760 | 16.920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37.150 |
| COUNTY Robertson | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Runnels | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Rusk | 50% of median | 11.850 | 13.500 | 15.200 | 16.900 | 18.250 | 19.600 | 20.950 | 22.300 |
| | 60% of median | 14,220 | 16,200 | 18,240 | 20,280 | 21,900 | 23,520 | 25,140 | 26,760 |
| | 80% of median | 18.950 | 21.650 | 24.350 | 27.050 | 29.200 | 31.350 | 33.550 | 35.700 |
| COUNTY Sabine | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY San Augustine | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY San Jacinto | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY San Saba | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Schleicher | 50% of median | 11.050 | 12.650 | 14.200 | 15.800 | 17.050 | 18.350 | 19.600 | 20.850 |
| | 60% of median | 13,260 | 15,180 | 17,040 | 18,960 | 20,460 | 22,020 | 23,520 | 25,020 |
| | 80% of median | 17.700 | 20.200 | 22.750 | 25.300 | 27.300 | 29.300 | 31.350 | 33.350 |
| COUNTY Scurry | 50% of median | 11.750 | 13.450 | 15.100 | 16.800 | 18.150 | 19.500 | 20.850 | 22.200 |
| | 60% of median | 14,100 | 16,140 | 18,120 | 20,160 | 21,780 | 23,400 | 25,020 | 26,640 |
| | 80% of median | 18.800 | 21.500 | 24.200 | 26.900 | 29.050 | 31.200 | 33.350 | 35.500 |
| COUNTY Shackelford | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|---------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Shelby | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Sherman | 50% of median | 10,850 | 12,400 | 13,950 | 15,500 | 16,750 | 18,000 | 19,200 | 20,450 |
| | 60% of median | 13,020 | 14,880 | 16,740 | 18,600 | 20,100 | 21,600 | 23,040 | 24,540 |
| | 80% of median | 17,350 | 19,850 | 22,300 | 24,800 | 26,800 | 28,750 | 30,750 | 32,750 |
| COUNTY Somervell | 50% of median | 12,950 | 14,800 | 16,650 | 18,500 | 20,000 | 21,450 | 22,950 | 24,400 |
| | 60% of median | 15,540 | 17,760 | 19,980 | 22,200 | 24,000 | 25,740 | 27,540 | 29,280 |
| | 80% of median | 20,700 | 23,700 | 26,650 | 29,600 | 31,950 | 34,350 | 36,700 | 39,050 |
| COUNTY Starr | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Stephens | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Sterling | 50% of median | 12,300 | 14,100 | 15,850 | 17,600 | 19,000 | 20,400 | 21,800 | 23,250 |
| | 60% of median | 14,760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19,700 | 22,550 | 25,350 | 28,150 | 30,400 | 32,650 | 34,900 | 37,150 |
| COUNTY Stonewall | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Sutton | 50% of median | 11,900 | 13,600 | 15,300 | 17,000 | 18,350 | 19,700 | 21,100 | 22,450 |
| | 60% of median | 14,280 | 16,320 | 18,360 | 20,400 | 22,020 | 23,640 | 25,320 | 26,940 |
| | 80% of median | 19,050 | 21,750 | 24,500 | 27,200 | 29,350 | 31,550 | 33,750 | 35,900 |
| COUNTY Swisher | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |
| COUNTY Terrell | 50% of median | 10,650 | 12,150 | 13,700 | 15,200 | 16,400 | 17,650 | 18,850 | 20,050 |
| | 60% of median | 12,780 | 14,580 | 16,440 | 18,240 | 19,680 | 21,180 | 22,620 | 24,060 |
| | 80% of median | 17,000 | 19,450 | 21,900 | 24,300 | 26,250 | 28,200 | 30,150 | 32,100 |
| COUNTY Terry | 50% of median | 11,600 | 13,250 | 14,900 | 16,550 | 17,850 | 19,200 | 20,500 | 21,850 |
| | 60% of median | 13,920 | 15,900 | 17,880 | 19,860 | 21,420 | 23,040 | 24,600 | 26,220 |
| | 80% of median | 18,550 | 21,200 | 23,850 | 26,500 | 28,600 | 30,700 | 32,850 | 34,950 |
| COUNTY Throckmorton | 50% of median | 10,100 | 11,550 | 13,000 | 14,450 | 15,600 | 16,750 | 17,900 | 18,950 |
| | 60% of median | 12,120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16,200 | 18,500 | 20,800 | 23,100 | 24,950 | 26,800 | 28,650 | 30,300 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|-------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Titus | 50% of median | 11.450 | 13.100 | 14.700 | 16.350 | 17.650 | 18.950 | 20.250 | 21.600 |
| | 60% of median | 13.740 | 15.720 | 17,640 | 19,620 | 21,180 | 22,740 | 24,300 | 25,920 |
| | 80% of median | 18.300 | 20.950 | 23.550 | 26.150 | 28.250 | 30.350 | 32.450 | 34.550 |
| COUNTY Trinity | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Tyler | 50% of median | 10.350 | 11.800 | 13.250 | 14.750 | 15.950 | 17.100 | 18.300 | 19.450 |
| | 60% of median | 12.420 | 14,160 | 15,900 | 17,700 | 19,140 | 20,520 | 21,960 | 23,340 |
| | 80% of median | 16.500 | 18.900 | 21.250 | 23.600 | 25.500 | 27.350 | 29.250 | 31.150 |
| COUNTY Upton | 50% of median | 12.300 | 14.100 | 15.850 | 17.600 | 19.000 | 20.400 | 21.800 | 23.250 |
| | 60% of median | 14.760 | 16,920 | 19,020 | 21,120 | 22,800 | 24,480 | 26,160 | 27,900 |
| | 80% of median | 19.700 | 22.550 | 25.350 | 28.150 | 30.400 | 32.650 | 34.900 | 37.150 |
| COUNTY Uvalde | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Val Verde | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13,860 | 15,600 | 17,340 | 18,720 | 20,100 | 21,480 | 22,740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Van Zandt | 50% of median | 10.300 | 11.750 | 13.250 | 14.700 | 15.900 | 17.050 | 19.250 | 19.400 |
| | 60% of median | 12.360 | 14,100 | 15,900 | 17,640 | 19,080 | 20,460 | 23,100 | 23,280 |
| | 80% of median | 16.450 | 18.800 | 21.150 | 23.500 | 25.400 | 27.300 | 29.150 | 31.050 |
| COUNTY Walker | 50% of median | 11.900 | 13.600 | 15.300 | 17.000 | 18.350 | 19.700 | 21.100 | 22.450 |
| | 60% of median | 14.280 | 16,320 | 18,360 | 20,400 | 22,020 | 23,640 | 25,320 | 26,940 |
| | 80% of median | 19.050 | 21.750 | 24.500 | 27.200 | 29.350 | 31,550 | 33.750 | 35.900 |
| COUNTY Ward | 50% of median | 10.550 | 12.050 | 13.550 | 15.050 | 16.250 | 17.450 | 18.650 | 19.850 |
| | 60% of median | 12.660 | 14,460 | 16,260 | 18,060 | 19,500 | 20,940 | 22,380 | 23,820 |
| | 80% of median | 16.850 | 19.250 | 21.650 | 24.100 | 26.000 | 27,950 | 29.850 | 31.800 |
| COUNTY Washington | 50% of median | 12.450 | 14.250 | 16.000 | 17.800 | 19.200 | 20.650 | 22.050 | 23.500 |
| | 60% of median | 14,940 | 17,100 | 19,200 | 21,360 | 23,040 | 24,780 | 26,460 | 28,200 |
| | 80% of median | 19,950 | 22,800 | 25,650 | 28.500 | 30.750 | 33,050 | 35,300 | 37,600 |
| COUNTY Wharton | 50% of median | 11.650 | 13.300 | 15.000 | 16.650 | 18.000 | 19.300 | 20.650 | 22.000 |
| | 60% of median | 13,980 | 15,960 | 18,000 | 19,980 | 21,600 | 23,160 | 24,780 | 26,400 |
| | 80% of median | 18.650 | 21,300 | 24.000 | 26.650 | 28.750 | 30,900 | 33,050 | 35.150 |
| COUNTY Wheeler | 50% of median | 10.900 | 12.450 | 14.000 | 15.550 | 16.800 | 18.050 | 19.300 | 20.550 |
| | 60% of median | 13,080 | 14,940 | 16,800 | 18,660 | 20,160 | 21,660 | 23,160 | 24,660 |
| | 80% of median | 17.400 | 19.900 | 22.400 | 24.900 | 26.850 | 28.850 | 30.850 | 32.850 |

1996 MAXIMUM INCOMES

| | | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|------------------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY Wilbarger | 50% of median | 10.450 | 11.950 | 13.450 | 14.950 | 16.150 | 17.350 | 18.550 | 19.750 |
| | 60% of median | 12.540 | 14.340 | 16.140 | 17.940 | 19.380 | 20.820 | 22.260 | 23.700 |
| | 80% of median | 16.750 | 19.150 | 21.550 | 23.900 | 25.850 | 27.750 | 29.650 | 31.550 |
| COUNTY Willacy | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Winkler | 50% of median | 10.900 | 12.500 | 14.050 | 15.600 | 16.850 | 18.100 | 19.350 | 20.600 |
| | 60% of median | 13.080 | 15.000 | 16.860 | 18.720 | 20.220 | 21.720 | 23.220 | 24.720 |
| | 80% of median | 17.450 | 19.950 | 22.450 | 24.950 | 26.950 | 28.950 | 30.950 | 32.950 |
| COUNTY Wise | 50% of median | 12.550 | 14.350 | 16.150 | 17.950 | 19.400 | 20.800 | 22.250 | 23.700 |
| | 60% of median | 15.060 | 17.220 | 19.380 | 21.540 | 23.280 | 24.960 | 26.700 | 28.440 |
| | 80% of median | 20.100 | 23.000 | 25.850 | 28.700 | 31.000 | 33.300 | 35.600 | 37.900 |
| COUNTY Wood | 50% of median | 10.800 | 12.350 | 13.900 | 15.450 | 16.700 | 17.900 | 19.150 | 20.400 |
| | 60% of median | 12.960 | 14.820 | 16.680 | 18.540 | 20.040 | 21.480 | 22.980 | 24.480 |
| | 80% of median | 17.300 | 19.800 | 22.250 | 24.700 | 26.700 | 28.650 | 30.650 | 32.650 |
| COUNTY Yoakum | 50% of median | 12.600 | 14.400 | 16.200 | 18.000 | 19.450 | 20.900 | 22.300 | 23.750 |
| | 60% of median | 15.120 | 17.280 | 19.440 | 21.600 | 23.340 | 25.080 | 26.760 | 28.500 |
| | 80% of median | 20.150 | 23.050 | 25.900 | 28.800 | 31.100 | 33.400 | 35.700 | 38.000 |
| COUNTY Young | 50% of median | 10.700 | 12.250 | 13.750 | 15.300 | 16.500 | 17.750 | 18.950 | 20.200 |
| | 60% of median | 12.840 | 14.700 | 16.500 | 18.360 | 19.800 | 21.300 | 22.740 | 24.240 |
| | 80% of median | 17.150 | 19.600 | 22.050 | 24.500 | 26.450 | 28.400 | 30.350 | 32.300 |
| COUNTY Zapata | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |
| COUNTY Zavala | 50% of median | 10.100 | 11.550 | 13.000 | 14.450 | 15.600 | 16.750 | 17.900 | 18.950 |
| | 60% of median | 12.120 | 13.860 | 15.600 | 17.340 | 18.720 | 20.100 | 21.480 | 22.740 |
| | 80% of median | 16.200 | 18.500 | 20.800 | 23.100 | 24.950 | 26.800 | 28.650 | 30.300 |

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|-----------|------|-------------------------|-------------------------|---------------------------|--------------------------|--------------------------|-------------------------|---------------------------|---------------------------|
| Anderson | 1996 | 17750 | 20300 | 22800 | 25350 | 27400 | 29400 | 31450 | 33450 |
| | 1995 | 17400 | 19900 | 22400 | 24900 | 26850 | 28850 | 30850 | 32850 |
| Andrews | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 18300 | 20950 | 23550 | 26150 | 28250 | 30350 | 32450 | 34550 |
| Angelina | 1996 | 18500 | 21100 | 23750 | 26400 | 28500 | 30600 | 32750 | 34850 |
| | 1995 | 18350 | 21000 | 23600 | 26250 | 28350 | 30450 | 32550 | 34650 |
| Aransas | 1996 | 16650 | 19000 | 21400 | 23750 | 25650 | 27550 | 29450 | 31350 |
| | 1995 | 16350 | 18700 | 21000 | 23350 | 25250 | 27100 | 28950 | 30850 |
| Archer | 1996 | 19100 | 21800 | 24550 | 27300 | 29450 | 31650 | 33850 | 36000 |
| | 1995 | 18850 | 21550 | 24250 | 26950 | 29100 | 31250 | 33450 | 35600 |
| Armstrong | 1996 | 18050 | 20600 | 23200 | 25750 | 27800 | 29900 | 31950 | 34000 |
| | 1995 | 18050 | 20600 | 23200 | 25750 | 27800 | 29900 | 31950 | 34000 |
| Atascosa | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Austin | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| Bailey | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Bandera | 1996 | 19050 | 21750 | 24500 | 27200 | 29350 | 31550 | 33750 | 35900 |
| | 1995 | 19050 | 21750 | 24500 | 27200 | 29350 | 31550 | 33750 | 35900 |
| Bastrop | 1996 | 25150 | 28750 | 32350 | 35900 | 38800 | 41650 | 44550 | 47400 |
| | 1995 | 24200 | 27650 | 31100 | 34550 | 37300 | 40100 | 42850 | 45600 |
| Baylor | 1996 | 18200 | 20800 | 23400 | 26000 | 28100 | 30150 | 32250 | 34300 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Bee | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Bell | 1996 | 18400 | 21050 | 23700 | 26300 | 28400 | 30550 | 32650 | 34750 |
| | 1995 | 17450 | 19950 | 22450 | 24950 | 26950 | 28950 | 30950 | 32950 |
| Bexar | 1996 | 20150 | 23050 | 25900 | 28800 | 31100 | 33400 | 35700 | 38000 |
| | 1995 | 19550 | 22350 | 25150 | 27900 | 30150 | 32400 | 34600 | 36850 |
| Blanco | 1996 | 17550 | 20050 | 22550 | 25050 | 27050 | 29050 | 31050 | 33050 |
| | 1995 | 17550 | 20050 | 22550 | 25050 | 27050 | 29050 | 31050 | 33050 |
| Borden | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Bosque | 1996 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| | 1995 | 16650 | 19000 | 21400 | 23750 | 25650 | 27550 | 29450 | 31350 |
| Bowie | 1996 | 18350 | 21000 | 23600 | 26250 | 28350 | 30450 | 32550 | 34650 |
| | 1995 | 18300 | 20950 | 23550 | 26150 | 28250 | 30350 | 32450 | 34550 |
| Brazoria | 1996 | 26250 | 30000 | 33750 | 37500 | 40500 | 43500 | 46500 | 49550 |
| | 1995 | 25600 | 29250 | 32900 | 36550 | 39500 | 42400 | 45350 | 48250 |
| Brazos | 1996 | 20500 | 23400 | 26350 | 29300 | 31600 | 33950 | 36300 | 38650 |
| | 1995 | 20100 | 23000 | 25850 | 28700 | 31000 | 33300 | 35600 | 37900 |
| Brewster | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Briscoe | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Brooks | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Brown | 1996 | 16350 | 18700 | 21000 | 23350 | 25250 | 27100 | 28950 | 30850 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Burleson | 1996 | 17350 | 19850 | 22300 | 24800 | 26800 | 28750 | 30750 | 32750 |
| | 1995 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| Burnet | 1996 | 17000 | 19450 | 21900 | 24300 | 26250 | 28200 | 30150 | 32100 |
| | 1995 | 17000 | 19450 | 21900 | 24300 | 26250 | 28200 | 30150 | 32100 |
| Caldwell | 1996 | 25150 | 28750 | 32350 | 35900 | 38800 | 41650 | 44550 | 47400 |
| | 1995 | 24200 | 27650 | 31100 | 34550 | 37300 | 40100 | 42850 | 45600 |

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|---------------|------|-------------------------|-------------------------|---------------------------|--------------------------|--------------------------|-------------------------|---------------------------|---------------------------|
| Calhoun | 1996 | 18600 | 21250 | 23900 | 26550 | 28700 | 30800 | 32950 | 35050 |
| | 1995 | 18300 | 20950 | 23550 | 26150 | 28250 | 30350 | 32450 | 34550 |
| Callahan | 1996 | 17350 | 19850 | 22300 | 24800 | 26800 | 28750 | 30750 | 32750 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Cameron | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Camp | 1996 | 16750 | 19150 | 21550 | 23900 | 25850 | 27750 | 29650 | 31550 |
| | 1995 | 16300 | 18600 | 20950 | 23300 | 25150 | 27000 | 28850 | 30750 |
| Carson | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 19550 | 22350 | 25150 | 27900 | 30150 | 32400 | 34600 | 36850 |
| Cass | 1996 | 16500 | 18900 | 21250 | 23600 | 25500 | 27350 | 29250 | 31150 |
| | 1995 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| Castro | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Chambers | 1996 | 25750 | 29450 | 33100 | 36800 | 39750 | 42700 | 45650 | 48550 |
| | 1995 | 25350 | 29000 | 32600 | 36250 | 39150 | 42050 | 44950 | 47850 |
| Cherokee | 1996 | 16900 | 19350 | 21750 | 24150 | 26100 | 28000 | 29950 | 31900 |
| | 1995 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| Childress | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Clay | 1996 | 18000 | 20550 | 23100 | 25700 | 27750 | 29800 | 31850 | 33900 |
| | 1995 | 18000 | 20550 | 23100 | 25700 | 27750 | 29800 | 31850 | 33900 |
| Cochran | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Coke | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Coleman | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Collin | 1996 | 27050 | 30900 | 34800 | 38650 | 41750 | 44800 | 47900 | 51000 |
| | 1995 | 26300 | 30100 | 33850 | 37600 | 40600 | 43600 | 46600 | 49650 |
| Collingsworth | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Colorado | 1996 | 17350 | 19850 | 22300 | 24800 | 26800 | 28750 | 30750 | 32750 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Comal | 1996 | 20150 | 23050 | 25900 | 28800 | 31100 | 33400 | 35700 | 38000 |
| | 1995 | 19550 | 22350 | 25150 | 27900 | 30150 | 32400 | 34600 | 36850 |
| Comanche | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Concho | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Cooke | 1996 | 19600 | 22400 | 25200 | 28000 | 30250 | 32500 | 34700 | 36950 |
| | 1995 | 19050 | 21750 | 24500 | 27200 | 29350 | 31550 | 33750 | 35900 |
| Coryell | 1996 | 18400 | 21050 | 23700 | 26300 | 28400 | 30550 | 32650 | 34750 |
| | 1995 | 17450 | 19950 | 22450 | 24950 | 26950 | 28950 | 30950 | 32950 |
| Cottle | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Crane | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| Crockett | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Crosby | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Culberson | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Dallam | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|------------|------|-------------------------|-------------------------|---------------------------|--------------------------|--------------------------|-------------------------|---------------------------|---------------------------|
| Dallas | 1996 | 27050 | 30900 | 34800 | 38650 | 41750 | 44800 | 47900 | 51000 |
| | 1995 | 26300 | 30100 | 33850 | 37600 | 40600 | 43600 | 46600 | 49650 |
| Dawson | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| De Witt | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Deaf Smith | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Delta | 1996 | 18400 | 21050 | 23700 | 26300 | 28400 | 30550 | 32650 | 34750 |
| | 1995 | 17900 | 20500 | 23050 | 25600 | 27650 | 29700 | 31750 | 33800 |
| Denton | 1996 | 27050 | 30900 | 34800 | 38650 | 41750 | 44800 | 47900 | 51000 |
| | 1995 | 26300 | 30100 | 33850 | 37600 | 40600 | 43600 | 46600 | 49650 |
| Dickens | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Dimmit | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Donley | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Duval | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Eastland | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Ector | 1996 | 19950 | 22800 | 25650 | 28500 | 30750 | 33050 | 35300 | 37600 |
| | 1995 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| Edwards | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| El Paso | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Ellis | 1996 | 27050 | 30900 | 34800 | 38650 | 41750 | 44800 | 47900 | 51000 |
| | 1995 | 26300 | 30100 | 33850 | 37600 | 40600 | 43600 | 46600 | 49650 |
| Erath | 1996 | 18150 | 20750 | 23350 | 25900 | 28000 | 30050 | 32150 | 34200 |
| | 1995 | 18150 | 20750 | 23350 | 25900 | 28000 | 30050 | 32150 | 34200 |
| Falls | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Fannin | 1996 | 18750 | 21450 | 24100 | 26800 | 28950 | 31100 | 33250 | 35350 |
| | 1995 | 18050 | 20600 | 23200 | 25750 | 27800 | 29900 | 31950 | 34000 |
| Fayette | 1996 | 18050 | 20600 | 23200 | 25750 | 27800 | 29900 | 31950 | 34000 |
| | 1995 | 17150 | 19600 | 22050 | 24500 | 26450 | 28400 | 30350 | 32300 |
| Fisher | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Floyd | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Foard | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Fort Bend | 1996 | 25750 | 29450 | 33100 | 36800 | 39750 | 42700 | 45650 | 48550 |
| | 1995 | 25350 | 29000 | 32600 | 36250 | 39150 | 42050 | 44950 | 47850 |
| Franklin | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| Freestone | 1996 | 19300 | 22100 | 24850 | 27600 | 29800 | 32000 | 34200 | 36450 |
| | 1995 | 17900 | 20500 | 23050 | 25600 | 27650 | 29700 | 31750 | 33800 |
| Frio | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Gaines | 1996 | 16300 | 18600 | 20950 | 23300 | 25150 | 27000 | 28850 | 30750 |
| | 1995 | 16300 | 18600 | 20950 | 23300 | 25150 | 27000 | 28850 | 30750 |
| Galveston | 1996 | 24200 | 27650 | 31100 | 34550 | 37300 | 40100 | 42850 | 45600 |
| | 1995 | 23800 | 27200 | 30600 | 34000 | 36700 | 39450 | 42150 | 44900 |

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|-----------|------|-------------------------|-------------------------|---------------------------|--------------------------|--------------------------|-------------------------|---------------------------|---------------------------|
| Garza | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Gillespie | 1996 | 19000 | 21700 | 24400 | 27100 | 29300 | 31450 | 33650 | 35800 |
| | 1995 | 18250 | 20850 | 23450 | 26100 | 28150 | 30250 | 32350 | 34400 |
| Glasscock | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Goliad | 1996 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| | 1995 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| Gonzales | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Gray | 1996 | 19450 | 22200 | 25000 | 27750 | 30000 | 32200 | 34400 | 36650 |
| | 1995 | 19050 | 21750 | 24500 | 27200 | 29350 | 31550 | 33750 | 35900 |
| Grayson | 1996 | 20150 | 23050 | 25900 | 28800 | 31100 | 33400 | 35700 | 38000 |
| | 1995 | 19650 | 22450 | 25250 | 28100 | 30350 | 32550 | 34800 | 37050 |
| Gregg | 1996 | 19100 | 21800 | 24550 | 27300 | 29450 | 31650 | 33850 | 36000 |
| | 1995 | 18950 | 21650 | 24350 | 27050 | 29200 | 31350 | 33550 | 35700 |
| Grimes | 1996 | 17250 | 19700 | 22200 | 24650 | 26600 | 28600 | 30550 | 32500 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Guadalupe | 1996 | 20150 | 23050 | 25900 | 28800 | 31100 | 33400 | 35700 | 38000 |
| | 1995 | 19550 | 22350 | 25150 | 27900 | 30150 | 32400 | 34600 | 36850 |
| Hale | 1996 | 16650 | 19000 | 21400 | 23750 | 25650 | 27550 | 29450 | 31350 |
| | 1995 | 16250 | 18550 | 20900 | 23200 | 25050 | 26900 | 28750 | 30600 |
| Hall | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Hamilton | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Hansford | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 19150 | 21900 | 24600 | 27350 | 29550 | 31750 | 33950 | 36100 |
| Hardeman | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Hardin | 1996 | 20900 | 23850 | 26850 | 29850 | 32250 | 34600 | 37000 | 39400 |
| | 1995 | 20900 | 23850 | 26850 | 29850 | 32250 | 34600 | 37000 | 39400 |
| Harris | 1996 | 25750 | 29450 | 33100 | 36800 | 39750 | 42700 | 45650 | 48550 |
| | 1995 | 25350 | 29000 | 32600 | 36250 | 39150 | 42050 | 44950 | 47850 |
| Harrison | 1996 | 19100 | 21800 | 24550 | 27300 | 29450 | 31650 | 33850 | 36000 |
| | 1995 | 18950 | 21650 | 24350 | 27050 | 29200 | 31350 | 33550 | 35700 |
| Hartley | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 17200 | 19650 | 22100 | 24550 | 26500 | 28500 | 30450 | 32400 |
| Haskell | 1996 | 17450 | 19950 | 22450 | 24950 | 26950 | 28950 | 30950 | 32950 |
| | 1995 | 16150 | 18450 | 20750 | 23050 | 24900 | 26750 | 28550 | 30400 |
| Hays | 1996 | 25150 | 28750 | 32350 | 35900 | 38800 | 41650 | 44550 | 47400 |
| | 1995 | 24200 | 27650 | 31100 | 34550 | 37300 | 40100 | 42850 | 45600 |
| Hemphill | 1996 | 20700 | 23700 | 26650 | 29600 | 31950 | 34350 | 36700 | 39050 |
| | 1995 | 20700 | 23700 | 26650 | 29600 | 31950 | 34350 | 36700 | 39050 |
| Henderson | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Hidalgo | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Hill | 1996 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| | 1995 | 16250 | 18550 | 20900 | 23200 | 25050 | 26900 | 28750 | 30600 |
| Hockley | 1996 | 18950 | 21650 | 24350 | 27050 | 29200 | 31350 | 33550 | 35700 |
| | 1995 | 18500 | 21100 | 23750 | 26400 | 28500 | 30600 | 32750 | 34850 |
| Hood | 1996 | 26600 | 30400 | 34200 | 38000 | 41050 | 44100 | 47100 | 50150 |
| | 1995 | 25800 | 29500 | 33200 | 36900 | 39850 | 42800 | 45750 | 48700 |
| Hopkins | 1996 | 16650 | 19000 | 21400 | 23750 | 25650 | 27550 | 29450 | 31350 |
| | 1995 | 16250 | 18550 | 20900 | 23200 | 25050 | 26900 | 28750 | 30600 |

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|------------|------|-------------------------|-------------------------|---------------------------|--------------------------|--------------------------|-------------------------|---------------------------|---------------------------|
| Houston | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Howard | 1996 | 18150 | 20750 | 23350 | 25900 | 28000 | 30050 | 32150 | 34200 |
| | 1995 | 17850 | 20400 | 22950 | 25500 | 27550 | 29600 | 31650 | 33700 |
| Hudspeth | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Hunt | 1996 | 27050 | 30900 | 34800 | 38650 | 41750 | 44800 | 47900 | 51000 |
| | 1995 | 26300 | 30100 | 33850 | 37600 | 40600 | 43600 | 46600 | 49650 |
| Hutchinson | 1996 | 20700 | 23700 | 26650 | 29600 | 31950 | 34350 | 36700 | 39050 |
| | 1995 | 20700 | 23700 | 26650 | 29600 | 31950 | 34350 | 36700 | 39050 |
| Irion | 1996 | 16950 | 19400 | 21800 | 24250 | 26200 | 28100 | 30050 | 32000 |
| | 1995 | 16950 | 19400 | 21800 | 24250 | 26200 | 28100 | 30050 | 32000 |
| Jack | 1996 | 18550 | 21200 | 23850 | 26500 | 28600 | 30700 | 32850 | 34950 |
| | 1995 | 16600 | 18950 | 21300 | 23700 | 25550 | 27450 | 29350 | 31250 |
| Jackson | 1996 | 17100 | 19500 | 21950 | 24400 | 26350 | 28300 | 30250 | 32200 |
| | 1995 | 17100 | 19500 | 21950 | 24400 | 26350 | 28300 | 30250 | 32200 |
| Jasper | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Jeff Davis | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Jefferson | 1996 | 20900 | 23850 | 26850 | 29850 | 32250 | 34600 | 37000 | 39400 |
| | 1995 | 20900 | 23850 | 26850 | 29850 | 32250 | 34600 | 37000 | 39400 |
| Jim Hogg | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Jim Wells | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Johnson | 1996 | 26600 | 30400 | 34200 | 38000 | 41050 | 44100 | 47100 | 50150 |
| | 1995 | 25800 | 29500 | 33200 | 36900 | 39850 | 42800 | 45750 | 48700 |
| Jones | 1996 | 16250 | 18550 | 20900 | 23200 | 25050 | 26900 | 28750 | 30600 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Karnes | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Kaufman | 1996 | 27050 | 30900 | 34800 | 38650 | 41750 | 44800 | 47900 | 51000 |
| | 1995 | 26300 | 30100 | 33850 | 37600 | 40600 | 43600 | 46600 | 49650 |
| Kendall | 1996 | 23500 | 26900 | 30250 | 33600 | 36300 | 38950 | 41650 | 44350 |
| | 1995 | 23500 | 26900 | 30250 | 33600 | 36300 | 38950 | 41650 | 44350 |
| Kenedy | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Kent | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Kerr | 1996 | 18550 | 21200 | 23850 | 26500 | 28600 | 30700 | 32850 | 34950 |
| | 1995 | 17900 | 20500 | 23050 | 25600 | 27650 | 29700 | 31750 | 33800 |
| Kimble | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| King | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 18700 | 21400 | 24050 | 26700 | 28850 | 31000 | 33150 | 35250 |
| Kinney | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Kleberg | 1996 | 18100 | 20650 | 23250 | 25850 | 27900 | 29950 | 32050 | 34100 |
| | 1995 | 17450 | 19950 | 22450 | 24950 | 26950 | 28950 | 30950 | 32950 |
| Knox | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| La Salle | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Lamar | 1996 | 18150 | 20750 | 23350 | 25900 | 28000 | 30050 | 32150 | 34200 |
| | 1995 | 17900 | 20500 | 23050 | 25600 | 27650 | 29700 | 31750 | 33800 |

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|-----------|------|-------------------|-------------------|---------------------|--------------------|--------------------|-------------------|---------------------|---------------------|
| Lamb | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Lampasas | 1996 | 18400 | 21050 | 23700 | 26300 | 28400 | 30550 | 32650 | 34750 |
| | 1995 | 18000 | 20550 | 23100 | 25700 | 27750 | 29800 | 31850 | 33900 |
| Lavaca | 1996 | 17850 | 20400 | 22950 | 25500 | 27550 | 29600 | 31650 | 33700 |
| | 1995 | 16300 | 18600 | 20950 | 23300 | 25150 | 27000 | 28850 | 30750 |
| Lee | 1996 | 19150 | 21900 | 24600 | 27350 | 29550 | 31750 | 33950 | 36100 |
| | 1995 | 18150 | 20750 | 23350 | 25900 | 28000 | 30050 | 32150 | 34200 |
| Leon | 1996 | 18300 | 20950 | 23550 | 26150 | 28250 | 30350 | 32450 | 34550 |
| | 1995 | 17600 | 20100 | 22600 | 25100 | 27150 | 29150 | 31150 | 33150 |
| Liberty | 1996 | 25750 | 29450 | 33100 | 36800 | 39750 | 42700 | 45650 | 48550 |
| | 1995 | 25350 | 29000 | 32600 | 36250 | 39150 | 42050 | 44950 | 47850 |
| Limestone | 1996 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Lipscomb | 1996 | 18700 | 21400 | 24050 | 26700 | 28850 | 31000 | 33150 | 35250 |
| | 1995 | 17850 | 20400 | 22950 | 25500 | 27550 | 29600 | 31650 | 33700 |
| Live Oak | 1996 | 17450 | 19950 | 22450 | 24950 | 26950 | 28950 | 30950 | 32950 |
| | 1995 | 16750 | 19150 | 21550 | 23900 | 25850 | 27750 | 29650 | 31550 |
| Llano | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Loving | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Lubbock | 1996 | 20350 | 23250 | 26150 | 29050 | 31350 | 33700 | 36000 | 38350 |
| | 1995 | 19900 | 22700 | 25550 | 28400 | 30650 | 32950 | 35200 | 37500 |
| Lynn | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Madison | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Marion | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Martin | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Mason | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Matagorda | 1996 | 19800 | 22650 | 25500 | 28300 | 30600 | 32850 | 35100 | 37400 |
| | 1995 | 19800 | 22650 | 25500 | 28300 | 30600 | 32850 | 35100 | 37400 |
| Maverick | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| McCulloch | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| McLennan | 1996 | 20050 | 22900 | 25800 | 28650 | 30950 | 33200 | 35500 | 37800 |
| | 1995 | 19300 | 22100 | 24850 | 27600 | 29800 | 32000 | 34200 | 36450 |
| McMullen | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Medina | 1996 | 18050 | 20600 | 23200 | 25750 | 27800 | 29900 | 31950 | 34000 |
| | 1995 | 17150 | 19600 | 22050 | 24500 | 26450 | 28400 | 30350 | 32300 |
| Menard | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Midland | 1996 | 19950 | 22800 | 25650 | 28500 | 30750 | 33050 | 35300 | 37600 |
| | 1995 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| Milam | 1996 | 16600 | 18950 | 21300 | 23700 | 25550 | 27450 | 29350 | 31250 |
| | 1995 | 16500 | 18900 | 21250 | 23600 | 25500 | 27350 | 29250 | 31150 |
| Mills | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Mitchell | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |

1996 AND 1995 HUD SECTION INCOME LIMITS BY COUNTY

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|-------------|------|-------------------|-------------------|---------------------|--------------------|--------------------|-------------------|---------------------|---------------------|
| Montague | 1996 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Montgomery | 1996 | 25750 | 29450 | 33100 | 36800 | 39750 | 42700 | 45650 | 48550 |
| | 1995 | 25350 | 29000 | 32600 | 36250 | 39150 | 42050 | 44950 | 47850 |
| Moore | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 18950 | 21650 | 24350 | 27050 | 29200 | 31350 | 33550 | 35700 |
| Morris | 1996 | 17250 | 19700 | 22200 | 24650 | 26600 | 28600 | 30550 | 32500 |
| | 1995 | 16600 | 18950 | 21300 | 23700 | 25550 | 27450 | 29350 | 31250 |
| Motley | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Nacogdoches | 1996 | 18850 | 21550 | 24250 | 26950 | 29100 | 31250 | 33450 | 35600 |
| | 1995 | 17300 | 19800 | 22250 | 24700 | 26700 | 28650 | 30650 | 32650 |
| Navarro | 1996 | 17850 | 20400 | 22950 | 25500 | 27550 | 29600 | 31650 | 33700 |
| | 1995 | 17550 | 20050 | 22550 | 25050 | 27050 | 29050 | 31050 | 33050 |
| Newton | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Nolan | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Nueces | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 19150 | 21900 | 24600 | 27350 | 29550 | 31750 | 33950 | 36100 |
| Ochiltree | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 17300 | 19800 | 22250 | 24700 | 26700 | 28650 | 30650 | 32650 |
| Oldham | 1996 | 20650 | 23600 | 26550 | 29500 | 31900 | 34250 | 36600 | 38950 |
| | 1995 | 20650 | 23600 | 26550 | 29500 | 31900 | 34250 | 36600 | 38950 |
| Orange | 1996 | 20900 | 23850 | 26850 | 29850 | 32250 | 34600 | 37000 | 39400 |
| | 1995 | 20900 | 23850 | 26850 | 29850 | 32250 | 34600 | 37000 | 39400 |
| Palo Pinto | 1996 | 16400 | 18750 | 21100 | 23450 | 25300 | 27200 | 29050 | 30950 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Panola | 1996 | 17600 | 20100 | 22600 | 25100 | 27150 | 29150 | 31150 | 33150 |
| | 1995 | 17600 | 20100 | 22600 | 25100 | 27150 | 29150 | 31150 | 33150 |
| Parker | 1996 | 26600 | 30400 | 34200 | 38000 | 41050 | 44100 | 47100 | 50150 |
| | 1995 | 25800 | 29500 | 33200 | 36900 | 39850 | 42800 | 45750 | 48700 |
| Parmer | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Pecos | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Polk | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Potter | 1996 | 20400 | 23300 | 26200 | 29100 | 31450 | 33800 | 36100 | 38450 |
| | 1995 | 19900 | 22700 | 25550 | 28400 | 30650 | 32950 | 35200 | 37500 |
| Presidio | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Rains | 1996 | 17800 | 20350 | 22900 | 25450 | 27450 | 29500 | 31550 | 33600 |
| | 1995 | 17100 | 19500 | 21950 | 24400 | 26350 | 28300 | 30250 | 32200 |
| Randall | 1996 | 20400 | 23300 | 26200 | 29100 | 31450 | 33800 | 36100 | 38450 |
| | 1995 | 19900 | 22700 | 25550 | 28400 | 30650 | 32950 | 35200 | 37500 |
| Reagan | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| Real | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Red River | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Reeves | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Refugio | 1996 | 16850 | 19250 | 21650 | 24100 | 26000 | 27950 | 29850 | 31800 |
| | 1995 | 16250 | 18550 | 20900 | 23200 | 25050 | 26900 | 28750 | 30600 |

1996 AND 1995 HUD SECTION 8 INCOME LIMITS BY COUNTY

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|---------------|------|-------------------|-------------------|---------------------|--------------------|--------------------|-------------------|---------------------|---------------------|
| Roberts | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 18700 | 21400 | 24050 | 26700 | 28850 | 31000 | 33150 | 35250 |
| Robertson | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Rockwall | 1996 | 27050 | 30900 | 34800 | 38650 | 41750 | 44800 | 47900 | 51000 |
| | 1995 | 26300 | 30100 | 33850 | 37600 | 40600 | 43600 | 46600 | 49650 |
| Runnels | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Rusk | 1996 | 18950 | 21650 | 24350 | 27050 | 29200 | 31350 | 33550 | 35700 |
| | 1995 | 18550 | 21200 | 23850 | 26500 | 28600 | 30700 | 32850 | 34950 |
| Sabine | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| San Augustine | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| San Jacinto | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| San Patricio | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 19150 | 21900 | 24600 | 27350 | 29550 | 31750 | 33950 | 36100 |
| San Saba | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Schleicher | 1996 | 17700 | 20200 | 22750 | 25300 | 27300 | 29300 | 31350 | 33350 |
| | 1995 | 16700 | 19050 | 21450 | 23850 | 25750 | 27650 | 29550 | 31450 |
| Scurry | 1996 | 18800 | 21500 | 24200 | 26900 | 29050 | 31200 | 33350 | 35500 |
| | 1995 | 18750 | 21450 | 24100 | 26800 | 28950 | 31100 | 33250 | 35350 |
| Shackelford | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Shelby | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Sherman | 1996 | 17350 | 19850 | 22300 | 24800 | 26800 | 28750 | 30750 | 32750 |
| | 1995 | 17150 | 19600 | 22050 | 24500 | 26450 | 28400 | 30350 | 32300 |
| Smith | 1996 | 21400 | 24450 | 27500 | 30550 | 33000 | 35450 | 37900 | 40350 |
| | 1995 | 20700 | 23700 | 26650 | 29600 | 31950 | 34350 | 36700 | 39050 |
| Somervell | 1996 | 20700 | 23700 | 26650 | 29600 | 31950 | 34350 | 36700 | 39050 |
| | 1995 | 20700 | 23700 | 26650 | 29600 | 31950 | 34350 | 36700 | 39050 |
| Starr | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Stephens | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Sterling | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 17300 | 19800 | 22250 | 24700 | 26700 | 28650 | 30650 | 32650 |
| Stonewall | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Sutton | 1996 | 19050 | 21750 | 24500 | 27200 | 29350 | 31550 | 33750 | 35900 |
| | 1995 | 17200 | 19650 | 22100 | 24550 | 26500 | 28500 | 30450 | 32400 |
| Swisher | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Tarrant | 1996 | 26600 | 30400 | 34200 | 38000 | 41050 | 44100 | 47100 | 50150 |
| | 1995 | 25800 | 29500 | 33200 | 36900 | 39850 | 42800 | 45750 | 48700 |
| Taylor | 1996 | 19400 | 22150 | 24900 | 27700 | 29900 | 32100 | 34300 | 36550 |
| | 1995 | 19200 | 21950 | 24700 | 27450 | 29650 | 31850 | 34000 | 36200 |
| Terrell | 1996 | 17000 | 19450 | 21900 | 24300 | 26250 | 28200 | 30150 | 32100 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Terry | 1996 | 18550 | 21200 | 23850 | 26500 | 28600 | 30700 | 32850 | 34950 |
| | 1995 | 17850 | 20400 | 22950 | 25500 | 27550 | 29600 | 31650 | 33700 |
| Throckmorton | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMILY |
|------------|------|-------------------------|-------------------------|---------------------------|--------------------------|--------------------------|-------------------------|---------------------------|---------------------------|
| Titus | 1996 | 18300 | 20950 | 23550 | 26150 | 28250 | 30350 | 32450 | 34550 |
| | 1995 | 18300 | 20950 | 23550 | 26150 | 28250 | 30350 | 32450 | 34550 |
| Tom Green | 1996 | 19800 | 22650 | 25500 | 28300 | 30600 | 32850 | 35100 | 37400 |
| | 1995 | 19100 | 21800 | 24550 | 27300 | 29450 | 31650 | 33850 | 36000 |
| Travis | 1996 | 25150 | 28750 | 32350 | 35900 | 38800 | 41650 | 44550 | 47400 |
| | 1995 | 24200 | 27650 | 31100 | 34550 | 37300 | 40100 | 42850 | 45600 |
| Trinity | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Tyler | 1996 | 16500 | 18900 | 21250 | 23600 | 25500 | 27350 | 29250 | 31150 |
| | 1995 | 16500 | 18900 | 21250 | 23600 | 25500 | 27350 | 29250 | 31150 |
| Upshur | 1996 | 19100 | 21800 | 24550 | 27300 | 29450 | 31650 | 33850 | 36000 |
| | 1995 | 18950 | 21650 | 24350 | 27050 | 29200 | 31350 | 33550 | 35700 |
| Upton | 1996 | 19700 | 22550 | 25350 | 28150 | 30400 | 32650 | 34900 | 37150 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Uvalde | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Val Verde | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Van Zandt | 1996 | 16450 | 18800 | 21150 | 23500 | 25400 | 27300 | 29150 | 31050 |
| | 1995 | 16150 | 18450 | 20750 | 23050 | 24900 | 26750 | 28550 | 30400 |
| Victoria | 1996 | 20850 | 23800 | 26800 | 29750 | 32150 | 34500 | 36900 | 39300 |
| | 1995 | 20650 | 23600 | 26550 | 29500 | 31900 | 34250 | 36600 | 38950 |
| Walker | 1996 | 19050 | 21750 | 24500 | 27200 | 29350 | 31550 | 33750 | 35900 |
| | 1995 | 19050 | 21750 | 24500 | 27200 | 29350 | 31550 | 33750 | 35900 |
| Waller | 1996 | 25750 | 29450 | 33100 | 36800 | 39750 | 42700 | 45650 | 48550 |
| | 1995 | 25350 | 29000 | 32600 | 36250 | 39150 | 42050 | 44950 | 47850 |
| Ward | 1996 | 16850 | 19250 | 21650 | 24100 | 26000 | 27950 | 29850 | 31800 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Washington | 1996 | 19950 | 22800 | 25650 | 28500 | 30750 | 33050 | 35300 | 37600 |
| | 1995 | 19100 | 21800 | 24550 | 27300 | 29450 | 31650 | 33850 | 36000 |
| Webb | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Wharton | 1996 | 18650 | 21300 | 24000 | 26650 | 28750 | 30900 | 33050 | 35150 |
| | 1995 | 18050 | 20600 | 23200 | 25750 | 27800 | 29900 | 31950 | 34000 |
| Wheeler | 1996 | 17400 | 19900 | 22400 | 24900 | 26850 | 28850 | 30850 | 32850 |
| | 1995 | 16800 | 19200 | 21600 | 24000 | 25900 | 27850 | 29750 | 31700 |
| Wichita | 1996 | 19100 | 21800 | 24550 | 27300 | 29450 | 31650 | 33850 | 36000 |
| | 1995 | 18850 | 21550 | 24250 | 26950 | 29100 | 31250 | 33450 | 35600 |
| Wilbarger | 1996 | 16750 | 19150 | 21550 | 23900 | 25850 | 27750 | 29650 | 31550 |
| | 1995 | 16750 | 19150 | 21550 | 23900 | 25850 | 27750 | 29650 | 31550 |
| Willacy | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Williamson | 1996 | 25150 | 28750 | 32350 | 35900 | 38800 | 41650 | 44550 | 47400 |
| | 1995 | 24200 | 27650 | 31100 | 34550 | 37300 | 40100 | 42850 | 45600 |
| Wilson | 1996 | 20150 | 23050 | 25900 | 28800 | 31100 | 33400 | 35700 | 38000 |
| | 1995 | 19550 | 22350 | 25150 | 27900 | 30150 | 32400 | 34600 | 36850 |
| Winkler | 1996 | 17450 | 19950 | 22450 | 24950 | 26950 | 28950 | 30950 | 32950 |
| | 1995 | 16850 | 19250 | 21650 | 24100 | 26000 | 27950 | 29850 | 31800 |
| Wise | 1996 | 20100 | 23000 | 25850 | 28700 | 31000 | 33300 | 35600 | 37900 |
| | 1995 | 20100 | 23000 | 25850 | 28700 | 31000 | 33300 | 35600 | 37900 |
| Wood | 1996 | 17300 | 19800 | 22250 | 24700 | 26700 | 28650 | 30650 | 32650 |
| | 1995 | 17200 | 19650 | 22100 | 24550 | 26500 | 28500 | 30450 | 32400 |
| Yoakum | 1996 | 20150 | 23050 | 25900 | 28800 | 31100 | 33400 | 35700 | 38000 |
| | 1995 | 20150 | 23050 | 25900 | 28800 | 31100 | 33400 | 35700 | 38000 |
| Young | 1996 | 17150 | 19600 | 22050 | 24500 | 26450 | 28400 | 30350 | 32300 |
| | 1995 | 17150 | 19600 | 22050 | 24500 | 26450 | 28400 | 30350 | 32300 |

1996 AND 1995 HUD SECTION 8 INCOME LIMITS BY COUNTY

| COUNTY | YEAR | ONE PERSON FAMILY | TWO PERSON FAMILY | THREE PERSON FAMILY | FOUR PERSON FAMILY | FIVE PERSON FAMILY | SIX PERSON FAMILY | SEVEN PERSON FAMILY | EIGHT PERSON FAMIL |
|--------|------|-------------------------|-------------------------|---------------------------|--------------------------|--------------------------|-------------------------|---------------------------|--------------------------|
| Zapata | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |
| Zavala | 1996 | 16200 | 18500 | 20800 | 23100 | 24950 | 26800 | 28650 | 30500 |
| | 1995 | 16050 | 18350 | 20650 | 22950 | 24800 | 26650 | 28450 | 30300 |

