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State of Texas

**Comprehensive Housing Affordability Strategy
Annual Plan - Fiscal Year 1993
Annual Performance Report - Fiscal Year 1992**



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January 27, 1993

Texas Department of Housing and Community Affairs

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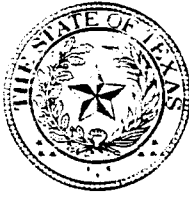
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STATE OF TEXAS
OFFICE OF THE GOVERNOR
AUSTIN, TEXAS 78711

ANN W. RICHARDS
GOVERNOR

December 15, 1992

Mr. Sam R. Moseley, Regional Administrator
U.S. Department of Housing and Urban Development
1600 Throckmorton
Fort Worth, Texas 76102

Dear Mr. Moseley:

I am pleased to submit the State of Texas FY 1993 Comprehensive Housing Affordability Strategy (CHAS) and Annual 1992 Performance Report. These documents are submitted in compliance with the requirements of the Cranston-Gonzalez National Affordable Housing Act of 1990 and subsequent regulations published by the U.S. Department of Housing and Urban Development.

The CHAS represents the state's continuing effort to develop and implement a comprehensive housing plan which focuses on non-participating jurisdictions, and addressed the housing needs of our diverse state. Recommendations included in this plan are based on our five year housing strategy submitted in FY 92. Recommendations were also developed by a committee of individuals representing a wide range of housing interests across the State. Input was also received from Texas residents who participated in the five public hearings held on the CHAS.

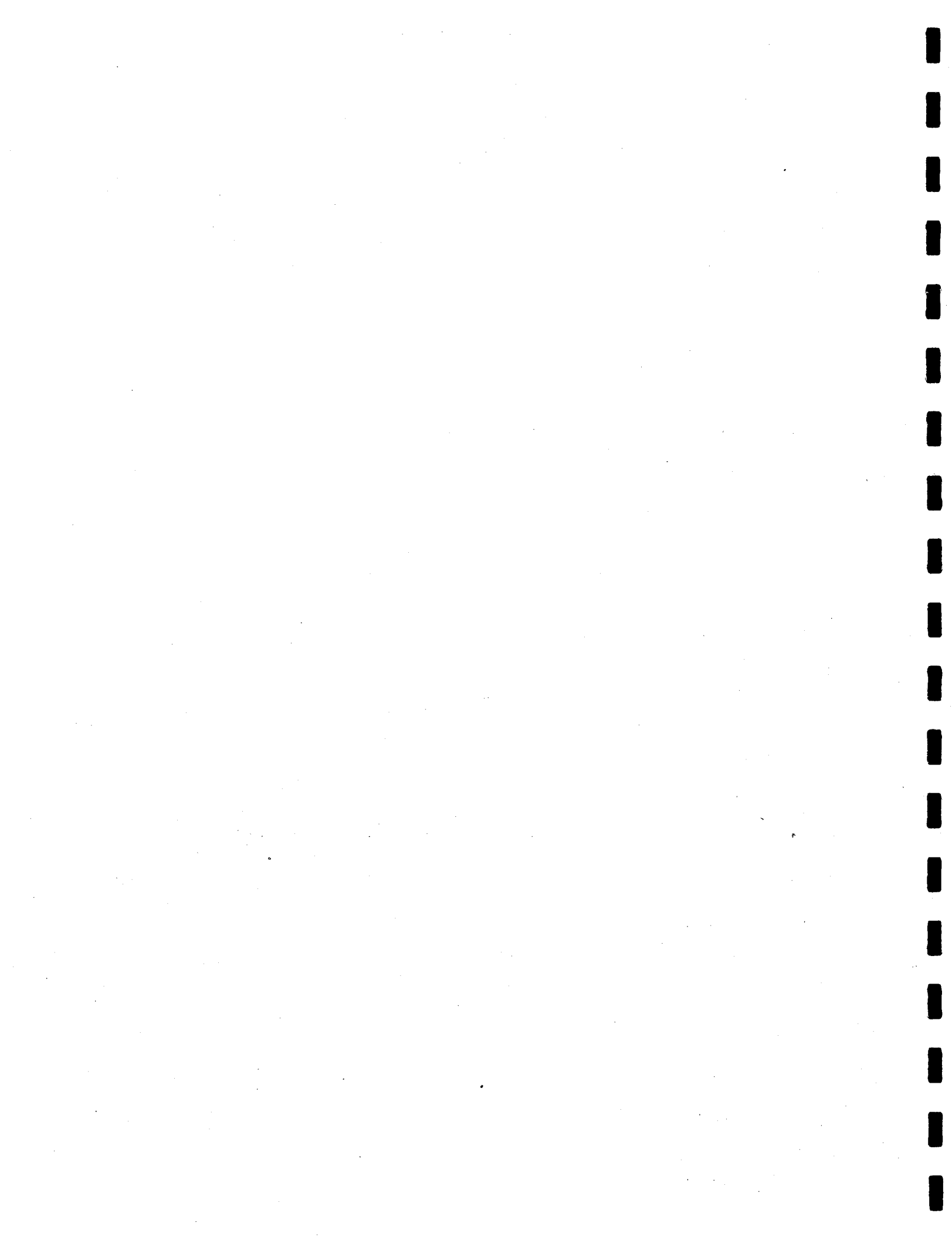
The Annual 1992 Performance Report is a comparative review and analysis of the FY 92 CHAS. It contrasts actual and anticipated accomplishments for Texas' non-participating jurisdictions.

The State of Texas looks forward to working with your office in implementing this plan. If you have any questions regarding the CHAS or Annual Performance Report, please contact Ms. Ninfa Moncada, Director of Marketing and Development (512/475-3927) at the Texas Department of Housing and Community Affairs.

Sincerely,

A handwritten signature in cursive script that reads "Ann Richards".

ANN W. RICHARDS
Governor



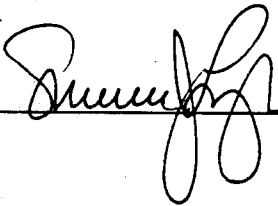
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

CERTIFICATIONS

FAIR HOUSING

As documented by the HUD Division of Fair Housing and Equal Opportunity, the Texas Department of Housing and Community Affairs has been in compliance with the established standards to achieve fair housing. The State hereby certifies that it will continue to maintain compliance in its efforts to affirmatively further fair housing.

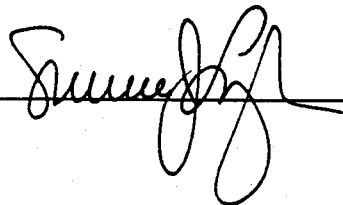
Signature of Authorized Official

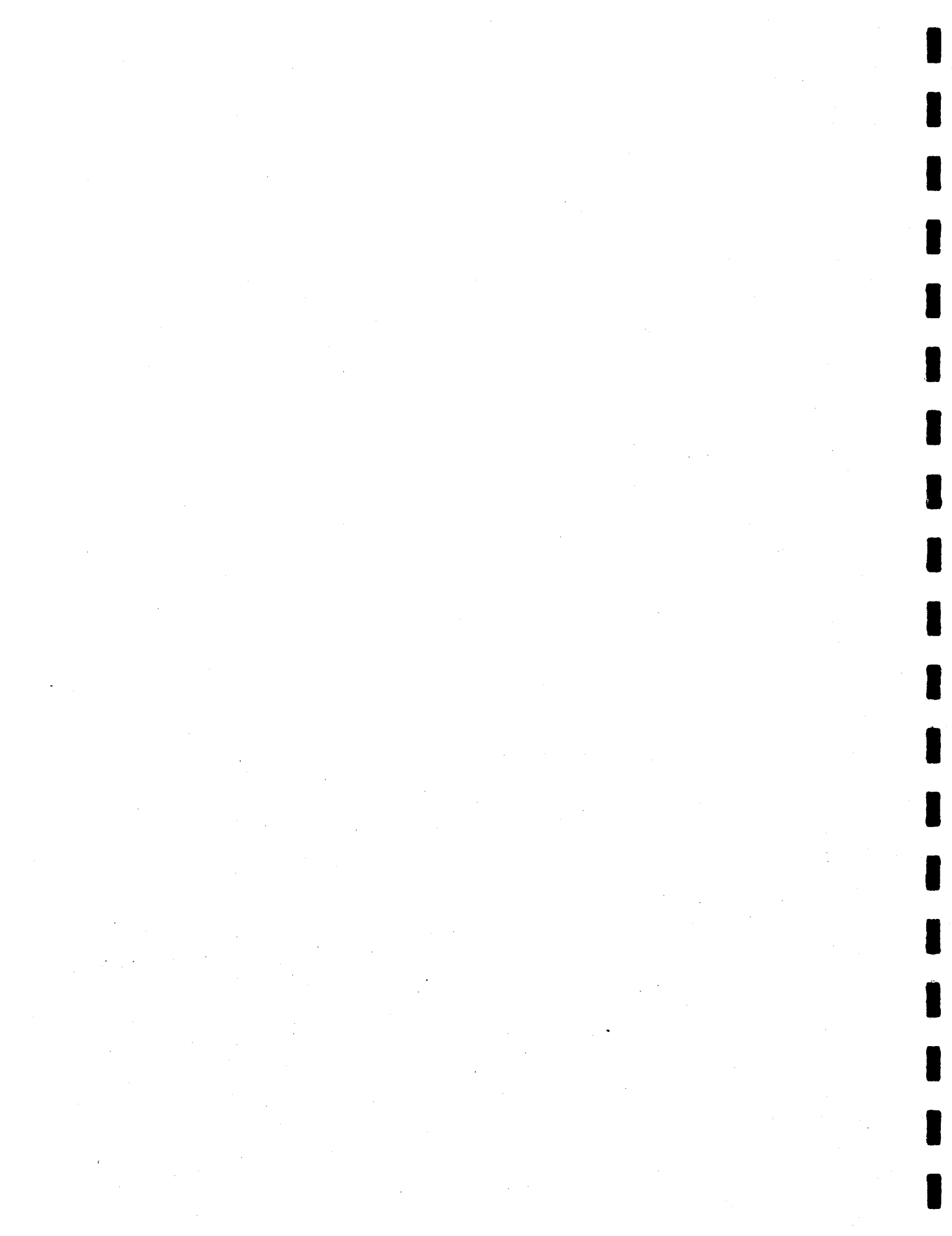
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RELOCATION AND ANTIDISPLACEMENT

The State hereby certifies that it is in compliance with a residential antidisplacement and relocation assistance plan under section 104(d) of the Housing and Community Development Act of 1974.

Signature of Authorized Official

x  _____



CHAS
Cover Sheet

Appendix B

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for States

Name of State:		Type of Submission: (mark one)	
TEXAS		<input type="checkbox"/> New Five-Year CHAS: (enter fiscal yrs.) FY: through FY:	
Name of Contact Person:	Telephone No:	<input checked="" type="checkbox"/> Annual Plan for FY: 93	
NINFA MONCADA	(512) 475-3800	<input type="checkbox"/> (mark one) <input checked="" type="checkbox"/> Initial Submission <input type="checkbox"/> Resubmission of Disapproved CHAS	
Address:			
TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS P.O. BOX 13941 AUSTIN, TEXAS 78704			

The State

Name of Authorized Official:

Ninfa Moncada

Signature & Date:

Ninfa Moncada 12/15/92

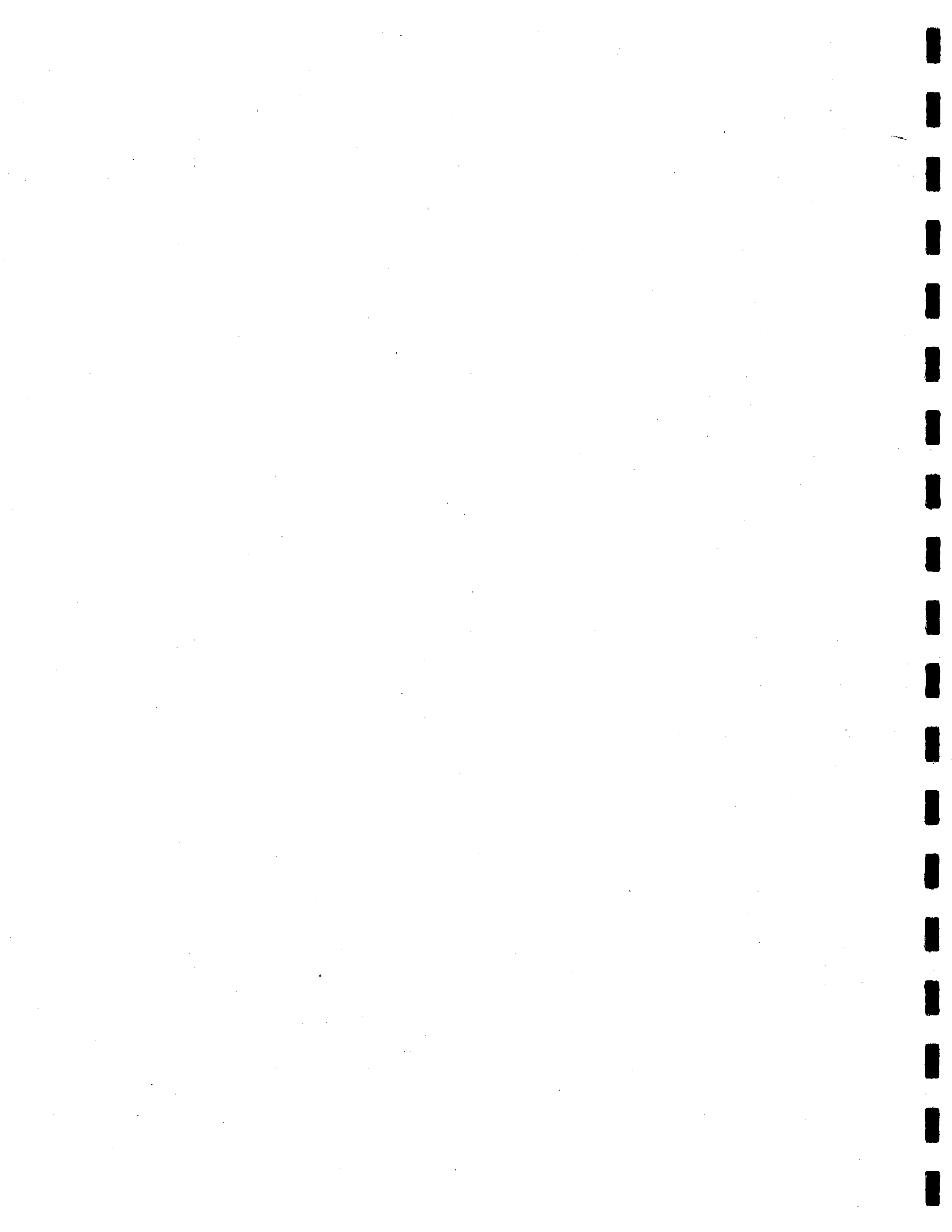
HUD Approval

Name of Authorized Official:

R. D. Smith, Regional Director
Community Planning & Development

Signature & Date:

R. D. Smith 27 Jan. 93
X





STATE OF TEXAS
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY

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STATE OF TEXAS
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY
ANNUAL PLAN 1993

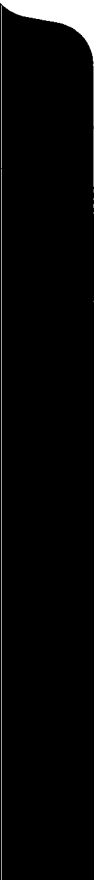
EXECUTIVE SUMMARY

The Texas Comprehensive Housing Affordability Strategy (CHAS) is a statewide housing plan. Developed under the auspices of Governor Ann Richards, the 1992 CHAS outlined a five year strategy which included an assessment of housing needs and strategies for addressing those needs per the requirements of the Cranston-Gonzalez National Affordable Housing Act of 1990 (NAHA).

The CHAS is the State's primary mechanism for planning the utilization of funds available under the National Affordable Housing Act. The primary focus of the State CHAS is on non-entitlement, non-participating jurisdictions in Texas. The State has been allocated \$33.638 million for fiscal year 1992 for the development of housing for low and very low income persons under the HOME Program. \$1,166 million of those funds were transferred to threshold communities to enable them to become participating jurisdictions, and apply directly to the U.S. Department of Housing and Urban Development (HUD) for HOME funds.

The 1993 Annual Plan is based on the five year strategy as outlined in the 1992 CHAS. The State's 1993 Annual Plan outlines priorities for allocating available funds for affordable housing; the activities to be undertaken; the residents to be assisted; and presents an investment plan which identifies the resources available to address these priorities. Available 1980 and 1990 census data was referenced as a part of the CHAS development process.

The 1993 Annual Plan will continue to focus on the five priorities listed in the 1992 CHAS. These priorities will be reevaluated through the CHAS development process, which includes five public hearings, input from the CHAS Advisory Committee, and a public examination and comment period of thirty days. As in the 1992 CHAS, the 1993 Annual Plan's primary focus is on non-entitlement, non-participating jurisdictions of the State. These localities are not eligible to apply directly to HUD for federal housing funds and will only have access to federal funds if the State submits a CHAS on their behalf.



FINDINGS OF THE CHAS

In evaluating housing needs of the State, the CHAS Advisory Committee adopted a variation of the Texas Uniform State Service Region Plan. Eleven planning regions are defined based on combinations of Council of Government (COG) boundaries. Based on an analysis of 1980 and 1990 Census data, within the context of this regional system, the 1993 CHAS Committee confirms that the following findings identified in the five year plan, continue to guide the development of CHAS priorities.

The greatest need for housing assistance in rural/non-metropolitan areas is for the rehabilitation of owner occupied housing.

In 1990, more than 58% of all housing in rural/non-metropolitan areas of the State was owner occupied. Exclusion of vacant housing units reveals that 73% of all occupied, in rural/metropolitan areas, was owner occupied. Studies prepared under the State Community Development Program also indicate that, in some regions, as much as 42% of the housing stock in rural/metropolitan areas is deteriorated or dilapidated.

Counties located along the border have the greatest need for housing assistance.

Counties located in the Lower Rio Grande Valley and along the border in the Western part of the State have the highest poverty rates in the State - 24% of all families as compared to 9 to 13% in other regions. These counties also have significantly higher percentages of overcrowded housing and housing with substandard conditions.

Elderly and minority households have a greater need for assistance than non-elderly white households.

Elderly and minority households have significantly lower incomes than non-elderly white households and often live in substandard housing. While the majority of elderly persons in the State are homeowners, almost one-third live in poverty. As a result, many elderly persons lack both the physical and financial ability to maintain their homes. Blacks and Hispanics are less likely to be homeowners than whites and comprise 70% of all Texas residents living below poverty. Based on national statistics, poor Black and Hispanic households are also more than two times as likely to live in substandard housing as poor white households.

There is a need for both permanent and transitional housing to assist homeless persons and persons "at-risk" of being homeless.

Although data on the number of homeless persons in Texas is limited, studies show that shelters in the State are experiencing growing numbers of female-headed families with children, runaway youth, and persons with multiple disabilities, such as alcohol and drug abuse, and mental illness. Addressing the needs of these individuals will require a comprehensive approach that includes transitional and permanent housing programs with services.

Persons with disabilities and other special needs require housing combined with services in order to live in the community.

Persons with mental illness, persons with mental retardation, frail elderly, and other persons with special housing needs are not able to live in integrated community settings without adequate supportive services. These individuals therefor often find it difficult to take advantage of existing housing programs.

Priorities for the Annual Plan were derived from the CHAS findings described above. The priorities are as follows:



PRIORITY ONE: To make decent, safe and affordable housing available to low and very low income homeowners and homebuyers.

PRIORITY TWO: Provide Safe, Affordable Rental Units to Low and Very Low Income Persons.

PRIORITY THREE: Provide Housing and Services to Homeless Persons and Persons "At Risk" of Becoming Homeless.

PRIORITY FOUR: Provide Persons With Special Needs Access to Housing Assistance Programs and Essential Supportive Services.

PRIORITY FIVE: Provide Access to Information and Technical Assistance to Non-Profit Organizations, Homeless Providers, and Other Housing Providers to Build Capacity and Success in Developing Affordable Housing.

GEOGRAPHIC DISTRIBUTION

The focus of the State of Texas CHAS is on non-entitlement, non-participating jurisdiction areas of the State. The basis for this policy is the fact that these communities are ineligible to apply directly to HUD for funds, i.e. Community Development Block Grant (CDBG) and HOME. Also, statistics indicate that other housing funds such as the State Single Family Bond Programs have in the past inadequately addressed the needs of individuals and families living in non-metropolitan areas of the State.

The State of Texas will utilize the CHAS Planning Regions as a planning tool to further insure that all housing resources made available to the State are equitably and fairly distributed.

The CHAS Planning Regions have been revised to include 11 Planning Regions (the 1992 CHAS used 6) corresponding to the division of counties into regions used by the State Comptroller. This regional system is in conformity with the Uniform State Services Regions (USSR) recently adopted. Census data summarized below, and in Appendix A, confirms that each Region is unique in housing needs and diverse in demographic character.

Region 1. (*Panhandle, South Plains COG subdivisions*)

1990 census data indicates that Region 1 had a population of 734,138 and during the period of 1980-90, the non-metro population changed by -9.3%. In 1990, the racial composition of Region 1 was 81.22% White, 5.04% Black, .52% American Indian, .95% Asian and 12.27% Other.

Region 1 (Cont.)

22.86% of the total population was Hispanic or of Hispanic ancestry (Refer to Appendix B for definitions of race and ancestry). 12.31% of the population in 1990 was over 65 years of age. In 1990, 14.4% of the families living in Region 1 were below the poverty level, and the median Region household income was \$22,005, 1990 Census data also show that 56.7% of the housing units in Region 1 were owner-occupied, 29.7% were occupied by renters, and 13.6% of all housing units in the region were vacant.

Region 2. (North Texas, West Central Texas Brazos Valley, Central Texas)

1990 census data indicates that Region 2 had a population of 523,806 and during the period of 1980-90, the non-metro population changed by -3.44%. In 1990, the racial composition of Region 2 was 86.35% White, 5.25% Black, .45% American Indian, .74% Asian and 7.22% Other. 12.36% of the total population was Hispanic or of Hispanic ancestry. 16.23% of the population in 1990 was over 65 years of age. In 1990, 13.8% of the families living in Region 2 were below the poverty level, and the median Region household income was \$19,798. 1990 Census data also show that 56.9% of the housing units in Region 2 were owner-occupied, 25.0% were occupied by renters, and 18.1% of all housing units in the region were vacant.

Region 3. (North Central Texas, Texoma)

1990 census data indicates that Region 3 had a population of 4,262,352 and during the period of 1980-90, the non-metro population changed by +18.66%. In 1990, the racial composition of Region 3 was 76.53% White, 13.6% Black, .50% American Indian, 2.33% Asian, and 7.03% Other.

Region 3 (Cont.)

12.64% of the total population was Hispanic or of Hispanic ancestry. 8.71% of the population in 1990 was over 65 years of age. In 1990, 9.0% of the families living in Region 3 were below the poverty level, and the median Region household income was \$29,099. 1990 Census data also show that 51.5% of the housing units in Region 3 were owner-occupied, 37.0% were occupied by renters, and 11.5% of all housing units in the region were vacant.

Region 4. (North East Texas, East Texas, Middle Rio Grande, South Texas)

1990 census data indicates that Region 4 had a population of 901,037 and during the period of 1980-90, the non-metro population changed by +12.08%. In 1990, the racial composition of Region 4 was 79.23% White, 17.72% Black, .41% American Indian, .28% Asian, and 2.35% Other. 4.01% of the total population was Hispanic or of Hispanic ancestry. 15.7% of the population in 1990 was over 65 years of age. In 1990, 14.7% of the families living in Region 4 were below the poverty level, and the median Region household income was \$21,240. 1990 Census data also show that 61.9% of the housing units in Region 4 were owner-occupied, 23.5% were occupied by renters, and 14.7% of all housing units in the region were vacant.

Region 5. (Deep East Texas, South East Texas Coastal Bend, Lower Rio Grande Valley)

1990 census data indicates that Region 5 had a population of 666,678 and during the period of 1980-90, the non-metro population changed by +9.33%. In 1990, the racial composition of Region 5 was 75.95% White, 20.67% Black, .33% American Indian, .98% Asian, and 2.07% Other.

Region 5 (Cont.)

4.36% of the total population was Hispanic or of Hispanic ancestry. 14.54% of the population in 1990 was over 65 years of age. In 1990, 15.7% of the families living in Region 5 were below the poverty level, and the median Region household income was \$20,073. 1990 Census data also show that 59.7% of the housing units in Region 5 were owner-occupied, 23.5% were occupied by renters, and 16.8% of all housing units in the region were vacant.

Region 6. (Gulf Coast)

1990 census data indicates that Region 6 had a population of 3,897,146 and during the period of 1980-90, the non-metro population changed by +6.38%. In 1990, the racial composition of Region 6 was 67.86% White, 17.9% Black, .29% American Indian, 3.43% Asian, and 10.53% Other. 20.61% of the total population was Hispanic or of Hispanic ancestry. 7.57% of the population in 1990 was over 65 years of age. In 1990, 11.9% of the families living in Region 6 were below the poverty level, and the median Region household income was \$27,946. 1990 Census data also show that 49.1% of the housing units in Region 6 were owner-occupied, 37.7% were occupied by renters, and 13.2% of all housing units in the region were vacant.

Region 7. (Brazos Valley, Capital, Central Texas, Heart of Texas)

1990 census data indicates that Region 7 had a population of 1,734,335 and during the period of 1980-90, the non-metro population changed by +14.11 %. In 1990, the racial composition of Region 7 was 76.81% White, 12.41% Black, .36% American Indian, 1.88% Asian, and 8.54% Other.

Region 7 (Cont.)

16.1% of the total population was Hispanic or of Hispanic ancestry. 10.4% of the population in 1990 was over 65 years of age. In 1990, 12.5% of the families living in Region 7 were below the poverty level, and the median Region household income was \$21,169. 1990 Census data also show that 54.60% of the housing units in Region 7 were owner-occupied, 28.5% were occupied by renters, and 16.9% of all housing units in the region were vacant.

Region 8a. (Golden Crescent, Alamo)

1990 census data indicates that Region 8a had a population of 1,654,348 and during the period of 1980-90, the non-metro population changed by +13.29%. In 1990, the racial composition of Region 8a was 76.9% White, 6.22% Black, .34% American Indian, 1.05% Asian, and 15.48% Other. 44.35% of the total population was Hispanic or of Hispanic ancestry. 11.47% of the population in 1990 was over 65 years of age. In 1990, 16.0% of the families living in Region 8a were below the poverty level, and the median Region household income was \$22,334. 1990 Census data also show that 54.6% of the housing units in Region 8a were owner-occupied, 33.3% were occupied by renters, and 12.1% of all housing units in the region were vacant.

Region 8b. (Middle Rio Grande, South Texas, Lower Rio Grande Valley, Coastal Bend)

1990 census data indicates that Region 8b had a population of 1,484,405 and during the period of 1980-90, the non-metro population changed by +7.4. In 1990, the racial composition of Region 8b was 75.21% White, 1.33% Black, .28% American Indian, .46% Asian, and 22.72% Other.

Region 8b (Cont.)

74.36% of the total population was Hispanic or of Hispanic ancestry. 10.28% of the population in 1990 was over 65 years of age. In 1990, 30.0% of the families living in Region 8b were below the poverty level, and the median Region household income was \$17,396. 1990 Census data also show that 54.6% of the housing units in Region 8b were owner-occupied, 28.5% were occupied by renters, and 16.9% of all housing units in the region were vacant.

Region 9. (Permian Basin, Concho Valley)

Region 9, is one of the least populous regions of the State, with 513,069 persons and during the period of 1980-90, the non-metro population changed by -1.59%. In 1990, the racial composition of Region 9 was 79.15% White, 4.32% Black, .41% American Indian, .6% Asian, and 15.51% Other. 30.72% of the total population was Hispanic or of Hispanic ancestry. 11.3% of the population in 1990 was over 65 years of age. In 1990, 15.5% of the families living in Region 9 were below the poverty level, and the median Region household income was \$22,488. 1990 Census data also show that 56.8% of the housing units in Region 9 were owner-occupied, 27.0% were occupied by renters, and 16.1% of all housing units in the region were vacant.

Region 10. (Upper Rio Grande)

1990 census data indicates that Region 10 had a population of 615,196 and during the period of 1980-90, the non-metro population changed by +15.33%. In 1990, the racial composition of Region 10 was 76.86% White, 3.61% Black, .43% American Indian, 1.07% Asian, and 18.02% Other.

Region 10 (Cont.)

69.22% of the total population was Hispanic or of Hispanic ancestry. 8.35% of the population in 1990 was over 65 years of age. In 1990, 22.6% of the families living in Region 10 were below the poverty level, and the median Region household income was \$17,367. 1990 Census data also show that 55.4% of the housing units in Region 10 were owner-occupied, 38.6% were occupied by renters, and 6.0% of all housing units in the region were vacant.

The following maps define the boundaries for each CHAS Region.

C.H.A.S. Planning Regions



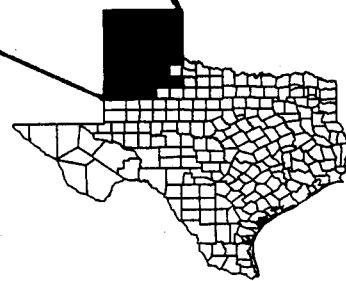
1990 Census Data - State of Texas					
Population	16,986,510	Population Chg. ('80-90)	19.4%	Nonmetro Pop. Chg. ('80-90)	6.8%
Median Income	\$27,016	Fams below Poverty	14.1%	% Persons 65+	10.1%
% Racial Distribution	White 75.2%	Black 11.9%	Am. Indi 0.4%	Asian 1.9%	Other 10.6%
% Ancestry	25.5% - Hispanic		74.5% - Not of Hispanic Origin		
% Owner Occ. Units	52.7%	% Renter Occ. Unit	33.9%	% Vacant Units	13.4%



C.H.A.S. Planning Regions

Region 1

Dallam	Sherman	Hansford	Ochiltree	Hempstead	Hempson
Hartley	Moore	Hutchinson	Roberts	Hemphill	
Oldham	Potter	Carson	Gray	Wheeler	
Deaf Smith	Randall	Armstrong	Donley	Collingsworth	
Parmer	Castro	Swisher	Briscoe	Hall	Childress
Bailey	Lamb	Hale	Floyd	Motley	
Cochran	Hockley	Lubbock	Crosby	Dickens	King
Yoakum	Terry	Lynn	Garza		

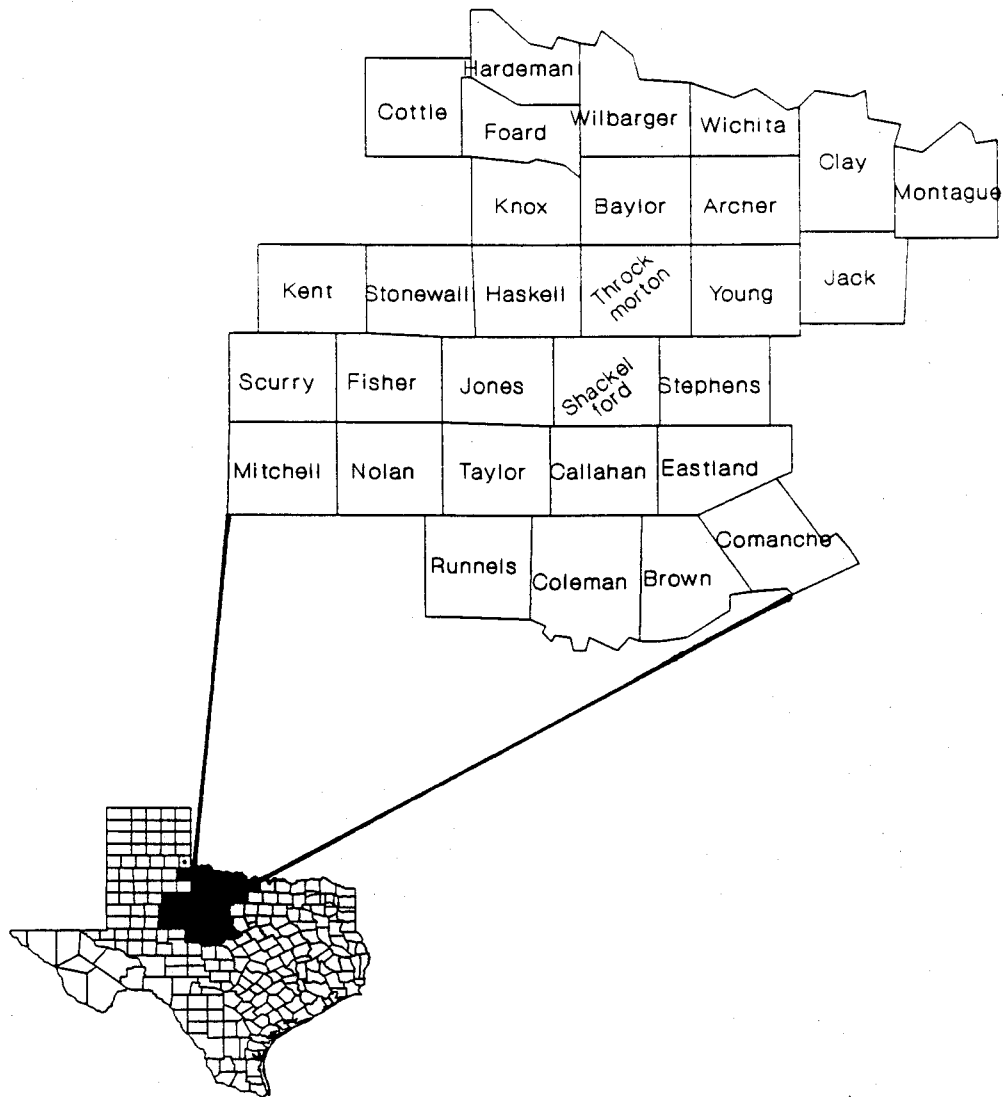


1990 Region 1 Census Data					
Population	734,138	Population Chg. ('80-90)	-1.2%	Nonmetro Pop. Chg. ('80-90)	-9.3%
Median Income	\$22,005	Fams below Poverty	14.4%	% Persons 65+	12.3%
% Racial Distribution		White	81.2%	Black	5.0%
		Am. Indian	0.5%	Asian	1.0%
		Other	12.3%		
% Ancestry	22.9% - Hispanic		77.1% - Not of Hispanic Origin		
% Owner Occ. Units	56.7%	% Renter Occ. Unit	29.7%	% Vacant Units	13.6%



C.H.A.S. Planning Regions

Region 2

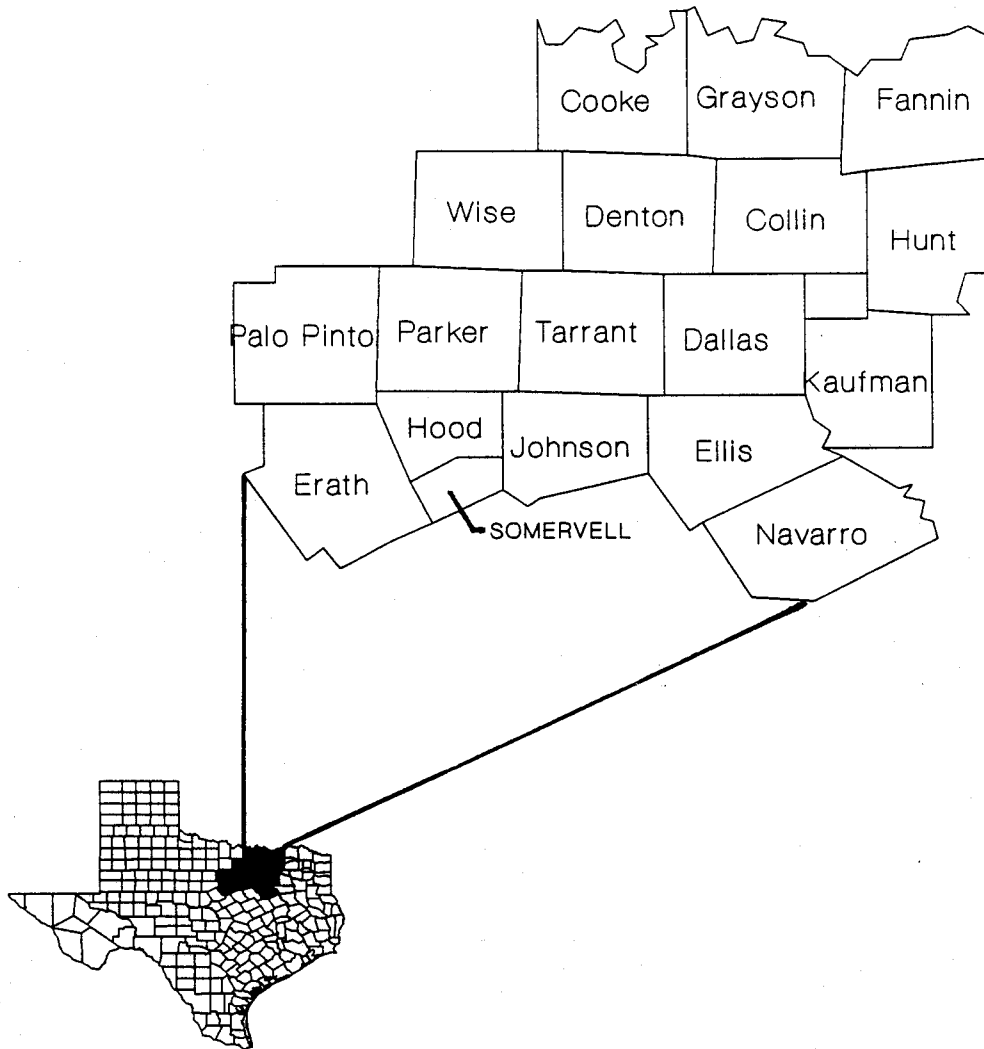


1990 Region 2 Census Data					
Population	523,806	Population Chg. ('80-90)	-0.0%	Nonmetro Pop. Chg. ('80-90)	-3.4%
Median Income	\$19,798	Fams below Poverty	13.8%	% Persons 65+	16.2%
% Racial Distribution	White 86.4%	Black 5.3%	Am. Indian 0.4%	Asian 0.7%	Other 7.2%
% Ancestry	12.4% - Hispanic		87.6% - Not of Hispanic Origin		
% Owner Occ. Units	56.9%	% Renter Occ. Unit	25.0%	% Vacant Units	18.1%



C.H.A.S. Planning Regions

Region 3

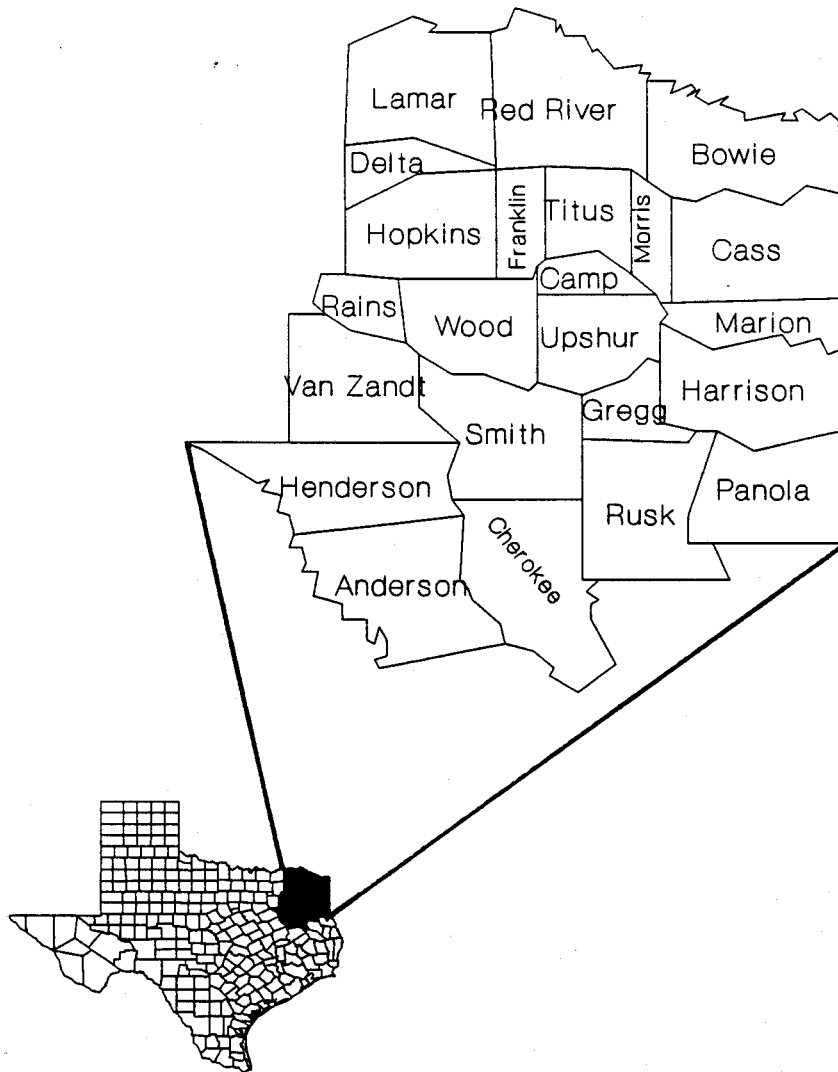


1990 Region 3 Census Data					
Population	4,262,352	Population Chg. ('80-90)	30.8%	Nonmetro Pop. Chg. ('80-90)	18.7%
Median Income	\$29,099	Fams below Poverty	9.0%	% Persons 65+	8.7%
% Racial Distribution		White	Black	Am. Indian	Asian
		76.5%	13.6%	0.5%	2.3%
% Ancestry		12.6% - Hispanic			
		87.4% - Not of Hispanic Origin			
% Owner Occ. Units	51.5%	% Renter Occ. Unit	37.0%	% Vacant Units	11.5%



C.H.A.S. Planning Regions

Region 4

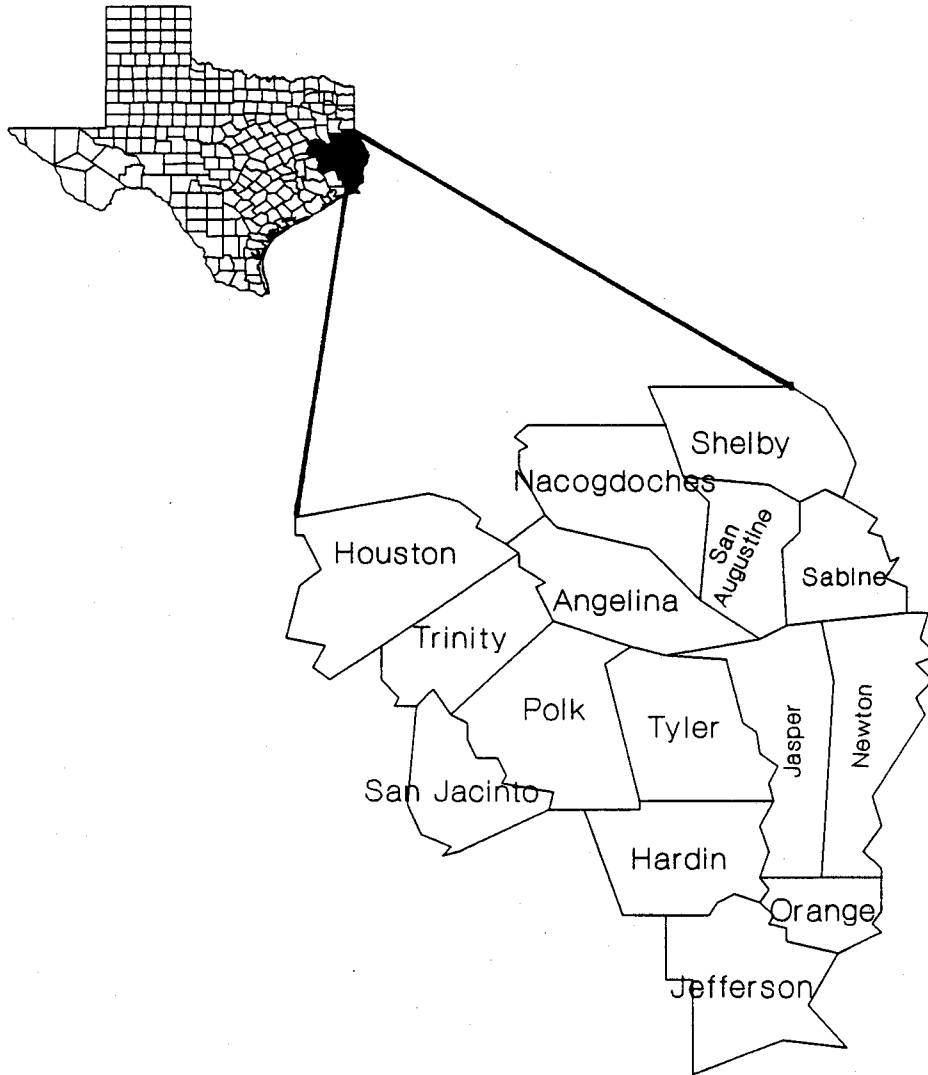


1990 Region 4 Census Data					
Population	901,037	Population Chg. ('80-90)	11.7%	Nonmetro Pop. Chg. ('80-90)	12.1%
Median Income	\$21,240	Fams below Poverty	14.7%	% Persons 65+	15.7%
% Racial Distribution		White	79.2%	Black	17.7%
		Am. Indian	0.4%	Asian	0.3%
		Other	2.4%		
% Ancestry	4.0% - Hispanic		96.0% - Not of Hispanic Origin		
% Owner Occ. Units	61.9%	% Renter Occ. Unit	23.5%	% Vacant Units	14.6%



C.H.A.S. Planning Regions

Region 5

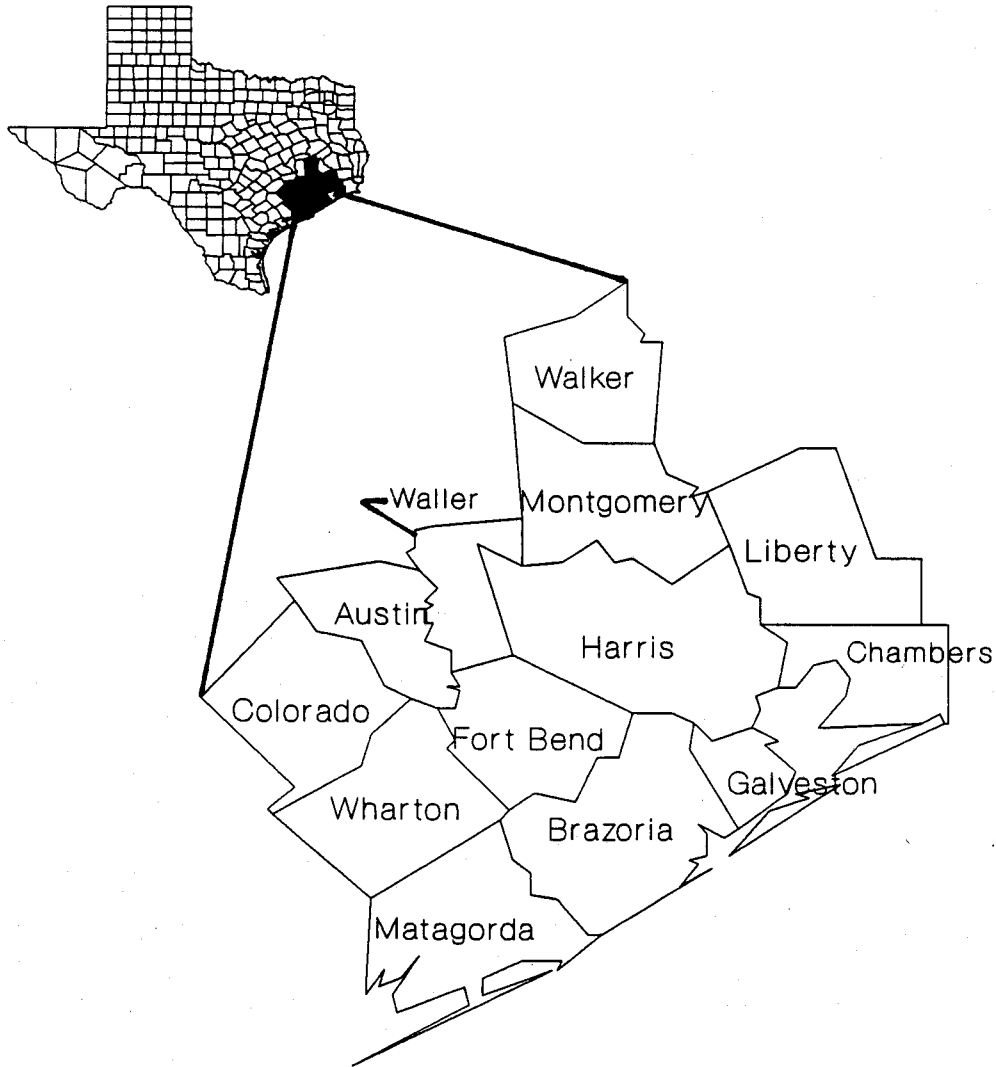


1990 Region 5 Census Data					
Population	666,678	Population Chg. ('80-90)	1.8%	Nonmetro Pop. Chg. ('80-90)	9.3%
Median Income	\$20,073	Fams below Poverty	15.7%	% Persons 65+	14.5%
% Racial Distribution		White	76.0%	Black	20.7%
		Am. Indian	0.3%	Asian	1.0%
		Other	2.1%		
% Ancestry	4.4% - Hispanic		95.6% - Not of Hispanic Origin		
% Owner Occ. Units	59.7%	% Renter Occ. Unit	23.5%	% Vacant Units	16.8%



C.H.A.S. Planning Regions

Region 6

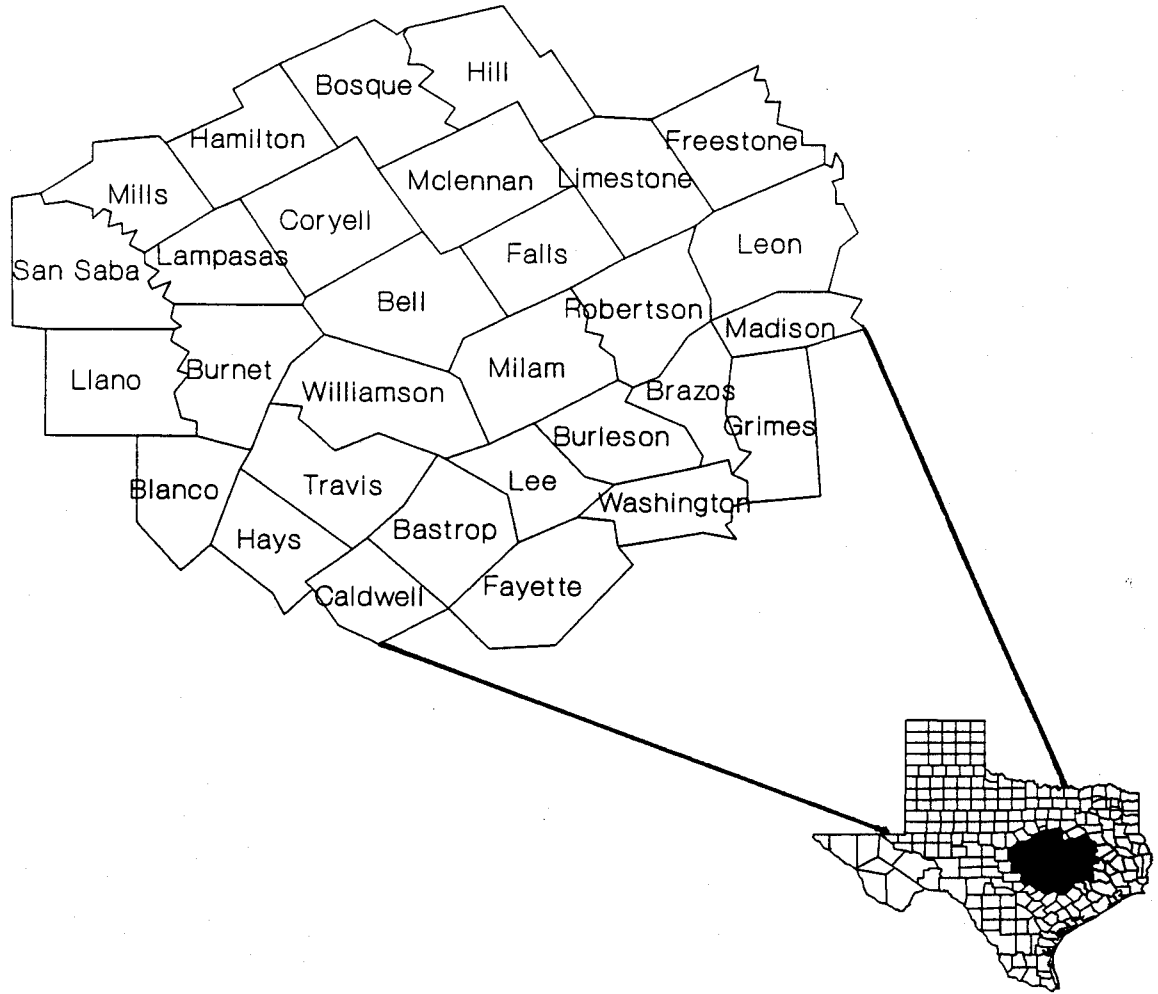


1990 Region 6 Census Data					
Population	3,897,146	Population Chg. ('80-90)	19.0%	Nonmetro Pop. Chg. ('80-90)	6.4%
Median Income	\$27,946	Fams below Poverty	11.9%	% Persons 65+	7.6%
% Racial Distribution		White	67.9%	Black	17.9%
		Am. Indian	0.3%	Asian	3.4%
		Other	10.5%		
% Ancestry	20.6% - Hispanic		79.4% - Not of Hispanic Origin		
% Owner Occ. Units	49.1%	% Renter Occ. Unit	37.7%	% Vacant Units	13.2%



C.H.A.S. Planning Regions

Region 7

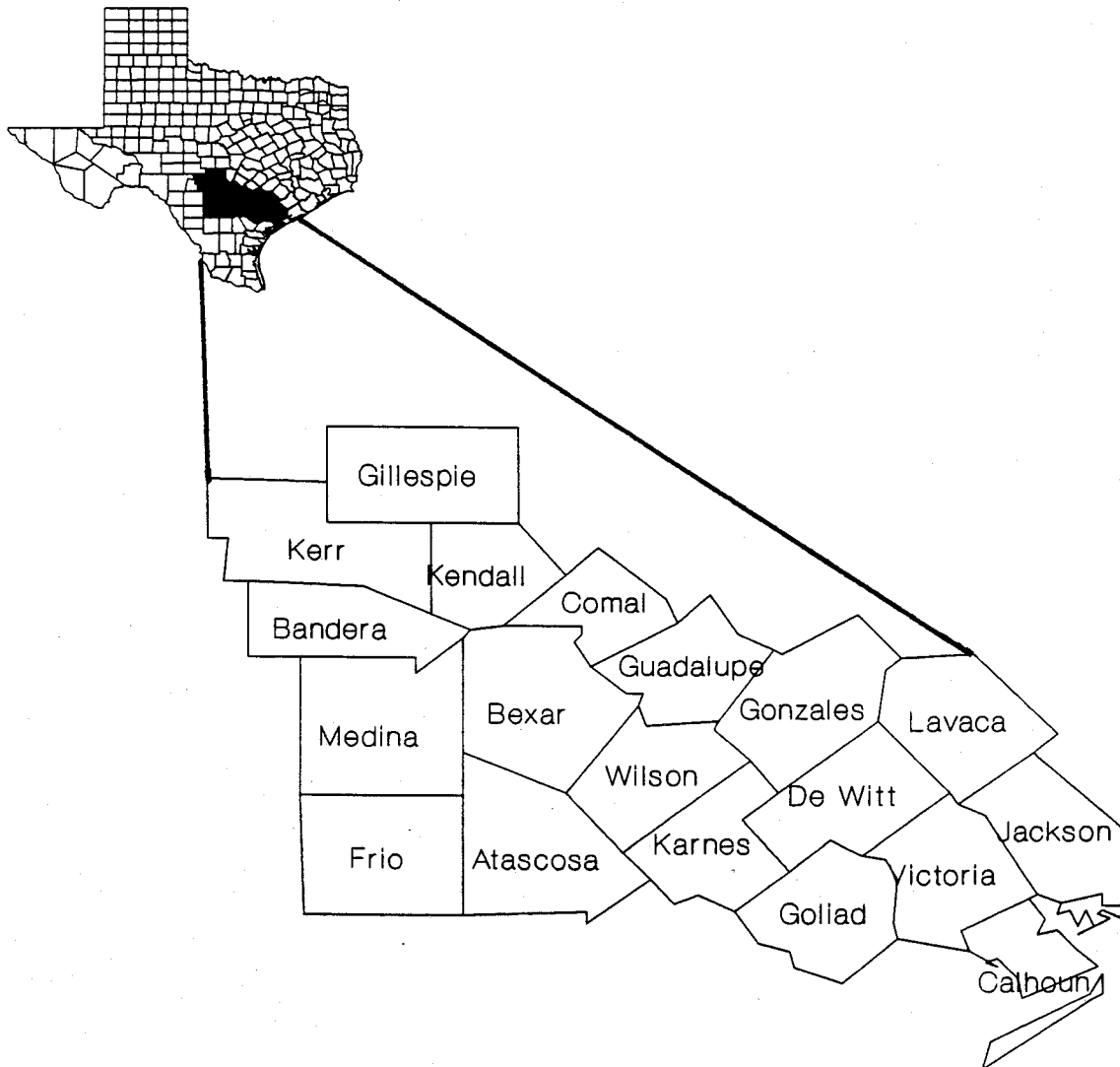


1990 Region 7 Census Data					
Population	1,734,335	Population Chg. ('80-90)	28.1%	Nonmetro Pop. Chg. ('80-90)	14.1%
Median Income	\$21,169	Fams below Poverty	12.5%	% Persons 65+	10.6%
% Racial Distribution	White 76.8%	Black 12.4%	Am. Indian 0.4%	Asian 1.9%	Other 8.5%
% Ancestry	16.1% - Hispanic		83.9% - Not of Hispanic Origin		
% Owner Occ. Units	54.6%	% Renter Occ. Unit	28.5%	% Vacant Units	16.9%

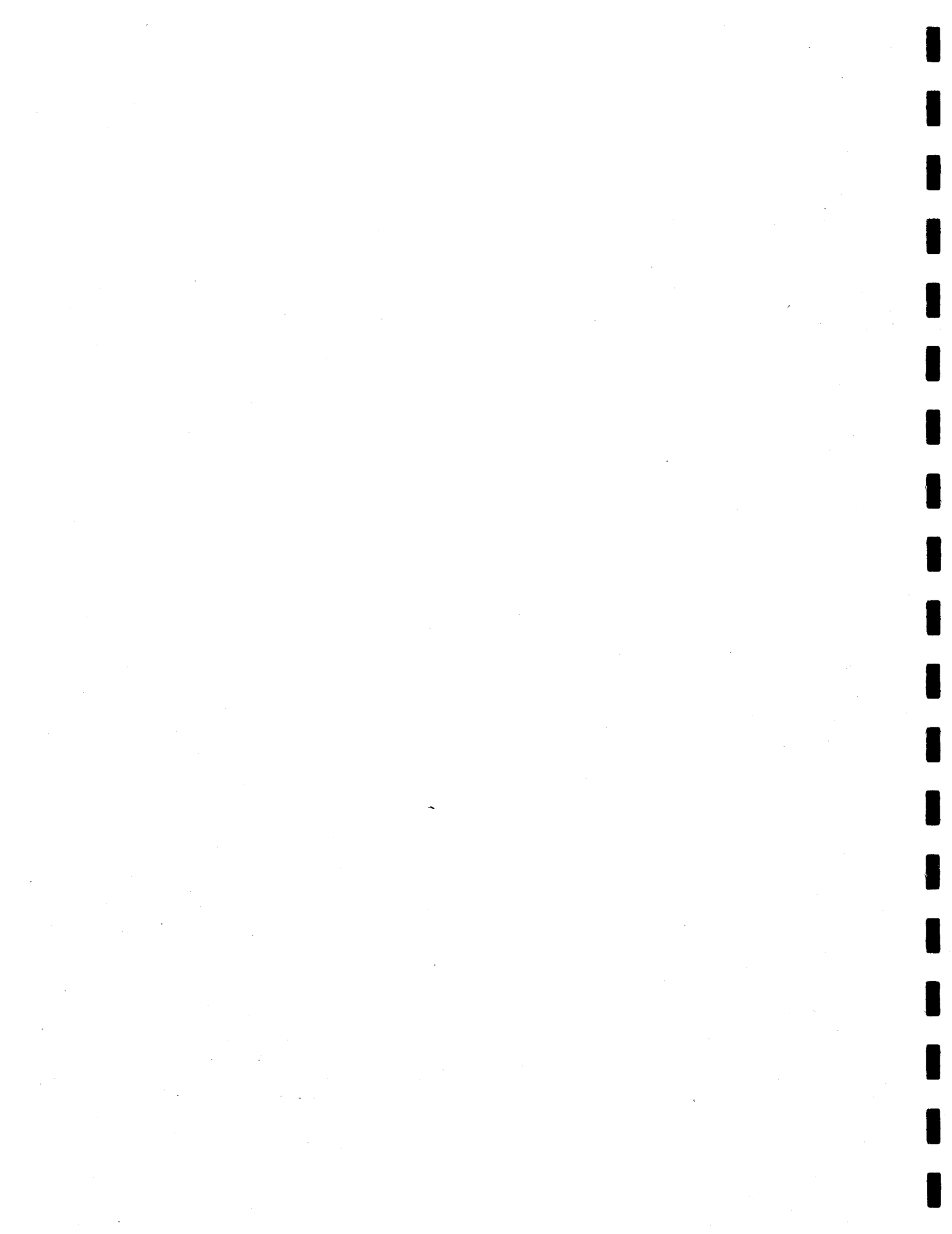


C.H.A.S. Planning Regions

Region 8a

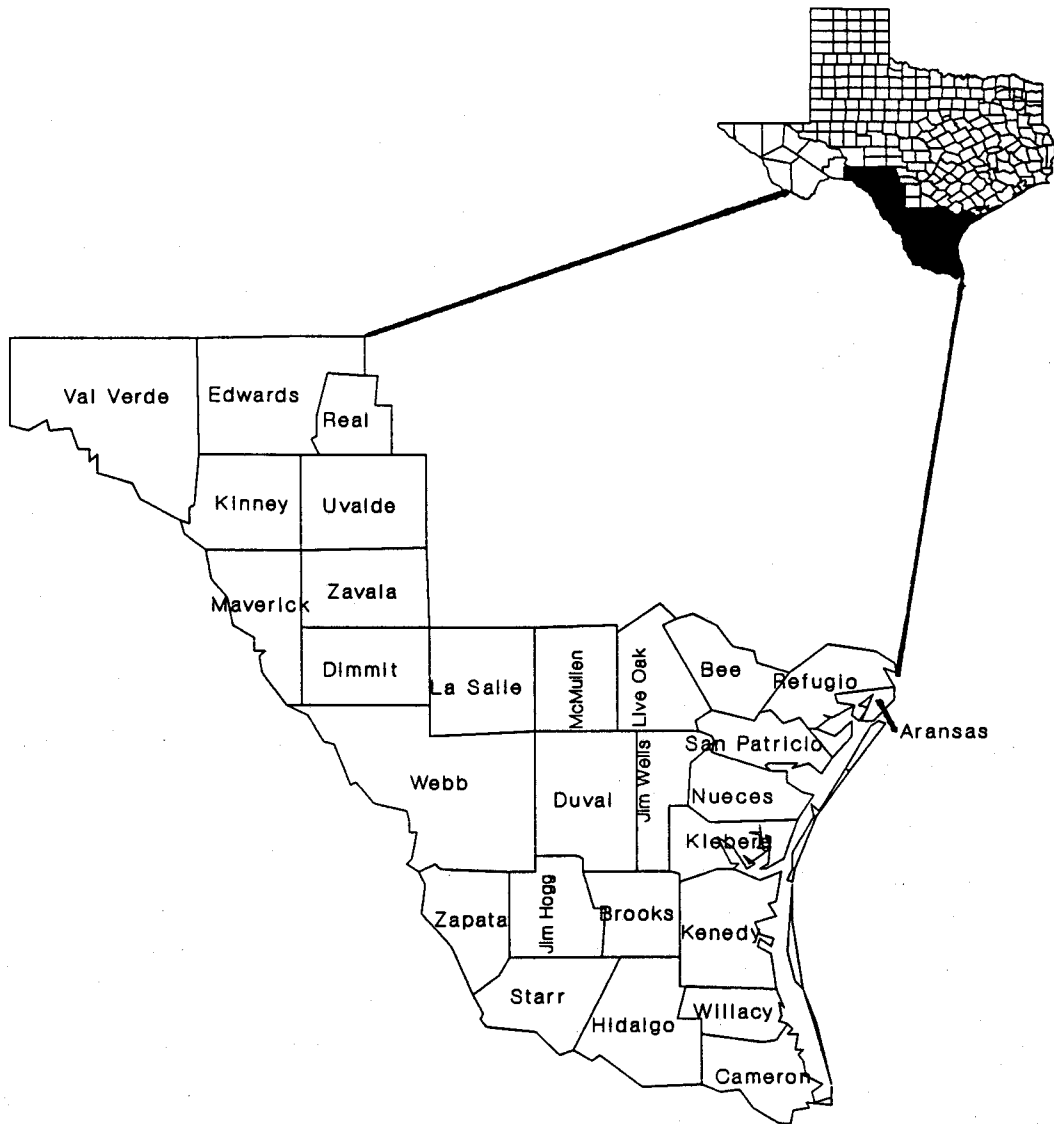


1990 Region 8a Census Data					
Population	1,654,348	Population Chg. ('80-90)	19.4%	Nonmetro Pop. Chg. ('80-90)	13.3%
Median Income	\$22,334	Fams below Poverty	16.0%	% Persons 65+	11.5%
% Racial Distribution		White	Black	Am. Indian	Asian
		76.9%	6.2%	0.3%	1.1%
% Ancestry		44.4% - Hispanic		55.7% - Not of Hispanic Origin	
% Owner Occ. Units	54.6%	% Renter Occ. Unit	33.3%	% Vacant Units	12.1%

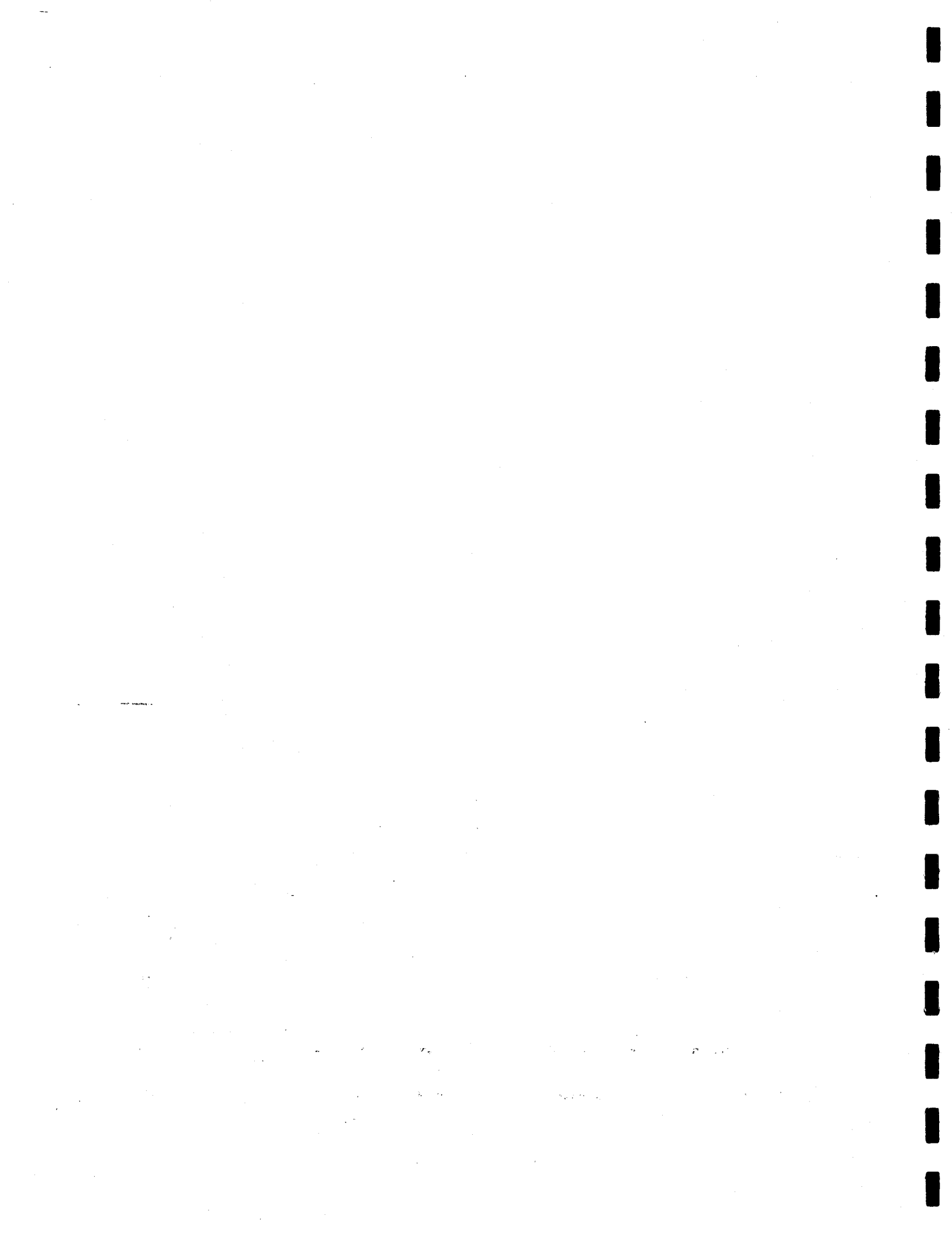


C.H.A.S. Planning Regions

Region 8b

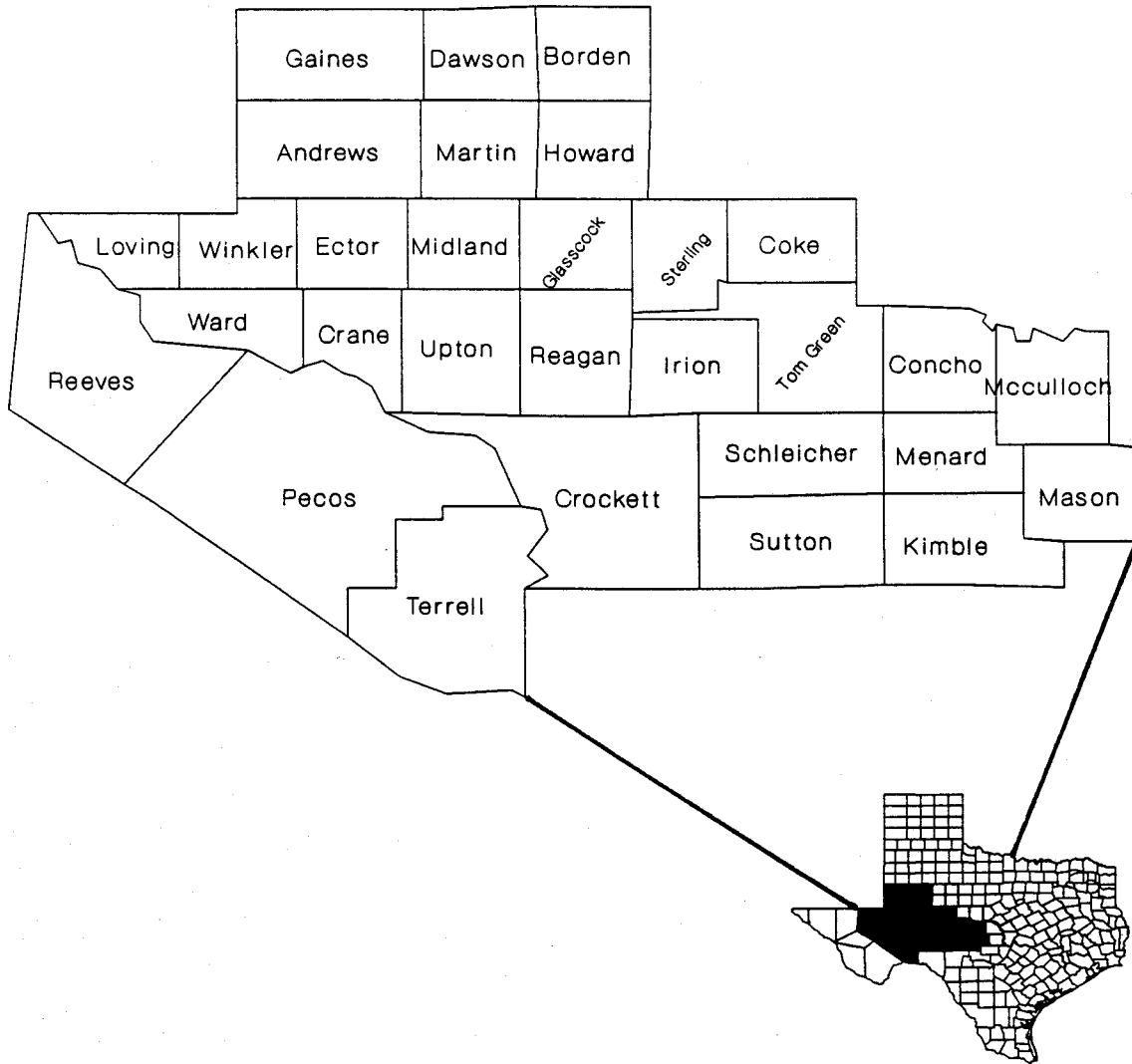


1990 Region 8b Census Data					
Population	1,484,405	Population Chg. ('80-90)	18.6%	Nonmetro Pop. Chg. ('80-90)	7.4%
Median Income	\$17,396	Fams below Poverty	30.0%	% Persons 65+	10.3%
% Racial Distribution		White	75.2%	Black	1.3%
		Am. Indian	0.3%	Asian	0.5%
		Other	22.7%		
% Ancestry	74.4% - Hispanic	25.6% - Not of Hispanic Origin			
% Owner Occ. Units	54.6%	% Renter Occ. Unit	28.5%	% Vacant Units	16.9%

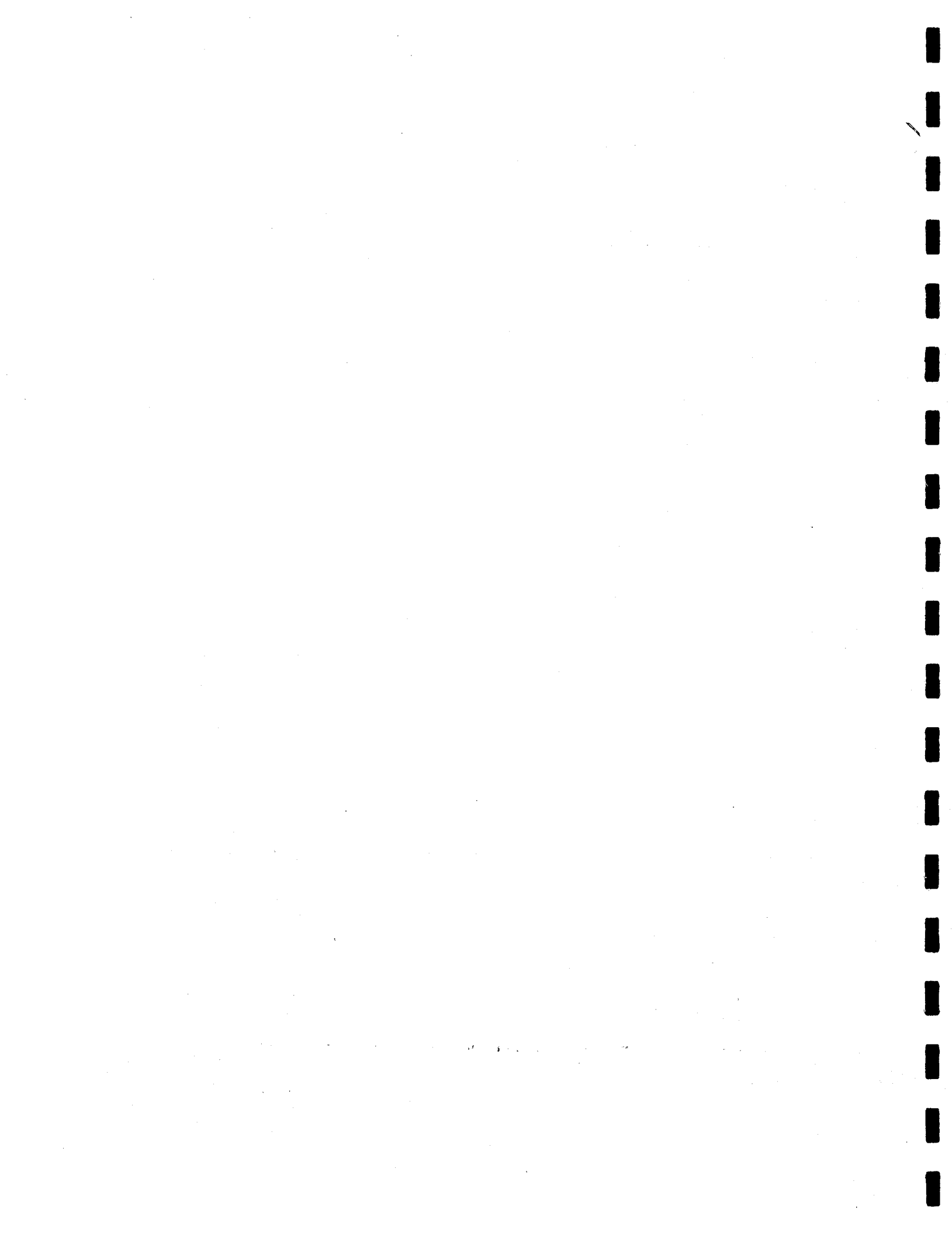


C.H.A.S. Planning Regions

Region 9

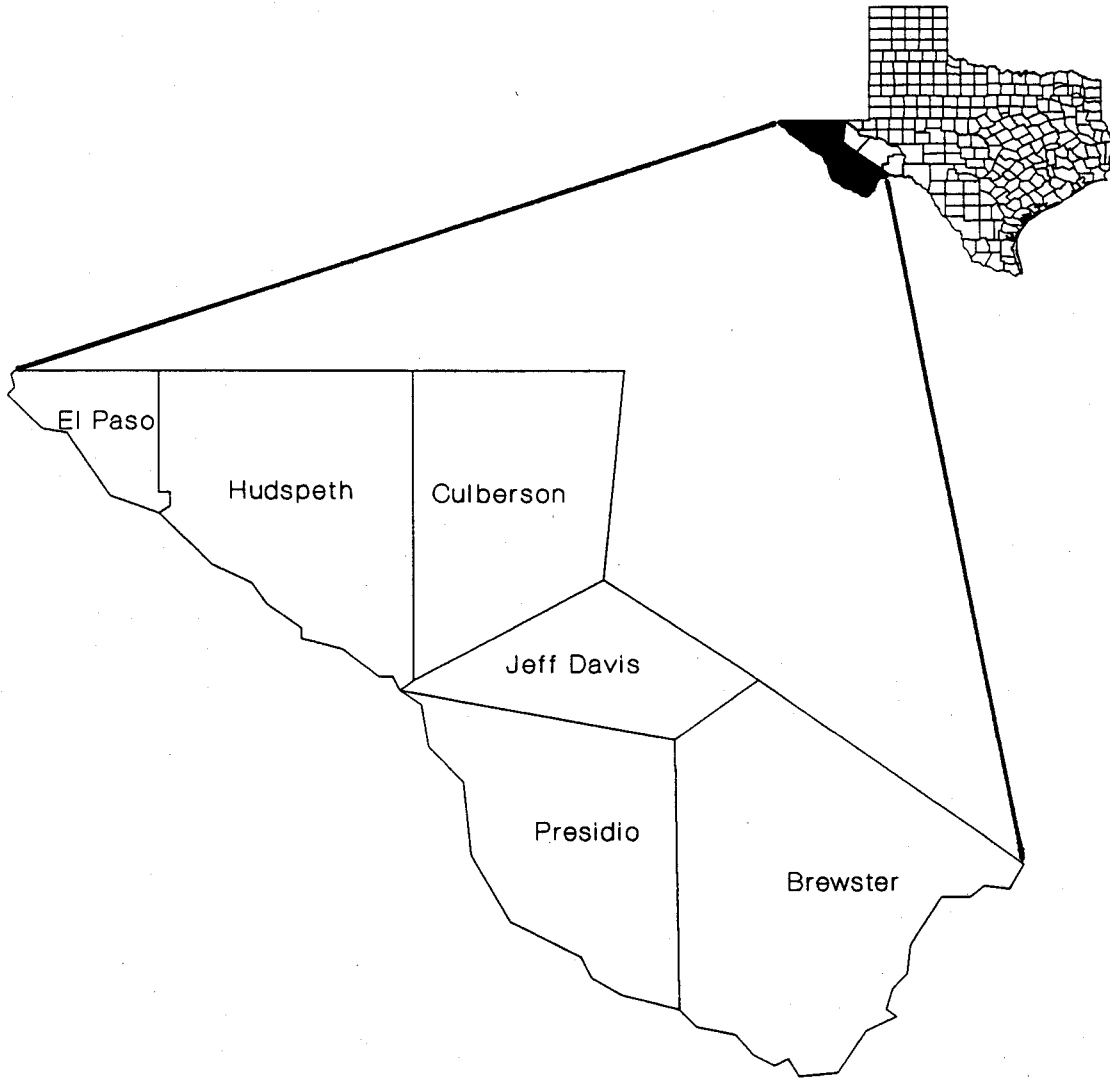


1990 Region 9 Census Data					
Population	513,069	Population Chg. ('80-90)	8.0%	Nonmetro Pop. Chg. ('80-90)	-1.6%
Median Income	\$22,488	Fams below Poverty	15.5%	% Persons 65+	11.3%
% Racial Distribution		White	79.2%	Black	4.3%
		Am. Indian	0.4%	Asian	0.6%
		Other	15.5%		
% Ancestry	30.7% - Hispanic		69.3% - Not of Hispanic Origin		
% Owner Occ. Units	56.8%	% Renter Occ. Unit	27.0%	% Vacant Units	16.2%

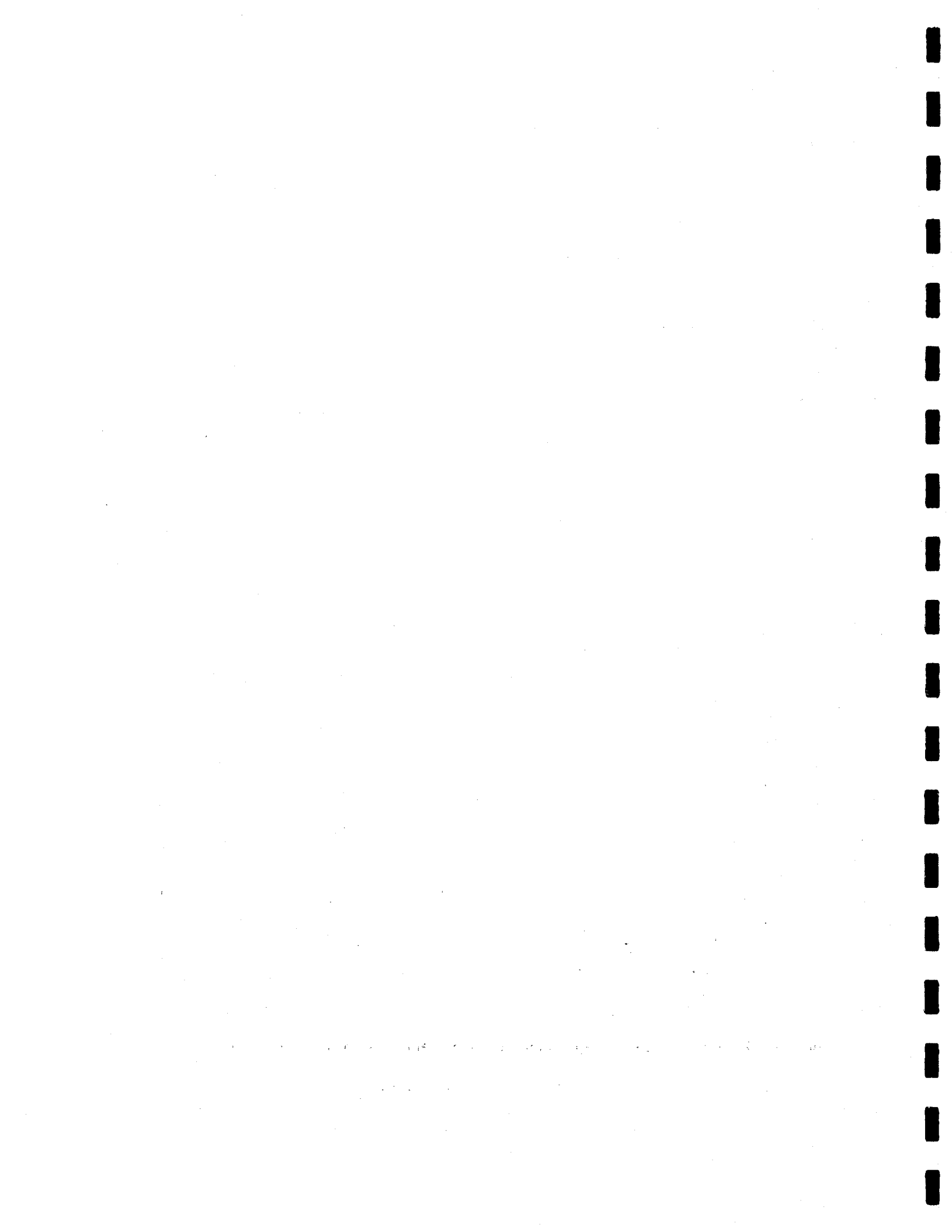


C.H.A.S. Planning Regions

Region 10



1990 Region 10 Census Data					
Population	615,196	Population Chg. ('80-90)	23.0%	Nonmetro Pop. Chg. ('80-90)	15.3%
Median Income	\$17,367	Fams below Poverty	22.6%	% Persons 65+	8.4%
% Racial Distribution		White	76.9%	Black	3.6%
		Am. Indian	0.4%	Asian	1.1%
		Other	18.0%		
% Ancestry	69.2% - Hispanic		30.8% - Not of Hispanic Origin		
% Owner Occ. Units	55.4%	% Renter Occ. Unit	38.6%	% Vacant Units	6.0%



1993 CHAS Planning Regions

County Reference - Sorted by Region

Armstrong	1	Clay	2	Anderson	4	Harris	6	Gillespie	8a	Crane	9
Bailey	1	Coleman	2	Bowie	4	Liberty	6	Goliad	8a	Crockett	9
Briscoe	1	Comanche	2	Camp	4	Matagorda	6	Gonzales	8a	Dawson	9
Carson	1	Cottle	2	Cass	4	Montgomery	6	Guadalupe	8a	Ector	9
Castro	1	Eastland	2	Cherokee	4	Walker	6	Jackson	8a	Gaines	9
Childress	1	Fisher	2	Delta	4	Waller	6	Karnes	8a	Glasscock	9
Cochran	1	Foard	2	Franklin	4	Wharton	6	Kendall	8a	Howard	9
Collingsworth	1	Hardeman	2	Gregg	4			Kerr	8a	Irion	9
Crosby	1	Haskell	2	Harrison	4	Bastrop	7	Lavaca	8a	Kimble	9
Dallam	1	Jack	2	Henderson	4	Bell	7	Medina	8a	Loving	9
Deaf Smith	1	Jones	2	Hopkins	4	Blanco	7	Victoria	8a	Martin	9
Dickens	1	Kent	2	Lamar	4	Bosque	7	Wilson	8a	Mason	9
Donley	1	Knox	2	Marion	4	Brazos	7			McCulloch	9
Floyd	1	Mitchell	2	Morris	4	Burleson	7	Aransas	8b	Menard	9
Garza	1	Montague	2	Panola	4	Burnet	7	Bee	8b	Midland	9
Gray	1	Nolan	2	Rains	4	Caldwell	7	Brooks	8b	Pecos	9
Hale	1	Runnels	2	Red River	4	Coryell	7	Cameron	8b	Reagan	9
Hall	1	Scurry	2	Rusk	4	Falls	7	Dimmit	8b	Reeves	9
Hansford	1	Shackelford	2	Smith	4	Fayette	7	Duval	8b	Schleicher	9
Hartley	1	Stephens	2	Titus	4	Freestone	7	Edwards	8b	Sterling	9
Hemphill	1	Stonewall	2	Upshur	4	Grimes	7	Hidalgo	8b	Sutton	9
Hockley	1	Taylor	2	Van Zandt	4	Hamilton	7	Jim Hogg	8b	Terrell	9
Hutchinson	1	Throckmort	2	Wood	4	Hays	7	Jim Wells	8b	Tom Green	9
King	1	Wichita	2			Hill	7	Kenedy	8b	Upton	9
Lamb	1	Wilbarger	2	Angelina	5	Lampasas	7	Kinney	8b	Ward	9
Lipscomb	1	Young	2	Hardin	5	Lee	7	Kleberg	8b	Winkler	9
Lubbock	1			Houston	5	Leon	7	La Salle	8b		
Lynn	1	Collin	3	Jasper	5	Limestone	7	Live Oak	8b	Brewster	10
Moore	1	Cooke	3	Jefferson	5	Llano	7	Maverick	8b	Culberson	10
Motley	1	Dallas	3	Nacogdoche	5	Madison	7	McMullen	8b	El Paso	10
Ochiltree	1	Denton	3	Newton	5	McLennan	7	Nueces	8b	Hudspeth	10
Oldham	1	Ellis	3	Orange	5	Milam	7	Real	8b	Jeff Davis	10
Parmer	1	Erath	3	Polk	5	Mills	7	Refugio	8b	Presidio	10
Potter	1	Fannin	3	Sabine	5	Robertson	7	San Patricio	8b		
Randall	1	Grayson	3	San Augusti	5	San Saba	7	Starr	8b		
Roberts	1	Hood	3	San Jacinto	5	Travis	7	Uvalde	8b		
Sherman	1	Hunt	3	Shelby	5	Washington	7	Val Verde	8b		
Swisher	1	Johnson	3	Trinity	5	Williamson	7	Webb	8b		
Terry	1	Kaufman	3	Tyler	5			Willacy	8b		
Wheeler	1	Navarro	3			Atascosa	8a	Zapata	8b		
Yoakum	1	Palo Pinto	3	Austin	6	Bandera	8a	Zavala	8b		
		Parker	3	Brazoria	6	Bexar	8a				
Archer	2	Rockwall	3	Chambers	6	Calhoun	8a	Andrews	9		
Baylor	2	Somervell	3	Colorado	6	Comal	8a	Borden	9		
Brown	2	Tarrant	3	Fort Bend	6	De Witt	8a	Coke	9		
Callahan	2	Wise	3	Galveston	6	Frio	8a	Concho	9		

1993 CHAS Planning Regions
County Reference - Sorted by County

Anderson	4	Concho	9	Grimes	7	Knox	2	Palo Pinto	3	Trinity	5
Andrews	9	Cooke	3	Guadalupe	8a			Panola	4	Tyler	5
Angelina	5	Coryell	7			La Salle	8b	Parker	3		
Aransas	8b	Cottle	2	Hale	1	Lamar	4	Parmer	1	Upshur	4
Archer	2	Crane	9	Hall	1	Lamb	1	Pecos	9	Upton	9
Armstrong	1	Crockett	9	Hamilton	7	Lampasas	7	Polk	5	Uvalde	8b
Atascosa	8a	Crosby	1	Hansford	1	Lavaca	8a	Potter	1		
Austin	6	Culberson	10	Hardeman	2	Lee	7	Presidio	10	Val Verde	8b
				Hardin	5	Leon	7			Van Zandt	4
Bailey	1	Dallam	1	Harris	6	Liberty	6	Rains	4	Victoria	8a
Bandera	8a	Dallas	3	Harrison	4	Limestone	7	Randall	1		
Bastrop	7	Dawson	9	Hartley	1	Lipscomb	1	Reagan	9	Walker	6
Baylor	2	De Witt	8a	Haskell	2	Live Oak	8b	Real	8b	Waller	6
Bee	8b	Deaf Smith	1	Hays	7	Llano	7	Red River	4	Ward	9
Bell	7	Delta	4	Hemphill	1	Loving	9	Reeves	9	Washington	7
Bexar	8a	Denton	3	Henderson	4	Lubbock	1	Refugio	8b	Webb	8b
Blanco	7	Dickens	1	Hidalgo	8b	Lynn	1	Roberts	1	Wharton	6
Borden	9	Dimmit	8b	Hill	7			Robertson	7	Wheeler	1
Bosque	7	Donley	1	Hockley	1	Madison	7	Rockwall	3	Wichita	2
Bowie	4	Duval	8b	Hood	3	Marion	4	Runnels	2	Wilbarger	2
Brazoria	6			Hopkins	4	Martin	9	Rusk	4	Willacy	8b
Brazos	7	Eastland	2	Houston	5	Mason	9			Williamson	7
Brewster	10	Ector	9	Howard	9	Matagorda	6	Sabine	5	Wilson	8a
Briscoe	1	Edwards	8b	Hudspeth	10	Maverick	8b	San Augustine	5	Winkler	9
Brooks	8b	El Paso	10	Hunt	3	McCulloch	9	San Jacinto	5	Wise	3
Brown	2	Ellis	3	Hutchinson	1	McLennan	7	San Patricio	8b	Wood	4
Burleson	7	Erath	3			McMullen	8b	San Saba	7		
Burnet	7			Irion	9	Medina	8a	Schleicher	9	Yokum	1
		Falls	7			Menard	9	Scurry	2	Young	2
Caldwell	7	Fannin	3	Jack	2	Midland	9	Shackelford	2		
Calhoun	8a	Fayette	7	Jackson	8a	Milam	7	Shelby	5	Zapata	8b
Callahan	2	Fisher	2	Jasper	5	Mills	7	Sherman	1	Zavala	8b
Cameron	8b	Floyd	1	Jeff Davis	10	Mitchell	2	Smith	4		
Camp	4	Foard	2	Jefferson	5	Montague	2	Somervell	3		
Carson	1	Fort Bend	6	Jim Hogg	8b	Montgomery	6	Starr	8b		
Cass	4	Franklin	4	Jim Wells	8b	Moore	1	Stephens	2		
Castro	1	Freestone	7	Johnson	3	Morris	4	Sterling	9		
Chambers	6	Frio	8a	Jones	2	Motley	1	Stonewall	2		
Cherokee	4							Sutton	9		
Childress	1	Gaines	9	Karnes	8a	Nacogdoche	5	Swisher	1		
Clay	2	Galveston	6	Kaufman	3	Navarro	3				
Cochran	1	Garza	1	Kendall	8a	Newton	5	Tarrant	3		
Coke	9	Gillespie	8a	Kenedy	8b	Nolan	2	Taylor	2		
Coleman	2	Glasscock	9	Kent	2	Nueces	8b	Terrell	9		
Collin	3	Goliad	8a	Kerr	8a			Terry	1		
Collingsworth	1	Gonzales	8a	Kimble	9	Ochiltree	1	Throckmorton	2		
Colorado	6	Gray	1	King	1	Oldham	1	Titus	4		
Comal	8a	Grayson	3	Kinney	8b	Orange	5	Tom Green	9		
Comanche	2	Gregg	4	Kleberg	8b			Travis	7		

**1992 HOME ALLOCATIONS TO
PARTICIPATING JURISDICTIONS
& THRESHOLD COMMUNITIES**

PARTICIPATING JURISDICTION	ALLOCATION AMOUNT	CONTACT PERSON
Austin	\$2,868,000	Lida Borge 512-499-6379
Beaumont	840,000	Richard Chappell 409-880-3786
Brownsville	1,067,000	Joe Galvan 512-548-6142
Corpus Christi	1,788,000	Chris Gorham 512-880-3000
Dallas	6,611,000	Carol Star 214-670-3601
El Paso	3,798,000	Andrew Hair 915-541-4891
Ft. Worth	2,507,000	Steve Johnson 817-871-7331
Harris County	1,779,000	Carol Borrego 713-626-5651
Hidalgo County	1,926,000	Annette Nevarez 512-318-2619
Houston	10,757,000	Amy Shellhamer 713-868-8414
Laredo	1,245,000	Cindy Collazo 512-791-7364
Lubbock	1,066,000	Sandy Ogletree 806-767-2290
San Antonio	6,771,000	Andrew Cameron 512-299-8299
Tarrant County	934,000	Patricia Ward 817-884-1736
Waco	896,000	Mason Yarbrough 817-750-5670

Threshold Communities

THRESHOLD COMMUNITIES *	STATE TRANSFER AMOUNT	CONTACT PERSON
Abilene	\$187,000	Roberta Thompson 915-676-6394
Amarillo	22,000	Vicki Covey 806-378-3023
Arlington	32,000	Charles Clawson 817-275-3271
Bexar County	155,000	Joseph Nazaroff 512-220-2677
Galveston	197,000	Ross Polk 409-766-2107
McAllen	157,000	Joe Saenz 512-686-6551
Odessa	226,000	Jerry Fletcher 915-337-7381
Wichita Falls	190,000	Bob Henderson 817-761-7454
TOTAL	\$1,166,000	

**Threshold Communities are communities receiving a HOME Program allocation between \$500,000 - \$750,000. In FY 1992 the State transferred the identified amounts to enable them to become Participating Jurisdictions.*



1993 ANNUAL PLAN UPDATE
Texas' Comprehensive Housing Affordability Strategy (CHAS)
October 1, 1992 - September 30, 1993

The State of Texas' 1993 Comprehensive Housing Affordability Strategy (CHAS) is based on a five year strategy as outlined in the 1992 CHAS. The following is the State's 1993 updated Annual Plan which outlines priorities for allocating available affordable housing funds, the residents to be assisted, the activities to be undertaken, and an investment plan which identifies the resources available to address these priorities.

This 1993 Annual Plan covers the period of October 1, 1992 - September 30, 1993 for funds expended. In many instances, FY 1992 program funds were only recently awarded; thus, a program such as this will be operating in FY 1993 off of FY 1992 funds.

A. CHAS Development

The development of the first State of Texas Comprehensive Housing Affordability Strategy in Fiscal Year (FY) 1992, was a monumental undertaking. Current housing data was not readily available and had to be collected through surveys, direct correspondence, and public hearings from both entitlement and non entitlement cities around the State. Members of the *CHAS Working Group* along with the *CHAS Advisory Committee* worked diligently to analyze and process this information which would eventually become the State CHAS.

With one year of CHAS development successfully completed, the FY 1993 submission has been a less onerous task. The magnitude, however, remains great, since it functions not only as a planning mechanism, but as a basis for performance evaluation as well. Another important benefit of the CHAS, has been an improvement in our working relationship with other entities promoting housing development for low and very low income persons. As we (state agencies, local government, nonprofits, and other housing sponsors) become unified, we act as catalysts for growing efforts to see that all Texans have an opportunity to live in decent, affordable housing.

CHAS Working Group

The formation of a *CHAS Working Group* and *CHAS Advisory Committee* was a vital element in the development of our housing affordability strategy. Whereas the FY 1992 CHAS submission required both, this year's Annual Plan update consolidated the two teams. Fortunately, several members from both committees returned to participate in the process for FY 1993. This was an added advantage, as we were able to benefit from their experience.

The *CHAS Working Group* often served to impart constructive feedback on housing activities from the previous year. Not only were they able to analyze and interpret population needs but, they provided guidance and direction on program emphasis for the future as well. Representing a broad cross-section of knowledgeable and involved individuals from state agencies, private nonprofits, public housing authorities, service providers, lenders, social service agencies, Community Action Agencies, and builders, the *CHAS Working Group* met periodically throughout the duration of the development process to modify and

shape our final product. A complete list of the Working Group members can be found in Appendix D.

Public Input

Public input for the updated CHAS Annual Plan was extremely important. Here, State residents were able to confer directly with housing providers and voice their issues of concern. Interaction occurred on two levels.

First, the draft CHAS was made available for public examination and comment in over 50 State depository libraries and offices of Councils of Government (COG) throughout the State. The comment period was held for approximately 30 days, between October 26th and November 25th, 1992.

On the second level, staff from the Texas Department of Housing and Community Affairs conducted five public hearings around the State. At each public hearing a draft CHAS was presented and explained to the general public.

This allowed maximum opportunity for questions, comments, and understanding of the State CHAS. All public hearings occurred in early November of this year. Upon completion of the comment and examination period, all comments received were summarized and attached to the final CHAS document. Where appropriate, the CHAS has been revised based on information received during both the public hearings and the comment/examination period.

Refer to *Section III Citizen Participation* for more information on Public Hearings and the Public Review processes.

B. Strategy Implementation

1. **PRIORITY ONE:** *To make decent, safe and affordable housing available to low and very low income homeowners and home buyers.*

State Administered/Funded Housing-Related Programs

The State of Texas through the Texas Department of Housing and Community Affairs (TDHCA) will invest in the development of affordable housing for low and very low income homeowners and potential home buyers through the implementation and administration of the following state administered/funded programs:

HOME - This program was created by the National Affordable Housing Act of 1990. The Texas Legislature appropriated \$9 million in support of housing, a portion of which provided administrative funds for the HOME program in FY 1992. HOME provides funds for a variety of home owners and rental needs primarily for very low and low income people. TDHCA is the applicant for these federal funds that are allocated to each state on a formula basis. State matching funds were not required in FY 1992 (the initial year for this program); however, in FY 1993, the State of Texas will be required to contribute a portion (30% for new construction and 25% for all other housing activities) of its HOME allocation to contribute toward the program's financing.

The resident categories being served in FY 1993 (utilizing FY '1992 funds) are very low and low income Texans, elderly, handicapped, and homeless. The

types of housing activities to be undertaken include new construction, re-construction, moderate rehabilitation, acquisition and rehabilitation, and rental assistance. For FY 1993's expenditure of FY 1992's allocation, 70.8% has been targeted for rehabilitation, 10.7% for new construction, and 18.5% for rental assistance. The rehabilitation portion will be split 60% for homeowner properties and 40% for rental properties.

The Texas Department of Housing and Community Affairs has been designated by the Governor as the administrating agency for the State's HOME allocation from the U. S. Department of Housing and Urban Development (HUD). This allocation totaled \$33,638,000 in FY 1992 which were released late Summer of 1992. TDHCA allocated \$1,166,000 to eight Texas cities (see detailed listing on p. 26) in order to allow them to become participating jurisdictions; thus, \$32,472,000 of the remaining funds will be administered by TDHCA. It is anticipated that the HOME allocation will be reduced to approximately \$22,000,000 in FY 1993. For further information, contact David Garza, HOME Program Director, TDHCA at 512/475-3848.

HOPE III - TDHCA will invest \$1,385,000 of its HOPE III FY 1992 grant (awarded in September 1992) for the acquisition and rehabilitation of government foreclosed properties. The Department issued a statewide request to non-profits asking them to submit applications for funding. As a result, three grants were submitted to HUD, and two of the three grants were funded. TDHCA will administer these grants in partnership with the two local non-profits. TDHCA has also committed \$332,000 to matching funds for this project. Together, they will make affordable single family mortgage financing available to approximately 58 first time home buyers (over the two year life of

these grants) who are of low and very low income. It is anticipated that the FY 1993 federal appropriation for HOPE III will remain at the same level as FY 1992. The Department will encourage non-profit organizations to make application for the additional funds that are available in FY 1993. For further information, contact Ninfa Moncada, Director of Marketing & Development, TDHCA, at 512/475-3927.

Community Development Block Grant (CDBG) - Federal funds under this program are allocated to each state on a formula basis. The State of Texas contributes 2% of its total federal allocation to this program to cover state administrative costs. The federal government, through HUD, provides an additional 2% plus \$100,000 for CDBG's administrative expenses (TDHCA allows up to 16% of these grants for administrative expenses.) The following information applies to that portion of CDBG funding that is housing-related:

In FY 1992, TDHCA invested \$2,601,356 (from FY '91 funds) to be utilized in the rehabilitation of approximately 111 housing units presently owned and occupied by approximately 595 low income persons. We anticipate an approximate 15% increase in funding in FY 1993 and expect a similar impact from funds expended. For further information, contact Ruth Cedillo, CDBG Director, TDHCA, at 512/475-3882.

Weatherization Assistance Program (WAP) - This program is funded both by the federal and state governments. Through the Department of Energy (DOE) and the Low Income Home Energy Assistance Program (LIHEAP), TDHCA provides for Weatherization of units occupied by very low income persons, particularly the elderly and handicapped. Of these, 601 elderly

households and 324 disabled households were assisted in state FY 1992. The families assisted were 749 homeowners and 176 renters (155 were comprised of 2-4 in a family and 21 had 5 or more per family).

In state FY 1992, total federal funds for direct housing assistance totaled \$2,040,080. State funds awarded by the state legislature, whose source is the Oil Overcharge Funds, amounted to \$2,350,000. State FY 1993 funds for WAP are anticipated to continue at similar levels. Contact J. Al Almaguer, TDHCA, 512/475-3866 for further information.

Enhanced Weatherization Assistance Program (EWAP) - This energy assistance program is funded entirely from state Oil Overcharge funds. It complements services and assistance (structural repair and repair/replacement of heating/cooling appliances) not allowable by the regular U. S. DOE Weatherization Program. In state FY 1992, \$2,350,000 was provided that assisted 1,567 households. These funds, though similar in impact to the community, are funded from entirely separate sources. The Oil Overcharge funds have now diminished to the point it is uncertain whether there will be adequate funding for EWAP in state FY 1993. Contact J. Al Almaguer, TDHCA, 512/475-3866 for further information.

State Housing Trust Fund - In FY 1992, the State of Texas made an investment of \$6,395,000 to fund local housing initiatives which will address the development of affordable housing for low and very low income persons. An additional \$1,000,000 was added by TDHCA's Board (at their 1-7-92 board meeting) from available housing funds. Interest accrued on this amount was \$25,931. Thus, a total of \$7,420,931 was made available to the trust fund in

FY 1992 to fund housing initiatives. These initiatives will include: acquisition, new construction, and rehabilitation. This program will also provide technical assistance and capacity building to non-profit organizations and community housing development organizations (CHDOs). Funds for FY 1993 have not been identified and are therefore uncertain. Contact Judith Rhedin, Housing Trust Fund, TDHCA, at 811 Barton Springs Road, Austin, Texas 78701 or call 512/475-2117.

Single Family Mortgage Revenue Bonds - The State will invest \$152,002,265 of its proceeds from its Single Family Mortgage Revenue Bonds for low interest mortgage financing for moderate, low and very low income first time home buyers. The number of lenders has increased over prior years as well as their participation in seventeen (17) counties which never had lenders supporting our bond programs. For further information, contact Wiley Hopkins, Bond Programs Manager, TDHCA, at 512/475-2116.

TDHCA Bond Refunding - Through the refinancing of matured mortgage revenue bonds (excess funds from the Department's 1980 Mortgage Revenue Bond Program), the state of Texas has funded a **Down Payment and Closing Costs Assistance** program for first-time home buyers who are participants in a TDHCA single-family mortgage bond program. The resident category being served is very low, low and moderate income Texans.

In FY 1992, TDHCA invested approximately \$1,000,000 in this statewide program. In FY 1993, it is anticipated that \$1.9 million will be provided for

home improvement loans, down payment assistance, and self-help programs (targeted for the Colonias). For further information, contact Scott McGuire, Acting Deputy for Housing Finance Division, TDHCA , at 512/475-2123.

Housing-Related Programs Administered Or Funded By Others

The State of Texas will support other applicants' efforts to acquire funding for the further development of affordable housing for low and very low income persons. This support will be for local entities who have been identified as developers of low income housing, such as: Public Housing Authorities, Community Action Agencies, Community Development Corporations and other Not For Profit developers. Where applicable the State will review and approve HUD funded applications for consistency with the State's CHAS. Available program information on some of these is as follows:

Farmer's Home Administration-Section 502 Home Ownership Program -

This program provides direct loans and loan guarantees to finance homes and building sites in rural areas of the State. Loans may be used to buy, build, improve or rehabilitate homes and related facilities. The resident categories being served are very low and low income households.

In FY 1992, a total of \$22,250,500 in funds were committed with \$8,170,000 going to acquisition and \$14,080,500 for new construction. The planned activity in FY 1993 is the same as FY '1992: 37% going to acquisition and 63% going to new construction. The number of first-time home buyers assisted is 645 for both fiscal years. Of those assisted in FY 1992, 49.2% were white, 14.7% were African American, 35.7% were Hispanic and .4% other.

Farmer's Home Administration-Section 504 Loans - This program provides direct loans to finance the rehabilitation of homes and building sites in rural areas of the State. The resident category being served is very low and low income households.

In FY 1992, \$689,580 in funds were provided to very low income Texans in rural areas of the State. This represents 133 families served. Funds will be available in FY 1993 at a comparable funding level. For further information, contact the nearest Farmer's Home Administration office in your area.

Farmer's Home Administration-Section 504 Grants - This program provides direct grants to finance the rehabilitation of homes and building sites in rural areas of the State. The resident category being served is very low and low income households.

In FY 1992, \$834,080 in funds were provided to very low income Texans in rural areas of the State. This represents 208 families served. Funds will be available in FY 1993 at a comparable funding level. For further information, contact the nearest Farmer's Home Administration office in your area.

Matching Funds

During its last regular legislative session, the Texas Legislature appropriated \$18 million for fiscal years 1992 & 1993 for activities that leverage federal funds, particularly those programs funded by the Cranston-Gonzalez National Affordable Housing Act of 1990. The Texas Department of Housing and Community Affairs

intends to use these funds to support housing development activities under HOME, HOPE III, and the Housing Trust Fund Programs.

TDHCA has also identified a number of other sources that can potentially be used as matching funds under HOME (see Appendix C). The State is also encouraging local and county governments to contribute their own funds to projects and will give extra consideration to projects that provide matching funds.

Criteria

In making funds available, the first priority of the State of Texas will be to use State funds to assist non-participating jurisdictions in undertaking housing activities conducted under the State HOME Program. To the extent that adequate funds are available, State matching funds for activities carried out under the HOME program will also be made available to participating jurisdictions.

Households and Persons to be Assisted

The numbers of households and persons to be assisted for FY 1993 are identified in Table 3B by family type.

2. **PRIORITY TWO: *Provide safe, affordable rental units to low and very low income persons.***

State Administered/Funded Housing-Related Programs

Low Income Housing Tax Credit (LIHTC) Program - This program provides incentives to developers of multi-family projects to include a minimum of 20% of their units for rental to very low income families. All assisted families are 60% or below MFI. The program activity includes acquisition (12.1%), rehabilitation (50%), and new construction (37.9%). This program has a 10% set-aside for non-profit organizations.

In FY 1992, the annual allocation of tax credits received were \$21,686,250 with \$15,173,685 committed. This represents 655 elderly families assisted as well as 7,826 renters whose family size ranged between 2-4, and 450 renters whose family sized was 5 or more. This program is expected to be extended in FY 1993. For further information, contact Robert Johnston, LIHTC Manager, TDHCA, at 512/475-3342.

Texas Rental Rehabilitation Program (TRRP) - This program, funded by the federal government, is exclusively for the rehabilitation of rental properties. The residents it assisted in FY 1992 were 10 elderly families, 288 renters whose family size ranged from 2-4, and 52 renters whose families were comprised of 5 or more. Those benefited by this program were 77% of very low income and 23% of low income. In FY 1992, funds totaling \$1,226,000 were allocated to eleven localities for the final TRRP funding cycle. No new funds will be

available for FY 1993. For further information, contact Rosario Cardenas, Rental Rehabilitation Manager, TDHCA, at 512/475-3344.

Multi-Family Bond Programs - No new multi-family bond programs were issued in FY 1992. Activity is expected to begin in FY 1993 with approximately six multi-family projects totaling \$30,000,000. These projects are expected to benefit over 3,510 individuals. For further information, contact Robert Johnston, Multi-Family Bond Programs Manager, TDHCA, at 512/475-3342.

Statewide Housing Payments Program (Section 8 Rental Assistance) - This federal rental assistance program (vouchers and certificates) is administered by TDHCA. In FY 1992, it funded \$4,648,228 in rental assistance to targeted rural areas which are presently not being served by a PHA or a city rental assistance program. Those assisted were 1,210 renters whose family size ranged from 2-4, 215 renters whose family size was 5 or larger, and 512 other renters. This program is expected to be reduced by approximately 25% in FY 1993. For further information, contact Barbara Howard, Section 8 Supervisor, TDHCA. 512/475-381992.

<p>Housing-Related Programs Administered Or Funded By Others</p>

The State of Texas will offer support to other applicants' efforts to acquire funding to develop affordable rental housing under programs for which the State is not eligible to apply. Some of these applicants may be, CHDOs, PHAs, Community Action Agencies

or other non-profit organizations which have adequate capacity to develop affordable housing.

The State of Texas will continue to advocate the leveraging of public and private funds by users and applicants of federal and state funds. The Texas Department of Housing and Community Affairs will give additional points to applicants whose projects utilize multiple sources of funds to develop a project. This policy will be part of the State's CDBG, HOME, the State Housing Trust Fund and Low Income Housing Tax Credit applications.

Finally, the State of Texas will utilize state appropriated funds to fulfill matching requirements as set forth by other federal programs such as HOME and HOPE III.

Specific one-year goals for numbers of households and persons which will be assisted with safe, affordable rental units will be identified by type and income in Table 3B. Funds already on hand are identified, including program income, as well as those expected to be made available during the fiscal year covered by this one-year plan.

3. PRIORITY THREE: *Provide housing and services to homeless persons and persons "At Risk" of becoming homeless.*

State Administered/Funded Housing-Related Programs

In addressing the needs of homeless persons in Texas, the State will encourage, where possible, applicants to maximize the following available federal resources and encourage the use of these federal programs by homeless providers.

Emergency Shelter Grants Program: This federal program, authorized by the Stewart B. McKinney Homeless Assistance Act, administered by TDHCA, makes funds available through a competitive bid process to cities, counties and private nonprofit organizations for activities relating to emergency shelter for the homeless. Activities include: rehabilitation of buildings to be used for emergency shelters, maintenance, operations, furnishings, the provision of essential services (including services concerned with health, drug abuse, employment, education), and the prevention of homelessness. The homeless individuals assisted are very low income from 0-60% of MFI. In FY 1992, approximately 40,400 homeless individuals were served.

The ESG funds provided by HUD are distributed to states on a formula basis. In Texas, the Texas Department of Housing and Community Affairs competitively awards these funds to non-profit organizations in cities, counties and private non-profit organizations throughout the state. Fiscal Year 1992 funding totaled \$1,912,246 of which 20% (\$368,179) went to rehabilitation, 24% (\$454,785) to rental/utility assistance, 28% (\$549,266) to support services, and 28% (\$540,016) to operating costs. It appears that FY 1993 funding will be cut by nearly one-third so that the aid offered will correspondingly decrease. State funding has been requested to off-set this loss. For further information, contact David Galvan, Director Community Services, TDHCA, at 512/475-3805..

Permanent Housing for Handicapped Homeless: This program is authorized by the Stewart B. McKinney Homeless Assistance Act and provides assistance to develop innovative approaches for providing permanent housing to homeless individuals with mental disabilities or other handicaps. TDHCA solicits applications from private nonprofit and other eligible organizations and makes application on their behalf to the U. S. Department of Housing and Urban Development (HUD). This program is just starting therefore, resident categories are not available. Program activities will include acquisition (19% or \$39,705), rehabilitation (9% or \$19,865), support services (27% or \$56,662), and operating costs (29% or \$61,141). FY 1992 funding totaled \$211,520. Similar funding and allocations are anticipated for FY 1993. For further information, contact David Galvan, Director of Community Services, TDHCA, at 512/475-3805.

Supplemental Assistance for Facilities to Assist Homeless (SAFAH): This program provides services to facilitate the graduation of homeless families with children from transitional housing to permanent housing. No federal funds were awarded to Texas in FY 1992. An application will be submitted on December 15, 1992 for a FY 1993 grant. If the application is funded, TDHCA will administer the project(s). Program activity would include rental assistance and support costs. For further information, contact David Galvan, Director of Community Services, TDHCA, at 512/475-3805.

Emergency Nutrition/Temporary Emergency Relief Program (ENTERP): This state program has been designed to prevent homelessness by providing emergency food, shelter, clothing for low and very low income persons and homeless persons statewide. This is a new program at TDHCA, transferred from the Department of Human Services (DHS) in FY 1993. In FY 1992, its funds totaled \$10,000,000; in FY 1993 it is anticipated that a minimum of \$2,500,000 will be made available from General

Revenue and Oil Overcharge Carry Forward Funds (from FY 1992). For further information, contact David Galvan, Director of Community Services, TDHCA, at 512/475-3805.

Transitional Housing Pilot: The purpose of this pilot is to develop transitional housing projects which serve as a "bridge" to permanent housing for homeless persons. This pilot has not been funded, though there is a need for this program in Texas.

Permanent Housing Pilot: The purpose of this pilot is to develop permanent housing projects with services for homeless persons. This pilot has not been funded, though there is a need for this program in Texas.

State Essential Services Program: The objective of this program is to provide supplemental funds for essential service and operation costs for shelters for homeless persons. This pilot has not been funded, though there is a need for this program in Texas.

Housing-Related Programs Administered Or Funded By Others
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The Texas Department of Housing and Community Affairs will offer support to those public housing providers whose applications address the needs of the homeless and those persons "at risk" of becoming homeless. The Department will also coordinate activities and exchange information on funding with other public and private housing providers and will provide technical assistance as detailed under Priority Five.

Transitional Housing Program: This program provides federal funding for the rehabilitation, acquisition, technical assistance and operating costs of transitional housing projects and is directly funded from HUD to non-profit organizations. The resident category being served is the general homeless population or those earning under 30% of MFI with rental assistance.

FY 1992 awards of \$2,388,704 went entirely to cities, counties and private non-profit organizations that HUD awarded on a competitive basis. Four Non-Profits were the recipients. A similar amount of funds are expected to be available in FY 1993. For further information, contact HUD's Gayla Fraiser at 817/885-2914.

Section 8 Assistance for Single Room Occupancy (SRO): This program serves the general homeless population (or those under 30% MFI) by providing rental assistance through a Public Housing Authority (PHA). It is funded by HUD directly to PHAs.

No funds were available in FY 1992, although one Texas PHA submitted an application and later withdrew it, though there is a need for this program in Texas. It is our understanding that the program will expire in FY 1993. For further information concerning this program, contact at HUD, Fred Fuentes at 817/885-5636

FEMA Food & Shelter Program: This program provides federal funding for emergency food and shelter for homeless persons statewide and is directly funded by HUD to non-profit applicants. The resident category being served is the general homeless population or those earning under 30% MFI.

In FY 1992, homeless Texans requiring emergency assistance were served 608,384 meals and 1,239,488 were provided shelter. This program, administered by the Emergency Food and Shelter Board, a program of United Way America, had a budget for Texas of \$9,124,722 for FY 1992. Indications are that a similar amount of funding will be provided in FY 1993. For further information, contact Karen Elmore, United Way of America, 601 North Fairfax Street, Suite 225, Alexandria, Virginia 22314-2007 or call 703/706-9678.

Section 612 Community Mental Health Services: This pilot project for homeless individuals who are mentally ill was not funded in FY 1992. There is no information on what funding might be available or who applies for it in FY 1993, though there is a need for this program in Texas.

Title VII (McKinney Act) Job Training: This program provides basic skills, job search assistance and counseling for homeless persons. It was not funded in FY 1992 and there is no information about whether it will be funded in FY 1993 or who might apply, though there is a need for this program in Texas.

Title VII (McKinney Act) Emergency Community Services Homeless Grant Program: This program provides assistance to meet critical and urgent needs of homeless persons. There is no information as to whether this program was funded in FY 1992 or who might be an applicant in FY 1993, though there is a need for this program in Texas.

Shelter Plus Care: This program provides housing and supportive services for homeless and "at-risk" persons with special needs in metro areas. It is administered by Public Housing Authorities (PHAs) or non-profit organizations. No federal funds were

awarded to Texas in FY 1992 and there is no indication of what to expect in FY 1993 though there is a need for this program in Texas.

Housing Opportunities for Persons With AIDS (HOPWA) - This new program provides new construction, rehabilitation, acquisition, rental assistance, a wide range of essential services, counseling, and operation assistance for group shelters. The State of Texas was allocated, according to formula, \$894,000 at the end of FY 1992. These funds will be those used in FY 1993 to implement this new program. This program will be administered by the Texas Department of Health. Contact Rebecca Waak at 512/458-7209.

Operation Bootstrap/Family Self Sufficiency: This program encourages the development of programs that coordinate assisted housing and services to help families achieve self-sufficiency statewide. There is no information concerning the funding of this program in FY 1992 or 1993, though there is a need for this program in Texas.

Aid to Families with Dependent Children: This program provides assistance to very low income, single parent families with children at risk of becoming homeless, statewide. It is administered by the Department of Human Services. The activity undertaken is the provision of a basic stipend per month. No figures have been received to date on the level of funding in FYs 1992 or projected 1993.

The State of Texas will continue to encourage the leveraging of federal, state and private funds through the Department's application processes which utilize federal funds, i.e. Community Development Block Grant, HOME, Housing Trust Fund and HOPE III.

Additionally, the State of Texas will utilize state appropriated funds to fulfill matching requirements as set forth by other federal programs such as HOME, and HOPE III.

Finally, the State has identified in Table 3B specific one-year goals of the numbers of households and persons who are homeless or in danger of becoming homeless which will be assisted. Table 3B also identifies specific funds to be invested.

4. PRIORITY FOUR: *Persons with Special Needs Should Have Access to All Housing Assistance and Essential Supportive Services.*

State HOME Program

The State will make funding available through its HOME program accessible to persons with special needs. The programs available include rental assistance and housing assistance for migrant workers.

Federal Programs

PATH: This federal program provides 75% of their funds for homeless individuals with mental illness or drug dependence and 25% to individuals marginally "at-risk" of becoming homeless. In FY 1992, those assisted were 0-30% of MFI and activities undertaken were operating costs (4% or \$70,876) and support services (96% or \$1,701,012). In Texas, this program is administered by the Texas Department of Mental Health & Mental Retardation (MHMR). For further information, contact Patrick Haney, TDMHMR, at 512/454-3761.

In addressing the needs of persons with special housing needs, the State will also encourage the use of federal funds by private and public housing providers. These federal programs include Section 202 for the Elderly, Section 811 Housing for the Disabled, HOPE for Elderly Independence, and Housing for Persons With Aids. These programs are administered/funded by organizations other than TDHCA.

Although all these programs are needed in Texas, only the following has been funded to date: Section 202 Elderly. In FY 1992, federal funds committed totaled \$3,999,500. These assisted 85 elderly families. This program is expected to be funded in FY 1993 at about 5% below FY 1992 levels.

5. **PRIORITY FIVE: *Provide Information and Technical Assistance to Non-Profit Organizations, Homeless Providers, and Other Housing Providers to Build Capacity Success in Developing Affordable Housing.***

The Texas Department of Housing and Community Affairs (TDHCA) is committed to the concept that community-based non-profit organizations must be developed and cultivated if Texas is to make any gains in the development of affordable housing for low and very low income persons.

TDHCA has utilized its existing limited resources to provide training and technical assistance to non-profits interested in completing housing development under the HOME program. Nine of these workshops were held statewide. In addition, 24 non-profits have been certified as Community Housing Development Organizations (CHDOs). They will now be eligible to develop low and very low income housing projects with HOME funds.

The State demonstrated its commitment to non-profit organizations during FY 1992 by sponsoring the development of a statewide analysis which produced a directory of 100 not-for-profit housing developers in Texas, an assessment of their housing development capacity and recommended strategies designed to assist in building up their housing development capacity.

Furthermore, the State set-aside 10% of the funds from the newly created State Housing Trust Fund to be dedicated for capacity building among community-based non-profit organizations in Texas. The State has developed a statewide capacity-building program which it will implement over the next 24 months key recommended strategies from the Housing study and recommendations from a statewide advisory committee. Those recommendations are briefly summarized as follows:

Capacity Building Strategy Recommendations

Provide operating support to Not-For-Profit Development Organizations

- △ Seed funds for emerging not-for-profit developers
- △ Support funds for not-for-profit organizations new to housing development.
- △ Expansion funds for existing not-for-profit developers

Provide Training for Not-For-Profit Developers

- △ Travel and tuition reimbursement for existing training opportunities
- △ Semi-annual intensive training for Texas not-for-profit developers
- △ Regional workshops on State and Federal housing finance programs

Provide Technical Assistance For Not-For-Profit Developers

- △ Organizational development
- △ Housing development

Promote Public/Private Partnerships and Joint Ventures With Not-For-Profit Developers

Provide Predevelopment Loans To Not-For-Profit Developers

Promote Housing Program Coordination In The Department of Housing and Community Affairs and Among State Agencies

Foster Communication and Outreach To Not-For-Profit Developers

Produce A Manual For Creating Not-For-Profit Housing Development Organizations

Investment Plan

Name of State: **TEXAS** FY: **1993**

Funding Source	Amount Received by the State Last Fiscal Year (\$000s) (A)	Plan to Apply/ Submit (B)	Planned Use of Resources Expected to be Received during the FY								Support Application by Other Entities (K)
			Acquisition (C)	REHAB (D)	New Construction (E)	Rental Assistance (F)	Home Buyer Assistance (G)	Planning (H)	Support Services (I)	Operating Costs (J)	
A. Formula/Entitlement Programs											
1. HOME	33,638	X		70.8%	10.7%	18.5%					
2. CDBG (\$53,141,440)	2,601	X		100%							
3. ESG	1,912	X		20.0%					52.0%	28.0%	
4. DOE/Other Energy Programs	2,040	X		100%							
5. Public Hsg. Comprehensive Grant	0										
6. Subtotal - Formula Programs	40,191										
B. Competitive Programs											
7. HOME (reallocation)	0	X									
8. HOPE 1	0										X
9. HOPE 2	0										X
10. HOPE 3	1,385	X	X	X							X
11. ESG (reallocation)	0	X									
12. Transitional Housing	0	X	X	X	X				X	X	X
13. Permanent Housing for Handicapped	211	X	X	X					X	X	
14. Shelter Plus Care	0	X					X				
15. SAFAH	0	X									X
16. Sec. 202 Elderly				X		X					

* Click to add under certain circumstances

**CHAS Table 3A
Investment Plan - Continued**

Funding Source	Amount Received by the State Last Fiscal Year (\$000s) (A)	Plan to Apply/ Submit (B)	Planned Use of Resources Expected to be Received during the FY							Support Application by Other Entities (K)	
			Acquisition (C)	REHAB (D)	New Construction (E)	Rental Assistance (F)	Home Buyer Assistance (G)	Planning (H)	Support Services (I)		Operating Costs (J)
B. Competitive Programs Continued											
17. Sec. 811 Handicapped			X	X							X
18. Moderate Rehab SRO											
19. Rental Vouchers	1,100					X					X
20. Rental Certificates	3,547					X					X
21. Public Housing Development	0										
22. Public Housing MROP	0										
23. Public Housing CIAP	0										
24. DOE/Other Energy Programs	0	X									
25. LIHTC 15,783,685		X	X	X	X						X
26. FmHA			X	X	X						
27. Other PATH	1,771	X							X	X	
28. Other RENTAL REH	1,226	X		X							
29. Other									X		
30. Subtotal Competitive Programs	9,240										
C. 31. Total - Federal	49,431										
32. Total - State	5,100		X	X		X					
33. Total - Private	139		X	X	X						
34. Total - All Sources	54,670										

EXPLANATION OF TABLE 3A

Note: Table 3A for the State of Texas CHAS includes only those funds that will be expended in conjunction with federal funds in non-entitlement areas and non-participating jurisdictions.

Information on funds utilized in participating jurisdictions and urban counties' are only reported for those activities which the State has certified as being consistent with the CHAS.

Section A: Formula/Entitlement Programs

Line 1: State HOME Funds

The 1993 State HOME program reallocation will be disbursed according to a competitive process.

Plan to Apply/Submit: The State plans to apply for HOME funds for the fiscal year covered by the 1993 Annual Plan.

Amount Received last Fiscal Year: Approximate FY 1992 State for the HOME program was \$33.638 million. Texas transferred approximately \$1.166 million of these funds to "threshold communities" in FY 1992 enabling them to become participating jurisdictions under the HOME program.

No applications were approved in FY 1992.

Planned Use of Resources: Estimate that funds available for period covered by the 1993 Annual Plan will be distributed, as follows :

New Construction :	10.7%
<i>(Preference to colonias and localities identified in the HOME Program guidelines.)</i>	
Owner Occupied Rehabilitation:	42.5%
Renter Occupied Rehabilitation:	28.3%
Rental Assistance:	18.5%

Estimate 100% of the CHDO set-aside will be committed for applications submitted by eligible nonprofit housing providers.

Line 2: CDBG

Amount Received last Fiscal Year: Estimate a total grant of \$53,141,440 dollars were available under the State Community Development Program for FY 1992. Approximately \$2,601,356 was reserved for housing activities.

Plan to Apply/Submit: The State plans to apply for CDBG funds for the fiscal year covered by the 1993 annual plan.

Planned Use of Resources: 100% of the funds available for housing activities during fiscal year 1993 will be used for rehabilitation of owner occupied housing units.

Estimate 111 households assisted by CDBG rehabilitation activities during FY 1992.

Line 3: Emergency Shelter Grants (ESG)

Amount Received last Fiscal Year: Estimate a total of \$1,912,246 dollars were available under the State ESG Program for FY 1992. Approximately 40,400 homeless individuals were assisted statewide.

Plan to Apply/Submit: The State plans to apply for ESG funds for the fiscal year covered by the 1993 annual plan.

Planned Use of Resources: Estimate that 20% percent of the funds available will be used for rehabilitation of emergency shelter structures, 24% for utility or rental assistance, 28% for Support Services, and 28% for operating costs. *(24% utility/rental assistance is identified with supportive services in Table 3A.)*

It is the intention of the Texas Department of Housing & Community Affairs to support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 4: DOE / ENERGY PROGRAMS

Amount Received last Fiscal Year: Approximately \$2,040,080 of DOE funds were received for fiscal year 1992.

A combination of state and federal funds totaling \$6,740,080 were used for weatherization and energy efficiency programs for fiscal year 1992, as follows :

<i>Weatherization Assistance Program (WAP)</i>	
DOE/Federal allocation :	\$2,040,080
State Oil Overcharge Revenues :	2,350,000 ¹
<i>Enhanced Weatherization Assistance Program (EWAP)</i>	
State Oil Overcharge Revenues :	\$2,350,000 ¹

¹(State Oil Overcharge Revenues are included on Line 32 - State funds used in conjunction with federal funds.)

Estimate 925 households assisted with Weatherization Assistance funds in FY 1992. Approximately 39% of the individuals assisted were elderly; 19% individuals with special needs; 08% Native American.

Estimate 1,567 households assisted with the Enhanced Weatherization Assistance Program.

Plan to Apply/Submit: The State plans to apply for DOE funds for the fiscal year covered by the 1993 annual plan. Oil Overcharge Revenues for FY 1993 will not be available.

The State also plans to apply for funds under the Low Income Housing Energy Assistance Program (LIHEAP) for FY 1993. (Refer to **Line 29** of Table 3A)

Planned Use of Resources: Estimate 100% of funds available in the *Weatherization Assistance Program* and *Enhanced Weatherization Assistance Program* will be used to assist low income households. Preference is given to elderly households and householders with special needs.

(NOTE: Table 3A does not allow for the selection of Support Services as a program activity under DOE/Energy. Rehab represents the most accurate alternative.)

Line 5: Public Housing Comprehensive Grant

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 6: Subtotal - Formula Programs Sum of Lines 1 - 5.

Section B: Competitive Programs

Line 7: HOME (reallocation)

Refer to **Line 1** for a summary of activity for the HOME Program.

Line 8: HOPE 1

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 9: HOPE 2:

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State issued a *Certificate of Consistency* for one HOPE 2 Planning Grant in Richmond, Texas in FY 1992.

The grant total was \$160,000 for a 20 unit development.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 10: HOPE 3

Amount Received last Fiscal Year: Two HOPE 3 Implementation Grants were funded in FY 1992, for a total of \$1,385,000. A total of 58 units were approved for rehabilitation in homeownership programs. Estimate that 30 low income households will be assisted in FY '93.

In supporting the two HOPE 3 grants, the State provided cash matching contributions totaling \$332,000¹.

¹(State Cash Matching Contributions for HOPE 3 are included on Line 32 - State funds used in conjunction with federal funds.)

Plan to Apply/Submit: The State plans to apply for HOPE 3 funds for the fiscal year covered by the 1993 annual plan.

Planned Use of Resources: Anticipated distribution of HOPE 3 funds for the period covered by the 1993 Annual Plan, as follows :

Planning Grants: 20%

Rehabilitation: 80%

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 11: Emergency Shelter Grants (reallocation):

Refer to Line 3 for a summary of activity for the Emergency Shelter Grants program.

Line 12: Transitional Housing

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 13: Permanent Housing for Handicapped (PHP)

Amount Received last Fiscal Year: Estimate a total allocation of \$211,520 was committed under the State PHP Program for FY 1992.

Plan to Apply/Submit: The State plans to apply for PHP funds for the fiscal year covered by the 1993 annual plan.

Planned Use of Resources: Estimate that funds available for period covered by the 1993 Annual Plan will be distributed, as follows:

<i>Acquisition:</i>	<i>19%</i>
<i>Rehabilitation:</i>	<i>09%</i>
<i>Support Services:</i>	<i>27%</i>
<i>Operating Costs:</i>	<i>29%</i>

100% of all funds available for the Permanent Housing for the Handicapped Homeless Program (PHP) will target low and very low income homeless individuals or individuals with special needs.

Line 14: Shelter Plus Care

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 15: SAFAH

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 16: Section 202 Elderly

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State issued *Certificates of Consistency* for two Section 202 Elderly applications funded in FY 1992.

Total funding for the two grants awarded was \$3,999,500 for a combined 85 units.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

(Note: Table 3A, column K, does not allow for confirmation of intent to support application by other entities.)

Line 17: Section 811 Handicapped

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 18: Moderate Rehab SRO

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

Line 19: Rental Vouchers

Amount Received last Fiscal Year: Estimate a total allocation of \$1,100,701 was distributed under the State Section 8 Program for FY 1992.

Plan to Apply/Submit: The State plans to apply for Section 8 rental voucher funds the fiscal year covered by the 1993 annual plan.

Planned Use of Resources: Estimate that 100 % of the funds available for period covered by the 1993 Annual Plan will be distributed to provide rental assistance to low and very low income households.

Line 19: Rental Vouchers (Cont.)

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 20: Rental Certificates

Amount Received last Fiscal Year: Estimate a total allocation of \$3,547,527 was distributed under the State Section 8 Rental Certificate Program for FY 1992.

Plan to Apply/Submit: The State plans to apply for Section 8 Rental Certificate funds during the fiscal year covered by the 1993 Annual Plan.

Planned Use of Resources: Estimate that 100 % of the funds available for period covered by the 1993 Annual Plan will be distributed to provide rental assistance to low and very low income households.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 21: Public Housing Development

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

Line 22: Public Housing MROP

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

Line 23: Public Housing CIAP

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

Line 24: DOE / ENERGY PROGRAMS: Refer to **Line 4** for a summary of activity for DOE/Energy Assistance Programs.

Line 25: LIHTC - Low Income Housing Tax Credit

Amount Received last Fiscal Year: Allocation and carryforward of tax credits for FY 1992 was \$15,173,685. Estimate that assistance was provided to 8,931 households including elderly, and families of 5 or more individuals.

Line 25: LIHTC - Low Income Housing Tax Credit (Cont.)

Plan to Apply/Submit: The State plans to apply for LIHTC funds for the fiscal year covered by the 1993 annual plan.

Planned Use of Resources: All households assisted with LIHTC funds have family incomes less than or equal to 60% of area median family income. Estimate that funds available for period covered by the 1993 Annual Plan will be distributed, as follows :

<i>Acquisition</i>	12.1%
<i>Rehabilitation</i>	50 %
<i>New Construction</i>	37.9%

10% of all program funds are required to be disbursed to non-profit housing developers:

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 26: FmHM

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

The State will support applications from all geographically eligible entities engaging in this activity, provided the application is determined to be consistent with the State of Texas CHAS.

Line 27: PATH

Amount Received last Fiscal Year: Estimate total funds for the PATH program for FY 1992 was \$1,771,888. Assistance was provided to approximately 7,004 individuals of very low income with special needs.

Plan to Apply/Submit: The State plans to apply for PATH funds for the fiscal year covered by the 1993 Annual Plan.

Planned Use of Resources: Eligible use of PATH Grants funds are *Support Services* and *Operating Costs*. Anticipate that approximately 96% of available funds will be awards for applications providing support services and 4% will provide assistance for Operating Costs. The majority of individuals assisted with PATH funds have family incomes less than or equal to 30% of area median family income.

PATH (Cont.)

The State will support applications from all geographically eligible entities applying for PATH Grants, provided the application is determined to be consistent with the State of Texas CHAS.

Line 28: Rental Rehab

Amount Received last Fiscal Year: Estimate that a carryforward of \$1,226,000 was available for the Rental Rehab program for FY 1992. Total of 350 tenants were assisted in FY 1992 including 10 elderly households, 340 small and large related families.

Plan to Apply/Submit: The State plans does not anticipate that funds for the Rental Rehab Program will be available, therefore we do not plan to apply for funds during the period covered by the 1993 Annual Plan.

Line 29: LIHEAP

Amount Received last Fiscal Year: The State of Texas received no funds under this program in FY 1992.

(Note: Table 3A, column K does not allow for confirmation of intent to support application by other entities for Line 27, 28 & 29. The State does not anticipate supporting applications for the three listed sources of funding.)

Line 30: Subtotal - Competitive Programs Sum of Lines 7 - 29
--

Line 31: Total Federal Funds Sum of Lines 6 & 30
--

Line 32: Total State Funds Sum of Lines 6 & 30
--

Total for **Line 32** represents the sum of all State funds used in conjunction with Federal funds for housing activities. The following programs are included :

1. **HOPE 3 Match**

Amount Received last Fiscal Year: The State provided funds totaling \$332,000 in cash matching contributions for two HOPE 3 grants.

2. **Oil Overcharge Revenues**

Amount Received last Fiscal Year: TDHCA provided funds totaling \$4,700,000 in two Energy Assistance programs, as follows :

<i>Weatherization Assistance Program</i>	\$2,350,000
--	--------------------

Enhanced Weatherization Assistance Program

\$2,350,000

3. Housing Trust Fund

Amount Received last Fiscal Year:

TDHCA appropriated funds totaling \$7,420,931 for use in FY 1993, for the following activities:

- *Housing Development Costs*
- *Down Payment Assistance*
- *Credit Enhancement*
- *Direct Loans and*
- *Interest Rate Reduction Assistance*
- *Predevelopment Costs*
- *Non Profit Capacity Building*

No funds were committed for FY 1992.

4. Home Improvement Loan Program

Amount Received last Fiscal Year: TDHCA provided funds totaling \$1,900,000 Home Improvement Loans.

5. Down-Payment Assistance Program

Amount Received last Fiscal Year: The State provided funds totaling \$1,000,000 to be used for down payment assistance.

Estimate \$68,706 committed for FY 1992.

State Funds (Cont.)

6. First-time Homebuyer Program

A primary activity of the State is to provide low interest mortgage loan financing to *first-time* homebuyers. This is accomplished using State Mortgage Revenue Bond (MRB) authority.

Amount Received last Fiscal Year: The State committed funds totaling \$152,002,265 for FY 1992. Estimate that 3,165 low, very low and moderate income families were assisted. 51% of funds used to serve families below 80% area MFI.

Plan to Apply/Submit: The State plans to continue the First Time Homebuyer Program for the fiscal year covered by the 1993 Annual Plan.

Estimate that funds will be used for 15% new construction and 85% acquisition of existing properties.

Line 32: Total Private Funds
Sum of Lines 6 & 30

Line 33: Total Private Funds

*[*** Refer to Appendix C for additional sources of private funding. ***]*

Line 34: Total - All Funding Sources
Sum of Lines 31 - 33.

CHAS Table 3B

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

**Goals for Households & Persons
to be Assisted with Housing**

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for States

Name of State: TEXAS													FY: FY 1993	
Assistance Provided by Income Group	Renters					Owners				Homeless		Non-Homeless Special Needs (L)	Total Goals (M)	Total Section 215 Goals (N)
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Existing Homeowners (F)	1st-Time Homebuyers with Children (G) All Others (H)		Total Homeowners (I)	Individuals (J)	Families (K)			
1. Very Low-Income (0 to 30% of MFI)*	0	1,210	215	1,612	3,037	0	1	0	1	61,118	0	7,004	71,160	71,160
2. Very Low-Income (31 to 50% of MFI)*	928	4,792	225	1,415	7,360	1,051	115	61	1,227	11,903	0	324	20,814	19,889
3. Other Low-Income (51 to 80% of MFI)*	328	4,793	225	1,363	6,709	830	141	96	1,067	0	0	0	7,776	7,776
4. Total Low-Income (lines 1 + 2 + 3)	1,256	10,795	665	4,390	17,106	1,881	257	157	2,295	73,021	0	7,328	99,750	98,825

Or, based on HUD adjusted income limits, if applicable.

EXPLANATION OF TABLE 3B

Note: Table 3B for the State of Texas CHAS includes those HUD funds and State funds used in combination with Federal funds in non-entitlement areas. The following discussion identifies Goals for Households and Persons to be Assisted with Housing by income group for each Program.

1. Goals for Assistance Provided by the State HOME Program

Renters:

Small Related (2-4 Persons):

229 Very Low Income (31-50% MFI)
230 Other Low Income

All Other Households:

712 Very Low Income (31-50% MFI)
713 Other Low Income

Total Renters:

941 Very Low Income (31-50% MFI)
943 Other Low Income

Owners:

Existing Homeowners:

689 Very Low Income (31-50% MFI)
690 Other Low Income

1st Time Homebuyers with Children:

60 Very Low Income (31-50% MFI)
60 Other Low Income

Other 1st Time Homebuyers

60 Very Low Income (31-50% MFI)
60 Other Low Income

Total Homeowners:

809 Very Low Income (31-50% MFI)
810 Other Low Income

Total Goals for the HOME program:

1,750 Very Low Income (31-50% MFI)
1,753 Other Low Income

2. HOPE 3

Owners:

1st Time Homebuyers with Children:

14 Other Low Income

Other 1st Time Homebuyers:

15 Other Low Income

Total Homeowners:

29 Other Low Income

Total Goals for the HOPE 3 program:

29 Other Low Income

3. State CDBG Program

Owners:

Existing Homeowners

19 Very Low Income (31-50% MFI)
92 Other Low Income

Total Homeowners:

19 Very Low Income (31-50% MFI)
92 Other Low Income

Total Goals for the CDBG program:

19 Very Low Income (31-50% MFI)
92 Other Low Income

4. DOE/Other Energy Programs

*Elderly:

Elderly 1 & 2 Member Households:

601 Very Low Income (31-50% MFI)

Special Needs:

Asst. for Non-Homeless with Special Needs:

324 Very Low Income (31-50% MFI)

Total Goals for the DOE/Other Energy Programs:

925 Very Low Income (31-50% MFI)

** (All Elderly households assisted are identified in column A. Table 3B does not allow for identification of elderly homeowners receiving assistance.)*

5. Low Income Housing Tax Credits

Renters:

Elderly 1 & 2 Member Households:

327 Very Low Income (31-50% MFI)
328 Other Low Income

Small Related (2-4 persons):

3,913 Very Low Income (31-50% MFI)
3,913 Other Low Income

Large Related (5 or more persons):

225 Very Low Income (31-50% MFI)
225 Other Low Income

Total Renters:

4,465 Very Low Income (31-50% MFI)
4,466 Other Low Income

Total Goals for the LIHTC Program:

4,465 Very Low Income (31-50% MFI)
4,466 Other Low Income

6. Emergency Shelter Grants

Homeless:

Assistance for Homeless Individuals:

11,903 Very Low Income (0-30% MFI)
11,903 Very Low Income (31-50% MFI)

Total Goals for the ESG Program:

11,903 Very Low Income (0-30% MFI)
11,903 Very Low Income (31-50% MFI)

7. Permanent Housing for Handicapped Homeless Persons

Homeless:

Assistance for Homeless Individuals:

9,207 Very Low Income (0-30% MFI)

Total Goals for the PHP Program:

9,207 Very Low Income (0-30% MFI)

8. Shelter Plus Care

Rental Housing:

Asst. for Special Needs/Homeless Indiv.:

110 Very Low Income (0-30% MFI)

Total Goals for the Shelter Plus Care Program:

110 Very Low Income (0-30% MFI)

9. PATH Grants

Special Needs:

Asst. for Non-Homeless with Special Needs:

7,004 Very Low Income (0-30% MFI)

Total Goals for PATH Grants:

7,004 Very Low Income (0-30% MFI)

10. State Section 8 Program

Rental Housing:

Small Related (2-4 persons):

1,210 Very Low Income (0-30% MFI)

Large Related (5 or more persons):

215 Very Low Income (0-30% MFI)

State Section 8 Program (Cont.)

<i>All Other Households:</i>	512 Very Low Income (0-30% MFI) 53 Very Low Income (31-50% MFI)
Total Renters:	1,937 Very Low Income (0-30% MFI) 53 Very Low Income (31-50% MFI)
Total Goals for the Section 8 Program:	1,937 Very Low Income (0-30% MFI) 53 Very Low Income (31-50% MFI)

11. ENTERP

Homeless:

<i>Assistance for Homeless Individuals:</i>	40,000 Very Low Income (0-30% MFI)
Total Goals for the ENTERP Program:	40,000 Very Low Income (0-30% MFI)

12. SAFAH

Total Goals for the SAFAH Program:	Not Available
---	---------------

13. State Down-Payment Assistance Program

Owners:

<i>1st Time Homebuyers with children:</i>	1 Very Low Income (0-30% MFI) 8 Very Low Income (31-50% MFI) 20 Other Low Income
<i>Other 1st Time Homebuyers:</i>	1 Very Low Income (31-50% MFI) 21 Other Low Income
Total Homeowners:	1 Very Low Income (0-30% MFI) 9 Very Low Income (31-50% MFI) 41 Other Low Income
Total Goals for the DPA Program:	1 Very Low Income (0-30% MFI) 9 Very Low Income (31-50% MFI) 41 Other Low Income

14. State Housing Trust Fund

Owners:

Existing Homeowners:

295 Very Low Income (31-50% MFI)

Total Homeowners:

295 Very Low Income (31-50% MFI)

Total Goals for the Housing Trust Fund:

295 Very Low Income (31-50% MFI)

15. State Multifamily Bond Program

Renters:

Small Related (2-4 persons):

325 Very Low Income (0-30% MFI)
325 Very Low Income (31-50% MFI)

All Other Households:

325 Very Low Income (0-30% MFI)
325 Very Low Income (31-50% MFI)

Total Renters:

650 Very Low Income (0-30% MFI)
650 Very Low Income (31-50% MFI)

Total Goals for the MF Program:

650 Very Low Income (0-30% MFI)
650 Very Low Income (31-50% MFI)

16. State Home Improvement Loan Program

Owners:

Existing Homeowners:

48 Very Low Income (31-50% MFI)
48 Other Low Income

1st Time Homebuyers with children:

47 Very Low Income (31-50% MFI)
47 Other Low Income

Total Homeowners:

95 Very Low Income (31-50% MFI)
95 Other Low Income

Total Goals for the Home Improvement Loan Program:

95 Very Low Income (31-50% MFI)
95 Other Low Income



17. State Mortgage Revenue Bond Program

Owners:

1st Time Homebuyers with children:

5 Very Low Income (0-30% MFI)
163 Very Low Income (31-50% MFI)
787 Other Low Income

Other 1st Time Homebuyers:

13 Very Low Income (0-30% MFI)
138 Very Low Income (31-50% MFI)
829 Other Low Income

Total Homeowners:

18 Very Low Income (0-30% MFI)
301 Very Low Income (31-50% MFI)
1,616 Other Low Income

Total Goals for the MRB Program:

18 Very Low Income (0-30% MFI)
301 Very Low Income (31-50% MFI)
1,616 Other Low Income

NOTE: Goals for Assistance Provided to Families under the Mortgage Revenue Bond Program are not included in Table 3B.

CHAS: Annual Plan Fiscal Year 1993

Table 4: Goals for Resources To Be Committed During FY93

Funding Source	Funds Expected to be Committed Before End of FY93 (\$000)	CHAS Priority 1: ...affordable homeownership...	CHAS Priority 2: ...affordable rental housing...	CHAS Priority 3: ...housing/services for the homeless...	CHAS Priority 4: ...housing for special needs...	CHAS Priority 5: ...tech. assistance, capacity building...
<i>Federal Funds:</i>						
A. Formula/Entitlement Programs						
1 HOME	32,472	18,984	6,500	1,200	5,288	500
2 CDBG (Housing)	2,500	2,500				
3 Emergency Shelter Grants	956			956		
4 Dept. of Energy	2,040	2,040				
B. Competitive Programs						
5 HOPE 3	1,000	1,000				
6 Sect. 8 Rental Vouchers/Cert.	3,675		3,675			
7 Tax Credits (Annual Amount)	6,513		5,862		651	
8 PATH	1,770			1,770		
9 Perm. Housing for Handicapped Ho	211			211		
10 Shelter Plus Care	200			100	100	
11 HOPWA	894			894		
<i>Subtotal Federal Funds:</i>	52,231	24,524	16,037	5,131	6,039	500
<i>State funds:</i>						
12 Down Payment Assistance Program	931	931				
13 SF Mortgage Revenue Bonds	150,000	150,000				
14 State Multifamily Bond Program	10,000		10,000			
15 State Housing Trust Fund	4,947	2,247	1,200		1,000	500
16 Home Improvement Loan Program	1,000	1,000				
17 ENTERP	2,500			2,500		
18 State Matchining Funds	250	250				
19 HRC Dollar Value of Resources Co	51					51
<i>Subtotal State Funds:</i>	169,679	154,428	11,200	2,500	1,000	551
Total-All Sources	221,910	178,952	27,237	7,631	7,039	1,051
Percent Allocation		80.6%	12.3%	3.4%	3.2%	0.5%



PUBLIC POLICY

In its five-year plan, the State identified a number of public policies which served as barriers to persons in search of affordable housing. Obstructions were found on the local, state, and federal levels. Extensive building and inspection fees, building codes, and zoning ordinances are just a few examples of the necessary development requirements which often hinder housing development.

In addition to local ordinances, in many cases there are county requirements with which one must comply. These may overlap or even conflict with other requirements, creating a more severe obstacle for the potential homeowner.

The State also noted that while regulation in rural areas is not as strict with respect to the enforcement of building and fire codes, insurance companies will provide better rates to localities observing stricter codes. The impact of insurance is also realized, because lending institutions require properties to be insured as a condition for financing. Thus, it seems a growing cycle of regulations, compliances, fees, and barriers exists.

In working toward the reduction of public policy, and other barriers to affordable housing, the FY 92 CHAS highlighted existing activity in the following areas:

- The provision of Mortgage Revenue Bond for below market rate loans to first time homebuyers

- Administration of an Enterprise Zone Program which allows for reductions in local and state taxes for economic development activities in depressed areas

- The availability of \$100 million in water development bonds for water and sewer projects in the Colonias

Elimination of Barriers

For FY 93, efforts in the above mentioned areas will continue to the extent that funding is still available.

Also, the State of Texas encouraged entities seeking state funding to take action in their respective communities to eliminate local policies which adversely affected the affordability of housing for low and very low income persons. Of particular importance is the period of affordability of housing. To encourage periods of affordability longer than is required under HUD regulations, incentives have been included in the scoring criteria for the Department's applications for funds.

Illustrations of this can be seen now that the State HOME Program and State Housing Trust Fund are underway. In both cases, applicants may receive additional points on their applications for program funds by implementing innovative techniques which will help their projects remain affordable. This includes approaches to reduce policy and funding barriers.

Lending institutions usually work closely with Federal and State agencies in financing housing programs. As a result, TDHCA has sought increased cooperation from these entities, since many development barriers are funding related.

Over recent months, lenders participating in TDHCA Mortgage Revenue Bond and Downpayment Assistance Programs were exposed to a number of workshops and seminars designed to increase their levels of sensitivity and awareness of the obstacles encountered by low and very low income persons.

Through this endeavor, we were able to expand our lending base by at least 50%. And as a result, we now have lenders servicing low income citizens in over 17 counties where financing was previously found difficult.

Furthermore, the State favors the provision of additional education to local and county level supervisors who may not be thoroughly knowledgeable of the problems created by excessive ordinances and codes. While these aspects are certainly needed to insure safety, an increased understanding by officials may assist in the development of regulations which are more sensitive to residents' needs.

In conclusion, we will continue to conduct research on methods to help eliminate barriers to affordable housing. By communicating with other states and investigating and experimenting with potential options, we hope to substantially limit this problem in the future.

Court Orders

As discussed in the State's five year housing strategy, two specific areas of the state have been involved with lawsuits concerning housing discrimination. The *Walker Consent Decree* and *Young vs Kemp* revolve around the Dallas Metroplex area and East Texas, respectively. The State of Texas continues to support the actions of these court cases. As a result, TDHCA will not award any program funds to projects who may be in violation of the aforementioned cases.

Institutional Structure

The Texas Department of Housing and Community Affairs has utilized a number of outside entities to strengthen and advance the affordability of housing for low and very low income persons throughout the state. As a component of the CHAS five-year plan, the State identified the below referenced nonprofit organizations and public institutions through which it planned to execute its affordable housing strategies.

On the federal level, TDHCA frequently interacts with HUD, the Resolution Trust Corporation, the Federal Home Loan Bank, and the Farmers Home Administration. Direct communication with these agencies allows us a more complete view of the various housing resources available statewide.

With respect to State agencies, TDHCA administers all of its own programs, in addition to working with various Human Service Agencies, such as the Texas Department of Mental Health and Mental Retardation, the Department of Health and Human Services, and the Interagency Council for the Homeless, in efforts to coordinate both funding and program strategies. TDHCA is also represented on the Governors Border Group, a committee charged with the responsibility of evaluating needs unique to Texas border counties.

Local agencies also played a significant role in the State's ability to expend its resources and meet housing development needs in nonentitlement and nonmetro cities. Local and county governments, Public Housing Authorities, and Community Action Agencies tend to be well dispersed throughout the state, and often provide the most accurate data relating to local housing needs.

Nonprofit organizations and financial institutions, along with private developers and foundations served as prominent figures in TDHCA's charge to provide decent, affordable housing. Lenders and private developers carry significant assets, and provide funding to help initiate housing projects, while developers and nonprofit organizations actually implement program strategies to create housing.

Current and Future Endeavors

In addition to a description of the Department's institutional structure, the five year plan also required an assessment of that structure's strengths and weaknesses. The number and types of organizations reflected a variety of positive and negative attributes, many of which were unique to their respective agency. Noticeably, however, there was an overwhelming need for more coordination of information and resources among housing providers. TDHCA pledged to take the lead in this effort in its statewide housing strategy.

In the last year the State has made significant strides in its attempts to pool its housing strategies with those of other agencies. In the development of both its housing strategies (CHAS) and programs (Housing Trust Fund) the Department has worked closely with, and received input from, an assortment of public and private organizations. As an added advantage, we are able to conserve resources by preventing the duplication of efforts and may firmly target housing needs.

By networking with the Farmers Home Administration, the Resolution Trust Corporation, and HUD, specifically, we have established an indepth referral system and are better able to market each other's programs.

In the area of nonprofit housing providers, TDHCA sponsored the development of a statewide directory of community based nonprofit developers experienced in affordable housing development. The directory highlights more than 90 experienced developers in nonparticipating jurisdictions, and more than 55 potential developers. We see this directory as being instrumental in the collaboration of efforts, and in the formation of partnerships between nonprofits, lending institutions, and other state and local agencies.

In addition to the nonprofit directory, the Department has provided training and technical assistance to nonprofits interested in completing housing development under the new HOME Program. In fact, an entire day of the State HOME two-day workshop was devoted to Community Housing Development Organizations (CHDOs). Nine workshops were held statewide. To date, more than 24 nonprofits have been certified as CHDOs, and many more are expected. These organizations will be eligible to sponsor low and very low income housing projects through HOME funds.

For FY 93, TDHCA will continue to foster open channels of communication with housing developers so as to sustain and improve the relationships developed. Training, technical assistance, and the certification of CHDOs are other activities which we anticipate will continue. As of yet, no additional strategies have been implemented to remedy gaps in our institutional delivery system.

LOW INCOME HOUSING TAX CREDIT

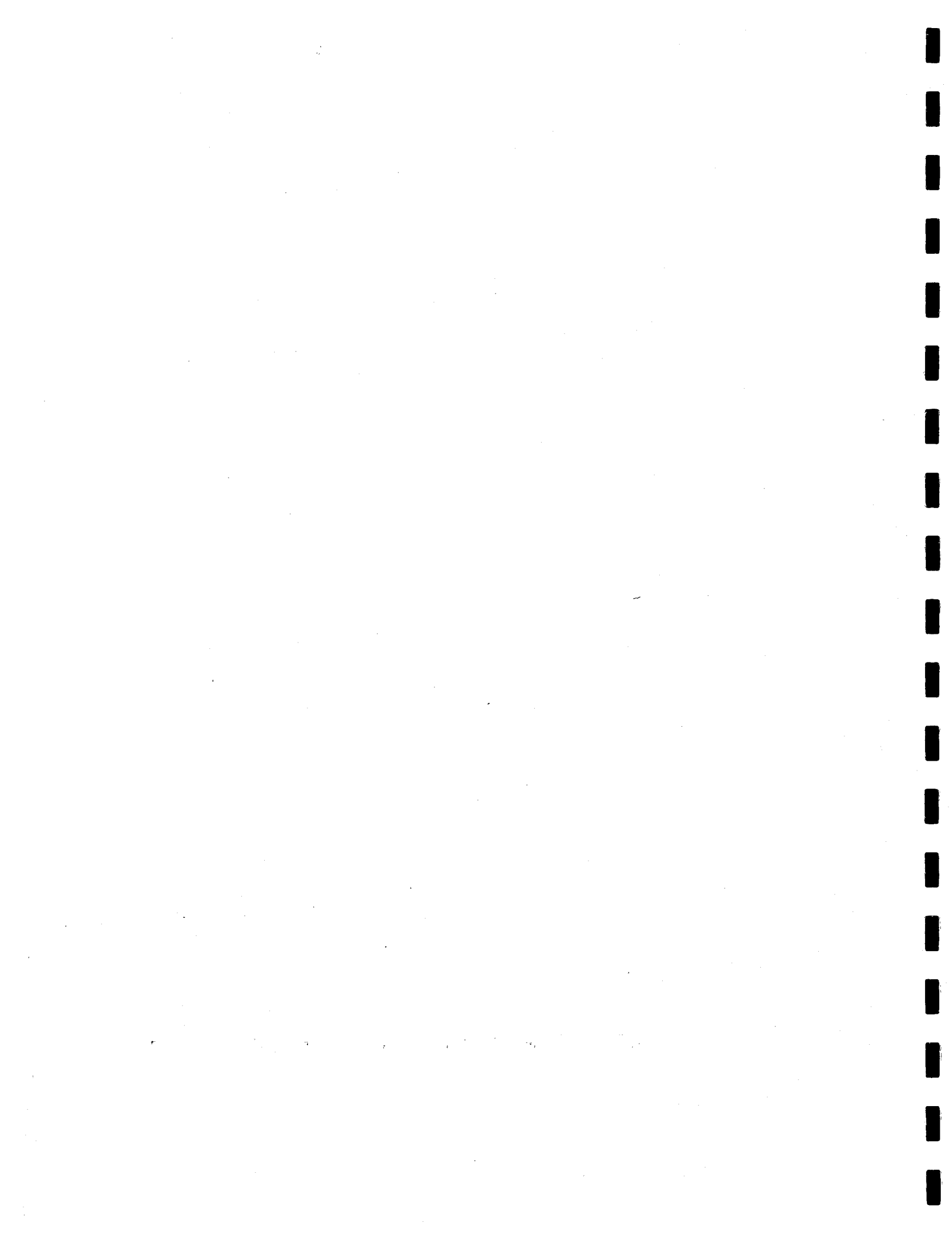
TDHCA's policy is to encourage the coordination of the State's Low Income Housing Tax Credit with other Federal, State and local housing programs. Applicants for HOME funds using LIHTC as leverage will receive additional points in the *Selection Criteria* section of their HOME application.

A similar policy has been adopted with the State Housing Trust Fund. That is, priority will be given to mixed income developments that utilize Low Income Housing Tax Credits.

In addition, TDHCA is currently in the process of evaluating the tax credit program in our effort to develop a more efficient program and an effective marketing plan. The State is particularly committed to providing LIHTC training to not-for-profit housing developers in non-participating jurisdictions.

PUBLIC HOUSING RESIDENT INITIATIVES

The State of Texas does not have jurisdiction over public housing residents, and as a result does not propose or anticipate any involvement in this initiative. The State, however, will be supportive of any local initiatives which promote homeownership of public housing residents. The State will also continue to review applications from PHAs for additional Section 8 vouchers and certificates and certify of their consistency with CHAS.





CITIZEN PARTICIPATION PROCESS FOR THE STATE OF TEXAS DRAFT COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

The draft State of Texas CHAS was made available for public examination and comment from October 26, 1992 to November 26, 1992. To facilitate public awareness and input, the State also conducted five public hearings on the CHAS in various regions of the State. Several of the hearings were well attended, providing valuable suggestions and comments of the plan.

Public Notices

A summary of the State CHAS was published in the October 13, 1992 edition of the *Texas Register*. This notice included a listing of scheduled public hearings and locations where the complete CHAS was available for review.

Also, on Sunday, November 1, 1992, a public notice regarding the availability of the State CHAS for citizen review and the dates of public hearings was published in newspapers serving major cities and areas where the public hearings were planned:

Austin American Statesman

Dallas Morning News

Edinburg Daily Review

Houston Chronicle

McAllen Monitor

Midland Reporter Telegram

Plainview Daily Herald

San Antonio Light

Tyler Currier Times

In addition, the Texas Department of Housing and Community Affairs provided informative notices regarding the CHAS to local and county government officials, non-profit organizations, social services agencies, builders, and other housing providers. Details were given on the date and location of public hearings and the availability of the summaries of the CHAS.

Public Hearings

From November 2, 1992 - November 10, 1992, the Texas Department of Housing and Community Affairs conducted five public hearings on the draft *Comprehensive Housing Affordability Strategy* (CHAS). The hearings generated a variety of interest from local government officials, non-profit organizations, social service agencies, and low income residents from around the State. A list of the dates and locations of each public hearing is on the following page.

**STATE OF TEXAS
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)
FY 1993**

The State of Texas Comprehensive Housing Affordability Strategy (CHAS) is a five year housing strategy required under the Cranston-Gonzalez National Affordable Housing Act of 1990. The State of Texas CHAS includes an evaluation of existing housing needs and recommendations for housing programs to address the needs of rural, non-entitlement areas in the State.

The Texas Department of Housing and Community Affairs will be conducting public hearings on the FY '93 revisions of the State CHAS at the locations listed below. Representatives will be present to explain the FY '93 revisions to the State CHAS and to receive comments on proposed housing strategies. The public hearings are scheduled at the following locations:

November 2, 1992 - 6:00 p.m.:	Tyler Public Library 201 S. College Tyler, Texas 75702
<i>Contact Person:</i>	Chris Alberton (903) 531-1317
November 4, 1992 - 6:00 p.m.:	Llano Estacado Museum Auditorium 1900 W. 7th Plainview, Texas 79072
<i>Contact Person:</i>	Irene Favila (806) 293-4457
November 5, 1992 - 6:00 p.m.:	City Council Chambers 300 N. Loraine Midland, Texas 79702
<i>Contact Person:</i>	Rick Menchaca (915) 685-7436
November 9, 1992 - 6:00 p.m.:	Towers Housing Development 201 N. 13th Edinburg, Texas 78539
<i>Contact Person:</i>	Estella Treviño (512) 383-5653
November 10, 1992 - 10:00 a.m.:	Texas Department of Housing and Community Affairs 811 Barton Springs Road, Suite 300 Austin, Texas 78704
<i>Contact Person:</i>	Kim Patterson (512) 457-3833

Written comments on the CHAS may be submitted at public hearings (listed above) or sent to the address listed below, no later than *November 26, 1992*. Information on the CHAS and copies of summaries of the CHAS may also be obtained by contacting:

Ninfa Moncada, Director of Marketing & Development Division
Texas Department of Housing and Community Affairs
P.O. Box 13941, Capitol Station
Austin, Texas 78711
(512) 475-3929

CHAS PUBLIC HEARING SUMMARY

TYLER **November 2, 1992**
Total Attendance: 1
Organizations Represented: A participating jurisdiction.
Comments Received: None

PLAINVIEW **November 4, 1992**
Total Attendance: 21
Organizations Represented: Motivation, Education and Training
Plainview City Council

There was a need for an interpreter to assist the presenters at this meeting. In the future, consideration might be given to providing the CHAS reports in Spanish.

Comments Received: No comments directly related to the CHAS' Annual Plan or Performance Report

- Barriers to affordable housing experienced in the City of Plainview were discussed.
- Citizens were concerned about the method of advertising for the public hearing. They felt larger and more numerous advertisements should have been placed in their community newspapers.
- Questions were asked about how they might gain access to the *Home Improvement Loan* and *Down Payment Assistance* Programs.

MIDLAND **November 5, 1992**
Total Attendance: 6
Organizations Represented: Permian Basin Center for Battered Women

Sample questions asked

- PJ Defined
- HOME fund allocations (Allocation Formula)
- Justification of CHAS finding of need in Colonias
- Period of time to utilize HOME funds
- Housing Trust Fund eligible activities
- Geographic distribution of lenders for MRB Program
- Eligibility requirements for MRB Program
- SAFAH defined
- Whether New construction was eligible for Section 202
- What was the process for soliciting and selecting HOPE III sub-grantees?
- Median Family Income per HUD defined

Specific recommendations

- HOME Consortia; a request for the state to include a definitive statement regarding continued support of consortia and any new threshold communities.

- **Additional funds for down-payment assistance are needed.** Also, the following options should be investigated:

- 1) Availability of TDHCA DPAP funds for use in combination with other (local) program funds.
- 2) Opportunities to use DPAP funds to leverage additional federal funds.
- 3) Opportunities to use DPAP funds to leverage additional private funds.
- 4) Opportunities to use CDBG funds to provide downpayment assistance.

EDINBURG **November 9, 1992**

Total Attendance: 5

Organizations Represented: County of Hidalgo
Edinburg Housing Authority
TDHCA Board Chairman Mr. Rodriguez

Sample questions asked

- Are cities eligible to submit more than one application under HOME and HOPE.
- What incentive can be structured into the MRB program to encourage our lenders to originate loans with low acquisition cost (i.e. \$5,000 - 25,000 note)?
- There is a need for more trained individuals to assist with residential loan applications and counseling.

Specific recommendations

None

AUSTIN **November 10, 1992**

Total Attendance: 17

Organizations Represented: Texas Low Income Housing Information Service
Motivation Education & Training
Texas Council on Family Violence
TDHCA Board Member Ms. Sharlot

Sample questions asked

- Justification of HOME fund allocation to threshold communities. CHAS Consistency.
- PATH defined.
- Availability of final CHAS and final comments
- Fund utilization under the HOME program
- Program activity for funds distributed to threshold communities (100% new construction?)
- How is Texas performing relative to other States?
- What programs are other states implementing to target funds

Specific recommendations

- For all presentations of fund utilization, always include data to reflect the use

of funds by income category.

- Be aware of the need for housing in rural Burnet, Blanco, and Llano counties for single women with children in danger of becoming homeless (specifically when the children are of different gender).
- The composition of the CHAS committee does not include adequate representation for the Homeless and families of lower income.
- A stronger statement asserting the states commitment to furthering fair housing should be a priority in the final CHAS.
- A plan for monitoring the use of funds distributed to threshold communities should be developed.
- Need statistical evidence supporting CHAS priority 1. Proof that rehab of owner occupied units is needed.
- The needs of farmworkers in rural communities must be specifically addressed.
 - Geographic areas of "in-stream" work locations must be identified and targeted.
 - Guidelines that ensure migrant farmworker participation in all TDHCA programs should be developed.
 - The goals for assisting migrant farmworkers and their families, 165 families to be assisted per the 1992 CHAS and an equal number for 1993, should be achieved in 1993.
 - Establish a program fund set-aside to be used to provide housing opportunities for migrant farmworkers. Eligible program activities should include:
 - New construction of rental housing in targeted areas
 - Rental subsidies for migrant farmworkers
 - Rehabilitation of farmworker owned single family residences

Suggested source of program funds: HOME, CDBG, Bond Refunding Proceeds, Housing Trust Fund.

- Incorporate a targeted set-aside of 10% of all MRB proceeds for exclusive use by eligible and creditworthy farmworkers.
- Expand the availability of downpayment assistance to farmworkers in targeted areas.
- Work closely with the Farmers Home Administration to maximize the use of the annual (VLI) *very low income allocation* (Section 502 and 504 programs).

1993 CHAS Annual Plan
PUBLIC WRITTEN COMMENTS FROM TWO HOUSING ADVOCATES

General Response to Comments Received

Many of the comments received do not reflect an understanding of HUD's instructions and its overall intent for the 1993 Annual Plan. The purpose of the plan is simply to report on the housing-related resources made available to the State (for non-participating jurisdictions) and to report on its planned utilization of those resources. HUD's intent was that this year's CHAS be an abbreviated report appended to the more comprehensive 1992 CHAS. It was not intended to be a data-driven report--in fact, there is no expectation for the states to update their base 1980 Census data to the 1990 Census data. The Census Bureau released its housing-related data too late for most states to have adequate time for analysis and to incorporate it into the 1993 CHAS. Further, most federal funds (most notably HOME) were made available so late in FY 1992 that there would be insufficient activity upon which to report.

Thus, for all these reasons, it is inappropriate to consider any changes in CHAS priorities. The 1994 CHAS is designed to be a comprehensive document with new data to drive any findings. Priorities for the 1994 CHAS will be established in a similar manner to the 1992 CHAS, i.e. surveying local community officials, community housing development organizations, and holding public hearings. In addition to this information, 1990 Census Data on housing, other housing data available which will identify need, and public input will be sought. Also, data such as the 1990 Census housing statistics and other reliable housing information will be used to identify current housing needs of Texans.

Austin, Texas

COMMENT: The CHAS Fails To Adequately Identify Housing Needs In Texas

The housing needs identified are based on the 1992 CHAS. The data supporting the findings were based upon 1980 Census Data, surveys made to local community officials and housing advocates, Public Housing Authorities, not-for-profit housing developers, and the public. Whether or not there is agreement with the conclusions, but they were made with the data available at that time and upon public input. Also, remember that the 1993 CHAS is an abbreviated version of the 1992 CHAS. HUD did not intend for the states to do anything other than reflect the 1992 housing-related resources and their planned activities in 1993 utilizing those resources. It will be in the 1994 CHAS that HUD will want new data to support the housing priorities chosen.

The mention of counties located along the border as having the greatest need for housing assistance was based on the concentration of the Colonias in that area. This area of the state is notable because it is here, more than anywhere else in the state, that the degree of

poverty (highest percentages of population) and extremely poor housing conditions converge. This fact does not diminish the plight of those outside this border area who also live in substandard housing conditions, but it merited citing it.

The third finding was incorrect. This will be corrected by stating *elderly and minority households*.

Concerning comments on resident management initiatives, it is incorrect to assert that the state has the power to require (things of) public housing agencies. The law is clear on this; however, this Department is in the process of developing a policy requiring local communities and not-for-profit organizations who receive our funding to have the participation of those persons who will be served by the funds in their decision-making process.

COMMENT: The CHAS Annual Plan Fails To Set Appropriate Housing Priorities And Strategies For Texas

As stated above, there is no intent that the 1992 CHAS priorities be changed for 1993. It will be in 1994 that this question will be open for consideration.

The statement concerning Fair Housing was considered inadequate. However, HUD routinely monitors each TDHCA program to evaluate compliance with Fair Housing requirements. As a result, the CHAS need only state that we will continue with our compliance. In terms of utilizing the CHAS as a proactive means to further Fair Housing in Texas, this issue will be revisited in the 1994 CHAS.

An evaluation of housing production and the effectiveness of existing housing programs is not within the scope of the 1993 CHAS. It is an appropriate subject for the 1994 CHAS. We are not required to undertake an in-depth analysis of other public agencies. While it is an activity in which the Department is clearly interested, there are staffing and time constraints which limit us.

Concerning the Farmers Home Administration programs mentioned, at the present time we do not have sufficient staff to document their performance and do an appropriate analysis of their programs. There should be adequate data on the HOME, Housing Trust Fund, and Down Payment Assistance Program to evaluate in the 1994 CHAS.

The transfer of State funds to threshold communities was conditioned upon their own CHAS' being consistent with the State CHAS. Each of the threshold communities certified this before the funds were transferred. We will also require that they submit to this department a copy of their 1993 CHAS Annual Plan and Performance Report.

COMMENT: The CHAS Annual Plan Fails To Establish A Reasonable Action Plan For Utilization of Available Resources And Institutional Capacities

The CHAS *Table 3B* and accompanying explanations provide the specificity sought and in fact does permit a monitoring and assessment of performance.

The Department's structure, strengths and weaknesses were discussed in the original 5 year CHAS. This will be re-evaluated again for the 1994 CHAS Annual Plan and this will allow the time needed for gathering data to update our original assessment. The three income categories (0-30%, 31-50%, and 51-80%) are in fact reflected in the *Explanation of Table 3B*, but it isn't clearly marked. We will make this change and appreciate the comment.

The inconsistencies between figures in Tables 3A and 3B have been corrected. We appreciate this having been brought to our attention so it could be corrected.

Other Deficiencies

The composition of the CHAS Advisory Committee does have representation for homeless and the low income groups. Whether homeless and low income people ought to be on the committee is a topic that will be considered for the 1994 CHAS Advisory Committee.

The completion of Table 1A from the 1992 CHAS will be undertaken in the 1994 CHAS. HUD did not request this table for the 1993 CHAS.

General Suggestions

The adoption of the State CHAS as the official state housing strategy is something that others will have to decide. It would be self-serving and inappropriate for us to make such a recommendation.

Concerns expressed about the migrant and seasonal agricultural workers' housing conditions are noted. While this can be addressed in some of the Department's program areas, this again cannot be considered for the 1993 CHAS as it is beyond its scope.

Cleveland, Texas

COMMENT: Encourage TDHCA To re-adopt the stated and specific goals expressed in the original 5-year plan - that is, providing assistance to (at least) 165 migrant farm workers and their families for FY 1992, plus an additional 160 for the coming fiscal year.

The purpose of the 1993 CHAS Annual Plan is to report on the housing-related resources made available to the State (for non-participating jurisdictions) and to report on its planned utilization of those resources. It basically affirms the 1992 CHAS and does not change the goals stated. It will be the focus of the 1994 CHAS to evaluate whether the goals should be changed.

COMMENT: Establish an appropriately-sized Migrant and Seasonal Farm worker Set-Aside of either the State's HOME allocation, CDBG funds, Bond Refunding Proceeds, or the Housing Trust Fund to finance the new construction of in-stream migrant farm workers, and substantial repair of farm worker-owned single family housing throughout Texas.

Set-asides exist for the Single Family Mortgage Bond Program and goals have been established for the HOME, Housing Trust Fund, and other programs to target low and very low income Texans. Based on a year of experience, we will examine the impact of these programs on low income Texans, like the migrant farm workers, and determine if other incentives are needed.

COMMENT: Aggressively expand the State's Down-Payment Assistance Program, together with the MRB-financed First-Time Home buyer Program, to credit-worthy and otherwise eligible farm working families in Texas. Establish a Farm worker Set-Aside of at least ten percent for these State-supported home-ownership programs.

These programs were established for use on a state-wide basis. The funds are targeted to all low and very low income families. Targeting special groups without the benefit of public input and discussion would not be appropriate now. It is worthy of discussion for the 1994 CHAS.

COMMENT: TDHCA must press the Texas office of Farmers Home Administration to more fully utilize its own income, single family housing allocation, Section 502 Home Ownership Loans and Section 504 Home Repair Loans and Grants.

Concerning the Farmers Home Administration programs mentioned, at the present time we do not have sufficient staff to document their performance and do an appropriate analysis of their programs. It is an activity in which the Department is clearly interested, but staff and time constraints limit us at the present time.

PUBLIC REVIEW

Beginning November 26, 1992, the State of Texas' 1993 Comprehensive Housing Affordability Strategy (CHAS) Annual Plan will be available for public review in the following locations:

West Central Texas Council of Governments
1025 East North Tenth
P.O. Box 3195
Abilene, Texas 79604
(512) 672-8544

Sul Ross State University
Bryan Wildenthal memorial Library
Documents Department
Alpine, Texas 79832
(915) 837-8125

Panhandle Regional Planning Commission
P.O. Box 9257
2736 W. 10th St.
Amarillo, Texas 79105-9257
(806) 372-3381

North Central Texas Council of Governments
P.O. Drawer COG
Arlington, Texas 76005-5888
(817) 640-3300

Texas State Library
P.O. Box 12927
Austin, Texas 78711-2927
(512) 463-6497

Capital Area Planning Council
2520 IH 35 South
Suite 100
Austin, Texas 78704
(512) 443-7653

Lee College Library
511 South Whiting Street
Baytown, Texas 77520-4796
(713) 425-6497

Central Texas Council of Governments
P.O. Box 729
Belton, Texas 76513-0729
(817) 939-1803

University of Texas Pan American
Documents Department/LRC
1614 Ridgley Road
Brownsville, Texas 78520-4991
(512) 982-0295

Howard Payne University
Walker Memorial Library
1000 Fisk Avenue
H.P.U. Station
Brownwood, Texas 76801
(915) 646-2502

Brazos Valley Development Council
P.O. Drawer 4128
Bryan, Texas 77805-4128
(409) 776-2277

West Texas State Library
Cornette Library
Documents Department
P.O. Box 748 W.T. Station
Canyon, Texas 79016
(806) 656-2225

Middle Rio Grande Development Council
P.O. Box 1199
Carrizo Springs, Texas 78834-7199
(512) 876-3533

East Texas State University
James Gilliam Gee Library
Government Documents
Commerce, Texas 75428
(903) 886-5726

Navarro College
Learning Resource Center
3200 West 7th Avenue
Corsicana, Texas 75110
(903) 874-6501

Texoma Council of Governments
10000 Grayson Drive
Denison, Texas 75020
(903) 786-2955

University of Texas Pan American At Edinburg
University of Texas Pan American Library
Government Documents Division
1201 W. University Drive
Edinburg, Texas 78539-2999
(512) 381-3304

Fort Worth Public Library
Periodicals and Documents Department
300 Taylor Street
Fort Worth, Texas 76102
(817) 871-7701

Nicholson Memorial Library System
625 Austin Street
Garland, Texas 75040
(214) 205-2543

Texas A & M University
Sterling C. Evans Library
Documents Division
College Station, Texas 77843-5000
(409) 845-2551

Coastal Bend Council of Governments
P.O. Box 9909
Corpus Christi, Texas 78469
(512) 883-5743

Dallas Public Library
Government Publications Division
1515 Young Street
Dallas, Texas 75201
(214) 670-1468

University of North Texas Library
Government Documents Department
Box 5188 North Texas Station
Denton, Texas 76203-5188
(817) 565-2870

Rio Grande Council of Governments
The Centre, Suite 210
123 Pioneer Plaza
El Paso, Texas 79901
(915) 533-0998

Rosenberg Public Library
2310 Sealy Avenue
Galveston, Texas 77550
(409) 763-8854

Houston-Galveston Area Council
P.O. Box 22777
Houston, Texas 77227
(713) 627-3200

Sam Houston State University
Newton Gresham Library
Government Documents Department
Huntsville, Texas 77341
(409) 294-1629

Irving Public Library System
801 W. Irving Boulevard
P.O. Box 152288
Irving, Texas 75015-2288
(214) 721-2606

Deep East Texas Council of Governments
272 East Lamar
Jasper, Texas 75951
(409) 384-5704

East Texas Council of Government
3800 Stone Road
Kilgore, Texas 75662
(214) 984-8641

Texas Arts and Industries University
Jernigan Library
Government Documents Department
Box 197
Kingsville, Texas 78363
(512) 595-2918

South Texas Development Council
P.O. box 2187
600 South Sandman Building S-1 Rm. 14
Laredo, Texas 78044-2187
(512) 722-3995

Longview Public Library
Adult Services Unit
222 West Cotton
Longview, Texas 75601
(903) 237-1353

South Plains Association of Governments
P.O. Box 3730 Freedom Station
Lubbock, Texas 79452
(806) 762-8721

Lower Rio Grande Valley Development Council
4900 N. 23rd.
McAllen, Texas 78504
(512) 682-3481

Permian Basin Reg. Planning Commission
P.O. Box 60669
Midland, Texas 79711
(915) 563-1061

Stephen F. Austin State Library
Steen Library
Documents Department
Box 13055/SFA Station
Nacogdoches, Texas 75962
(409) 568-1574

South East Texas Reg. Planning Commission
P.O. Drawer 1387
Nederland, Texas 77627
(409) 727-2384

University of Texas Permian Basin
4901 E. University Boulevard
Odessa, Texas 79762
(915) 367-2313

Prairie View A & M University
John B. Coleman Library
Documents Department
Prairie View, Texas 77446
(409) 857-2612

Univeristy of Texas at Dallas
McDermott Library
Library Documents Department
P.O. box 83064
Richmond, Texas 75083-0643
(214) 690-2918

Cancho Valley Council of Governments
P.O. Box 60050
San Angelo, Texas 76906
(915) 944-9666

Alamo Area Council of Governments
118 Broadway, Suite 400
San Antonio, Texas 78205
(512) 225-5201

Southwest Texas State University Library
Library, Documents Divison
Alkek Building
San Marcos, Texas 78666-4604
(512) 245-3686

Texas Lutheran College
Blumberg Memorial Library
1000 West Court Street
Seguin, Texas 78155
(512) 372-8100

Austin College
Abell Library Center
900 North Grand
Sherman, Texas 75090
(903) 813-2556

Tarleton State University
Dick Smith Library
Education Library
Stephenville, Texas 76402
(817) 968-9869

Ark-Tex Council of Governments
P.O. Box 5307
Texarkana, Texas 75505
(214) 832-8636

University of Texas - Tyler
Muntz Library, Document Department
3900 University Boulevard
Tyler, Texas 75701
(903) 56-7344

Golden Cresent Reg. Planning Commission
P.O. Box 2028
Victoria, Texas 77902
(512) 578-1587

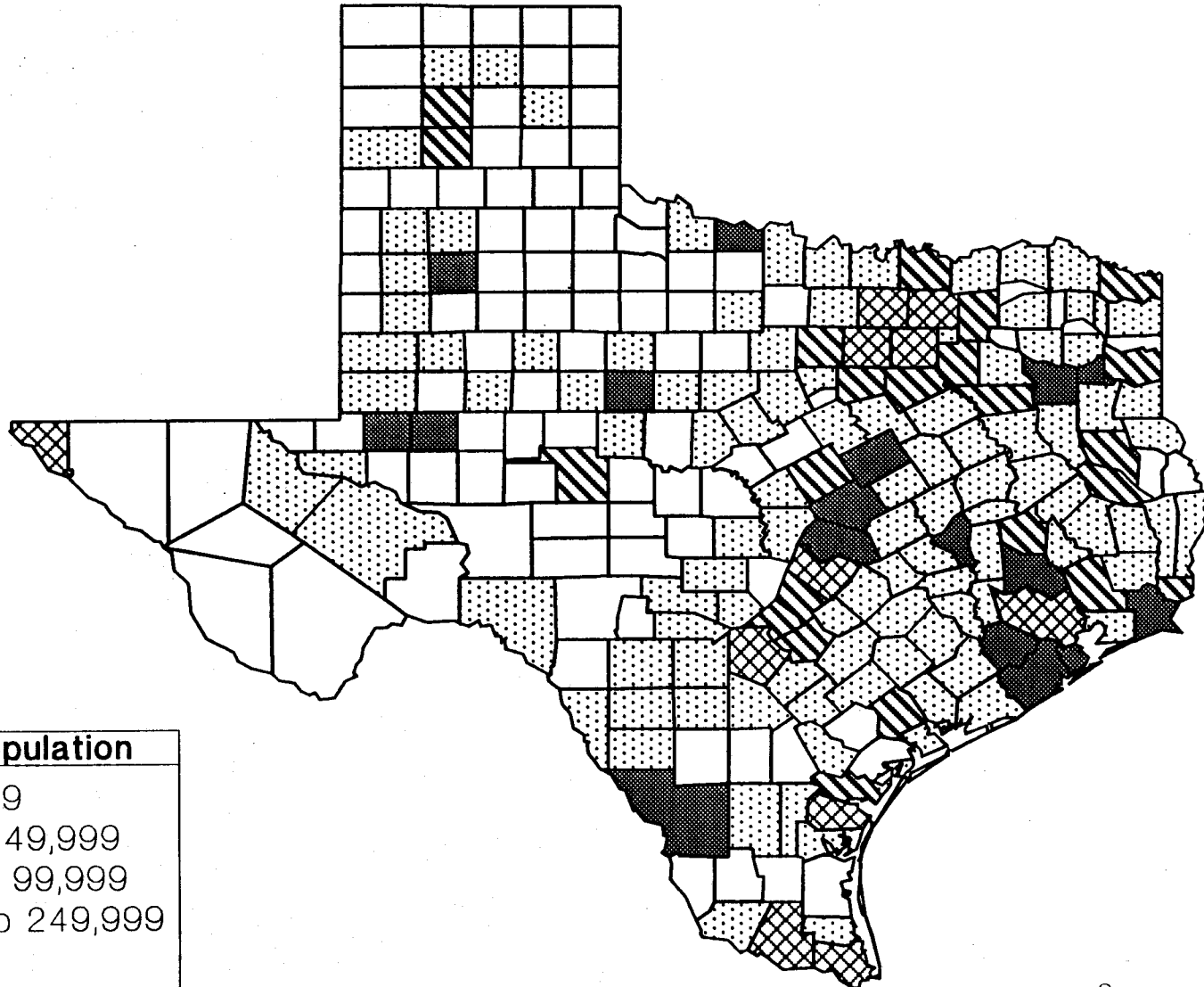
Heart of Texas Council of Governments
320 Franklin Avenue
Waco, Texas 76701-2297
(817) 756-6631

Nortex Regional Planning Commission
P.O. Box 5144
Wichita Falls, Texas 76307
(817) 322-5281



MAP 1

1990 Texas County Population



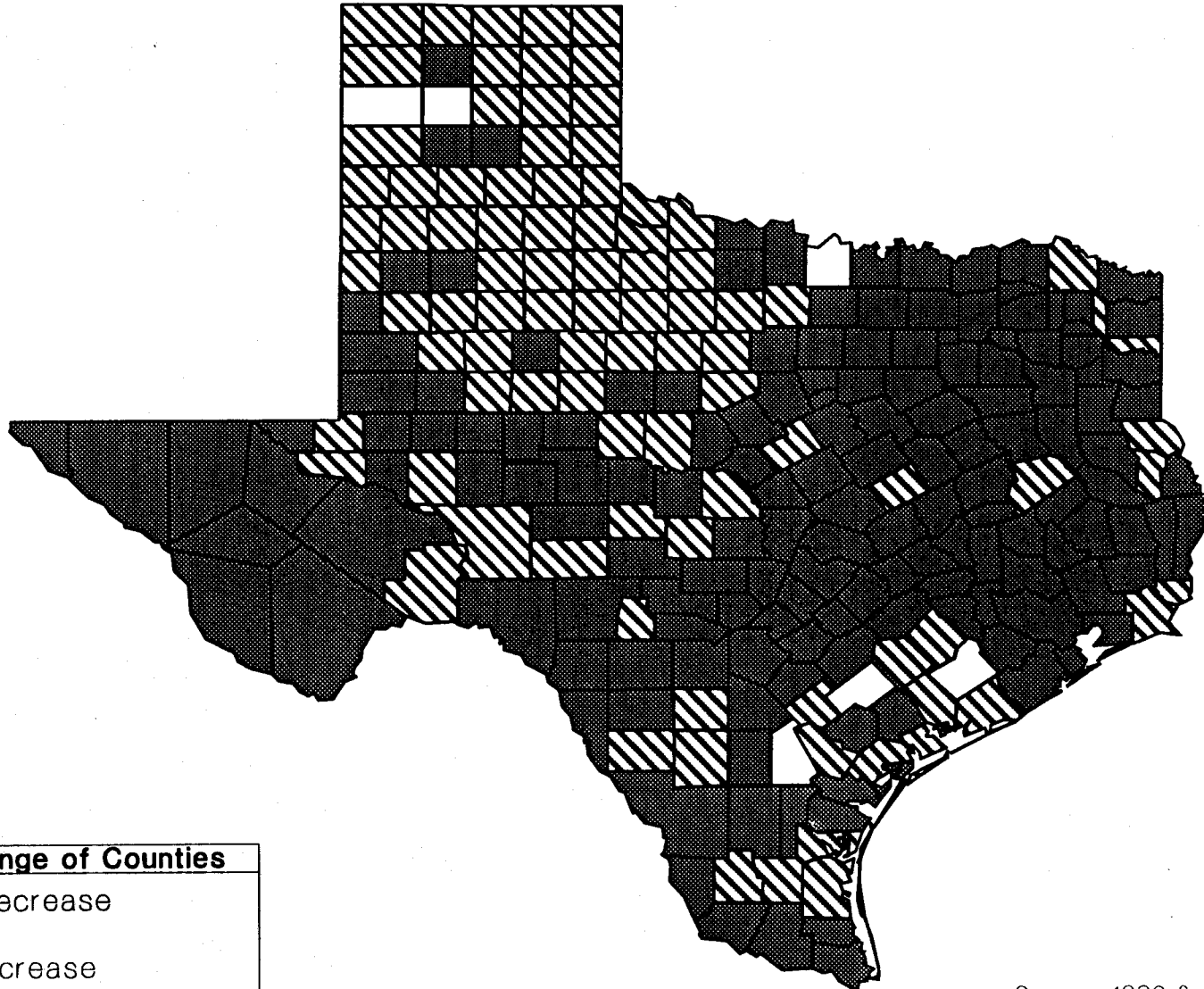
Counties Population	
□	0 to 9,999
▤	10,000 to 49,999
▨	50,000 to 99,999
■	100,000 to 249,999
▩	250,000




Source: 1990 U.S. Census



MAP 2

Population Change in Texas Counties, 1980-90



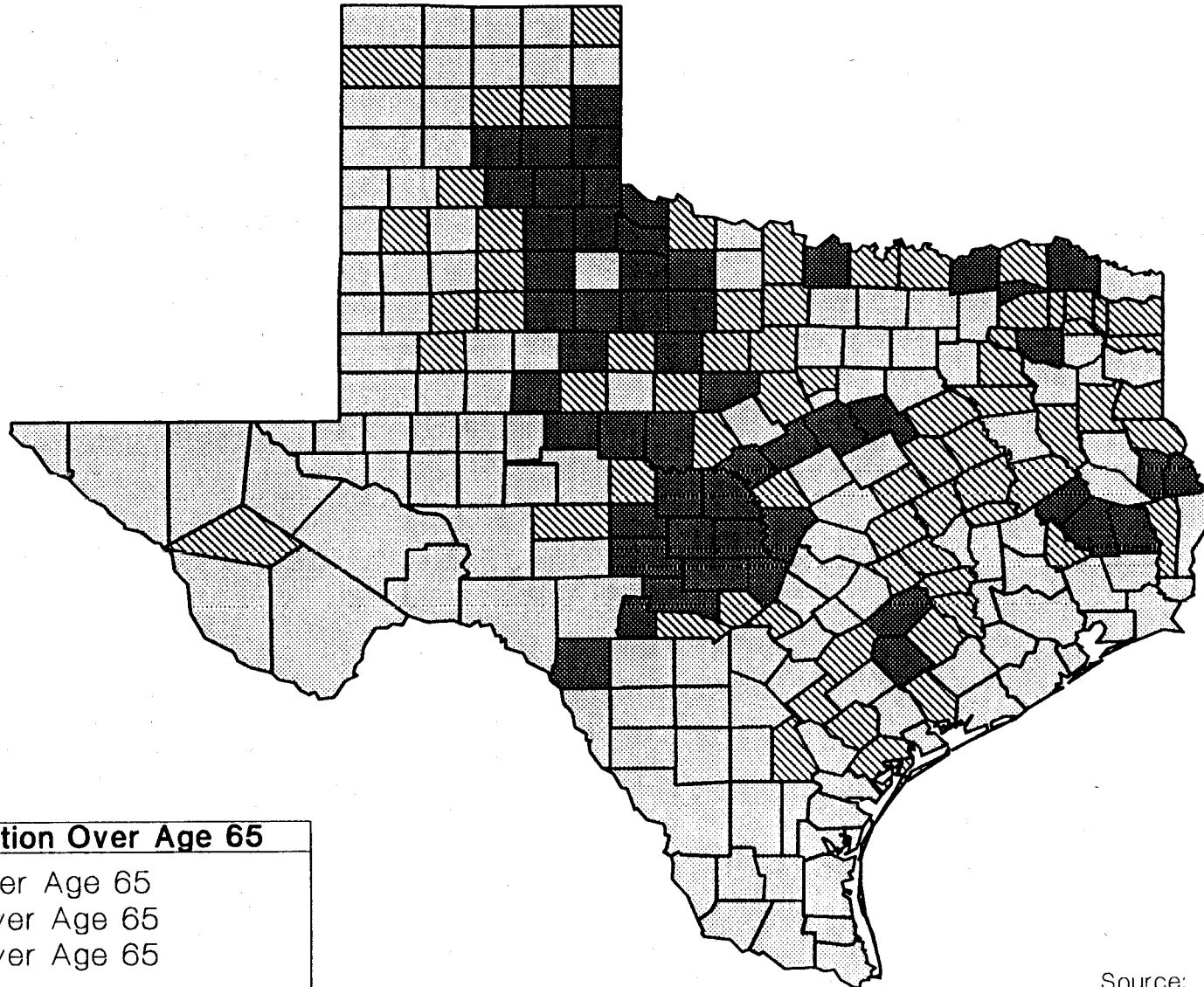
Population Change of Counties	
	Population Decrease
	No Change
	Population Increase




Source: 1980 & 1990 U.S. Census



MAP 3

Population Over Age 65 in Texas Counties, 1990

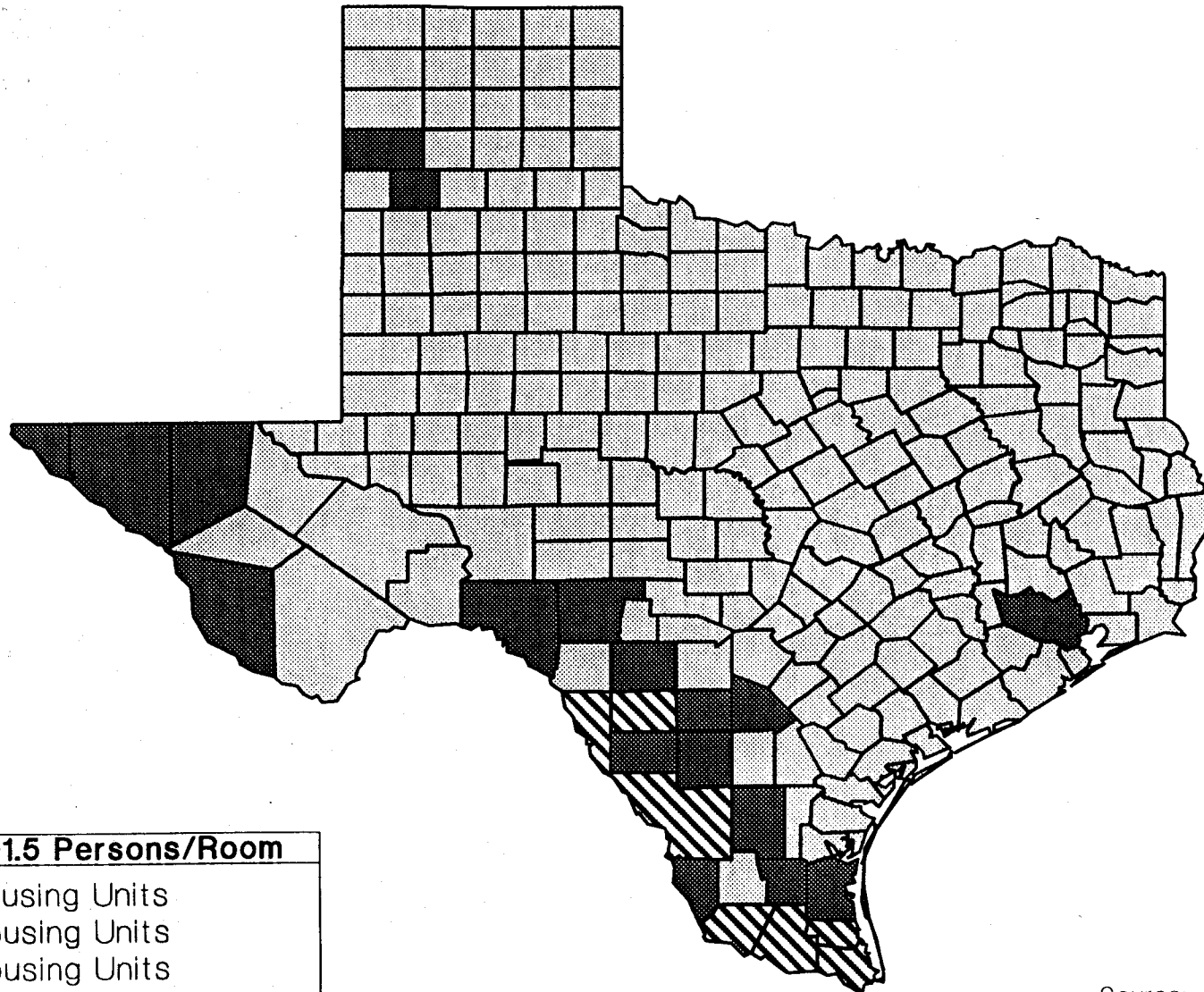





% of Population Over Age 65	
	< 15% Over Age 65
	15-20% Over Age 65
	> 20% Over Age 65

Source: 1990 U.S. Census



Overcrowded Housing Units in Texas Counties, 1990



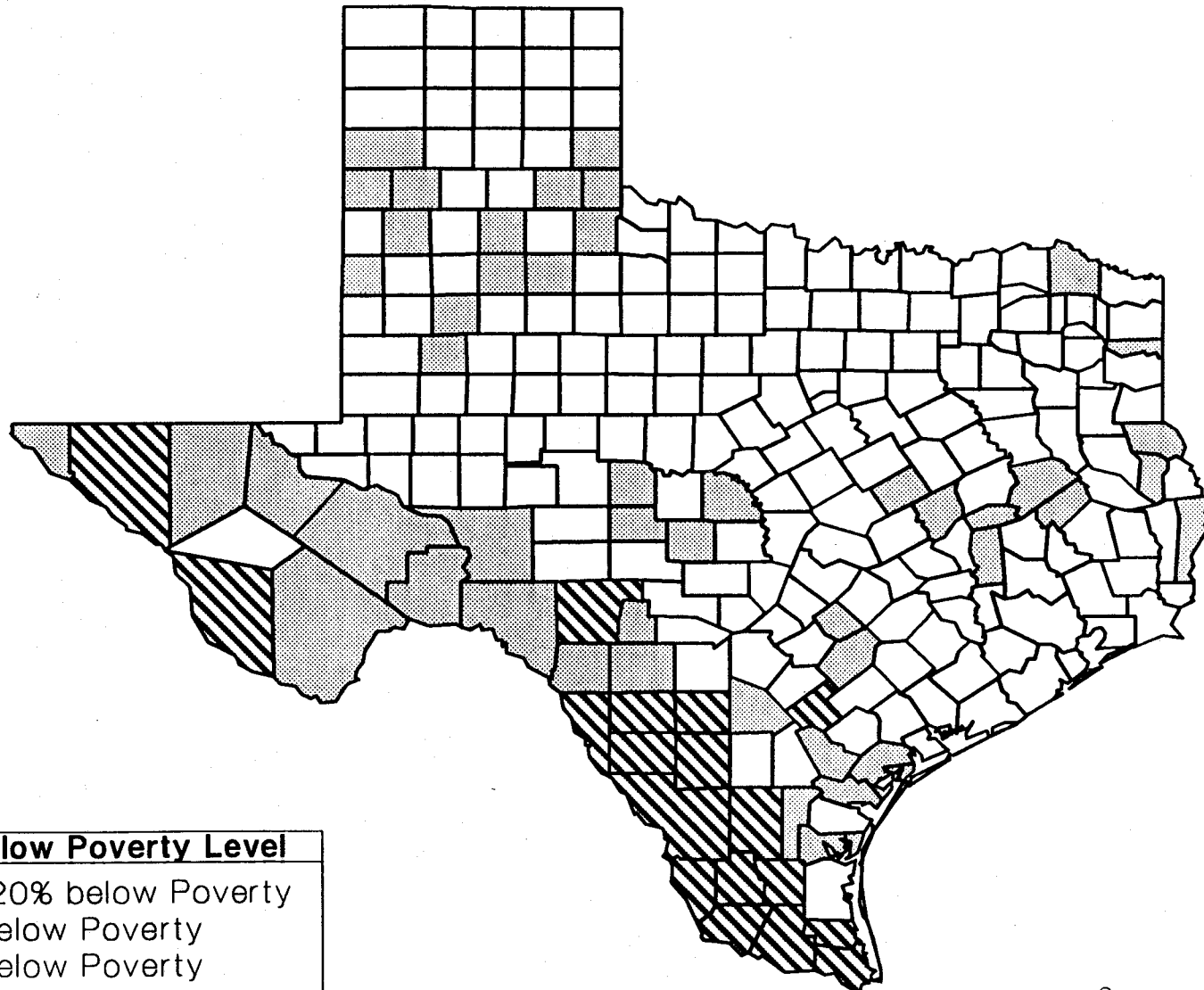
% Units with >1.5 Persons/Room	
	< 5% of Housing Units
	5-10% of Housing Units
	> 10% of Housing Units

Source: 1990 U.S. Census



MAP 5

Families with Income Below Poverty Level in Texas Counties, 1990



% Families Below Poverty Level	
□	Less than 20% below Poverty
▒	21 - 30% Below Poverty
▨	31 - 60% Below Poverty

Source: 1990 U.S. Census



MAP 6

Colonias In Texas Border Counties

Status of Water and Sewer Projects Funded by the Texas Water Development Board

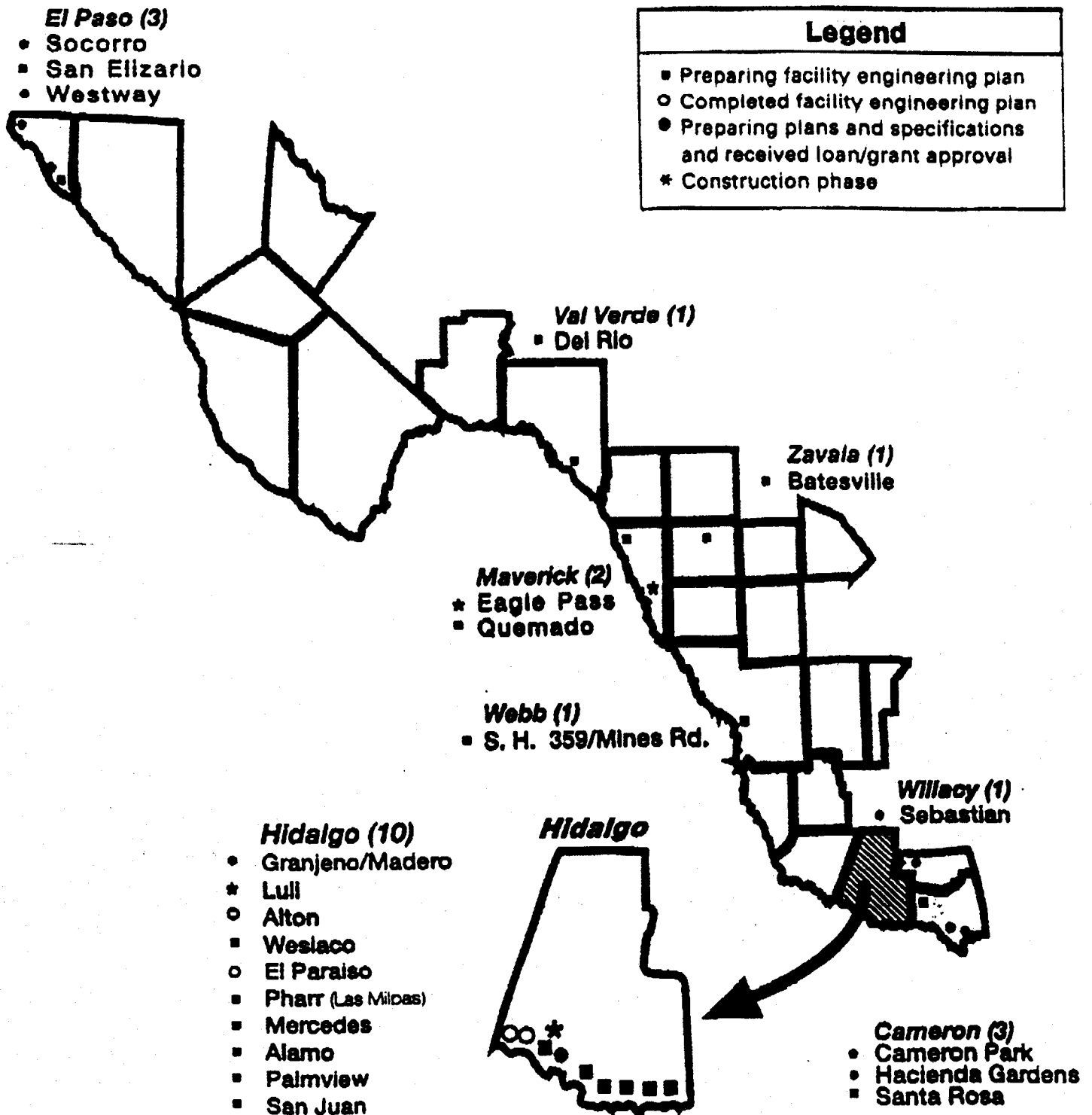




TABLE 1: POPULATION - STATE OF TEXAS AND REGIONS, 1980 - 1990

	1980		1990		1980 - 1990 % CHANGE
	PERSONS	% OF STATE	PERSONS	% OF STATE	
STATE TOTAL	14,229,191	100.00%	16,986,510	100.00%	19.38%
METRO TOTAL	11,307,468	79.47%	13,867,055	81.64%	22.64%
NON-METRO TOTAL	2,921,723	20.53%	3,119,455	18.36%	6.77%
REGION 1					
METRO SUBTOTAL	385,350	2.71%	410,183	2.41%	6.44%
NON-METRO SUBT	357,337	2.51%	323,955	1.91%	-9.34%
REGION SUBTOTAL	742,687	5.22%	734,138	4.32%	-1.15%
REGION 2					
METRO SUBTOTAL	232,014	1.63%	242,033	1.42%	4.32%
NON-METRO SUBT	291,826	2.05%	281,773	1.66%	-3.44%
REGION SUBTOTAL	523,840	3.68%	523,806	3.08%	-0.01%
REGION 3					
METRO SUBTOTAL	3,020,312	21.23%	3,980,436	23.43%	31.79%
NON-METRO SUBT	237,577	1.67%	281,916	1.66%	18.66%
REGION SUBTOTAL	3,257,889	22.90%	4,262,352	25.09%	30.83%
REGION 4					
METRO SUBTOTAL	355,419	2.50%	395,405	2.33%	11.25%
NON-METRO SUBT	451,149	3.17%	505,632	2.98%	12.08%
REGION SUBTOTAL	806,568	5.67%	901,037	5.30%	11.71%
REGION 5					
METRO SUBTOTAL	375,497	2.64%	361,226	2.13%	-3.80%
NON-METRO SUBT	279,377	1.96%	305,452	1.80%	9.33%
REGION SUBTOTAL	654,874	4.60%	666,678	3.92%	1.80%
REGION 6					
METRO SUBTOTAL	3,101,293	21.80%	3,711,043	21.85%	19.66%
NON-METRO SUBT	174,946	1.23%	186,103	1.10%	6.38%
REGION SUBTOTAL	3,276,239	23.02%	3,897,146	22.94%	18.95%
REGION 7					
METRO SUBTOTAL	1,015,687	7.14%	1,347,858	7.93%	32.70%
NON-METRO SUBT	338,702	2.38%	386,477	2.28%	14.11%
REGION SUBTOTAL	1,354,389	9.52%	1,734,335	10.21%	28.05%

SOURCE: U.S. CENSUS SUMMARY TAPE FILE 1, TABLE 1, 1980
U.S. CENSUS SUMMARY TAPE FILE 1, TABLE 1, 1990

TABLE 1: POPULATION - STATE OF TEXAS AND REGIONS, 1980 - 1990

	1980		1990		1980 - 1990 % CHANGE
	PERSONS	% OF STATE	PERSONS	% OF STATE	
REGION 8a					
METRO SUBTOTAL	1,140,761	8.02%	1,376,460	8.10%	20.66%
NON-METRO SUBT	245,293	1.72%	277,888	1.64%	13.29%
REGION SUBTOTAL	1,386,054	9.74%	1,654,348	9.74%	19.36%
REGION 8b					
METRO SUBTOTAL	918,442	6.45%	1,126,798	6.63%	22.69%
NON-METRO SUBT	332,952	2.34%	357,607	2.11%	7.40%
REGION SUBTOTAL	1,251,394	8.79%	1,484,405	8.74%	18.62%
REGION 9					
METRO SUBTOTAL	282,794	1.99%	324,003	1.91%	14.57%
NON-METRO SUBT	192,113	1.35%	189,066	1.11%	-1.59%
REGION SUBTOTAL	474,907	3.34%	513,069	3.02%	8.04%
REGION 10					
METRO SUBTOTAL	479,899	3.37%	591,610	3.48%	23.28%
NON-METRO SUBT	20,451	0.14%	23,586	0.14%	15.33%
REGION SUBTOTAL	500,350	3.52%	615,196	3.62%	22.95%

SOURCE: U.S. CENSUS SUMMARY TAPE FILE 1, TABLE 1, 1980
U.S. CENSUS SUMMARY TAPE FILE 1, TABLE 1, 1990

TABLE 2: POPULATION BY RACE – STATE OF TEXAS AND REGIONS, 1990

	White	Black	Am. Indian	Asian	Other	Not of Hispanic Origin	Hispanic Origin
STATE OF TEXAS	75.21%	11.90%	0.39%	1.88%	10.62%	74.45%	25.55%
METRO TOTAL	73.90%	12.67%	0.39%	2.23%	10.82%	73.68%	26.32%
NON-METRO TOTAL	80.99%	8.50%	0.39%	0.35%	9.77%	77.90%	22.10%
REGION 1							
METRO SUBTOTAL	81.56%	6.57%	0.50%	1.45%	9.92%	81.37%	18.63%
NON-METRO SUBTOTAL	80.78%	3.09%	0.55%	0.33%	15.25%	71.78%	28.22%
REGION SUBTOTAL	81.22%	5.04%	0.52%	0.95%	12.27%	77.14%	22.86%
REGION 2							
METRO SUBTOTAL	83.73%	7.75%	0.56%	1.36%	6.59%	88.40%	11.60%
NON-METRO SUBTOTAL	88.60%	3.09%	0.35%	0.20%	7.76%	86.99%	13.01%
REGION SUBTOTAL	86.35%	5.25%	0.45%	0.74%	7.22%	87.64%	12.36%
REGION 3							
METRO SUBTOTAL	75.63%	14.10%	0.50%	2.46%	7.31%	86.89%	13.11%
NON-METRO SUBTOTAL	89.32%	6.60%	0.49%	0.49%	3.10%	93.90%	6.10%
REGION SUBTOTAL	76.53%	13.60%	0.50%	2.33%	7.03%	87.36%	12.64%
REGION 4							
METRO SUBTOTAL	75.57%	21.58%	0.41%	0.39%	2.05%	96.11%	3.89%
NON-METRO SUBTOTAL	82.09%	14.71%	0.41%	0.20%	2.59%	95.90%	4.10%
REGION SUBTOTAL	79.23%	17.72%	0.41%	0.28%	2.35%	95.99%	4.01%
REGION 5							
METRO SUBTOTAL	73.19%	23.44%	0.25%	1.57%	1.56%	95.78%	4.22%
NON-METRO SUBTOTAL	79.21%	17.40%	0.43%	0.29%	2.67%	95.47%	4.53%
REGION SUBTOTAL	75.95%	20.67%	0.33%	0.98%	2.07%	95.64%	4.36%

NOTE: Because of census reporting, the Hispanic category overlaps with other categories.

SOURCE: SUMMARY TAPE FILE 1, TABLES 6 AND 9, 1990.

TABLE 2: POPULATION BY RACE – STATE OF TEXAS AND REGIONS, 1990

	White	Black	Am. Indian	Asian	Other	Not of Hispanic Origin	Hispanic Origin
REGION 6							
METRO SUBTOTAL	67.57%	17.93%	0.30%	3.56%	10.65%	79.19%	20.81%
NON-METRO SUBTOTAL	73.62%	17.21%	0.24%	0.78%	8.15%	83.46%	16.54%
REGION SUBTOTAL	67.86%	17.90%	0.29%	3.43%	10.53%	79.39%	20.61%
REGION 7							
METRO SUBTOTAL	75.83%	12.25%	0.38%	2.35%	9.19%	82.82%	17.18%
NON-METRO SUBTOTAL	80.19%	12.98%	0.30%	0.26%	6.27%	87.66%	12.34%
REGION SUBTOTAL	76.81%	12.41%	0.36%	1.88%	8.54%	83.90%	16.10%
REGION 8a							
METRO SUBTOTAL	75.39%	6.81%	0.35%	1.19%	16.26%	53.09%	46.91%
NON-METRO SUBTOTAL	84.34%	3.34%	0.30%	0.38%	11.63%	68.33%	31.67%
REGION SUBTOTAL	76.90%	6.22%	0.34%	1.05%	15.48%	55.65%	44.35%
REGION 8b							
METRO SUBTOTAL	76.32%	1.37%	0.24%	0.44%	21.63%	24.84%	75.16%
NON-METRO SUBTOTAL	71.70%	1.21%	0.43%	0.52%	26.13%	28.16%	71.84%
REGION SUBTOTAL	75.21%	1.33%	0.28%	0.46%	22.72%	25.64%	74.36%
REGION 9							
METRO SUBTOTAL	79.57%	5.55%	0.44%	0.79%	13.65%	73.58%	26.42%
NON-METRO SUBTOTAL	78.44%	2.22%	0.36%	0.27%	18.70%	61.91%	38.09%
REGION SUBTOTAL	79.15%	4.32%	0.41%	0.60%	15.51%	69.28%	30.72%
REGION 10							
METRO SUBTOTAL	76.49%	3.74%	0.44%	1.10%	18.24%	30.42%	69.58%
NON-METRO SUBTOTAL	86.23%	0.49%	0.31%	0.43%	12.54%	39.61%	60.39%
REGION SUBTOTAL	76.86%	3.61%	0.43%	1.07%	18.02%	30.78%	69.22%

NOTE: Because of census reporting, the Hispanic category overlaps with other categories.

SOURCE: SUMMARY TAPE FILE 1, TABLES 6 AND 9, 1990.

**TABLE 3: PERCENTAGE OF POPULATION BY AGE
STATE OF TEXAS AND REGIONS, 1990**

	< age 25	% 25 - 34	% 35 - 44	% 45 - 54	% 55 - 64	% 65 and over
STATE OF TEXAS	39.60%	18.17%	14.95%	9.59%	7.59%	10.11%
METRO TOTAL	40.12%	19.03%	15.38%	9.52%	7.15%	8.80%
NON-METRO TOTAL	37.28%	14.35%	13.02%	9.89%	9.55%	15.90%
REGION 1						
METRO SUBTOTAL	40.85%	17.45%	13.88%	9.10%	8.06%	10.65%
NON-METRO SUBTOTAL	39.45%	14.54%	12.61%	9.73%	9.26%	14.41%
REGION SUBTOTAL	40.23%	16.17%	13.32%	9.38%	8.59%	12.31%
REGION 2						
METRO SUBTOTAL	39.50%	17.30%	13.30%	9.10%	8.42%	12.39%
NON-METRO SUBTOTAL	34.06%	13.39%	12.73%	10.04%	10.25%	19.54%
REGION SUBTOTAL	36.57%	15.20%	12.99%	9.60%	9.41%	16.23%
REGION 3						
METRO SUBTOTAL	38.14%	20.84%	16.00%	9.98%	6.83%	8.21%
NON-METRO SUBTOTAL	36.18%	14.77%	13.40%	10.53%	9.41%	15.71%
REGION SUBTOTAL	38.01%	20.44%	15.83%	10.01%	7.00%	8.71%
REGION 4						
METRO SUBTOTAL	37.04%	15.85%	14.46%	10.07%	8.84%	13.73%
NON-METRO SUBTOTAL	34.83%	14.43%	13.19%	10.36%	9.95%	17.24%
REGION SUBTOTAL	35.80%	15.06%	13.74%	10.23%	9.46%	15.70%
REGION 5						
METRO SUBTOTAL	37.00%	15.91%	14.24%	10.19%	9.59%	13.08%
NON-METRO SUBTOTAL	37.01%	13.86%	12.56%	10.06%	10.23%	16.27%
REGION SUBTOTAL	37.00%	14.97%	13.47%	10.13%	9.88%	14.54%
REGION 6						
METRO SUBTOTAL	39.39%	19.75%	16.69%	9.95%	6.90%	7.32%
NON-METRO SUBTOTAL	38.24%	16.40%	14.65%	9.71%	8.32%	12.68%
REGION SUBTOTAL	39.34%	19.59%	16.59%	9.94%	6.97%	7.57%
REGION 7						
METRO SUBTOTAL	42.60%	19.89%	14.80%	8.31%	6.10%	8.29%
NON-METRO SUBTOTAL	34.66%	13.96%	13.00%	9.58%	9.95%	18.84%
REGION SUBTOTAL	40.83%	18.57%	14.40%	8.59%	6.96%	10.64%

SOURCE: U.S. CENSUS SUMMARY TAPE 1, TABLE 11, 1990

**TABLE 3: PERCENTAGE OF POPULATION BY AGE
STATE OF TEXAS AND REGIONS, 1990**

	< age 25	% 25 - 34	% 35 - 44	% 45 - 54	% 55 - 64	% 65 and over
REGION 8a						
METRO SUBTOTAL	40.33%	17.60%	14.65%	9.42%	7.70%	10.29%
NON-METRO SUBTOTAL	35.99%	13.79%	13.13%	9.87%	9.88%	17.33%
REGION SUBTOTAL	39.60%	16.96%	14.40%	9.50%	8.07%	11.47%
REGION 8b						
METRO SUBTOTAL	45.67%	15.47%	13.30%	8.40%	7.22%	9.94%
NON-METRO SUBTOTAL	44.21%	14.42%	12.53%	9.16%	8.31%	11.37%
REGION SUBTOTAL	45.32%	15.22%	13.11%	8.59%	7.48%	10.28%
REGION 9						
METRO SUBTOTAL	40.39%	17.42%	14.51%	9.14%	8.32%	10.22%
NON-METRO SUBTOTAL	39.83%	14.90%	13.12%	9.73%	9.28%	13.15%
REGION SUBTOTAL	40.18%	16.49%	14.00%	9.36%	8.67%	11.30%
REGION 10						
METRO SUBTOTAL	44.87%	17.16%	13.66%	8.74%	7.41%	8.16%
NON-METRO SUBTOTAL	40.74%	13.56%	13.13%	9.92%	9.53%	13.12%
REGION SUBTOTAL	44.71%	17.03%	13.64%	8.78%	7.49%	8.35%

SOURCE: U.S. CENSUS SUMMARY TAPE 1, TABLE 11, 1990

TABLE 4 : FAMILIES BELOW POVERTY LEVEL--STATE OF TEXAS AND REGIONS, 1990

	TOTAL NUMBER OF FAMILIES	% FAMILIES BELOW POVERTY		% ALL FAMILIES BELOW POVERTY LEVEL
		WITH CHILDREN	WITHOUT CHILDREN	
STATE	4,384,921	10.9%	3.2%	14.1%
TOTAL METRO	3,541,949	10.5%	2.7%	13.2%
TOTAL NON-METRO	842,972	12.6%	5.3%	17.9%
REGION 1				
METRO SUBTOTAL	106,725	9.7%	3.1%	12.8%
NON-METRO SUBTOTAL	88,803	12.4%	3.9%	16.3%
REGION SUBTOTAL	195,528	10.9%	3.5%	14.4%
REGION 2				
METRO SUBTOTAL	63,618	8.9%	2.9%	11.9%
NON-METRO SUBTOTAL	79,036	10.3%	5.0%	15.3%
REGION SUBTOTAL	142,654	9.7%	4.1%	13.8%
REGION 3				
METRO SUBTOTAL	1,037,412	7.0%	1.8%	8.8%
NON-METRO SUBTOTAL	78,030	8.3%	4.1%	12.4%
REGION SUBTOTAL	1,115,442	7.1%	2.0%	9.0%
REGION 4				
METRO SUBTOTAL	108,408	9.9%	3.5%	13.4%
NON-METRO SUBTOTAL	140,894	10.6%	5.1%	15.7%
REGION SUBTOTAL	249,302	10.3%	4.4%	14.7%
REGION 5				
METRO SUBTOTAL	99,478	10.9%	3.5%	14.4%
NON-METRO SUBTOTAL	83,401	11.3%	5.9%	17.1%
REGION SUBTOTAL	182,879	11.1%	4.6%	15.7%
REGION 6				
METRO SUBTOTAL	947,604	9.3%	2.5%	11.8%
NON-METRO SUBTOTAL	46,254	10.3%	4.5%	14.8%
REGION SUBTOTAL	993,858	9.4%	2.6%	11.9%

SOURCE: U.S. CENSUS SUMMARY TAPE FILE 3, TABLE P123, 1990.

TABLE 4 : FAMILIES BELOW POVERTY LEVEL-STATE OF TEXAS AND REGIONS, 1990

	TOTAL NUMBER OF FAMILIES	% FAMILIES BELOW POVERTY		% ALL FAMILIES BELOW POVERTY LEVEL
		WITH CHILDREN	WITHOUT CHILDREN	
REGION 7				
METRO SUBTOTAL	326,968	8.6%	2.6%	11.2%
NON-METRO SUBTOTAL	105,076	11.2%	5.6%	16.8%
REGION SUBTOTAL	432,044	9.2%	3.3%	12.5%
REGION 8a				
METRO SUBTOTAL	352,348	12.6%	3.0%	15.7%
NON-METRO SUBTOTAL	76,311	12.0%	5.6%	17.7%
REGION SUBTOTAL	428,659	12.5%	3.5%	16.0%
REGION 8b				
METRO SUBTOTAL	268,948	24.0%	5.1%	29.2%
NON-METRO SUBTOTAL	89,019	25.0%	7.7%	32.7%
REGION SUBTOTAL	357,967	24.3%	5.8%	30.0%
REGION 9				
METRO SUBTOTAL	86,352	10.9%	3.0%	13.8%
NON-METRO SUBTOTAL	50,010	14.3%	4.1%	18.4%
REGION SUBTOTAL	136,362	12.1%	3.4%	15.5%
REGION 10				
METRO SUBTOTAL	144,088	18.9%	3.5%	22.4%
NON-METRO SUBTOTAL	6,138	20.3%	8.4%	28.6%
REGION SUBTOTAL	150,226	18.9%	3.7%	22.6%

SOURCE: U.S. CENSUS SUMMARY TAPE FILE 3, TABLE P123, 1990.

**TABLE 5 : MEDIAN HOUSEHOLD INCOME
-STATE OF TEXAS AND REGIONS, 1989**

	MEDIAN HOUSEHOLD INCOME
STATE OF TEXAS	\$27,016
TOTAL AVERAGE METRO MEDIAN INCOME	\$27,282
TOTAL AVERAGE NON-METRO MEDIAN INCOME	\$20,441
REGION 1	
AVERAGE METRO MEDIAN INCOME	\$25,424
AVERAGE NON-METRO MEDIAN INCOME	\$21,735
AVERAGE REGION MEDIAN INCOME	\$22,005
REGION 2	
AVERAGE METRO MEDIAN INCOME	\$24,280
AVERAGE NON-METRO MEDIAN INCOME	\$19,478
AVERAGE REGION MEDIAN INCOME	\$19,798
REGION 3	
AVERAGE METRO MEDIAN INCOME	\$33,357
AVERAGE NON-METRO MEDIAN INCOME	\$24,368
AVERAGE REGION MEDIAN INCOME	\$29,099
REGION 4	
AVERAGE METRO MEDIAN INCOME	\$24,529
AVERAGE NON-METRO MEDIAN INCOME	\$20,548
AVERAGE REGION MEDIAN INCOME	\$21,240
REGION 5	
AVERAGE METRO MEDIAN INCOME	\$25,661
AVERAGE NON-METRO MEDIAN INCOME	\$18,676
AVERAGE REGION MEDIAN INCOME	\$20,073

NOTE: Average median is calculated by averaging the median household income of counties within each category.

SOURCE: U.S. CENSUS SUMMARY TAPE FILE 3, TABLE P80A

**TABLE 5 : MEDIAN HOUSEHOLD INCOME
-STATE OF TEXAS AND REGIONS, 1989**

	MEDIAN HOUSEHOLD INCOME
REGION 6	
AVERAGE METRO MEDIAN INCOME	\$30,698
AVERAGE NON-METRO MEDIAN INCOME	\$24,734
AVERAGE REGION MEDIAN INCOME	\$27,946
REGION 7	
AVERAGE METRO MEDIAN INCOME	\$25,287
AVERAGE NON-METRO MEDIAN INCOME	\$19,916
AVERAGE REGION MEDIAN INCOME	\$21,169
REGION 8a	
AVERAGE METRO MEDIAN INCOME	\$27,282
AVERAGE NON-METRO MEDIAN INCOME	\$21,015
AVERAGE REGION MEDIAN INCOME	\$22,334
REGION 8b	
AVERAGE METRO MEDIAN INCOME	\$20,063
AVERAGE NON-METRO MEDIAN INCOME	\$16,816
AVERAGE REGION MEDIAN INCOME	\$17,396
REGION 9	
AVERAGE METRO MEDIAN INCOME	\$26,438
AVERAGE NON-METRO MEDIAN INCOME	\$22,049
AVERAGE REGION MEDIAN INCOME	\$22,488
REGION 10	
AVERAGE METRO MEDIAN INCOME	\$22,644
AVERAGE NON-METRO MEDIAN INCOME	\$16,311
AVERAGE REGION MEDIAN INCOME	\$17,367

NOTE: Average median is calculated by averaging the median household income of counties within each category.

SOURCE: U.S. CENSUS SUMMARY TAPE FILE 3, TABLE P80A

TABLE 6 : HOUSING UNITS BY TENURE - STATE OF TEXAS AND REGIONS, 1990

	TOTAL HOUSING UNITS	OCCUPIED HOUSING				VACANT HOUSING		
		OWNER OCCUPIED	PERCENT OWNER OCCUPIED	RENTER OCCUPIED	PERCENT RENTER OCCUPIED	TOTAL OCCUPIED	TOTAL VACANT	PERCENT VACANT
STATE OF TEXAS	7,008,999	3,695,115	52.7%	2,375,822	33.9%	6,070,937	938,062	13.4%
METRO TOTAL	5,603,808	2,869,965	51.2%	2,076,674	37.1%	4,946,639	657,169	11.7%
NON-METRO TOTAL	1,405,191	825,150	58.7%	299,148	21.3%	1,124,298	280,893	20.0%
REGION 1								
METRO SUBTOTAL	172,504	93,570	54.2%	59,861	34.7%	153,431	19,073	11.1%
NON-METRO SUBTOTAL	138,875	82,837	59.6%	32,646	23.5%	115,483	23,392	16.8%
REGION SUBTOTAL	311,379	176,407	56.7%	92,507	29.7%	268,914	42,465	13.6%
REGION 2								
METRO SUBTOTAL	101,401	55,635	54.9%	32,937	32.5%	88,572	12,829	12.7%
NON-METRO SUBTOTAL	139,581	81,395	58.3%	27,366	19.6%	108,761	30,820	22.1%
REGION SUBTOTAL	240,982	137,030	56.9%	60,303	25.0%	197,333	43,649	18.1%
REGION 3								
NON-METRO SUBTOTAL	1,671,278	850,539	50.9%	636,180	38.1%	1,486,719	184,559	11.0%
NON-METRO SUBTOTAL	128,710	76,335	59.3%	29,472	22.9%	105,807	22,903	17.8%
REGION SUBTOTAL	1,799,988	926,874	51.5%	665,652	37.0%	1,592,526	207,462	11.5%
REGION 4								
METRO SUBTOTAL	166,773	100,327	60.2%	47,800	28.7%	148,127	18,646	11.2%
NON-METRO SUBTOTAL	226,504	143,026	63.1%	44,443	19.6%	187,469	39,035	17.2%
REGION SUBTOTAL	393,277	243,353	61.9%	92,243	23.5%	335,596	57,681	14.7%
REGION 5								
METRO SUBTOTAL	149,807	93,500	62.4%	40,738	27.2%	134,238	15,569	10.4%
NON-METRO SUBTOTAL	148,543	84,730	57.0%	29,269	19.7%	113,999	34,544	23.3%
REGION SUBTOTAL	298,350	178,230	59.7%	70,007	23.5%	248,237	50,113	16.8%

SOURCE: U.S. CENSUS SUMMARY TAPE FILE 1, TABLE 5 AND TABLE 26, 1980.
 SOURCE: U.S. CENSUS SUMMARY TAPE FILE 1, TABLE H2 AND TABLE H3, 1990.

TABLE 6 : HOUSING UNITS BY TENURE - STATE OF TEXAS AND REGIONS, 1990

	TOTAL HOUSING UNITS	OCCUPIED HOUSING				VACANT HOUSING		
		OWNER OCCUPIED	PERCENT OWNER OCCUPIED	RENTER OCCUPIED	PERCENT RENTER OCCUPIED	TOTAL OCCUPIED	TOTAL VACANT	PERCENT VACANT
REGION 6								
METRO SUBTOTAL	1,529,776	746,514	48.8%	585,331	38.3%	1,331,845	197,931	12.9%
NON-METRO SUBTOTAL	78,649	43,042	54.7%	20,682	26.3%	63,724	14,925	19.0%
REGION SUBTOTAL	1,608,425	789,556	49.1%	606,013	37.7%	1,395,569	212,856	13.2%
REGION 7								
METRO SUBTOTAL	566,469	253,988	44.8%	247,743	43.7%	501,731	64,738	11.4%
NON-METRO SUBTOTAL	186,920	107,662	57.6%	36,356	19.5%	144,018	42,902	23.0%
REGION SUBTOTAL	753,389	361,650	48.0%	284,099	37.7%	645,749	107,640	14.3%
REGION 8a								
METRO SUBTOTAL	533,573	284,055	53.2%	193,194	36.2%	477,249	56,324	10.6%
NON-METRO SUBTOTAL	123,196	74,837	60.7%	25,369	20.6%	100,206	22,990	18.7%
REGION SUBTOTAL	656,769	358,892	54.6%	218,563	33.3%	577,455	79,314	12.1%
REGION 8b								
METRO SUBTOTAL	390,649	211,661	54.2%	118,050	30.2%	329,711	60,938	15.6%
NON-METRO SUBTOTAL	140,504	78,351	55.8%	33,100	23.6%	111,451	29,053	20.7%
REGION SUBTOTAL	531,153	290,012	54.6%	151,150	28.5%	441,162	89,991	16.9%
REGION 9								
METRO SUBTOTAL	134,105	75,552	56.3%	41,098	30.6%	116,650	17,455	13.0%
NON-METRO SUBTOTAL	82,411	47,508	57.6%	17,466	21.2%	64,974	17,437	21.2%
REGION SUBTOTAL	216,516	123,060	56.8%	58,564	27.0%	181,624	34,892	16.1%
REGION 10								
METRO SUBTOTAL	187,473	104,624	55.8%	73,742	39.3%	178,366	9,107	4.9%
NON-METRO SUBTOTAL	11,298	5,427	48.0%	2,979	26.4%	8,406	2,892	25.6%
REGION SUBTOTAL	198,771	110,051	55.4%	76,721	38.6%	186,772	11,999	6.0%

SOURCE: U.S. CENSUS SUMMARY TAPE FILE 1, TABLE 5 AND TABLE 26, 1980.
 SOURCE: U.S. CENSUS SUMMARY TAPE FILE 1, TABLE H2 AND TABLE H3, 1990.



GLOSSARY

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.

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.

AFFORDABLE HOUSING: Housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

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.

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.

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 benefitted 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 benefitted during the year if the home's rehabilitation is completed. A first-time homebuyer is benefitted if a home is purchased during the year. A homeless person is benefitted if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefitted, 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)

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.

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.

COMMITTED: Generally means there has been a legally binding commitment of funds to specific project to undertake specific activities.

CONSISTENT WITH THE CHAS: A determination made by the jurisdiction that a program application meets the following criterion: The Annual Plan for that fiscal year's funding indicates the jurisdiction has planned to apply for the program or was willing to support an application by another entity for the program; the activities serve the geographic area designated in the plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

COST BURDEN > 30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income based on data published by the U.S. Census Bureau.

COST BURDEN > 50% (SEVERE COST BURDEN): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

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. A person shall be considered to have a disability or 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 of 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.

DISPLACED HOMEMAKER: A means an individual who 1) is an adult; 2) has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family; and 3) is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.

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.

ELDERLY HOUSEHOLD: A family in which the head of the household or spouse is at least 62 years of age.

ELDERLY PERSON: A person who is at least 62 years of age.

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.

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").

FAMILY SELF-SUFFICIENCY (FSS) PROGRAM: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

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.)

FIRST-TIME HOMEBUYER: 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 homebuyer.

FmHA: The Farmers Home Administration, or programs it administers.

FOR RENT: Year-round housing units which are vacant and offered/available for rent. (U.S. Census definition).

FOR SALE: Year-round housing units which are vacant and offered/available for sale only (U.S. Census definition).

FRAIL ELDERLY: An elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities). (See Section 889.105)

GOVERNMENT-SPONSORED MORTGAGE FINANCE CORPORATIONS: The Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, and the Federal Agricultural Mortgage Corporation.

GROUP QUARTERS: Facilities providing living quarters that are not classified as housing units. (U.S. Census definition). Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME: The HOME Investment Partnerships Act, which is Title II of the National Affordable Housing Act.

HOME FUNDS: Funds made available under this part through allocations and reallocations, plus all repayment and interest or other return to the investment of these funds.

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 of older) without children.

HOMELESS YOUTH: Unaccompanied person (17 years of age or under) who is living in situations described by terms "sheltered" or "unsheltered".

HOMEOWNERSHIP: Housing that is for purchase (with or without rehabilitation) qualifies as affordable housing if it (1) *is purchased by a low-income, first-time homebuyer 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.*

HOPE 1: The HOPE for Public and Indian Housing Homeownership Affordable Program, which is Title IV, Subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multifamily Units Program, which is Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single Family Homes Program which is Title IV, Subtitle C of the National Affordable Housing Act.

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, remodelling, 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 an 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)

HUD: The United States Department of Housing and Urban Development.

INSTITUTIONS/INSTITUTIONAL: Group quarters for persons under care or custody. (U.S. Census definitions)

JURISDICTION: A state or unit of local government.

LARGE RELATED: A household of 5 or more persons which includes at least 2 related persons.

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: 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.

LOW INCOME NEIGHBORHOOD: A neighborhood that has at least 52 percent of its households at or below 80 percent of median income for the area.

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.

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.)

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, but need not, encompass the entire area of a unit of general local government.

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.

NONMETROPOLITAN AND NON-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.

NONPROFIT 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 government 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).

OPERATING COSTS: Costs incurred by a State or nonprofit organization in connection with a project that it owns or operates as a homeless shelter or that it rents and operates as low-income housing (the individual housing units in the project are subrented to low-income tenants). The costs include maintenance, minor or routine repair, security, rent for the project, and utilities.

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 construction 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 it 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.

PERSON WITH DISABILITIES: A household composed of one or more persons, at least one of whom is an adult, who has a disability. (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 durations; (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.

PHYSICAL DEFECTS: A housing unit lacking complete kitchen or bathroom (U.S. Census definition)

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) Preconstruction 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")

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-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.

PROJECT COMPLETION: All necessary title transfer requirements and construction work have been performed and the project, in HUD's judgement, 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.

PUBLIC HOUSING CIAP: Public Housing Comprehensive Improvement Assistance Program.

PUBLIC HOUSING MROP: Public Housing Major Reconstruction of Obsolete Projects.

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.

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 Malayan, 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.

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 judgement, mortgage or otherwise.

RECIPIENT: Community housing development organizations, non-profit organizations, local units of government and public housing authorities.

RECONSTRUCTION: HUD guidelines regarding reconstruction are as follows: *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 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.

RENT BURDEN > 30% (COST BURDEN): The extent to which gross rents, including utility costs, exceed 30 percent of the gross income, based on data published by the U.S. Census Bureau.

RENT BURDEN > 50% (SEVERE COST BURDEN): The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

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.

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.

SECONDARY HOUSING ACTIVITY: A means of providing or producing affordable housing--such as rental 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 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.

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%.

SEVERE MENTAL ILLNESS: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

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.

SMALL RELATED: A household of 2 to 4 persons which includes at least two related persons.

SPECIAL NEEDS: (Nonhomeless persons with): Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency. (See also *Assisted Household or Person; or Disabled Household*)

STATE RECIPIENT: A unit of local government designated by a state to receive HOME funds from a state to carry out HOME Program activities.

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 AND NOT SUITABLE FOR REHAB: By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

SUBSTANDARD CONDITION BUT SUITABLE FOR REHAB: 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 AMENDMENT: A major change in a housing strategy submitted between scheduled annual submissions. It will usually involve a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

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 SERVICE NEED IN FSS PLAN: The plan that PHAs administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training, preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

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.

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.

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 & Poor's 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)

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.

UNSHELTERED: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as a regular sleeping accommodation for human beings (e.g., streets, parks, alleys, etc.)

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: Vacant 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)

VACANT HOUSING UNIT: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

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.)

WORST-CASE NEEDS: Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

YEAR ROUND HOUSING UNITS: Occupied and vacant housing units intended for year round use (U.S. Census definition). Housing units for seasonal or migratory use are excluded.

NOTE: *Terms not defined above may be defined in the specific instructions for each table. If a term is not defined, the jurisdiction is to provide its own definition.*





Matching Funds and Other Resources

A. State Funds and Appropriations

1. Housing Trust Fund
 - a. Estimated revenue stream
 - b. Permitted uses
2. Real estate related taxes/fees
 - a. Transfer tax
 - b. Documentary stamp tax
 - c. Other
3. Direct appropriations
4. Donated Land
5. Other Sources
 - a. Bond refunding
 - b. In-kind contributions
 - c. Funds from other state agencies
 - (1) Governor's Energy Office Programs
 - (2) Supportive services funded through human service providers

B. Local Funds and Contributions

1. Land and Real Property donations
2. Tax waivers and abatements
3. Fee waivers
4. Infrastructure development
5. Cash match
 - a. Through Texas Community Development Program program
 - b. Appropriations

C. Private Funds and Contributions

1. Foundations & Corporations
2. Loan consortium
3. Banks and Savings & Loans
4. Federal Home Loan Bank Affordable Housing Programs
5. Donated/*pro bono* services & materials
 - a. Developers/Homebuilders
 - b. Donations of property
 - c. Professional services

MATCHING FUND SOURCES

1. State Source

TDHCA Bond Refunding: \$1 million

Description of Funding Source

The Texas Department of Housing and Community Affairs has refunded its 1980 Series Single Family Mortgage Bond. The agency realized a lower interest rate on the new bond issue, while still retaining (and collecting payments under) the original mortgage interest rate on the existing loan portfolio. The "spread" between these two interest rates will bring significant new revenue to the agency over the next 10 years.

Amount of Funds Anticipated

TDHCA realized \$2 million in revenues during FY 1992. In 1993, \$1.9 million is expected to be available.

Restrictions on Fund Use

Funds will be used to benefit single family housing and must be provided in the form of a loan. Zero interest loans are allowed, but the principal must be repaid to the agency.

Estimated Amount Available for Matching Funds

If revenues from the bond refunding are paid through a "HOME Trust Account", all of the bond refunding amounts will count as match. If funds are distributed from, and paid back to the Texas Department of Housing and Community Affairs, however, only the value of any interest subsidy on the loan will count as a match.

We assume that revenues from the bond refunding will be paid through a "HOME Trust Account" in order to qualify as 100% match. We further estimate that a portion of the available funds will be used to programs other than those than can be matched through HOME. Thus, of the total \$1.5 million expected to be realized from the refunding in 1992, we estimate that approximately \$1 million will be available for use as matching funds.

Texas Water Development Bonds: Amount Undetermined

Description of Funding Source

Funding is available through the Texas Water Development Board (TWDB) for water and sewer projects in the *colonias*. These funds were made available through the sale of tax exempt bonds and are provided to localities as a combination grant and loan.

Amount of Funds Anticipated

During fiscal year 1992 the Texas Water Development Board has increased its bond authorization the infrastructure in the *Colonias* from \$100 million to \$250 million. Eight localities have been awarded a combined total of \$27.5 million for the construction of water and sewer projects in the *Colonias* along the Texas-Mexico border. Another \$750,135 has been awarded as facility planning grants to fifteen communities along the border. (Map in Appendix A)

Restrictions on Fund Use

Funds must be used for water & sewer projects. Since these monies were made available through tax exempt financing, only the amount that is provided in the form of a grant would count as a match under HOME. Seventy-one (71%) percent of this amount has been awarded as grants. These funds will be counted as match funds under HOME only when the infrastructure construction money directly benefits an affordable housing project and are completed no more than 12 months before HOME funds are committed to the housing project.

Estimated Amount Available for Matching Funds

Seventy-one (71%) of the construction funds have been awarded as grants for the eight localities which have received funds for the construction of water and sewer projects. It is anticipated that another \$20-\$40 million will be awarded during the 1993 fiscal year. These funds will again be awarded for the construction of infrastructure facilities such as wastewater treatment or water service and the grant-loan ratio will be approximately 74% to 25%.

2. Local Sources

Local Contributions to State CDBG:

Description of Funding Source

Under the State Community Development Program, requests for funding are given stronger consideration if a locality contributes matching funds to the project. Because this is not a federal requirement under the CDBG program, these contributions could count as matching funds, so long as the original source of funds is not tax exempt financing.

Amount of Funds Anticipated

In 1991, \$10 million in matching funds were committed by local governments for community development projects.

Restrictions on Fund Use:

Matching funds must be used for the community development project to which they have been dedicated by the local government. In addition, since the majority of local contributions are dedicated to infrastructure development, the infrastructure must directly benefit the affordable housing project receiving HOME funds, and be completed within 24 months after funds are dedicated to the housing project.

Estimated Amount Available for Matching Funds

Of the \$10 million contributed by local governments for CDBG program year 1991, approximately four percent is to be used on infrastructure projects that directly benefit housing.

While the figures for 1991 are consistent with those included in last year's CHAS, an increase in matching funds committed by local governments is expected. This is a result of the fact that CDBG applicants applying for infrastructure improvements and housing projects, which will complement HOME program projects, will receive special consideration (additional points), thereby improving their chances of receiving CDBG funding.

CDBG Program Income: \$26,200

Description of funding Source

Many of the economic development projects funded under the State CDBG programs are now generating program revenue for the local community. This revenue is currently targeted to economic development efforts in their respective communities, but could be made available as matching funds for affordable housing.

Amount of funds Anticipated

Approximately \$3 million in program income is available at the local level.

Restrictions on Fund Use

Currently, the Texas Community Development Program requires that program revenue realized from economic development projects be used for further economic development in the local community. The State may revise its requirements in order to allow the use of program income funds for housing. However, it is imperative to consider the need for economic development/job creation in small communities and support efforts to help low income people become self-sufficient.

Local Fee & Permit Waivers: Amount Undetermined

Description of Funding Source

Local governments have the option of waiving permit fees, and other construction related fees as a means of meeting the matching fund requirements under HOME. Several communities in the state currently offer this service within locally designated Enterprise Zones, or for affordable housing projects undertaken by organizations such as Habitat for Humanity.

Amount of Funds Anticipated

Unable to estimate. The value of permit waivers varies significantly among communities. In addition, each community may have different permit or fee waivers that they are willing to offer.

Restrictions on fund Use

None

Estimated Amount Available for Matching Funds

Unable to estimate. However, we anticipate that this will be a major source of matching funds since many of the communities responding to the THA/TDCA survey listed this as the mechanism they would most likely to meet HOME matching fund requirements.

3. Private Sources

Federal Home Loan Bank: \$139,000

Description of Funding Source

Under FIRREA, the Federal Home Loan Bank is required to set aside a percentage of its previous years' net income for making subsidized advances to member institutions. These advances are then used as capital advances or interest rate subsidies on loans that provide housing to low and very low income families. Funding may be used for purchase, rehabilitation and construction of rental housing, or for the purchase of homes by low income persons.

Amount of Funds Anticipated

The Federal Home Loan Bank of Dallas will allocate approximately \$3.25 million in '92 funds available under the Affordable Housing Program. It is estimated that \$2 million will be available for FY '93.

Restrictions on Fund Use

Single family loans made under this program must assist low income persons earning 80% or less than the area median income. Multifamily loans must be used for rental housing in which at least 20% of the units are set aside for very low income households (earning 50% or less than the median income).

Funding is only available through member institutions of the Federal Home Loan Bank. Funds are distributed on a competitive basis, with two funding rounds per year.

Estimated Amount Available for Matching funds

The \$3.25 million available under the Affordable Housing Program in 1992 will be distributed within the entire region that is overseen by the FHLB District Office in Dallas. Based on previous years' history, approximately 61% of these funds will be used in the state of Texas. Based on the \$3.25 million available, this would realize \$1.982 million in FHLB funds for Texas. Of this amount, we estimate that 7% of the funds, or \$139,000 could be used as matching funds under the State HOME program. This estimate is based on previous use of the program among rural areas that the State will be targeting for assistance.

Please note that the above estimate is very conservative. The FHLB estimates that funding availability of funds under the Affordable Housing Program may be higher than \$3.25 million if more commercial banks become members. In addition, the FHLB is seeking to increase use of its program among rural areas, thus expanding the amount of funding available as matching funds under the State HOME program.

Private & Corporate Foundations

Description of Funding Source

This funding source consists of grants, or interest free loans made by private foundations and corporate foundations for affordable housing projects.

Amount of Funds Anticipated

Unable to estimate. Although Texas has a large number of foundations in the state, the majority have no history of contributing to housing or community development projects.





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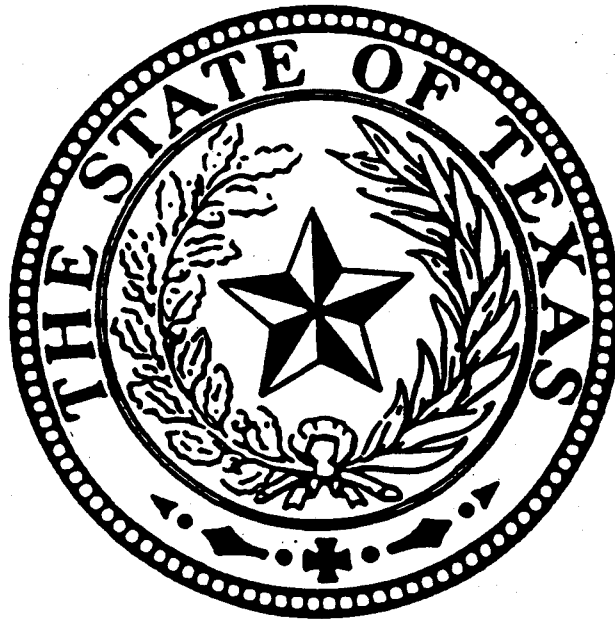


State of Texas

Comprehensive Housing Affordability Strategy

Annual Plan - Fiscal Year 1993

Annual Performance Report - Fiscal Year 1992



Approved by HUD

January 27, 1993

Texas Department of Housing and Community Affairs



State of Texas Comprehensive Housing Affordability Strategy:

**ANNUAL PERFORMANCE REPORT
FISCAL YEAR 1992**

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INTRODUCTION

The Annual Performance Report for Fiscal Year 1992 is the first opportunity for the State of Texas to review its performance of its five year Comprehensive Housing Affordability Strategy (CHAS). The CHAS was first written in October 1991 and included not only a five year plan for affordable housing, but also a one year action plan for fiscal year 1992 (October 1, 1991-September 30, 1992). The focus of the State CHAS was on the non-participating jurisdictions of Texas which did not receive federal HOME funding. This Annual Performance Report for FY92 is a comparative review and analysis of the CHAS Annual Plan with the actual accomplishments of those non-participating jurisdictions in State of Texas during the year.

Part One of the Performance Report will review the resources made available to the State of Texas for affordable housing in FY92, the investment of the available resources, the households assisted during the year, as well as other significant accomplishments. This review will include a comparison of actual activity during FY92 with anticipated activity described in the CHAS Annual Plan.

Part Two of the Performance Report will assess the State's FY92 performance with respect to achievement of the CHAS five year strategy priorities and objectives and discuss any adjustments to the five year strategy.

This report was prepared by the Texas Department of Housing and Community Affairs, which is also the author of the State of Texas CHAS. The structure of the Performance Report is based upon an outline of required information and instructions from the U.S. Department of Housing and Urban Development (HUD). The process undertaken to receive public comment on the Performance Report is described in Appendix A. A summary of the public comments and actions taken to address the comments are included as Appendix B.



PART I: ANNUAL PERFORMANCE FY92

A. RESOURCES MADE AVAILABLE TO THE STATE

Table A provides a review of the program resources which were both anticipated to be available to the State of Texas, and those resources which were actually made available to the State in FY92.

Significant differences exist between the resources which were anticipated in the Annual Plan for FY92 and those which were actually received. In several instances the information provided in the Annual Plan does not differentiate between funds available to the State of Texas, and funds which would be available to other organizations within the state. For instance the Annual Plan anticipates \$400,000 to be available through the HOPE 1 program, although these funds are not actually available to the State of Texas (non-eligible applicant). The significant differences in the various programs between anticipated and actual resources available occurred for the following reasons:

- 1.) The amount of funds available for housing activities from the Community Development Block Grant program (CDBG - Line 2) was increased to approximately \$2,601,000.
- 2.) The Annual Plan anticipated a total amount of \$6,500,000 (Line 4) for the State Weatherization Program. However, the Department of Energy only provided \$2,040,000 for this program, while the State provided \$4,700,000 (Line 18).
- 3.) The State was not an eligible applicant for funds from HOPE I (Line 5) and therefore no funds were available.
- 4.) The State did not apply for any HOPE II funds (Line 6). HOPE II is primarily designed for the conversion of multifamily properties to cooperative housing by resident organizations and not-for-profit organizations.

CHAS: Annual Performance Report FY92

Table A: Resources Made Available to the State of Texas During FY92

Funding Source	A Funds Anticipated in FY92 Annual Plan (S000s)	B Actual Funds Made Available in FY92 (S000s)	C Funds Expended and/or Committed Before End of FY92 (S000s)
<i>Federal Funds:</i>			
<i>A. Formula/Entitlement Programs</i>			
1 HOME*	32,250	33,638	1,166 ¹
2 CDBG (Housing)	1,000	2,601	2,601
3 Emergency Shelter Grant	1,925	1,912	1,912
4 Dept. of Energy	6,500	2,040	2,040 ²
<i>B. Competitive Programs</i>			
5 HOPE I	400	0	0
6 HOPE II	2,000	0	0
7 HOPE III	12,500	1,385	1,385 ³
8 Perm. Hsg. for Handicapped	214	211	0
9 Shelter Plus Care	4,000	0	0
10 Sec. 8 Rental Vouchers/Cert.	NA	4,944	4,944
11 Tax Credits (Annual \$ Amount)	21,233	21,686	15,174
12 PATH	2,371	1,771	1,771
13 Rental Rehab	1,290	1,226	1,226
<i>Subtotal Federal Funds:</i>	85,683	71,414	32,219
<i>State Funds:</i>			
14 Down Payment Assistance Program	1,000	1,000	69
15 SF Mortgage Revenue Bonds	172,800	326,751	152,002
16 State Matching Funds	9,000	332	332
17 State Housing Trust Fund	NA	7,421	0
18 Weatherization Programs	0	4,700	4,700 ²
19 Home Improvement Loan Program	NA	1,900	0
<i>Subtotal State Funds:</i>	182,800	342,104	157,103
<i>Private Funds</i>			
20 FHLB Affordable Hsg. Program	138	0	0
21 Private and Corporate Foundations	255	0	0
<i>Subtotal Private Funds:</i>	393	0	0
22 Total - All Sources	268,876	413,518	189,322

¹ The deadline for applying for HOME funds was September 30, 1992. Because of this, no HOME funds could be committed in FY92.

² FY92 Anticipated Federal Funds for the DOE Programs was \$6,500,000 (line 4). Actual funds received were \$6,740,000 - reported as \$2,040,000 Federal funds on line 4 and \$4,700,000 of State Oil Overcharge funds on line 18.

³ The FY92 anticipated HOPE 3 grant total included all grants to be awarded to applicants in the State of Texas (the actual total was \$10,620,800). Line 7, column B identifies only those HOPE 3 grants which TDHCA was the applicant.

- 5.) The State applied for three HOPE III grants (Line 7) and received two grants for a total of \$1,385,000. The estimate of \$12,500,000 in the Annual Plan included funds available to other organizations within the State.
- 6.) The State did not apply for the Shelter Plus Care program (Line 9). This program serves persons who are homeless and disabled, and would require a joint application with a homeless service provider in a non-participating jurisdiction.
- 7.) The Annual Plan underestimated the amount of funds available by \$154 million from the State's Mortgage Revenue Bond Program (Line 15).
- 8.) Most of the State Matching Funds (Line 16) anticipated in FY92 were transferred to the State Housing Trust Fund (\$6.4 million - Line 17). An additional \$1.0 million in unencumbered funds was added to the housing trust fund by TDHCA's Board of Directors.
- 9.) The private funds (Line 20 and 21) which were anticipated in the Annual Plan were made available to other organizations in the state, not the State of Texas.

Overall, the Annual Plan for FY92 underestimated the total amount of resources available to the State (Line 22). At the time, the Annual Plan for FY92 was written, there was no basis for anticipating funds for the State Housing Trust Fund or the Home Improvement Loan Program.

B. INVESTMENT OF AVAILABLE RESOURCES

Resources Which Were Not Committed and/or Expended in FY92

Column C of Table A shows the amount of resources actually committed and/or expended by the State during FY92. Of the resources which were available to the State in FY92, not all of the resources were committed and/or expended before the end of the fiscal year for several reasons:

- 1.) HOME funds of \$33,638,000 (Line 1) were made available to the State on April 22, 1992. Fifteen percent of these funds were set-aside for Community Housing Development Organizations (CHDOs). By September 30, 1992, the Texas Department of Housing and Community Affairs (TDHCA) had received 273 applications requesting \$114 million in HOME funding for rehabilitation of owner-occupied rental housing and tenant-based rental assistance. A second HOME application is due on October 30, 1992 for development of specific rental projects. TDHCA transferred approximately \$1,166,000 to "threshold communities" in FY92 enabling them to become participating jurisdictions under the HOME program (see p.26 in the FY 1993 Annual Plan).
- 2.) TDHCA was approved for funding from the Permanent Housing for the Handicapped Program (Line 8) in FY92. Negotiations for site control of the housing project are being completed and, therefore, no funds have been committed or expended.
- 3.) TDHCA did not allocate the full amount of low income housing tax credits (LIHTC - Line 11) available for FY92 before the expiration of the federal program on June 30. If the tax credit program had been authorized by Congress for a full twelve months, then TDHCA would more than likely have been able to allocate all of the available tax credits. Upon re-authorization of the LIHTC program for FY93, TDHCA expects to

be able to allocate the remaining portion of tax credits available for FY92. Although the FY92 LIHTC program ended in June, TDHCA is still allocating approximately \$5 million in recaptured tax credits from FYs 1991 and 1992 allocation (amount not included in Table A).

- 4.) While \$1 million was authorized in January 1992 for the Down Payment Assistance Program (Line 14), it took until July 1992 for enough lenders to become involved and get their staff trained for the applications to begin to be processed in any volume. Only \$69,000 was expended in FY92 with the balance of the funds available in FY93.
- 5.) While the State had approximately \$327 million available for the Single Family Mortgage Revenue Bond Program (Line 15) in FY92, not all of these funds were intended to be spent in FY92. It takes about two years to fully utilize the funds in a Single Family bond program. The bond funds which were not fully committed in FY92 will be available in the forward years.
- 6.) The State Housing Trust Fund (Line 17) was not funded until the end of FY92. Applications requesting over \$28 million in funding were received in August and are under review. Ten percent of the Trust Fund has been set-aside for technical assistance and capacity building of not-for-profit housing developers. These funds have not been committed to particular projects as yet.

Program Funds Invested in FY92 by CHAS Priority

Aside from the programs described above, all of the other program resources available to the State were committed or expended for a total investment of approximately \$189 million. Table B shows these programs and the CHAS priority which was forwarded by the program. The following discussion is organized by the different program investments which help

accomplish each CHAS priority. Please refer to Table B as a source for the information below.

PRIORITY ONE: To make decent, safe and affordable housing available to low and very low income homeowners and homebuyers.

HOME (Line 1): Because HOME funds were received so late in FY92, only the funds needed by "threshold communities" to make them eligible as participating jurisdictions in the HOME program were committed. A total of \$1,166,000 was allocated to the following eight cities:

THRESHOLD COMMUNITIES	ALLOCATION AMOUNT
Abilene	\$187,000
Amarillo	22,000
Arlington	32,000
Bexar County	155,000
Galveston	197,000
McAllen	157,000
Odessa	226,000
Wichita Falls	190,000
TOTAL	\$1,166,000

Now that they are participating jurisdictions, these communities are empowered to conduct their own housing needs analysis, prepare a CHAS, and administer their own programs, independent of the state CHAS.

Community Development Block Grant (Line 2): In FY92 approximately \$2.6 million was invested in the rehabilitation of 193 low-income, owner-occupied homes. These homes are located throughout the state in non-entitlement areas which do not otherwise receive CDBG funding.

CHAS: Annual Performance Report FY92

Table B: Investment of Available Resources During FY92

Funding Source	Funds Expended and/or Committed Before End of FY92 (\$000s)	CHAS Priority 1: ...affordable homeownership...	CHAS Priority 2: ...affordable rental housing...	CHAS Priority 3: ...housing/services for the homeless...	CHAS Priority 4: ...housing for special needs...	CHAS Priority 5: ...tech. assistance, capacity building...
<i>Federal Funds:</i>						
<i>A. Formula/Entitlement Programs</i>						
1 HOME	1,166	1,166				
2 CDBG (Housing)	2,601	2,601				
3 Emergency Shelter Grant	1,912			1,912		
4 Dept. of Energy	2,040	2,040				
<i>B. Competitive Programs</i>						
5 HOPE 3	1,385	1,385				
6 Sec. 8 Rental Vouchers/Cert.	4,944		4,944			
7 Tax Credits (Annual \$ Amount)	15,174		15,174			
8 PATH	1,771			1,771		
9 Rental Rehab	1,226		1,226			
<i>Subtotal Federal Funds:</i>	<i>32,219</i>	<i>7,192</i>	<i>21,344</i>	<i>3,683</i>	<i>0</i>	<i>0</i>
<i>State Funds:</i>						
10 Down Payment Assistance Program	69	69				
11 SF Mortgage Revenue Bonds	152,002	152,002				
12 State Matching Funds	332	332				
13 Weatherization Programs	4,700	4,700				
<i>Subtotal State Funds:</i>	<i>157,103</i>	<i>157,103</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Total - All Sources	189,322	164,295	21,344	3,683	0	0

Department of Energy/State Weatherization Programs(Lines 4 & 13): In FY92 approximately \$6,740,000 was invested of federal and state funds in minor home repair for approximately 2,500 very-low and low income homeowners. Approximately 50% of these homeowners are elderly and 14% of these homeowners have disabilities. This program served households throughout the state.

HOPE III (Line 5): Late in FY92 TDHCA was awarded two HOPE III grants to provide affordable home ownership for approximately 58 low-income households. (Three grant applications had been completed by TDHCA). TDHCA was awarded approximately \$1,385,000 from the U.S. Department of Housing and Urban Development (HUD) in conjunction with two not-for-profit organizations, Habitat for Humanity (six cities) and People for Progress, Inc. (Nolan and Mitchell Counties). TDHCA is matching the grant from HUD with \$332,000 in State funds. Habitat for Humanity is also providing approximately \$2 million in matching resources. While the HOPE III grants and State Matching Funds have been committed to these two projects, no funds were expended in FY92.

Down Payment Assistance Program (Line 10): In FY92 approximately \$69,000 was used to help 58 low income households reduce their down payment on a home financed through the Single Family Mortgage Revenue Bond Program.

Single Family Mortgage Revenue Bond Program (Line 11): In FY92 approximately \$152 million was expended to provide low interest mortgages for very-low, low, and moderate income first time homebuyers. A total of 3,165 homebuyers were assisted of which 319 were very low income (<50% of area median family income) and 1,298 were low income (51-80% of area median family income). Home loans were made throughout the state.

State Matching Funds (Line 12): A total of \$332,000 in matching funds were provided by the State for the HOPE III grants.

Weatherization Programs (Line 13): See Department of Energy/State Weatherization Programs description.

During FY92 the Farmers Home Administration (FmHA) also offered three programs within the state which help make home ownership more affordable for low-income households. The FmHA Section 502 Home Ownership Program provided \$22.25 million to 645 low income households for acquisition or new construction home loans in FY92. The FmHA Section 504 Loan Program provided \$689,580 to 133 low income households to finance home repairs in FY92. The FmHA Section 504 Grant Program provided \$834,080 in grants to 208 households for home repairs in FY92. (These programs were not reported in Table A or Table B because they are not included in the forms provided by HUD for preparation of the CHAS. Also, these programs are administered by FmHA, not the State of Texas.)

PRIORITY TWO: Provide safe, affordable rental units to low and very low income persons.

Section 8 Rental Vouchers and Certificates (Line 6): In FY92 TDHCA administered this federal rental assistance program and provided \$4,944,223 to 1,990 very low and low income households. The program is targeted to rural areas which are not presently being served by a public housing authority or a city rental assistance program.

Low Income Housing Tax Credit Program (Line 7): The State of Texas received an annual allocation of tax credits worth \$21,686,250. TDHCA was able to commit approximately \$15

million of tax credits before the expiration of the program on June 30, 1992. Tax credits are available to owners of rental housing which set-aside at least 20% of their units to be affordable for very low income households for a minimum of fifteen years (Most owners elect to set-aside 100% of their units). The amount of tax credits a property owner receives is determined in part by the number of units set aside, as well as the cost of acquisition, rehabilitation, or new construction. In FY92 over 8,900 units will be set aside as affordable for very-low and low income households which earn less than 60% of the area median income. Approximately 12% of the projects receiving tax credits in FY92 involved acquisition and rehabilitation, 50% involved just rehabilitation, and 40% involved new construction. Projects which received tax credits were located throughout the state.

Applications for the Texas tax credit program were first made available in February 1992. Applications were reviewed to determine those which met "threshold criteria." The threshold criteria basically determined whether or not a particular project was feasible. Applications which met the threshold criteria were ranked using a point scoring system to determine those which met the highest number of public priorities.

Texas Rental Rehabilitation Program (Line 9): In FY92 approximately \$1,226,000 was distributed to eight rental projects for rehabilitation. These rental properties benefited 350 low income households and were located in non-entitlement areas of Texas. This program ended in FY92, however rehabilitation of rental property is possible under the HOME program for FY93.

PRIORITY THREE: Provide housing and services to homeless persons and persons "at risk" of becoming homeless.

Emergency Shelter Grant Program (Line 3): In FY92 approximately \$1.9 million was distributed to shelters throughout the State. Of the total amount of funds, 20% was spent on shelter rehabilitation, 24% went towards rent and utility assistance, 28% to support services, and 29% to cover shelter operating costs. An estimated 40,400 homeless individuals benefited from this program.

The Emergency Food and Shelter Grant Program (ESFG) which is funded by the Federal Emergency Management Agency also provided \$9,124,722 to Texas in FY92. A significant portion of these funds are used for emergency rent and utility payments for households "at-risk" of becoming homeless. (This program is not reported in Table A or Table B because it is not included in the forms provided by HUD for preparation of the CHAS. Also the program is administered by private organizations, not the State of Texas.)

PRIORITY FOUR: Persons with special needs should have access to all housing assistance and essential supportive services.

PATH (Line 8): During FY92 the Texas Department of Mental Health and Mental Retardation spent \$1,771,000 to serve 7,004 individuals with mental illness or drug dependence who were either homeless or "at-risk" of becoming homeless. Most of these funds (96%) are used to provide support services throughout the state.

While PATH is the only state administered, housing related program which exclusively serves persons with special needs, all of the other programs described above also serve persons with special needs.

PRIORITY FIVE: Provide information and technical assistance to non-profit organizations, homeless providers, and other housing providers to build capacity and success in developing affordable housing.

Only limited operating funds were available to advance this priority in FY92. However, TDHCA sponsored the development of a statewide directory and analysis of not-for-profit housing developers. This study made an assessment of not-for-profit housing development capacity statewide and recommended strategies designed to assist in building up such development capacity. TDHCA also held nine workshops targeted to not-for-profit housing developers to assist them in preparing applications for the HOME program. Prior to the end of FY92, TDHCA had certified over 20 Community Housing Development Organizations. Also in FY92, 10% of the funds from the State Housing Trust Fund were "set-aside" for future technical assistance and capacity building projects based on the recommendation strategies described in the study above.

Geographic Distribution of Investments

The geographic distribution of investments is discussed above by program. During FY92 TDHCA focused its investment of funds in non-entitlement and non-participating jurisdictions of Texas. These communities are not eligible to apply directly to HUD for most federal housing funds, particularly CDBG and HOME funds.

Leveraging of Non-Federal Funds and Matching Funds

During FY92 TDHCA placed a high priority on the leveraging of limited government funds to produce affordable housing. Several federally funded programs in FY92 were used to leverage the following additional non-federal funds:

- 1.) The Department of Energy Weatherization Program provided over \$2 million which was matched by State funding of over \$4.7 million.
- 2.) The HOPE III grants (\$1,385,000) were matched by \$332,000 from the State Matching Fund and approximately \$2 million from Habitat for Humanity.
- 3.) The FY92 allocation of approximately \$15 million of low income housing tax credits will leverage or be combined with an estimated \$129 million in other financing for affordable rental projects.
- 4.) While the transfer of \$1,166,000 of HOME funds to "threshold communities" did not directly leverage additional State or private funds, it did leverage additional federal funding worth \$4,834,000.

Pattern of Actual Investment Compared to Planned Investment

The Annual Plan for FY92 describes an overall pattern of investment which is consistent with the actual investment of funds in FY92. Because HOME funds were received late and could not logistically be committed in FY92, many of the strategies outlined in the Annual Plan could not be implemented. The transfer of HOME funds to threshold communities was a recommendation of the Annual Plan. The Annual Plan also identifies several strategies to address priority five, which were not accomplished in FY92, but which will be developed in FY93 using funds from the State Housing Trust Fund.

C. HOUSEHOLDS ASSISTED

During FY92 the investment of federal funds by the State of Texas for housing programs benefited an estimated 41,464 households and 40,400 persons. The basis for this estimate is provided in Table C. Only the investment of federal funds is considered in Table C. Based on instructions from HUD, the Weatherization Programs are not included (because the weatherized homes are not fully rehabilitated to meet all Housing Quality Standards) and the PATH Program is not included (because the homeless are receiving services apart from housing assistance). Also, only those households which actually were assisted in FY92 are included in the total. An estimate of households which will benefit in future years from the investment of FY92 funds is not included. For example, the 58 households which will benefit from the HOPE 3 program will not actually benefit until FY93 and FY94 when they purchase their home, therefore they are not included in Table C.

Table C: Estimate of Households and Persons Assisted During FY92

	Federal Funding Source	Estimate of Persons	Estimate of Households Assisted
1	CDBG (housing)		193
2	Emergency Shelter Grant (persons)	40,400	
3	Section 8 Rental Vouchers/Certificates		1,990
4	Low Income Housing Tax Credits		8,931
5	Rental Rehab		350
	TOTAL HOUSEHOLDS ASSISTED	40,400	11,464

The Annual Plan for FY92 used different definitions supplied by HUD to estimate the number of households which will ultimately benefit from FY92 funds. Because of the different method used to estimate the households assisted, a comparison is not meaningful.

D. OTHER ACTIONS UNDERTAKEN

The following actions were also undertaken by the Texas Department of Housing and Community Affairs during fiscal year 1992.

Public Policies

The Annual Plan for FY92 called for the encouragement of local communities to reduce barriers to affordable housing which result from public policies such as land use regulation and zoning requirements. The State has adopted the Annual Plan's recommendation that extra consideration be given to applications for funding from the HOME program and the Housing Trust Fund if the local community takes action to eliminate adverse public policies. Applications from local communities which extend the long-term affordability commitment of a project beyond the HUD requirement also receive a higher score.

Lending institutions usually work closely with federal and state agencies in financing housing programs. As a result TDHCA has sought increased cooperation from these entities, since many development barriers are funding related. During FY92 lenders participating in the Single Family Mortgage Revenue Bond and Down Payment Assistance Programs were exposed to a number of workshops and seminars designed to increase their levels of sensitivity and awareness of the obstacles encountered by very low and low income persons. Through this endeavor, TDHCA was able to expand the lending base by at least 50%. As a result TDHCA now works with lenders servicing loans for low income residents in 17 counties where financing was previously difficult to find.

Institutional Structure

The Annual Plan identifies the Texas Department of Housing and Community Affairs as the primary agency to carry out the State's housing programs. TDHCA worked closely with other

State agencies to coordinate the programs referenced in this Performance Report. In particular TDHCA worked closely with the Texas Department of Health and Human Services and the Texas Department of Mental Health and Mental Retardation.

Intergovernmental Cooperation

TDHCA worked with the State agencies mentioned above as well as other federal and local government organizations. Specifically TDHCA worked frequently with HUD, the Resolution Trust Corporation, the Federal Home Loan Bank, and the Farmers Home Administration. TDHCA worked closely with local government organizations such as counties, cities, and public housing authorities. A close working relationship with these government organizations has assisted the efforts of TDHCA to provide effective programs, as well as market its programs.

During the summer of FY92, TDHCA participated on the Housing Subcommittee of the Governor's Border Working Group. This committee produced a final report titled "Housing Need in the Texas Border Region," which spells out several recommendations to the State and other organizations to increase the effort to provide affordable housing to the Colonias in the border region.

Discussion is also underway regarding two projects between TDHCA and the Resolution Trust Corporation (RTC). TDHCA is considering working with RTC to monitor projects for compliance which RTC sold under the guidelines of their Affordable Housing Program. TDHCA may also assist RTC in the sale of properties for future affordable housing.

Low-income Housing Tax Credit

The allocation of tax credits by TDHCA during FY92 is described under Section B. TDHCA is currently reviewing the tax credit allocation process so that all of the tax credits which may

be available in 1993 will be allocated before the end of the year. Throughout FY92, TDHCA encouraged the coordination of the tax credit program with other federal, state, and local housing programs.

Public Housing Resident Initiatives

No actions were undertaken or anticipated by the Annual Plan for FY92 because the State of Texas does not have jurisdiction over public housing residents.

Affirmatively Furthering Fair Housing

TDHCA continued to affirmatively support fair housing and require all recipients of funding to affirmatively support fair housing.

PART II: ASSESSMENT OF ANNUAL PERFORMANCE

While the State of Texas had significant accomplishments during fiscal year 1992 towards achieving the priorities of the five year CHAS, it should be noted that the Texas Department of Housing and Community Affairs (TDHCA) had been impacted by a legislatively mandated merger of the Texas Housing Agency, the Texas Department of Community Affairs, and the Community Development Block Grant (CDBG) Program from the Texas Department of Commerce. The merger has been beneficial in bringing focus on issues concerning housing and community affairs. Nevertheless, the time and attention required to organizationally manage the merger did result in a diminished capacity to meet the needs of those we serve and more effectively utilize the funds available to us. These two factors, meeting the needs of those we serve and better utilizing our funds, is now well underway. Also, the technical assistance and capacity building efforts in support of non-profit housing providers was impacted by the merger as well. The funds to accomplish this are in place and will be used for that purpose as the Department sees them as a vital element in providing affordable housing to Texans of low and very low income.

It should come as no surprise that, unfortunately, all of the housing-related resources available to the State were insufficient to meet the vast affordable housing needs throughout Texas in FY 1992. As an example, 273 organizations applied for a total of \$114 million in the first round of applications for HOME funds (available HOME funds total \$32.4 million in FY92). The State Housing Trust Fund (approximately \$7.4 million available for FY92) received 68 applications for a total of approximately \$28.3 million.

The majority of the resources which were available to the State in FY92 were used to address the first two CHAS priorities. The Single Family Mortgage Revenue Bond Program helped 1,617 very low and low income first time homebuyers purchase a home. The Weatherization

Programs helped over 2,500 low income households with minor home repairs. The Low Income Housing Tax Credit Program benefited over 8,900 low income renters. As funds from the HOME program, HOPE III and the State Housing Trust Fund are expended in FY93, the State will be able to further address all of the CHAS priorities. Priorities 3-5 of the CHAS will receive greater emphasis during the next few years.

TDHCA placed an emphasis on leveraging federal funds with other public and private resources. A list of matching funds provided during FY92 appears on page 12. By transferring \$1,166,000 of HOME funds directly to eight threshold communities, the State leveraged an additional \$4.8 million in federal funds. The State HOME Program and Housing Trust Fund also designed applications during FY92 which give a higher score to applicants which leverage other resources for their project.

The five year priorities of the CHAS served as a guide to TDHCA in the development of the HOME program during FY92. Since rehabilitation of owner occupied housing in rural areas is one of the greatest housing needs identified by the CHAS, nearly two thirds of the State's HOME allocation is set-aside for this purpose.

As a result of the Annual Performance Report the State does not propose to change its five year strategy, primarily due to the fact that insufficient time has transpired to generate enough data from which a accurate analysis could be made. In FY94, TDHCA will undertake a comprehensive review of the 1992 five year CHAS priorities and strategies and update it with current program and demographic data that will better assess the housing needs in Texas.

APPENDIX A

PUBLIC REVIEW PROCESS

Public comments on the CHAS Annual Performance Report FY92 will be welcomed and received during five public hearings statewide (see list attached to the FY93 CHAS Annual Plan). Written public comments will also be accepted during the public comment period (October 30, 1992-November 29, 1992). A copy of the Performance Report will be available for review during the public comment period at area councils of government (COGs) and state depository libraries (see list attached to the FY93 CHAS Annual Plan). Notice of the public hearings and beginning of the public comment period were published in the Texas Register two weeks prior to the first public hearing. The Annual Performance Report will also reflect the input of the CHAS Advisory Committee which includes a broad representation of community and government leaders in affordable housing (see list in the FY93 CHAS Annual Plan).

**CITIZEN PARTICIPATION PROCESS FOR THE STATE OF TEXAS DRAFT
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)
*1992 Annual Performance Report***

The draft State of the Texas CHAS *1992 Annual Performance Report* was made available for public examination and comment from October 30, 1992 to November 30, 1992. To facilitate public awareness and input, the State also conducted five public hearings on the CHAS in various regions of the State. Several of the hearings were well attended, providing valuable suggestions and comments of the report.

Public Notices

A summary of the State CHAS was published in the October 20, 1992 edition of the *Texas Register*. This notice included a listing of scheduled public hearings and locations where the complete *1992 Annual Performance Report* was available for review.

Also, on Sunday, November 1, 1992, a public notice regarding the availability of the State CHAS *1992 Annual Performance Report* for citizen review and the dates of public hearings was published in newspapers serving major cities and areas where the public hearings were planned:

Austin American Statesman

Dallas Morning News

Edinburg Daily Review

Houston Chronicle

McAllen Monitor

Midland Reporter Telegram

Plainview Daily Herald

San Antonio Light

Tyler Currier Times

In addition, the Texas Department of Housing and Community Affairs provided informative notices regarding the CHAS *1992 Annual Performance Report* to local and county government officials, non-profit organizations, social services agencies, builders, and other housing providers. Details were given on the date and location of public hearings and the availability of the summaries of the Performance Report.

Public Hearings

From November 2, 1992 - November 10, 1992, the Texas Department of Housing and Community Affairs conducted five public hearings on the draft *Comprehensive Housing Affordability Strategy (CHAS) 1992 Annual Performance Report*. The hearings generated a variety of interest from local government officials, non-profit organizations, social service agencies, and low income residents from around the State. A list of the dates and locations of each public hearing is on the following page.

**TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
CHAS PERFORMANCE REPORT
FY 1993**

The State of Texas Comprehensive Housing Affordability Strategy (CHAS) is a five year housing strategy required under the Cranston-Gonzalez National Affordable Housing Act of 1990. The State of Texas CHAS includes an evaluation of existing housing needs and recommendations for housing programs to address the needs of rural, non-entitlement areas in the State. This year the CHAS will be accompanied by a CHAS Performance Report for FY92. This draft Performance Report makes an appraisal of available State resources and how they were used.

The Texas Department of Housing and Community Affairs will be conducting public hearings on the FY '93 revisions of the State CHAS at the locations listed below. Representatives will be present to explain the FY '93 revisions to the State CHAS and to receive comments on proposed housing strategies. The public hearings are scheduled at the following locations:

November 2, 1992 - 6:00 p.m.:	Tyler Public Library 201 S. College Tyler, Texas 75702
<i>Contact Person:</i>	Chris Alberton (903) 531-1317
November 4, 1992 - 6:00 p.m.:	Llano Estacado Museum Auditorium 1900 W. 7th Plainview, Texas 79072
<i>Contact Person:</i>	Irene Favila (806) 293-4457
November 5, 1992 - 6:00 p.m.:	City Council Chambers 300 N. Loraine Midland, Texas 79702
<i>Contact Person:</i>	Rick Menchaca (915) 685-7436
November 9, 1992 - 6:00 p.m.:	Towers Housing Development 201 N. 31st Edinburg, Texas 78539
<i>Contact Person:</i>	Estella Treviño (512) 383-5653
November 10, 1992 - 10:00 a.m.:	Texas Department of Housing and Community Affairs 811 Barton Springs Road, Suite 300 Austin, Texas 78704
<i>Contact Person:</i>	Kim Patterson (512) 457-3833

Written comments on the CHAS may be submitted at public hearings (listed above) or sent to the address listed below, no later than *November 26, 1992*. Comments on the Performance Report will be accepted until *Monday, November 30, 1992*. Information on the CHAS and copies of summaries of the CHAS may also be obtained by contacting:

Ninfa Moncada, Director of Marketing & Development Division
Texas Department of Housing and Community Affairs
P.O. Box 13941, Capitol Station
Austin, Texas 78711

(512) 475-3929
Annual Performance Report 1992

1993 CHAS Performance Report
PUBLIC WRITTEN COMMENTS FROM TWO HOUSING ADVOCATES

Cleveland, Texas

COMMENT: Only 45.7 percent of the total funds made available to TDHCA for housing development activities in FY 1992 were actually expended or committed by the agency.

The Performance Report documents what the factors were for the three programs that accounted for the majority of these unexpended funds: HOME, Section 8 Rental Vouchers/Certificates, and Single Family Mortgage Revenue Bonds. These explanations were received well in our public hearings.

COMMENT: Not one dollar of HOME Improvement Loan money (funded from bond refunding proceeds) was expended in FY 1992.

The Department's emphasis for the funds designed for the Home Improvement Loan Program was to have the monies committed no later than 8/31/92 and funded in FY 1993, which began 9/1/92. All applicants were referred to the Department's Master Service/Originator, Valley Mortgage, Inc., in McAllen, Texas. The applicants have been apprised of the status of their application throughout the processing procedure. Of the approved applications for this program, 92% went to families in the very low income range (under 60% of the AMFI). In accordance with the design of the program, funding will be completed in FY 1993.

COMMENT: Although HOME funds were not made available to the agency until late in April of 1992, it is difficult to understand why the agency waited for over four months before issuing a Notice of Funding Availability for the Texas HOME program.

There was no assurance of funding or the amount until the Department was officially notified. As a result, it took four months to obtain personnel, design and implement the HOME program.

COMMENT: We were surprised at the very low utilization of the State's very important Down Payment Assistance Program. In the approximately 8-month period in FY 1992 that funds for this program were available, the agency was barely able to expend 7% or \$69,000 of the \$1 million authorized.

It took until July 1992 for enough lenders to become involved and to get their staffs trained for the applications to begin to be processed in any volume. The Department is

formulating policy and procedural changes to the current DPAP in order to enhance the utilization of the funds.

COMMENT: We are concerned that only 319 very low-income first-time home buyers, or ten percent of all served, received MRB-financed low interest mortgages through the agency in FY 1992. In fact, barely one-half of all first time home buyers receiving low interest mortgages through the Single Family Mortgage Revenue Bond program in FY 1992 were low income (defined as less than 50% to 80% of area median family income). It would appear that the SFMRB Program in FY 1992 was not decisively oriented to the home ownership aspirations of the State's neediest households and families.

The MRB mortgages have set-asides for the very low and low income families. However, IRS rules state that these mortgages are available to those of moderate income as well. If an applicant is qualified, we or the lenders cannot discriminate against them. The Department is very sensitive to the needs of the very low and low income families and will continue to expand home ownership opportunities through set-asides, down payment assistance, interest rate buy downs and other innovative financing methods.

Austin, Texas

COMMENT: There is a substantial shortfall in funds expended and/or committed to low income housing from those anticipated in the (1992) CHAS.

The shortfall in funds expended and/or committed was a result of three factors: 1) funding from the federal government late in the fiscal year --all of the funds will carry forward, 2) new program development for the department as well as the staff of lenders, and 3) including in the original forecast amounts that included funding for more than one year. These items are explained in detail in the report.

The ethnicity lending record is of concern to the department. Analysis is continuing on how to strengthen our ability to reach eligible minorities.

COMMENT: HOME implementation is very slow.

As compared with other states, our implementation is in line with others, according to HUD. We had no administrative funds with which to staff HOME's implementation and thus had to borrow staff from other areas to work on it part-time. Another factor contributing to HOME's implementation was the delay in getting clear instructions from HUD and the late funding of this program. We are pleased to report that HOME is now fully staffed and reviewing applications.

COMMENT: There was a failure to secure anticipated level of HOPE II funding.

HOPE II is not a program to which they state is eligible to apply. With the program development of HOME and the Housing Trust Fund, we do not plan to support this level of capacity building until 1993 and 1994. Our staff capacity is limited.

COMMENT: There was a failure to secure anticipated level of HOPE III funding.

The level of HOPE III funding to which you refer was for the entire state, that is, including other participating jurisdictions. At the time the 1992 CHAS was being written, HUD did not make it clear to us whether we should include the entire sum for the state or just the non-participating jurisdictions. We included the entire sum to err on the safe side. There were three HOPE III applications that went to HUD. These applications had to compete with other states' applications. Of the three, two were funded.

COMMENT: Failure to secure anticipated funding through other programs.

The Shelter Plus Care Program is not a program to which TDHCA is eligible to apply. It is one that MHMR can make application. This is a program of great interest to the Department, however, and we do intend to encourage the appropriate state agency to make application for this program.

COMMENT: Failure to utilize the tax credit program effectively.

It is correct that this program has not in the past gotten all the tax credits issued. These have been carry-forwarded. Nevertheless, the Department is currently in the process of evaluating this program in an effort to develop a more efficient and effective use of the tax credits available to it.

COMMENT: Program investments are not appropriately linked to CHAS priorities.

The threshold communities which we funded certified that they would be consistent with the state's CHAS priorities. We are also asking each of these communities to submit to us a copy of their own CHAS and Performance Reports so that we can make a proper assessment.

COMMENT: Table B does not provide detail on income levels of beneficiaries.

This information is not readily available to us at this time. We are supporting a department-wide effort to see that our data is gathered correctly and consistent with our

reporting needs. This involves our contractors as well as a good design of our information systems. Work on this is diligently underway.

COMMENT: Reporting of FmHA Programs should be included on CHAS Tables.

We are interested in FmHA Programs and their progress, but including them in the CHAS Tables is beyond the scope of what HUD has asked. Nevertheless, FmHA's programs are worth tracking because of the scope of their impact on rural housing. This can be done independent of the CHAS.

COMMENT: Reporting of geographic distribution of funds is inadequate.

This type of analysis is inappropriate until the 1994 CHAS. The 1994 report will allow sufficient time for programs' experience to be documented and properly gathered.

COMMENT: Analysis of pattern of actual investment compared to planned investment is weak.

There is little data from which to do much analysis. Most programs have not even spent or committed their funds yet.

COMMENT: Table C fails to provide necessary income detail to evaluate performance.

This information is not currently being kept in all programs. Efforts are now underway to gather this data.

COMMENT: The State has failed to meaningfully encourage public housing resident initiatives.

The State has no power to require things of public housing agencies. The law is clear on this. What this Department is doing, however, is developing a policy requiring local communities and not-for-profit organizations who receive our funding to have the participation of those persons who will be served by the funds in their decision-making process.

COMMENT: The State has failed to effectively affirmatively further Fair Housing.

HUD routinely monitors each TDHCA program to evaluate compliance with Fair Housing requirements. As a result, the CHAS need only state that we will continue with our compliance. In terms of utilizing the CHAS as a proactive means to further Fair Housing in Texas, this issue will be revised in the 1994 CHAS.

APPENDIX C
1992 HOME ALLOCATIONS TO
PARTICIPATING JURISDICTIONS
& THRESHOLD COMMUNITIES

PARTICIPATING JURISDICTION	ALLOCATION AMOUNT	CONTACT PERSON
Austin	\$2,868,000	Lida Borge 512-499-6379
Beaumont	840,000	Richard Chappell 409-880-3786
Brownsville	1,067,000	Joe Galvan 512-548-6142
Corpus Christi	1,788,000	Chris Gorham 512-880-3000
Dallas	6,611,000	Carol Star 214-670-3601
El Paso	3,798,000	Andrew Hair 915-541-4891
Ft. Worth	2,507,000	Steve Johnson 817-871-7331
Harris County	1,779,000	Carol Borrego 713-626-5651
Hidalgo County	1,926,000	Annette Nevarez 512-318-2619
Houston	10,757,000	Amy Shellhamer 713-868-8414
Laredo	1,245,000	Cindy Collazo 512-791-7364
Lubbock	1,066,000	Sandy Ogletree 806-767-2290
San Antonio	6,771,000	Andrew Cameron 512-299-8299
Tarrant County	934,000	Patricia Ward 817-884-1736
Waco	896,000	Mason Yarbrough 817-750-5670

Threshold Communities

THRESHOLD COMMUNITIES *	STATE TRANSFER AMOUNT	CONTACT PERSON
Abilene	\$187,000	Roberta Thompson 915-676-6394
Amarillo	22,000	Vicki Covey 806-378-3023
Arlington	32,000	Charles Clawson 817-275-3271
Bexar County	155,000	Joseph Nazaroff 512-220-2677
Galveston	197,000	Ross Polk 409-766-2107
McAllen	157,000	Joe Saenz 512-686-6551
Odessa	226,000	Jerry Fletcher 915-337-7381
Wichita Falls	190,000	Bob Henderson 817-761-7454
TOTAL	\$1,166,000	

**Threshold Communities are communities receiving a HOME Program allocation between \$500,000 - \$750,000. In FY 1992 the State transferred the identified amounts to enable them to become Participating Jurisdictions.*

