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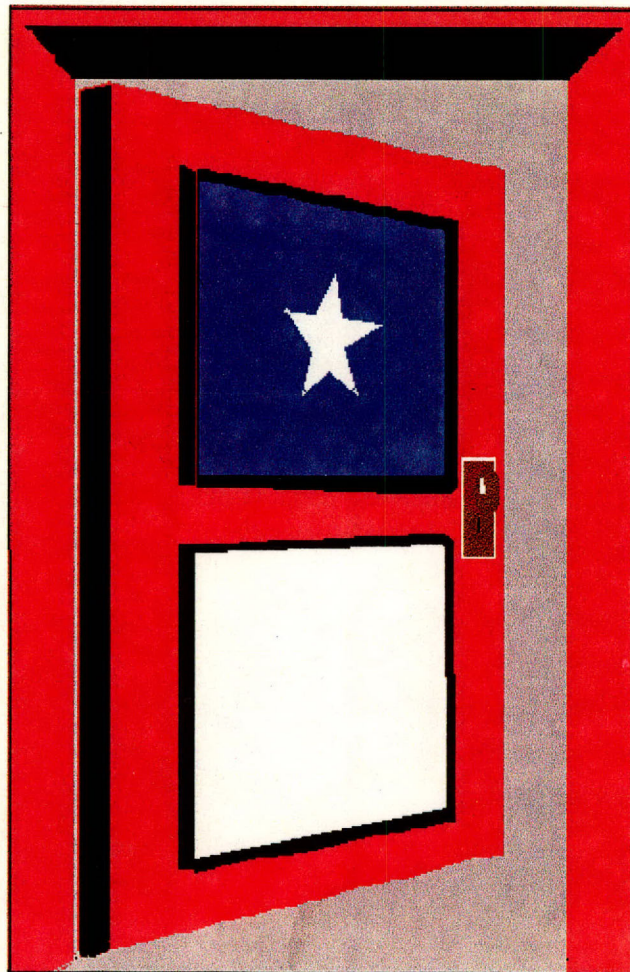


1999

REFERENCE

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

1999 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT



Government Publications
Texas State Documents

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**TARGETED HOUSEHOLDS of TDHCA PROGRAMS
by INCOME as PERCENT of AMFI***

PROGRAM		TARGETED HOUSEHOLDS				
		*Area Median Family Income by Area				
		Extremely Low Income (< 30% of AMFI*)	Very Low Income (< 50% of AMFI*)	or Very Low Income (< 60% of AMFI*)	Low Income (< 80% of AMFI*)	Moderate Income (< 115% of AMFI*)
Direct Housing	HOME Program					
	Housing Trust Fund					
	Low Income Housing Tax Credits		20% of Units	or 40% of Units		
	Section 8					
Community Development	Community Development Block Grants					
	Office of Colonia Initiatives					
Housing Finance	Multifamily Bond Program		20% of Units	or 40% of Units		
	501(c)(3) only		20% of Units	or 40% of Units	min. 75% of Units	
	First Time Homebuyer					
	Subsidized Home Purchase Loan Program					
	Down Payment Assistance					
	Home Construction and Acquisition Program					
	Single Family Interim Construction Program: Built to Need Loans Self-Help Loans					
Community Services*	Emergency Shelter Grant Program	Homeless				
	Emergency Nutrition/Temp Emergency Relief					
	Community Services Block Grant					
	Community Food and Nutrition					
	Permanent Housing for the Disabled Homeless	Homeless				
	Comprehensive Energy Assistance Program					
	Weatherization Assistance Program					

* Households targeted for Community Services Programs are based on Poverty Guidelines and estimated to determine the income level for this table.

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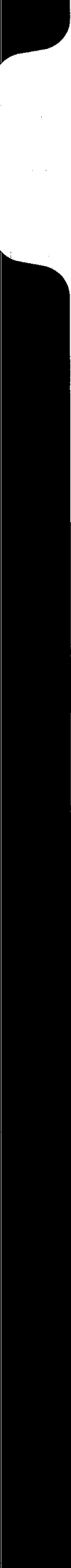


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A. MISSION STATEMENT

TDHCA MISSION STATEMENT:

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

TDHCA PHILOSOPHY

CUSTOMERS

ADVOCACY

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

SERVICE

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

PARTNERSHIP

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

EQUITY

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

RESPECT

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

OPERATIONS

INTEGRITY

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

EFFICIENCY

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

LEVERAGING

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

STAFF

QUALITY

Each employee will strive for excellence in the work performed.

CREATIVITY

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

B. INTRODUCTION

Overview of 1999 State of Texas Low Income Housing Plan and Annual Report

The 1999 State of Texas Low Income Housing Plan and Annual Report (the Plan) is prepared in accordance with Sections 2306.072 - 2306.0723 of the Texas Government Code as amended by House Bill 2577 (75th Legislature). The legislation requires the Department to perform a comprehensive overview of statewide housing need, a description of the Department's housing programs, and a resource allocation plan to meet the State's housing needs. Since the first Plan was published in 1995, it has become the first tool potential providers use to learn about need for, and Department programs to produce, affordable housing. The Plan provides a useful tool to educate and inform housing providers, policy makers, units of local government, community based organizations, and citizens of the need for housing and the tools available to address this need.

The Plan also allows the Texas Department of Housing and Community Affairs (TDHCA or the Department) the opportunity to illustrate to consumers the Department's commitment to serve the public purpose of strengthening communities. To do this, the Department works with organizations across the State to first assess community needs and then devise ways to meet these needs. Department strategies are applied to address varying needs and ultimately improve communities. Information contained throughout this Plan assists housing providers and community organizations in accessing Department programs.

The Plan is organized into seven sections:

- Section one includes the introduction, an overview of the Department, and the legislative requirements regarding the plan.
- Section two provides an overview of federal and Department housing policies, a legislative update, the agency strategic plan goals and objectives, and the goals and objectives approved by HUD.
- Section three provides information on housing related issues often asked of the Department.
- Section four analyzes statewide and regional housing characteristics, needs, and demographics.
- Section five describes, in detail, TDHCA housing and housing related programs and other organizations that assist in the provision of affordable housing and community services. In addition program goals for FY99 are outlined.
- Section six provides an annual low income housing report which includes, among other components, a report of funding allocation for FY 98, assistance provided to special needs populations, an ethnic racial breakdown of funding, a report on the geographic distribution of low income housing tax credits, and a compliance report.
- The appendix provides a glossary of terms and acronyms and a listing of area median family incomes used in determining eligibility for Department assistance.

It is important to note that this Plan is a working document that changes annually based on input received throughout the year. For example, earlier versions of the Plan attempted to document all of the local, state and federal resources for affordable housing across the State. While this information is valuable, it made the Plan too cumbersome. The Department restructured the Plan to focus on the Department's programs and policies. The program information that has been deleted has been made available under separate cover titled *The Texas Department of Housing and Community Affairs Program Guide*. This guide has been very well received by nonprofit organizations, local units of government, private sector organizations, and citizens.

B. INTRODUCTION

Providing this information under separate cover has also proven cost effective for both TDHCA and its consumers through lower printing and distribution costs. Another recent change to the Plan is that for each need defined in the needs analysis, a list of TDHCA applicable programs to address each need is included. While it may appear repetitive, this information will prove useful to organizations' first attempt at accessing programs directed to address local need. This year's plan now includes performance measures as outlined in the Legislative Appropriations Request for the 1998-1999 biennium and reported to the Legislative Budget Board. The measures are part of Texas' performance based budget management system, which are components of each state agency's budget structure. These indicators ensure that the funds appropriated by the Legislature are directed to priority populations exhibiting a high degree of need. Included in the program statements section of the Plan are the Department's FY99 performance targets as they relate to strategies set forth in TDHCA's 1999-2003 Strategic Plan.

The State of Texas Low Income Housing Plan and Annual Report, unlike the Consolidated Plan, submitted annually to the U.S. Department of Housing and Urban Development, allows TDHCA to centralize all program information and allocation plans. Doing so creates a very comprehensive source of information and thereby increases access to Department programs. The Department has received positive feedback on the Plan from various organizations throughout Texas and from several agencies nationwide. Demand for the 1998 Plan increased significantly over that of 1997 and 1996. This is another indicator to the Department that the Plan is successful in meeting its original intent.

PREPARATION OF THE PLAN

Current legislation mandates that before preparing the Plan, the Department shall meet with various organizations concerning the prioritization and allocation of the Department's resources regarding housing. This has been accomplished. However, as this is a working document, there is no specific time at which the Plan is not being prepared. Throughout the year research is performed to analyze housing needs across the State, focus meetings are held to discuss ways to prioritize funds to meet specific needs and public comment is received at program level public hearings as well as every Board of Directors meeting. Comment on the Department as a whole is also received at the Consolidated Plan - One Year Action Plan public hearings.

In FY98 TDHCA staff made great headway in marketing our programs regionally at housing workshops that were initiated by Department field staff or local organizations. Besides increasing program access, the Department benefited by learning what other housing organizations are doing to meet affordable housing needs. This has allowed TDHCA to form partnerships to leverage funds and produce more affordable housing. There has been great response, both internal and external, to these workshops and the Department is continuing with this approach in FY99.

The majority of input from organizations met with throughout the year focused on meeting local affordable housing needs. Suggestions were offered on how to provide housing assistance to families earning less than fifty percent (50%) of area median family income. Comment was also received regarding the direction of assistance to extremely low income families, those earning less than thirty percent (30%) of area median family income.

The collaborative efforts between TDHCA and numerous organizations have resulted in a more participatory and efficient approach towards defining strategies and meeting the diverse affordable housing needs of Texans. TDHCA would like to acknowledge the

B. INTRODUCTION

organizations listed below for their dedication of time and effort to assist the Department in working towards reaching its mission, goals, and objectives in FY98. Contributions were made in various forms, from direct contact to availability of research materials on the Internet.

- Texas Association of Community Development Corporations
- The U.S. Department of Housing and Urban Development
- U.S. Department of Energy
- Texas Public Housing Authorities
- The Rural Rental Housing Association of Texas
- The Central Texas Mutual Housing Association
- The Texas Commission on Alcohol and Drug Abuse
- Fannie Mae
- HOME, Inc.
- Freddie Mac
- National and local private lenders
- The National Domestic Violence Hotline
- National Coalition Against Domestic Violence
- Texas Counsel on Family Violence
- Bay Area Women's Shelter
- The Texas Development Institute
- The National Center for Farmworker Health, Inc.
- The Texas Council on Family Violence
- The National Council of La Raza
- The Consumer Credit Counseling Service
- The Texas Office of the Credit Commissioner
- Texas Department of Human Services
- Texas Department of Mental Health and Mental Retardation
- Texas Commission for the Blind
- Texas Rehabilitation Commission
- Texas Department of Health
- Texas Department of Public Safety
- AIDS Services of Dallas
- AIDS Services of Austin
- Texas Department on Aging
- National Fair Housing Advocate
- American Association of Retired Persons
- The Texas Department of Health, Bureau of HIV and STD Prevention
- The Center for Disease Control National AIDS Hotline
- Texas Department of Health, Medicaid Early and Periodic Screening, Diagnosis, and Treatment
- United Cerebral Palsy of Texas
- United Cerebral Palsy of the Capitol Area
- The Texas Home of Your Own Coalition
- The Neighborhood Reinvestment Corporation
- The Texas Homeless Network
- The National Coalition for Homeless Veterans
- The Enterprise Foundation
- The Legislative Budget Board
- The National Lead Information Clearinghouse
- The Texas Department of Health, Environmental Lead Program

B. INTRODUCTION

- The Texas Department of Health, Environmental and Occupational Epidemiology Program
- The Bond Review Board
- The Texas State Data Centers
- ADAPT of Texas
- The Texas Council of Developmental Disabilities
- The Consumer Controlled Housing Enterprise
- The National Safety Council
- The Texas Human Rights Commission
- The Texas Workforce Commission
- The American Institute for Learning
- The Agricultural Extension Service
- The Texas Consumer Credit Commission
- The National Housing Council
- The National Council of State Housing Agencies
- Nation Low Income Housing Coalition
- The Council of State Community Development Agencies
- Texas A&M Real Estate Center
- Prairie View A&M University
- The Texas Legislature
- U.S. Department of the Treasury
- Councils of Government
- Local nonprofit organizations
- Community based organizations
- Community housing development organizations
- Texas residents who took the time to testify at public hearings and submit written comment

The various meetings, workshops, and hearings attended by organizations such as these have provided the Department with information and policy initiatives resulting in a stronger and clearer agency vision for FY99. Actions taken to address the diverse needs mentioned by individuals and organizations throughout the year are discussed in greater detail in Section Five. Manuscripts of public comment received in FY98 are available in the Housing Resource Center Library.

CITIZEN PARTICIPATION PLAN

The Department's citizen participation process is ongoing. Throughout the year, the Department accepts comments and suggestions from the public on all of the programs that it administers. Some of the forums include Board of Director's meetings, various workshops held around the state, and phone calls and letters to the Department.

The formal citizen participation process for the State of Texas Low Income Housing Plan and Annual Report lasted from January 26, 1999, to February 25, 1999. During this period the Department held seven public hearings throughout Texas. These hearings were held in central locations around the state and provided the public with an opportunity to comment on the proposed direction of each program. This plan was also available on the TDHCA web site. Citizens and organizations were encouraged to send written comment on the Plan via regular mail or email. In addition, as legislated, the Department's Board of Directors held a public hearing on the Plan. A summary of the comment received by the Department regarding the Plan is listed in Appendix C.

Requests for additional copies of the Plan should be sent to the following address:

B. INTRODUCTION

The Texas Department of Housing and Community Affairs
Housing Resource Center
P.O. Box 13941
Austin, TX 78711-3941
Phone: 512-475-4595
Fax: 512-475-3746
Email: clandry@tdhca.state.tx.us

HISTORY OF THE DEPARTMENT

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

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

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

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

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

THE DEPARTMENT'S ADMINISTRATIVE STRUCTURE

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

Housing

Housing Finance
Housing Rehabilitation
Rental Assistance
New Construction of Single Family and Multifamily Housing
Homebuyer Assistance
Interim Construction Finance
Special Needs Housing
Transitional Housing
Emergency Shelter

Housing-Related

Energy Assistance
Weatherization
Monitoring, Compliance, Titling, and Inspection of Manufactured Housing

Community Development

Water and Wastewater for Small Cities
Local Infrastructure for Small Cities
Local City Planning for Small Cities

B. INTRODUCTION

Technical Assistance for Local Elected Officials
Self-help Centers
Technical Assistance Centers
Economic Development

Community Services

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

Federal funding sources for the services listed above include the U.S. Department of Housing and Urban Development, The U.S. Treasury Department, the U.S. Department of Health and Human Services, and the U.S. Department of Energy. State funding sources include general revenue dedicated to the Housing Trust Fund and oil overcharge funds directed to the Emergency Nutrition/Temporary Emergency Relief Program.

Administration of the services listed is divided among approximately 25 programs which are grouped into five divisions -- housing programs, housing finance, community development, community services, and manufactured housing. In addition to the program divisions, the Department includes a monitoring and compliance division, a financial division, a legal division, a research and planning division, a government and public affairs division, an internal audit division, and an office dedicated to colonia initiatives.

The Department is primarily a funding agency. Its chief function is to distribute program funds to local conduit providers that include units of local government, nonprofit organizations, community based organizations, private sector organizations, real estate developers, and local lenders. The Department selects local contractors based on local need and administrative capacity and insures that the programs serve their target population through a fair and non-discriminatory open process. In the administration of its programs the Department defines policy direction, ensures equity, promotes the leverage of state and local resources, prevents discrimination or exploitation, and ensures the stability and continuity of services.

The Department directed \$442,573,107 in fiscal year 1998. For the purposes of this Plan, programs providing housing assistance include the HOME Investment Partnerships Program, the Housing Trust Fund, the Community Development Block Grant - Housing Fund, the Low Income Housing Tax Credit Program, the Multifamily Bond Program, the Single Family Bond Program, the Comprehensive Energy Assistance Program, the Weatherization Assistance Program, and the Emergency Nutrition/Temporary Emergency Relief Program. Responding to public comment on prior years' Plans, homeless prevention/assistance programs and nonprofit technical assistance program funding has not been included as housing assistance in this Plan. However, a description of the activities in these program categories is included in Section Six.

B. INTRODUCTION

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

1. *administer and organize the work of the department consistent with this chapter and with sound organizational management that promotes efficient and effective operation;*
2. *appoint and remove personnel employed by the department;*
3. *submit, through and with the approval of the governor, requests for appropriations and other money to operate the department;*
4. *administer all money entrusted to the department;*
5. *administer all money and investments of the department subject to:*
 - a) *department indentures and contracts;*
 - b) *Sections 2306.118 through 2306.120; and*
 - c) *an action of the board under Section 2306.351; and*
6. *perform other functions that may be assigned by the governor.*
 - a) *The director shall develop and implement the policies established by the board that define the responsibilities of:*
 - i) *the director, board, and staff of the department; and*
 - ii) *the community affairs division, the housing finance division, and any other division.*
 - b) *The director is authorized to assign functions and duties to the various offices and divisions, to provide for additional offices, and to reorganize the department when necessary to improve efficiency or effectiveness.*

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

THE DEPARTMENT'S PURPOSE

According to Section 2306.001, as amended by H.B. 2577, of the Department's enabling legislation the purposes of the Department are to:

- I. *assist local governments in:*
 - A. *providing essential public services for their residents; and*
 - B. *overcoming financial, social, and environmental problems;*
- II. *provide for the housing needs of individuals and families of low and very low income and families of moderate income;*
- III. *contribute to the preservation, development, and redevelopment of neighborhoods and communities, including cooperation in the preservation of government assisted housing occupied by individuals and families of very low and extremely low income;*
- IV. *assist the governor and the legislature in coordinating federal and state programs affecting local government; and*
- V. *inform state officials and the public of the needs of local government.*

C. LEGISLATIVE REQUIREMENTS

Below are the legislative requirements for the State of Texas Low Income Housing Plan and Annual Report.

Sec. 2306.072. ANNUAL LOW INCOME HOUSING REPORT

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

C. LEGISLATIVE REQUIREMENTS

- (H) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirements or rent restrictions imposed by deed restrictions or financing agreements; and
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states.
- (d) The annual report submitted in each even-numbered year must:
 - (1) include recommendations designed to strengthen and support the Neighborhood Partnership Program in providing home ownership opportunities to individuals and families of low and very low income; and
 - (2) describe in detail actions the department has taken to assist small municipalities and rural areas in obtaining matching funds from public and private sources for participation in the Neighborhood Partnership Program.

Sec. 2306.0721. LOW INCOME HOUSING PLAN.

- (a) Not later than March 1 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30th day after the date the board receives the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
 - (1) an estimate and analysis of the housing needs of the following populations in the state:
 - (A) individuals and families of moderate, low, and very low income;
 - (B) individuals with special needs; and
 - (C) homeless individuals;
 - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
 - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each county;
 - (4) a description of state programs that govern the use of all available housing resources;
 - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs;
 - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to endorse the full use by the state of all available federal resources for those services;
 - (7) strategies to provide housing for individuals and families with special needs.
 - (8) a description of the department's efforts to encourage the construction of housing units that incorporate energy efficient construction and appliances; and
 - (9) any other housing-related information that the state is required to include in the one-year action plan of the consolidated plan submitted annually to the United States Department of Housing and Urban Development.

C. LEGISLATIVE REQUIREMENTS

- (d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.
- (e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.

Sec. 2306.0722. PREPARATION OF PLAN AND REPORT

- (a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, and residents of low income housing. The department shall obtain the comments and suggestions of the representatives, officials, and residents about the prioritization and allocation of the department's resources in regard to housing.
- (b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:
 - (1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;
 - (2) set priorities for the available housing resources to help the neediest individuals;
 - (3) evaluate the success of publicly supported housing programs;
 - (4) survey and identify the unmet housing needs of persons the department is required to assist;
 - (5) ensure that housing programs benefit a person regardless of the persons' race, ethnicity, sex, or national origin;
 - (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
 - (7) develop housing programs through an open, fair, and public process;
 - (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
 - (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development.
 - (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate.
 - (11) Develop a plan to respond to changes in federal funding and programs for the provision of affordable housing; and
 - (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
 - (A) to 30 percent of area median income adjusted for family size;
 - (B) more than 30 to 60 percent of area median income adjusted for family size;
 - (C) more than 60 to 80 percent of area median income adjusted for family size;
 - (D) more than 80 to 115 percent of area median income adjusted for family size;
 - or
 - (E) more than 115 percent of area median income adjusted for family size.

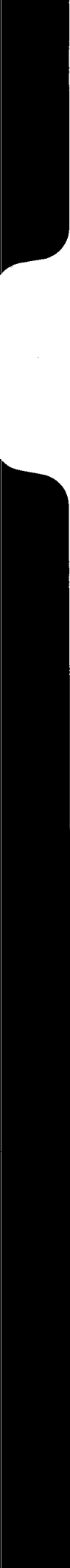
Sec. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS

- (a) The department shall hold public hearings on the annual state low income housing plan and report before the director submits the report and the plan to the board. Public hearings shall be held in Dallas or Fort Worth, El Paso, Houston, San

C. LEGISLATIVE REQUIREMENTS

Antonio, the Lower Rio Grande Valley, and at least two additional municipalities selected by the department to represent geographically diverse communities. The department shall provide notice of the public hearings as required by Section 2306.0661. The published The department shall accept comments on the report and plan at the public hearings and for at least 30 days after the date of the publication of the notice of the hearings.

- (b) In addition to any other necessary topics relating to the report and the plan, each public hearing required by Subsection (a) must address:
 - (1) infrastructure needs;
 - (2) home ownership programs;
 - (3) rental housing programs;
 - (4) housing repair programs; and
 - (5) the concerns of individual with special needs, as defined by Section 2306.511.
- (c) The board shall hold a public hearing on the state low income housing report and plan before the board submits the report and the plan to the governor, lieutenant governor, speaker of the house of representatives, members of the legislature,
- (d) The board shall include with the report and the plan the board submits to the governor, lieutenant governor, speaker of the house of representatives, members of the legislature, and members of the advisory board formed by the department to advise on the consolidated plan a written summary of public comments on the report and the plan.



A. FEDERAL POLICY

FEDERAL POLICY

"The HUD 2020 Management Reform plan seeks to refocus HUD's mission, reorganize and consolidate HUD's operations, improve customer service, infuse HUD with new talent, implement new management controls, install new technology, and get tough on non-compliance. In the process, it seeks to rebuild HUD's credibility, outsource to the private sector where it makes sense, better align its workforce with its workload, and do it all in partnership with its unions. HUD is making marked progress in reforming itself—in fact, quite significant progress for an agency so long discredited and troubled. If HUD continues to listen to employees, involve them in the reform process, and engage them to the point where they continue to take personal ownership of HUD 2020, there's no telling how much HUD can accomplish. While HUD is in the early stages of the change process, the first chapters of this story suggest that HUD 2020 could someday be one of the great reinvention stories of our time."

David Osborne, Lorraine Chang, Larry Grant, Steve Struthers, Strategic Assessment of HUD 2020 Management Reform Plan (St. Paul, MN.: Public Strategies Group, May 1998).

During the past several years, funding for affordable housing and other housing issues have been much debated, yet in the long run, overlooked at the federal level. The U.S. Department of Housing and Urban Development's (HUD) energies seemed to be diverted to their public relations problems, rather than the affordable housing issues at hand. Recently though, complaints have given way to commendations as HUD implements policy reforms. Increases in funding for FY99 hopefully foretell not only a new trust of the agency, but also an increased awareness at the federal level of the urgent need for affordable housing.

Below is a brief outline of the reform plan¹:

- Refocus HUD's mission and retrain our workforce to perform a wider variety of interdisciplinary tasks using a customer-friendly structure.
- Establish new performance-based systems for HUD programs, operations and employees.
- Reorganize by function rather than program cylinders. Consolidate and privatize where needed.
- Replace HUD's outdated financial systems with an integrated, efficient, state-of-the-art financial management and information systems.
- Create an Enforcement Authority with one objective: restoring the public trust.
- Establish an Economic Development and Empowerment Service.
- Create consolidated operation centers and hubs in the field.
- Implement a new Management Integrity Plan.
- Use Community 2020 advanced mapping software systems to show the impact of HUD funding in communities.

Fiscal Year 1999 Appropriations Bill²

Below is a general overview of the U.S. Department of Housing and Urban Development's (HUD) Fiscal Year 1999 appropriations bill passed last year, as well as review of the Fiscal Year 2000 budget proposal. Both give an accurate assessment of the climate regarding and general direction of housing policy at the federal level.

A. FEDERAL POLICY

Section 8

The FY99 bill funded 50,000 new section 8 rental assistance welfare to work vouchers. The balance of new vouchers will be administered by local public housing authorities to support family transition from welfare to work. The new vouchers will go to families receiving, eligible to receive, or who have received Temporary Assistance to Needy Families (TANF) during the previous two years and to families for whom (as determined by the local housing authority) housing assistance is critical to successfully obtaining or retaining employment. Local housing authorities will submit applications to HUD for the new welfare to work vouchers - application information will include the criteria the housing authority will use to select participating families and a description of what kind of tenant counseling and housing search assistance and landlord outreach the authority will conduct. The Reform Act also authorizes (but does not pay for) up to 100,000 additional section 8 vouchers in FY2000 and FY2001.

The bill also eliminated the three-month delay in the reissuance of section 8 rental assistance vouchers. This congressionally imposed delay was keeping 40,000 families a year from accessing housing.

The bill renewed all expiring section 8 contracts, provided for residents' right to organize in section 8 assisted projects, and requires a five to nine month notice to residents of an owner's intent to prepay or to otherwise terminate its contract. The notice (which goes into effect 5 months after enactment) must go to each resident, to the HUD Secretary, and to the local government where the project is located.

The bill provided \$10 million for the Regional Opportunity Counseling (ROC) program. Currently, ROC is a demonstration program. The program provides grants to housing authorities which partner with local nonprofits to market tenant-based section 8 to landlords in non-poverty areas.

Office of Rural Housing and Economic Development

The bill created, within HUD, an Office of Rural Housing and Economic Development. Some of the funds are earmarked to develop capacity at the state and local level for developing rural housing and some are earmarked for grants to local rural nonprofits, Indian tribes, and community development corporations for capacity building and technical assistance. The majority of the allocation, \$21 million of the \$25 million, will go to various state and rural economic development entities, including nonprofits and Indian tribes, to support innovative housing and economic development activities in rural areas.

Homeless

A total of \$975 million was allocated for homeless assistance grants (last year's FY98 allocation was \$823 million). However, language authorizes HUD to review unobligated amounts and to deobligate those funds, if appropriate, particularly if it seems likely that a contract is unlikely to be performed, and award those funds during FY99. Congress thus expects the FY99 amount for homeless assistance grants to be more than \$1 billion. At least 30% of the funds must be used for permanent housing and all funding for services must be matched by 25% by each grantee.

A. FEDERAL POLICY

Funding Levels

Overall the FY99 allocation level increased funding for the public housing capital fund by approximately \$450 million. Other areas seeing increases over FY98 levels were: Native American Housing Block Grants, up \$20 million to \$620 million; housing for elderly persons (Section 202), up \$15 million to \$660 million; HOME, up \$100 million to \$1.6 billion; CDBG, up \$76 million to \$4.750 billion; HOPE VI, up \$75 million to \$625 million; the Fair Housing Initiatives Program, up \$8.5 million to \$23.5 million; and the Housing for Persons with AIDS program, up \$11 million to \$215 million.

Housing counseling assistance within HOME was funded at \$2.5 million less than its FY98 level, the FY99 allocation is \$17.5 million. Brownfields stays steady at \$25 million. Housing for disabled people (Section 811) stayed steady at \$194 million. CDFI stays steady at \$80 million. The Tenant Opportunity Program has an FY99 allocation of \$5 million and, under the Reform Act, 25% of these funds must go directly to resident organizations rather than be administered through the housing authority. Of CDBG setasides, and there plenty to chose from, \$55 million is setaside for supportive services (\$20 million of which for service coordinators and congregate services), \$225 million is setaside for economic development grants and \$20 million for self-help housing (\$7.5 million of which is for Habitat for Humanity International for capacity building), and \$42.5 million is for the Youthbuild program - a \$7.5 million increase over FY99

Other provisions in the FY99 bill include:

- section 8 rent subsidies for one person families will be based on one bedroom rents and not on efficiency rents (as had been proposed by the House);
- elimination of the shopping incentive in the section 8 program;
- HUD will be allowed, through negotiated rulemaking, to review the current performance funding system (the formula for how housing authorities are paid for the operation of public housing).

HUD FY99 Budget Chart (selected programs)³
Dollars in millions

PROGRAM	1998 ENACTED	1999 Presidential REQUEST	Senate Passed S. 2168	House Passed H.R. 4194	Conference Committee 10/1/98
Housing Certificate Fund:					
Section 8 Contract Renewals	\$8,180	\$7,191	\$9,600 [1]	\$9,600	\$9,600
Section 8 Amendments	850	1,337	0 [2]	97	97
Tenant Protection/Replacement Certificates	303	373	434	434	434
Regional Opportunity Counseling	NA	20	0	10	10
Incremental Rental Assistance	0	60	40 [3]	100 [4]	0
Welfare to Work 50K Incremental Vouchers	-	283	0	0	283 [5]
Public Housing Capital Fund	2,500	2,550	2,550	3,000	3,000
Public Housing Operating Fund	2,900	2,818	2,818	2,818	2,818
HOPE VI/Revitalization of Severely Distressed PH	550	550	600	600	625

A. FEDERAL POLICY

PROGRAM	1998 ENACTED	1999 Presidential REQUEST	Senate Passed S. 2168	House Passed H.R. 4194	Conference Committee 10/1/98
Drug Elimination Grants	310	310	310	290	310
Native American Housing Block Grants	600	600	600	620	620
Community Development Block Grants Fund	4,674	4,725	4,750 [6]	4,725	4,750
Economic Development Initiative-setaside	137	400	85	50	50
Youthbuild - setaside	35	45	40	35	42.5
Lead-Based Paint Hazard Reduction	60	85	70	80	80
Housing Opportunities for Persons with AIDS	204	225	225	204	215
Brownfields Redevelopment Program	25	50	25	20	25
HOME Investment Partnerships Program	1,500	1,550	1,550	1,600	1,600
Housing Counseling Assistance - setaside	20	25	25	10	10
Elderly (Section 202)	645	159	676	645	660
Disabled (Section 811)	194	174	194	194	194
Homeless Assistance Grants	823	958	1,000	975	975 [7]
Homeless Rental Assistance (34K new vouchers)	NA	192	0	0	0
Homeownership Zones	-	25	0	0	0
FHA Funds	657	925	496	496	496 [8]
Rural Housing and Economic Development	-	-	35	-	25
Fair Housing Assistance Program	15	23	20	17	16.5
Fair Housing Initiatives Program	15	29	15	23	23.5 [9]
Total, HUD Discretionary Budget Authority	\$24,084	\$25,216	\$24,102	\$26,230	\$24,300
Community Development Financial Institutions	80	125	55	80	80

1. Both House and Senate bills renew all expiring Section 8 contracts. On 10/1/98, the conference committee agreed to the House language regarding renewals.
2. Senate decision following General Accounting Office testimony that Section 8 contract amendment funds are not necessary given FY98 reserves.
3. Forty million dollars in incremental / new Section 8 assistance to be administered by public housing authorities as part of local self-sufficiency / welfare to work initiatives in seven designated demonstration sites (Los Angeles, Cleveland, Kansas City, MO, Charlotte, Miami / Dade County, Prince Georges County, MD, Anchorage and New York City. Approximately 7,000 new vouchers).
4. Approximately 17,000 new vouchers to be administered by public housing agencies for families selected to receive housing assistance, who receive (or who have received within the last year) TANF assistance, for whom the PHA believes that a voucher is critical to obtaining or retaining employment.
5. Of the total, \$4 million will go to each of the following areas for local welfare to work: San Bernadino County, CA; Cleveland, OH; Kansas City, MO; Charlotte, NC; Miami/Dade County, FL; Prince Georges County, MD, New York City, NY and Anchorage, AK. The balance will be administered by local public housing authorities to support family transition from welfare to work.
6. Only a few of the designated set-asides are identified here.
7. No less than 30% to be used for permanent housing; requires 25% matching funds for all services
8. Increases FHA mortgage insurance loan limits to 87% of Fannie/Freddie purchasing limit for high cost areas and a floor of 48% of the Fannie/Freddie limits throughout the nation. Raises the high cost FHA mortgage limit from \$170K to \$197K and the floor from \$86K to \$109K.
9. Includes \$7.5 million "for FHIP audits in 20 cities".

2000 Budget Proposal⁴

Passback Negotiations

The Department of Housing and Urban Development and the President's Office of Management and Budget (OMB) are currently negotiating what will be the Administration's request to Congress for the FY2000 HUD budget. In February, HUD will formally present its budget request to Congress. Then, the Senate and

A. FEDERAL POLICY

House will eventually come up with their own FY2000 numbers with the process culminating by October 1, 1999 - the start of fiscal year 2000.

Current OMB and HUD negotiations, generally called the "passback" referring to the response OMB passes back to HUD after reviewing HUD's initial request, give an idea of some HUD priorities and some OMB ideas moving forward. What follows are some of the many issues covered in the passback.

HUD is seeking \$100 million to help address preservation issues surrounding older, federally assisted housing stock with rent below market rates (HUD states that \$660 million would be necessary to bring all these units up to market rate). OMB's position is that zero funds are appropriate to address the below market stock.

OMB fully funded HUD's original request for funds to renew all expiring Section 8 contracts. That is, until HUD realized that its mark to market program is behind schedule and decided to seek an additional \$234 million for renewal. OMB also assumes a \$2 billion recapture of Section 8 reserve funds.

HUD has requested a total of 200,000 new rental assistance vouchers (100,000 general, 50,000 for homeless persons and 50,000 for welfare to work). OMB is suggesting 25,000 welfare to work vouchers, 36,000 additional welfare to work vouchers to be funded by savings generating by income matching and owed rent collection (with potentially detrimental effects on residents), and 63,000 voucher for elderly persons (30,000 of which would be tied to use in Low Income Housing Tax Credit projects).

There are also what appear to be major disconnects between what HUD is seeking and what OMB wants for public housing operating and capital funds. OMB's operating fund figure includes \$200 million from the capital fund and \$100 million from income verification - both of which HUD takes issue with.

OMB is suggesting keeping level funding for homeless assistance grants (\$975 million) along with an additional \$45 million for a demonstration project "to be developed by HUD in conjunction with HHS and other agencies that provide mainstream services for the homeless."

Interestingly, OMB did not fund some of what are expected to be HUD's key FY2000 initiatives for economic development. HUD is seeking funds for a community empowerment fund - a combination of the economic development initiative and the Section 108 loan guarantee fund, for a HOME Bank (similar to the CDBG section 108 program) and for a Native American economic development demonstration initiative. OMB's levels do not have funding for these specific programs.

Other Federal Affordable Housing Issues

Low Income Housing Tax Credits

The Low Income Housing Tax Credit Program (LIHTC) is this nation's primary tool for building affordable rental housing. Created in 1986, the Housing Credit has produced over 900,000 safe, decent, and affordable homes. It is also a cornerstone of the revitalization of low-income communities and contributes substantially to economic growth, generating approximately 60,000 jobs, \$1.8 billion in wages and \$650 million in federal taxes annually.⁵

A. FEDERAL POLICY

The LIHTC is now the only affordable rental housing production program available to developers. The LIHTC helps encourage private investment in affordable housing. Since its inception, over \$10 billion in private funds have been invested in LIHTC projects. More than \$2 billion has been channeled into nonprofit developed housing.⁶

Since 1986, the "buying power" of the \$1.25 per capita tax credit allocation (26 U.S.C. Sec. 42 (h)(3)(c)(i)) has decreased by 45 percent (45%) as measured by the Consumer Price Index. Texas' tax credit allocation has not kept up with the state's housing needs. In 1997, demand for low income housing tax credits in Texas exceeded supply 4:1, exceeding the national ratio of 3:1.

A campaign to increase the cap on the Housing Credit by 40% next year and index it to inflation is now under way. Three bills have been introduced to achieve this increase: H.R. 2990, sponsored by Rep. John Ensign (R-NV); H.R. 3290, sponsored by Rep. Nancy Johnson (R-CT), and S. 1252, sponsored by Sen. Alfonse D'Amato (R-NY). President Clinton also included a 40% cap increase, without indexing, in the Administration's FY 1999 budget request to Congress.

The State of Texas supports an increase in the per capita tax credit allocation from \$1.25 for \$1.75. Increasing the allocation from \$1.25 per capita to \$1.75 per capita would provide 40 percent (40%) more credits for the states to use. This increase would lead to the development of an estimated 2,198 more housing units per year or a total of 7,692 units annually -- generating more than 6,240 jobs and \$200 million in wages. (Based on 1997 figures.)

Mortgage Revenue Bond Cap

Since 1987, each state has received \$50 per capita under the private activity bond cap (42 U.S.C. Sec. 146 (d)(2)(A)). Based on 1997 figures, bonds for multifamily housing would create 5,861 direct jobs and \$353.2 million in wages. Bonds for industrial development and pollution control would create an estimated 18,511 direct and indirect jobs. Since 1986, inflation had eroded the bond cap's buying power by more than 30 percent (30%). This significantly hampered Texas' ability to invest in its communities and create these jobs.

In 1998, demand for tax exempt bonds in Texas exceeded supply by 3:1. In 1998 demand for multifamily bonds exceeded supply by 15:1, reflecting the acute and growing need for affordable rental housing in the state.

In 1998, Congress approved an increase in the bond cap of \$5 per year starting in 2003 for five years for a total increase of \$25 per capita by the year 2008. This increase of the private activity bond cap from \$50 to \$75 per capita will increase the Texas cap from \$956 million to \$1.4 billion.

¹ www.hud.gov

² www.nlihc.org/fy99appropriations.html

³ www.nlihc.org/mtm.mtm3-37.html

⁴ www.nlihc.org/mtm/mtm3-46.html

⁵ www.nlihc.org/advocates/19.htm

⁶ www.cses.com/rental/litc.htm

B. STATE POLICY

INTRODUCTION

Several initiatives are underway to strengthen policies that address the overwhelming need of housing and community assistance across the State. TDHCA convened the "Texas Housing Summit" in January of 1999, to facilitate an introspection by the affordable housing industry on current and future housing needs of lower income Texans, and the requisite response by the public and private sector. Working with demographers, community-based organizations, lenders, state agencies, and trade associations, TDHCA confirmed that the variety and severity of need could only be met through strong collaboration. The summit was also an opportunity for TDHCA to confirm that its policies are in line with other members of the affordable housing arena.

Collaboration is especially needed to serve individuals and families in poverty or earning extremely low incomes. However, collaboration in serving all Texans in need is essential. The Department recognizes that our consumers have a wide spectrum of needs, ranging from homeless assistance to homeownership. While agency programs cannot serve everyone in need, strategies exist that ensure that limited Department resources are maximized to serve as many in need as possible.

TDHCA's network of emergency shelter providers deliver much needed services to the homeless population. Working with the homeless population, through tenant services such as job training and placement, and self-sufficiency programs, TDHCA aims to transition homeless individuals into decent housing. To provide safe, decent, and affordable housing for extremely low income households, TDHCA offers numerous programs to develop or rehabilitate multifamily housing. All multifamily housing funded by TDHCA requires ceilings on rents charged to families and individuals in need to make the housing affordable.

Many multifamily housing developments funded by TDHCA also have tenant services options to provide residents the opportunities to further their education, improve their job situation, and increase literacy. With the necessary education and training provided through good tenant service programs, working families have a chance to succeed in their jobs and strive for homeownership. While achieving homeownership is less likely for extremely low income households, efforts have been made, whenever possible, to assist this population in reaching homeownership. Homeownership is not for everyone, however, it is a dream of many.

Achieving homeownership for lower income individuals and families requires much more than government financing. It takes hard work from the potential buyer, as well as from organizations that promote affordable homeownership. To this end, the 75th Legislature mandated that TDHCA develop and implement a statewide homebuyer education and counseling program. This is a proven way to move individuals and families from renting to owning their own home.

TDHCA offers a variety of programs that support homeownership for very low and low income families and individuals. Through down payment assistance and low interest rate loans, the agency assists thousands of Texans in need to realize their dream of owning a home. Homeownership, however, is not the end of the housing assistance provided by TDHCA, many low, very low, and extremely low income households own homes that are often in disrepair. TDHCA funds programs that rehabilitate homes to ensure the safety of the resident, and habitability of the house.

B. STATE POLICY

The needs assessment included in this Plan illustrates that more than 1.9 million Texas households are in need of housing assistance. TDHCA is committed to delivering as much assistance as funds and human resource allow. Through the network of services and educational programs available from the agency, alleviating a significant portion of the housing need is possible. The following policy initiatives are generalized approaches that TDHCA has used to promote affordable housing, and increase opportunities of Texans in need. Section Five of this Plan outlines specific strategies and targets pertaining to each program.

TDHCA POLICY INITIATIVES

PUBLIC/PRIVATE PARTNERSHIPS

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

The Department has used this principle in many of its programs, including the CDBG STEP program, the HOYO partnership with Fannie Mae, Texas YouthWorks, and other initiatives included in the individual program descriptions. In addition, the Department's continued collaboration with Rural Development—USDA has provided housing opportunities across the State, especially in rural areas. The partnership approach forms the basis of many of the policy efforts included in this section.

INCREASED DIALOGUE

Dialogue and communication with program consumers at the community level through program information workshops, public hearings, technical training sessions, and town hall meetings enable the Department to act as a catalyst that draws together community resources and provides resources, backup, and training. Increased dialogue lays the groundwork for the formation of the partnerships discussed above. The State does not have the resources to meet the needs of all Texans in need. It is only through increased participation and communication with the Department's consumers that services can appropriately address need.

The Department is always seeking ways to increase statewide participation in TDHCA programs. The citizen participation process and information delivery system administered by the Department is constantly undergoing expansion and modification. Citizen participation in 1998 was more inclusive than any other year in TDHCA's history. The agency values consumer input and relies upon it to direct the agency to meeting its objectives.

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The following projects have been undertaken in response to public comment:

- The *TDHCA Program Guide* was developed to provide a comprehensive statewide housing resource guide for both individuals and organizations across the state. The *Program Guide* provides a list of housing-related programs operated by TDHCA, the U.S. Department of Housing and Urban Development (HUD), and other federal and state agencies.
- Department staff participate in informational workshops all over the state. At these workshops information is shared with organizations that are not familiar with agency programs. Organizations interested in becoming housing providers are actively encouraged to contact the agency for technical assistance needed to access TDHCA programs.
- Several divisions within the agency have become integral components of nonprofit capacity building efforts through training seminars and other technical assistance.
- A nonprofit database has been developed to streamline departmental efforts to inform nonprofits of available funding, public hearings, and other activities.
- The HRC library has been expanded and catalogued on a central database. Use of the library is free of charge and open to all citizens.
- An ad hoc committee was formed in response to public comment regarding a more user-friendly application process. This committee is researching ways to streamline the application process.
- TDHCA became a Participating Administrative Entity in response to public comment.

COLLABORATION WITH PUBLIC HOUSING AUTHORITIES

The median income of families with children residing in public housing as of 1995 was \$6,190. This number translates into a \$154.75 monthly rent payment without accounting for the costs of childcare for working parents. Stagnating wages and soaring rents have only served to aggravate the situation. Increasing the supply of affordable rental housing can bring down the costs of housing to some degree, but there will still be a need for direct subsidy. This is one of the most critical problems the state faces. Ingenuity in program design, emphasis on resident participation towards economic self-sufficiency, and partnerships are the cornerstone of any approach to address the needs of this population, however, a direct source of funding will be needed to keep these households from homelessness.

The Department currently exercises no direct jurisdiction over Texas' local public housing authorities. Local public housing authorities have traditionally worked directly with the federal government to administer their public housing and Section 8 funds. An understanding of the State's future role in public housing issues can only be understood in the context of changes being made at the federal level.

PUBLIC HOUSING ISSUES

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

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by onerous regulations that govern every aspect of public housing administration, many public housing officials and residents, out of necessity, have settled into an attitude of passive dependency.

Despite the fact that only one of every 33 housing authorities are considered troubled, public housing is viewed with great distrust by the public as a symbol of failed government. The future of public housing involves regaining the public trust and proving that subsidized housing can be an asset to the community.

Transformation of Public Housing

In fiscal year 1999, the U.S. Department of Housing and Urban Development (HUD) continued the transformation of public housing through Management 2020 by pursuing administrative, regulatory and legislative changes that will: (1) remove and replace the worst public housing; (2) turn around troubled PHAs and improve all aspects of PHA management; (3) promote public housing communities with a greater income diversity and allow PHAs to implement rent policies that encourage and reward work, and are coordinated upon welfare reform; (4) demand greater household responsibility as a condition of housing assistance through more vigorous screening, eviction, and lease enforcement provisions; and, critically, (5) implement the Administration's key management reforms in order to increase the Department's capacity and PHAs' ability to ensure excellence and accountability in PHA management. Important provisions for management reform include program consolidation and streamlining, deregulation of well-managed PHAs, an improved performance assessment system for PHAs that includes increased reliance on assessments of physical conditions, and more certain treatment of the most troubled PHAs.

In recent years, this transformation has focused on the largest and most troubled PHAs in the country, to correct chronic management and operational deficiencies. Tougher expectations that hold public housing residents accountable for their actions are also being implemented through the Administration's "One Strike and You're Out" initiative. Under this initiative, PHAs are being encouraged to design policies on screening and eviction to eliminate individuals with records of illegal drug-related or criminal activity.

Demolition/Replacement of Units

The US Department of Housing and Urban Development is also moving to demolish older high-density public housing that have become unlivable, and replace it with smaller-scale, economically integrated public housing that will be architecturally appealing, and will serve as an anchor for neighborhoods and community renewal.

The Operating Fund will strengthen the transformation of public housing in fiscal year 1999. The 1999 request integrates the public housing demolitions that continue across the country as part of this transformation strategy. Demolitions decrease the number of units funded under the Performance Funding System (PFS) formula resulting in a decrease in the requirements on which the annual subsidies are based. It is currently estimated that 15,000 units will be approved for demolition in fiscal years 1998 and 1999 respectively. This action to transform America's public housing will continue into fiscal year 2000, at which point 100,000 units of unlivable public housing will have been approved for demolition over an 8-year period. Residents displaced by these demolitions will be relocated in other public or subsidized housing or receive Section 8 tenant-based rental assistance to relocate elsewhere. It is projected that all demolished public housing would be replaced with either low-density units or vouchers.

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To facilitate the replacement of obsolete public housing, HUD implemented a regulatory change, which adds a provision to the PFS to provide a short transition funding period for some PHAs that received approval to demolish units. This change encourages and supports efforts by a PHA to reduce its overhead costs in a planned and orderly manner when its inventories of units are reduced by demolition and parallels a similar statutory requirement for Section 14 of the U.S. Housing Act of 1937. The provision provides a one-year phase out of transitional funds for units unoccupied for 12 months prior to demolition and a three year phase out for units that had been occupied within 12 months of approval. Units that are replaced by Section 8 certificates or vouchers will not be eligible for transition funding. The cost of this regulatory change is \$24.9 million in fiscal year 1999. As a result of demolitions since 1994, operating subsidy requirements are \$68 million lower in fiscal year 1998 and \$114 million lower in fiscal year 1999.

Operating subsidies, even in the case of the best-managed PHAs, will continue to be essential for the foreseeable future, though PHA reliance on subsidies may decrease somewhat if they can increase the average income level of families in public housing. Reports indicate that this has occurred to a limited degree in the past 2 years. HUD continues to work with Congress on the enactment of permanent legislation that would replace federal preferences with local preferences for tenant selection, while still targeting resources on those with substantial housing needs. This will give PHAs at the local level more ability to attract working families into public housing developments. Other key reform legislation includes permanent enactment of public housing ceiling rent changes. Allowing PHAs more control in setting a reasonable "cost floor" for ceiling rents is vital to attracting and retaining working families in public housing. Currently, PHAs cannot set the cost floor below 100 percent (100%) of operating costs.

Financial Aspects of Public Housing

Overview of Section 8 Contract Renewals

Over 800,000 FHA-insured housing units in 8,500 projects were financed with 40 year mortgages and 20-year Section 8 project-based rental assistance contracts. In many of these projects, the rents are at levels that exceed the rents received by comparable units in the market place.

Beginning in FY 1996, those project-based Section 8 contracts began to expire. Without Section 8 rental assistance, a percentage of HUD-assisted and insured projects may default, jeopardizing tenants, owners, and affordable housing stock and creating substantial losses in the FHA insurance fund.

Every year more project-based Section 8 contracts expire, compounding the cost of annual extensions. If no action were taken, the cost of renewing contracts expiring in FY 1998 would exceed \$11 billion, or over one-third of HUD's current budget.

To forestall this crisis, Congress and the Administration have offered one-year extensions of these expiring Section 8 contracts. The Section 8 renewal authority is the first step to addressing this affordable housing dilemma. Congress has approved new legislative authority for project-based subsidies expiring in fiscal year 1999. HUD is moving ahead under current law to ensure timely funding of the one-year extension of Section 8 contracts as they expire.

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At the request of an owner, HUD shall renew the expiring Section 8 Contracts as project-based assistance for a period of not more than one year, at rent levels that are less than or equal to comparable market rents. (There are exception projects.)

Project owners with rents greater than market may request to participate in the Mark to Market Program authorized by MAHRA. These contracts are renewed at existing rent levels temporarily while the mortgage is being restructured under the Mark to Market program described below.

Overview of Mark to Market Program

A few years ago, FHA proposed a plan for restructuring its multifamily portfolio, after recognizing that the proposed reduction of rental subsidies would cause a large number of projects to default on FHA insured mortgages. The plan called for restructuring the debt of multifamily properties in the portfolio so that market rents could support a property's debt. Generally, the FHA would make a partial payment of the existing debt, take a small subordinate note, and forgive any remaining, unsupported debt. The plan also had provisions for bringing the physical condition of the properties up to housing quality standards and market standards, and facilitating the participation of residents in the process. This plan would end over-subsidization of properties, promote resident responsibility and choice in housing, and bring to the marketplace competition and incentive.

The 1998 Appropriations Act set forth the legislation "Multifamily Assisted Housing Reform and Affordability Act (MAHRA) of 1997" that enabled HUD to move forward from the demonstration phases of Portfolio Reengineering to the permanent Mark-to-Market Program.

Members of the Mark to Market Team solicited comments from all the major industry groups affected by the legislation. Focus groups were convened in February, 1998, to discuss the various issues raised by the legislation. Interim Regulations were published September 11, 1998, and became effective October 13, 1998.

Texas' Role in Section 8 Restructuring

Public agencies or private corporations, known as Participating Administrative Entities ("PAEs"), will assist HUD in negotiating the restructuring of each property's debt in the Mark to Market program. It is the PAE's job to negotiate a plan which is agreeable to the various interests of the project owners, the mortgagees, the tenants, and HUD.

In October 1998, TDHCA applied to HUD and was approved to become a PAE. The public purposes motivating the Department to become involved in the program are to insure that as much housing as possible remains in the affordable housing stock, and to insure that tenants' interests are adequately addressed in the restructuring process. Some of the main concerns residents may have include the issuance of tenant-based housing vouchers and the physical condition and environmental safety of the property. The Texas Tenant's Union is the recipient of a federal grant to organize tenants' interests in the Mark to Market program and has been in contact with the Department staff regarding TDHCA's role in the process. On their recommendation, a Tenants' Council will be created to advise and assist TDHCA with tenant issues in the restructuring process.

B. STATE POLICY

SELF-HELP INITIATIVES

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

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

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

Self-help can result in significant cost savings through reduced overhead and reduced markups of intermediaries, the use of existing assets, and the substitution of volunteers for paid labor. The Department currently funds several successful self-help initiatives. Below are two examples -- the Texas STEP Program and the Colonias self-help centers.

Texas STEP

The Department is working in partnership with the Rensselaerville Institute, the Texas Natural Resource Conservation Commission (TNRCC), the Texas Department of Health (TDH), the General Land Office (GLO), and the Texas Water Development Board (TWDB) on an initiative called Texas STEP. This program works with small communities to solve their water and wastewater problems through self-help. Completed projects have produced significant cost savings

Colonias Self-Help Centers

Senate Bill 1509 required the Department to establish five self-help centers in the colonias to offer concentrated assistance in the areas of infrastructure and housing. Five colonias were designated in each of the five counties (El Paso, Webb, Starr, Hidalgo and Cameron/Willacy) selected by the legislature to receive concentrated technical assistance in the area of housing rehabilitation, new construction, surveying and platting, construction skills, tool library access, housing finance, credit and debt counseling, grant preparation, infrastructure construction and access, contract-for-deed conversions, and capital access for mortgages and other improvements. To date, all five Self-Help Centers are open and providing services to colonia residents.

SERVING VERY LOW AND EXTREMELY LOW INCOME POPULATIONS

TDHCA is committed to serving very low and extremely low income Texans. The Department's housing finance division (in accordance with the requirements of Rider 3 to the Texas Department of Housing and Community Affairs appropriation in Article VII

B. STATE POLICY

of the General Appropriations Act, Chapter 1452, 75th Legislature, Regular Session, 1997), adopted a goal "to apply a minimum of 15 percent of the division's total housing funds toward housing assistance for individuals and families earning less than 30 percent of median family income. No less than 20 percent of the division's total housing funds shall be spent for individuals and families earning between 31 and 60 percent of median family income."

SERVING SPECIAL NEEDS POPULATIONS

The self-sufficiency goals established in the 1999-2003 TDHCA Strategic Plan are far more difficult to achieve for persons with special needs. This population includes persons with physical disabilities, persons with mental disabilities, elderly persons, persons with HIV/AIDs, homeless persons, and victims of domestic violence. Serving special needs populations requires a considerable level of planning and consumer-need based focus.

TDHCA has collaborated with several disability rights organizations, community-based nonprofits, private sector organizations, and other state agencies to develop planning capacity to better serve persons with special needs. To date, the result of this collaboration has been the implementation of more consumer driven programs that not only respond to the needs of these populations, but are also far more cost effective than the traditional approaches of institutionalization and congregate housing. For example, advocates for the elderly and persons with disabilities have spent years explaining that the primary goal of these populations is to live independently and remain in their own homes. Providing coordinated delivery of social services to these groups in independent housing arrangements is cheaper than the alternative, which is often premature and unnecessary institutionalization. Minor physical modifications such as extra handrails, grab bars, wheelchair accessible bathrooms, ramps, elevators, and lift chairs can make existing units livable and provide a cost effective and consumer-driven alternative to institutionalization.

HOMEOWNERSHIP COUNSELING

A growing number of lenders and affordable housing professionals recognize that it takes more than flexible underwriting in lending to expand homeownership for very low, low, and moderate income households. Counseling can enhance both the availability and soundness of loans made to first-time buyers and homeowners with varying incomes and assistance needs. Counseling can also be a significant factor in reducing mortgage delinquency rates.

In 1997 the 75th Texas Legislature mandated the Texas Statewide Homebuyer Education Program (TSHEP). This program aimed to bring comprehensive homebuyer education to all 254 Texas counties without duplicating the efforts of existing successful homebuyer education programs. TDHCA has been working with several partners (Fannie Mae Freddie Mac, the Neighborhood Reinvestment Corporation, the Texas Workforce Commission, Texas A & M Real Estate Research Center, the Texas Department of Human Services, the Texas Agricultural Extension Service, the Consumer Credit Counseling Service, experienced homebuyer education providers, nonprofit housing providers, low income housing advocates, for-profit housing providers, lenders, and Realtors) to implement this program. TDHCA applied for competitive funding from HUD to enhance this program, and in December, 1998 was successful in receiving \$380,000. The Department believes that homebuyer education/counseling can provide lenders, borrowers, and policymakers the skills and confidence to make full use of the Department's lending programs.

B. STATE POLICY

501(C)(3) BOND INITIATIVE

The State is limited in the amount of private activity Mortgage Revenue bonds it can issue due to Internal Revenue Code maximums. Further allocation limitations are imposed by the Texas Legislature with respect to the amount of private activity ceiling cap for tax-exempt bond issuing authority for multifamily housing. As a result, the Department receives no direct allocation of authority to finance multifamily housing. To meet the objectives of its mission, the Department has focused efforts on financing nonprofit owners [namely, 501(c)(3) nonprofit organizations as defined by the Code] because bonds to finance properties with these entities do not require an allocation from the BRB because they do not consume any of the State's ceiling cap. The benefit of the tax-exempt financing is provided to the nonprofit by the IRS. Because these bonds are funded completely by the private sector, where the Department is acting as a conduit issuer, no State program dollars are used. This allows the Department to maximize scarce funding in other programs. Additionally, these bonds do not impact the State's credit rating.

The Department's 501(c)(3) Multifamily Tax-Exempt Revenue Bond Program provides the State with the opportunity to increase affordable housing stock at no cost or liability to the State. The program allows for financing of affordable multifamily housing through private investment rather than through the use of public funds. Even when used to purchase a preexisting property with low rents, this form of financing insures that lower income tenants will be living in set-aside units and that rents will remain affordable to lower income residents regardless of fluctuations in the local economy. The Department's 501(c)(3) bond initiative will play an integral role in addressing the problems that will arise from the expiration of project based Section 8 subsidies.

The Department's program was recognized by the Crittenden Publishing Affordable Housing Report as being the first to stipulate that social service programs be put in place at properties financed by the issue. These bonds also provide a source of fee income to the Department in the form of fees charged to private sector participants associated with issuing the bonds.

COLONIAS INITIATIVE

The Office of Colonia Initiatives (OCI) was created by the Department to administer and coordinate efforts for the enhancement of living conditions for colonias in the State of Texas. This will be accomplished through local, state, and federal partnerships. Please refer to Section 5f for a more detailed discussion of OCI.

ENERGY EFFICIENCY

Energy and water costs are often the largest single housing expense after food and shelter for lower income families. Utility costs typically represent thirteen to forty-four percent (13-44%) of lower income annual gross incomes and account for nearly one-fourth (1/4) of total housing costs. Proper use of existing technologies and management practices can reduce these utility costs significantly at a relatively low initial cost, thereby greatly increasing housing affordability for low and moderate income families. Studies have shown that cost of energy is a major contributing factor to housing abandonment and high mobility.

Two TDHCA programs (Comprehensive Energy Assistance Program and Weatherization Assistance Program) are aimed at encouraging energy efficiency. Specifically, they help

B. STATE POLICY

consumers control energy costs through education, financial assistance, or weatherization. In addition, TDHCA housing programs encourage applicants to consider energy efficiency in their projects. The YouthWorks program goes as far as to require an achievement of energy efficiency savings of at least twenty percent (20%) over conventional building. As the variety and availability of energy efficient materials increases, their use in Department programs will surely follow.

STANDARDIZED APPLICATION PROCESS

TDHCA has received several comments on the need for a streamlined approach for the application process. While each housing program has different state and federal requirements, a more user-friendly approach is achievable. In October of 1998, TDHCA's Executive Director established an ad hoc committee to research the ways to improve the application process. To date, the committee has surveyed several other states to see which methods work best. Currently the committee is considering ways to use the best practices of other states in TDHCA's application process.

C. LEGISLATIVE UPDATE

LEGISLATIVE INTERM COMMITTEE UPDATES

House of Representatives Committee on Urban Affairs

This committee was charged with an interim study on housing affordability issues. Their charge as it relates to TDHCA is to:

- *continue the Committee's review of housing issues and programs. The review should include (but is not limited to): (1) the procedures of awarding low-income housing tax credits, compared and contrasted with the procedures for awarding state bond activity cap for housing; (2) the state's efforts to improve housing for colonias residents; (3) tenant services and housing for special populations; (4) methods by which the state can serve individuals and families earning less than 30% of AMFI; and implementation of H.B. 2577; and*
- *conduct active oversight of agencies under the committee's jurisdiction.*

For a copy of the final report contact:

House Documents
Texas Legislative Council
105 W. 15th Street, Room G09
Austin, Texas 78701
(512) 463-1144

Texas Affordable Housing Task Force

The Task Force was created by Senate Bill (SB) 1852 of the Seventy-fifth Legislature. SB 1852 directs the Task Force to submit its findings regarding regulations and policies that impact the cost and availability of affordable housing in Texas.

Copies of the final report are available on TDHCA website. For hard copy, contact TDHCA Governmental Relations at 512/475-3814.

Texas Intergovernmental Task Force on Housing Investment

Task Created by Rider 14 of the TDHCA Appropriations of House Bill 1, Acts of the Seventy-fifth Legislature. The charge of the Task Force was to compile and submit to the Seventy-sixth Legislature its findings and recommendations concerning potential investment products for affordable housing.

For copy of the final report contact TDHCA Governmental Relations Division, 512/475-3814.

Senate Interim Committee on Electrical Utility Restructuring

The committee charge included review of revenues from all sources supporting low income energy efficiency and environmental programs. Report includes review of availability of funding for low income energy assistance and conservation programs. Report also includes a state-by-state comparison of low income policies and funding. TDHCA assisted in development of Public Utility Commission Report to the Committee.

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For a copy of the final report contact:

Senate Distribution
Texas Senate
P.O. Box 12068-78711
Austin, Texas 78711
(512) 463-0252

To receive a hard copy in the mail, send a check for \$34.70 (\$31.50 + postage) made out to the Texas Senate to the above address. Also available on Texas Senate website, www.senate.state.tx.us/75r/senate/commit/IC/IC10.htm.

Senate Interim Committee on Housing.

This committee's charge was to:

- *monitor the implementation of the provisions of HB 2577, regarding affordable housing for Texans, and, if necessary, make recommendations for further legislative or regulatory action;*
- *assess the Texas Department of Housing and Community Affairs' and the Texas State Affordable Housing Corporation's effectiveness in serving individuals and families of low and very low income and families of moderate income; and*
- *study the operation and administration of the Texas State Affordable Housing Corporation's mortgage banking activities and lending transactions, and consider whether further legislative action is needed.*

For a copy of the final report contact (Note: a complete update of the implementation of HB 2577 is included below.)

Senate Distribution
Texas Senate
P.O. Box 12068-78711
Austin, Texas 78711
(512) 463-0252

To receive a hard copy in the mail, send a check for \$12.51 (\$10.34 + postage) made out to the Texas Senate the above address.

IMPLEMENTATION OF HB 2577

The following report illustrates the efforts taken by the Texas Department of Housing and Community Affairs to implement the provisions mandated by House Bill 2577, which amended the Department's enabling legislation. The specific components of HB 2577 and implementation actions are listed below.

Sec. 2306.0661 PUBLIC HEARINGS

This section requires TDHCA to strengthen the notification process for public hearings. Such requirements as publishing notice in the Texas Register and local newspapers and at each public library in the community in which the public hearing is to be held were added to Chapter 2306.

C. LEGISLATIVE UPDATE

TDHCA staff built a database including addresses and contact names for every public library in the communities in which public hearings are most commonly held. This information was shared with the entire agency and notices of public hearings were sent to each public library for the communities in which TDHCA public hearings were held. Additionally a notification list, which existed prior to the passage of HB 2577, was used to notify over 2000 organizations across the state of public hearings. Notice of hearings and draft copies of TDHCA publications were sent to each of the 52 state depository libraries. For each single family and multifamily bond issue, a public hearing has been held to encourage public participation. Each hearing has met the requirements of this section. Notices of public hearings were also sent to each member of the State Legislature as well as TDHCA Board members.

As it would cost approximately \$4,000 to publish notifications in each local newspaper, it was more cost effective for the Housing Resource Center to notify the 2000 organizations mentioned above directly. In 1996 notification of State Low Income Housing Plan and Annual Report public hearings were published in the newspaper and the attendance rate was low. Using the direct mail approach, the 1998 hearings attracted a significantly higher turnout.

Over the past year TDHCA has made considerable progress in utilizing the internet. The State Low Income Housing Plan and Annual Report, the Strategic Plan for the 1999-2003, the Qualified Allocation Plan, Notices of Funding Availability, workshop schedules, public hearing notices and program applications were available on TDHCA's website. TDHCA's website was accessed over 78,000 times between May of 1997 and September of 1998. In September alone, TDHCA's homepage was accessed over 12,000 times.

The U.S. Department of Housing and Urban Affairs commended TDHCA agency's extensive citizen participation process and website (www.tdhca.state.tx.us) at the 1998 Annual Assessment meeting. Additionally, in May of 1998, the Texas Homeless Network rated TDHCA's website as one of its top ten.

Section 2306.072 - 2306.0723 - ANNUAL LOW INCOME HOUSING REPORT

The 1998 *State of Texas Low Income Housing Plan and Annual Report* (SLIHP) was submitted on March 19, 1998 to the Governor, Lieutenant Governor, Speaker of the House, members of the Senate Interim Committee and the House Committee on Urban Affairs. Letters were sent to every member of the Legislature informing them of the availability of the 1998 SLIHP. Additionally, eight public hearings were held across the state.

The 1998 *State of Texas Low Income Housing Plan and Annual Report* has been distributed to over 500 organizations statewide.

Section 2306.1111 - HOUSING FUNDS

"The housing finance division shall adopt a goal to apply an aggregate minimum of twenty-five percent (25%) of the division's total housing funds toward housing assistance for individuals and families of extremely low (0-30% AMFI) and very low (31-60% AMFI) income". TDHCA's Housing Finance Division which includes the Section 8 Program, the HOME Program, the Housing Trust Fund, the Low Income Housing Tax Credit Program, and the Mortgage Revenue Bond Program exceeded this target for Fiscal Year 1998. The amount of available funds in FY 1998 equaled \$253,125,343.00. Of this amount, \$142,511,417.00 or fifty-six point three percent (56.30%) were used to provide housing

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assistance to extremely low and very low income families and individuals, thereby exceeding the target by over one hundred twenty five percent (125%).

Section 2306.184 - DISCLOSURE OF FEES

The Multifamily Finance Division, through its normal processes and procedures, collects information regarding the disclosure of fees. This information is contained within each project's file. All housing programs capture this information at the time of application and include it in the project files.

Section 2306.202 - USE OF HOUSING TRUST FUND

Total awards made in 1998 with Housing Trust Funds equaled \$1,674,200. The first Notice of Funding Availability ("NOFA") was published in the Texas Register on March 13, 1998. This NOFA made \$2.3 million available to local units of government, nonprofit organizations, public housing authorities, and community housing development organizations. The organizations and amounts funded are listed below.

Armistad Housing Development Corporation/CHDO	\$151,700
Greater El Paso Housing Development Corp./NP	\$500,000
Kings Court Housing Foundation/NP	\$100,000
South Plains Regional Housing Authority/PHA	\$ 30,000

TDHCA, in conjunction with the General Services Commission State Energy Conservation Office, submitted an Oil Overcharge NOFA to the Texas Register in May, 1998. These funds were made available to improve the energy efficiency of housing for individuals and families as well as persons with special needs with incomes between fifty and eighty percent (50%-- 80%) of Area Median Family Income. Ten organizations have been funded to date, with total awards amounting to \$301,500.

The Housing Trust Fund awarded \$331,000, in 1998, to build the capacity of nonprofit organizations and CHDO's, as well as \$260,000 in predevelopment loan funds to be used by nonprofits and CHDO's. In summary, out of the \$1,674,200 awarded in 1998, ninety-eight percent (98%) went to nonprofit organizations.

For the 1999 funding cycle TDHCA expects to have approximately \$3.5 million available for single and multifamily housing. Funds could be used for acquisition, new construction, rehabilitation, or down-payment assistance.

Sources:

- Local Funds (substituted for Cap.Bldg. and Pre.Dev.): \$474,034
- 1999 GR: \$1,015,433
- MF Bond Transfer: \$1,000,000
- Remaining funds from HTF MF cycle: \$832,539
- Capital Trust Interest: \$100,000

There is also a remaining balance of \$1.7 million in Oil Overcharge funds to be made available.

Note: The Housing Trust Fund received \$1 million of excess issuance fees transferred from the Multifamily Bond Program.

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Section 2306.205 - TRANSFER OF MONEY TO HOUSING TRUST FUND

Neither the TDHCA nor the Texas State Affordable Housing Corporation realized fees from 501(c)(3) Bond initiatives and therefore no funds were transferred to the Housing Trust Fund.

Section 2306.252 - HOUSING RESOURCE CENTER

All additional requirements as mandated by Sec. 2306.252 have been implemented. Additionally, the Housing Resource Center hired a Nonprofit Resources Coordinator in November of 1997 to assist Community Housing Development Organizations ("CHDO's"), Community Development Corporations ("CDC's"), Community Based Organizations ("CBO's") and other nonprofit organizations across the state. The Nonprofit Resources Coordinator assists nonprofits through technical assistance training and notification of fund availability for a variety of programs (TDHCA and non-TDHCA).

The Housing Resource Center also hired an Information Specialist who, with the assistance of the HRC staff, has assisted over 1,000 individuals and organizations across the state in accessing TDHCA programs in the past year.

The HRC has also developed a Housing Resource Program Guide, which illustrates all housing and housing related programs available in Texas from federal, State, and private resources. Over 500 copies have been distributed since May of 1997.

Section 2306.253 - HOMEBUYER EDUCATION PROGRAM

To date, the following was accomplished in 1998:

- Referral service compiled and implemented: There are currently 185 organizations on the TSHEP referral list;
- A regional analysis was performed and target populations were identified;
- TDHCA committed \$268,000;
- Standard curricula were approved;
- Memorandums of Understanding were signed with the following entities:
 - Fannie Mae*
 - Freddie Mac*
 - Neighborhood Reinvestment Corporation*
 - The Enterprise Foundation*
 - Consumer Credit Counseling Service*
 - Texas A & M Real Estate Center*
 - Wells Fargo Bank*
 - San Antonio HOPE (collaborative)*
 - The Housing Consortium of Fort Worth and Tarrant County*
 - Texas Agricultural Extension Service*
 - United Cerebral Palsy of Texas, Inc.*
 - Laredo National Bank*
 - TX Federation of Housing Counselors, Inc.*
 - Home Ownership Partners of Texas*
- Performance measures for program recipients were determined;
- Applied for U.S. Department of Housing and Urban Development Housing Counseling Funds (\$500,000);

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- Outlined a marketing plan for additional funds;
- TSHEP was introduced at the Agricultural Extension's annual conference and contact was made with agents;
- A RFP to "Train the Trainers" was distributed;
- Received HUD Housing Counseling Funds (\$380,000).

In addition, the following activities are planned for the spring of 1999:

- Invitations to participate in the training program will be distributed to entities in the identified target areas;
- Training of nonprofits;
- A NOFA to fund existing providers will be issued;
- TDHCA is discussing compensating homebuyer education providers for bringing in qualified buyers to TDHCA's First-Time Homebuyer Program (\$300 per closed loan).

Section 2306.254 - TENANT SERVICES

The Department held a series of meetings with representatives from Texas Workforce Commission and Protective and Regulatory Services to discuss how to best coordinate the provision of tenant services that are provided to individuals residing in low income housing.

It was determined that recipients of rental assistance would benefit greatly from other welfare related services and perhaps enhance the recipients ability to move toward self-sufficiency. The Department has proposed a plan that would provide a process of notification of service providers to households receiving Section 8 rental assistance from TDHCA. (The Texas Workforce Boards, a recently created local administrative entity of the Texas Workforce Commission, administers many of the services specifically defined in the legislation). The notification would refer the tenants to the nearest Workforce Board and Community Action Agencies—entities whose primary responsibility is to provide these services and other emergency assistance.

Through this plan, families who use the vouchers to find decent, affordable housing would also have direct access to employment opportunities, childcare assistance, and other services provided by Community Action Agencies and Workforce Boards. Combining rental assistance with the other similar services will help alleviate some of the barriers that families face moving from welfare to workforce—barriers which include unstable housing situations and limited access to a full range of services necessary to make this transition.

Community Action Agencies and Workforce Boards will also be provided a listing of all multifamily properties in the Departments portfolio so that its counselors are aware of the location of affordable housing units in their communities and can provide housing search assistance. The listings will include the maximum amount of rent that can be charged on the properties as well as the income limits associated with the housing programs.

Finally, the Department encourages the provision of tenant services by providing additional points during application rounds to housing sponsors that agree to provide services appropriate to the tenants residing in apartment communities. Owners are encouraged to partner with local service providers to ensure quality and continuity of services to the tenants. The Department periodically reviews the status of services programs during on-site monitoring of the community. Funding to modify the agency's data bases for the collection and reporting of number of special needs tenants and

C. LEGISLATIVE UPDATE

tenant services is included in the Department's 2000-2001 Legislative Appropriations Request.

Section 2306.358 - ISSUANCE OF QUALIFIED 501(c)(3) BONDS

The Department has not closed on any 501(c)(3) bond transactions since enactment of the bill. Generally, nonprofits do not have the resources (equity) that are required to build new affordable multifamily properties with 501(c)(3) bonds. The bonds only provide a low interest rate on the debt side of the financing. They do not provide for an equity component like private-activity bonds (specifically the 4% tax credit).

Due to the current real estate cycle, prices have escalated on existing multifamily housing stock (this is property that nonprofits could purchase and convert to affordable). Prices have risen to the point that financing existing properties without significant equity is not feasible. Again, most nonprofits lack sufficient equity funds.

SUBCHAPTER Y, Section 2306.551 - 2306. 559 - TEXAS STATE AFFORDABLE HOUSING CORPORATION

The participation agreement between TDHCA and the Texas State Affordable Housing Corporation ended on August 31, 1998.

SUBCHAPTER BB - LOW INCOME HOUSING TAX CREDIT PROGRAM, Sections 2306.672 - 2306.678

Requirements pertaining to program deadlines were all adopted including:

- Draft QAP/Rules to the TDHCA Board by November 15
- Submit QAP/Rules to Governor by January 31
- Governor required to take action by February 28
- Application acceptance period closes by May 15
- Commitments issued by July 31

Other provisions were enacted related to:

- Scoring Criteria
- Sale of LIHTC properties
- Purchase of LIHTC properties
- Application Submissions
- Public Hearings and Public Notifications
- Providing scores to Board, Governor and the Public (process in place, SOP needs to be updated)
- Document reasons for selection
- Establishment of a waiting list

76TH LEGISLATURE PREVIEW

The following is a summary of bills prefiled in the 76th Legislature as of February 15, 1999. Only bills which amend TDHCA's enabling statute, otherwise directly affect the agency, or are of major interest are covered. Please note that not all bills will necessarily be brought before the legislature.

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Note: If the "Effective date" is left blank, the date is not stated in the bill. Such bills will become effective either ninety days after adjournment or immediately if the required emergency language is used in the bill and if the bill finally passes each house by a two-thirds majority.

Senate Bills

SB 7 by Sibley, which relates to electric restructuring and to powers and duties of the Public Utility Commission of Texas, was filed on February 22, 1999.

SB 77 by Truan, which relates to the making of international agreements by state agencies, was filed on December 2, 1998.

The bill authorizes state agencies and political subdivisions to enter into agreements with the United Mexican States, a political subdivision thereof, an agency of the U.S., or an entity that is created under a treaty between the U.S. and Mexico to accomplish a function the agency is otherwise authorized to perform. The bill authorizes TDHCA, TWDB, TDED, and three other state agencies to issue bonds to finance agreements made under the bill. The agencies may also use other available funds for the agreements. The Governor and the LBB must approve an agreement that uses appropriated funds.

SB 79 by Carona, which relates to the appointment of TDHCA's executive director, was filed on December 4, 1998.

The bill amends Chapter 2306, Government Code, to provide that TDHCA's Board appoints the executive director and sets the salary. The bill also similarly amends Section 2306.038 relating to the appointment of an acting executive director and Section 2306.052(b) to require the executive director to perform other duties assigned by the Board as well as by the Governor.

The bill provides that the executive director in office when the bill becomes effective may continue to serve at the pleasure of the governor until the board makes its selection.

SB 86 by Nelson, which relates to electric restructuring and to powers and duties of the Public Utility Commission of Texas, was filed on February 18, 1999.

SB 95 by Moncrief, which relates to the delivery of home and community support services, was filed on December 14, 1998.

Among other things, the bill requires TDHCA, with assistance from appropriate health and human services agencies, to study opportunities for linking affordable housing programs with home and community support services. TDHCA is required to identify funding sources for services, buildings, and architectural upgrades and submit a report to the Governor and Legislature concerning its findings not later than December 1, 2000.

SB 108 by Truan, which relates, in part, to ownership of a manufactured home with rights of survivorship, was filed on December 18, 1998.

Among other things, the bill amends Article 5221f, Sections 19(a)(2)(H) and 19(h), Texas Manufactured Housing Standards Act, to authorize any two persons, not just a husband and wife, to own title to a manufactured home with rights of survivorship.

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Effective date: September 1, 1999.

SB 174 by Ratliff, which relates to the codification into the Government Code of the Article IX employment provisions, was filed on January 19, 1999.

SB 175 by Ratliff, which relates to the codification into the Government Code of the Article IX travel provisions, was filed on January 19, 1999.

SB 176 by Ratliff, which relates to the codification into the Government Code of the Article IX reporting and accounting requirements, was filed on January 19, 1999.

SB 177 by Ratliff, which relates to the codification into the Government Code of the Article IX provisions relating to the expenditure of public funds, was filed on January 19, 1999.

SB 178 by Ratliff, which relates to the codification into the Government Code of the Article IX provisions relating to certain state agency practices and duties, was filed on January 19, 1999.

SB 304 by Truan, which relates to the coordination of colonia initiatives, was filed on January 28, 1999 and was referred to the Senate Special Committee on Border Affairs on February 1, 1999.

The bill amends Chapter 775 of the Government Code to provide for the interagency coordination of colonia initiatives. TDHCA, the Office of the Attorney General, TEA, TDH, TNRCC, TWDB, TWC, and the University of Texas-Pan American are each required to designate an officer or employee to serve as the agency's coordinator of colonia initiatives. The agency coordinator is required to be the equivalent of a deputy executive director or have authority over the equivalent of a deputy executive director. TWDB's coordinator of colonia initiatives is charged with presiding over the group of coordinators. The group is required to meet at least semiannually at the call of the TWDB's coordinator or as agreed to by the group.

The bill requires representatives of the state agencies who work in colonia-related field offices near the international border to meet with each other according to a schedule established by the local state agency representatives.

SB 456 by Madla, which relates to an effort to locate the 2007 Pan American games and the Games of the XXX Olympiad in 2012 in Texas, was filed on February 10, 1999.

The Texas Department of Economic Development bears primary responsibility under the bill. However, TDHCA, along with TxDOT and the DPS, are authorized to assist qualified nonprofit organizations that have been authorized by endorsing municipalities to bid to host one of the games in developing applications and planning for the games. TDHCA, TxDOT, and the DPS and may also enter into contracts related to the presentation of the games.

SB 471 by Lucio, (Same as HB 64 by Greenberg), which creates the Texas Community Investment Program at TDHCA to assist certain businesses in distressed areas of the state, was filed on February 10, 1999.

The bill adds Subchapter EE to Chapter 2306 to require TDHCA to establish a community investment program in which TDHCA makes grants or interest-free loans to or purchases the stock of community development investors that use the money to make loans to or invest in businesses that are located in distressed areas of the state.

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and cannot qualify for conventional bank loans. A community development investor is only eligible to participate in the program if it has raised at least \$400,000 in private investments to make such loans or investments. A community development investor is required to use at least sixty percent of the amounts received under the program for loans to or investments in businesses that have been in existence for at least one year.

The bill sets forth additional application and review requirements and requires TDHCA to adopt rules to implement the program.

(Note: Rep. Greenberg filed a similar bill last session. The bill does not provide for a source of funding.)

Effective date: September 1, 1999.

SB 501 by Shapleigh, which relates to a state agency's strategic plan to increase the agency's presence in the border region, was filed on February 12, 1999.

The bill amends Chapter 2056 of the Government Code to add Section 2056.0025 to require a state agency's strategic plan to analyze how the agency can increase its presence in the "border region." The term "border region" is defined in TDED's statute to include the counties of Brewster, Cameron, Culberson, Dimmit, El Paso, Hidalgo, Hudspeth, Jeff Davis, Kinney, La Salle, Maverick, Presidio, Starr, Terrell, Val Verde, Webb, Willacy, Zapata, and Zavala.

Effective date: September 1, 1999.

SB 507 by Duncan, which relates to municipal purchases was filed and referred to the Senate Intergovernmental Relations Committee on February 16, 1999.

The bill amends Section 252.021 of the Local Government Code to require competitive procurement on purchases that exceed \$5,000. (threshold lowered from \$15,000.) for cities of all sizes and for all types of purchases, unless specifically exempted.

Effective date: September 1, 1999.

SB 549 by Haywood, which relates to the oversight and operations of councils of governments, was filed on February 16, 1999 and was referred to the Senate Intergovernmental Relations Committee on February 17, 1999.

The bill, among other things, requires each Council of Governments to establish employee salary schedules and eight hours of annual training for its members on administration topics, including audits and contractual responsibilities to state agencies. Each COG is also required to report to the Governor annually its receipt and expenditure of funds, audits, and various other topics. The bill also requires each COG to give a state agency that provides funding at least 30 days notice of its intended audit along with an opportunity to specify audit objectives of the agency. Finally, the bill prohibits the expenditure of funds on certain items, such as personal entertainment and any airfare other than coach airfare.

Effective date: September 1, 1999.

SB 583 by Ellis, Rodney, which relates to a prospective contractor who is indebted to the state, was filed on February 17, 1999.

The bill amends Section 403.055 of the Government Code to prohibit a state agency from signing a contract with any person (including organizations) if the Comptroller is

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currently prohibited from issuing a warrant to the person because the person owes delinquent taxes unless the person agrees to a provision in the contract by which payments under the contract would be applied towards the tax debt until paid in full. (!)

Effective date: September 1, 1999.

SB 598 by Duncan, which relates to actions regarding certain computer failures (the "Y2K problem"), was filed on February 19, 1999.

The bill adds Chapter 147 to the Civil Practice and Remedies Code to govern the recovery of damages for harm caused by a specified computer date failure or the failure to properly detect, disclose, prevent, correct a specified computer date failure. The bill does not create a new cause or action nor affect sovereign immunity. The bill generally provides that an action must be brought within two years after the date the computer failure first caused the harm and establishes the procedures to be followed in connection with the legal action. Among other things, the bill provides that it is an affirmative defense to liability if the claimant was properly notified that the computer product or computer service may manifest computer date failure, was offered a reasonable cure, and the cure would have avoided the harm to the claimant.

SB 623 by Lucio, which relates to the construction of speculative homes subsidized by TDHCA, was filed on February 19, 1999.

The bill adds Section 2306.514 to Subchapter X, "Individuals with Special Needs," to TDHCA's statute to require a "speculative" home that is subsidized with state or federal money administered by TDHCA to be constructed so that at least one entrance door is accessible to individuals with disabilities as specified in the bill. The bill also provides standards for construction and placement for interior doors, hallways, bathrooms, electrical panels, light switches, thermostats, electrical plugs and breaker boxes. The bill authorizes the appropriate governmental authority that issues building permits to issue a waiver of the requirement that an entrance door be on an accessible route served by a ramp or no-step entrance if the cost of grading the terrain is prohibitively expensive.

The bill defines a "speculative" home is defined as a single-family dwelling that is constructed for sale on the open market and not constructed for immediate occupancy.

Effective date: September 1, 1999.

HOUSE BILLS

HB 9 by McCall (Same as SB 598 by Duncan), which relates to actions regarding certain computer failures (the "Y2K problem"), was filed on February 18, 1999.

The bill adds Chapter 147 to the Civil Practice and Remedies Code to govern the recovery of damages for harm caused by a specified computer date failure or the failure to properly detect, disclose, prevent, correct a specified computer date failure. The bill does not create a new cause or action nor affect sovereign immunity. The bill generally provides that an action must be brought within two years after the date the computer failure first caused the harm and establishes the procedures to be followed in connection with the legal action. Among other things, the bill provides that it is an affirmative defense to liability if the claimant was properly notified that the computer product or computer service may manifest computer date failure, was offered a reasonable cure and the cure would have avoided the harm to the claimant.

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HB 40 by Pitts, which relates to limiting liability for certain computer failures (the "Y2K problem"), was filed on November 9, 1998 and was referred to the House Civil Practices Committee on February 1, 1999.

The bill adds Chapter 97 to the Civil Practices and Remedies Code to limit the liability of private and governmental entities and individuals for "damages that result in personal injury or wrongful death arising from failure of a computer to recognize and accurately process the date January 1, 1999 (sic), or a later date." The bill does not create a new cause of action or claim for computer date failure.

The bill also limits a state agency's liability to money damages to \$250,000. for each person and \$500,000. for each occurrence for personal injury and \$100,000. for property damage.

HB 55 by Cuellar, which creates a state agency to promote economic development along the Texas/Mexico border, was filed on November 9, 1998.

The bill establishes the Border Economic Development Authority as a state agency. The Authority is governed by the Border Economic Development Commission. The Commission is composed of 12 members appointed by the Governor with the advice and consent of the Senate and includes, among others, a representative from the Texas Department of Economic Development, the Attorney General, TNRCC, the Governor, and a representative of the "appropriate" federal agency. The state agencies and institutions represented on the Commission are required to pay the costs of the Authority.

Among other things, the Authority is required to develop a plan to address economic development in the border region and may develop a plan to meet the infrastructure and trade needs relating to NAFTA. The border region is the area composed of counties that have any part of their boundaries within 40 miles of an international border.

HB 64 by Greenberg, which creates the Texas Community Investment Program at TDHCA to assist certain businesses in distressed areas of the state, was filed on November 9, 1998.

The bill adds Subchapter EE to Chapter 2306 to require TDHCA to establish a community investment program in which TDHCA makes grants or interest-free loans to or purchases the stock of community development investors that use the money to make loans to or invest in businesses that are located in distressed areas of the state and cannot qualify for conventional bank loans. A community development investor is only eligible to participate in the program if it has raised at least \$400,000 in private investments to make such loans or investments. A community development investor is required to use at least 60% of the amounts received under the program for loans to or investments in businesses that have been in existence for at least one year.

The bill sets forth additional application and review requirements and requires TDHCA to adopt rules to implement the program.

(Note: Rep. Greenberg filed a similar bill last session. The bill does not provide for a source of funding.)

Effective date: September 1, 1999.

HB 349 by Wolens, which relates to the competition among retail electricity providers, was filed on December 3, 1998.

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Among other things, the bill establishes consumer protection standards. The standards include requiring the PUC to establish a program to provide electricity assistance programs to low-income customers. The programs are to be funded by a charge not to exceed \$0.05 per megawatt-hour collected from all customers. TDHCA is responsible for directing the disbursement of all of the funds collected to support "qualifying programs."

Effective date: September 1, 1999.

HB 381 by Flores, which relates, in part, to ownership of a manufactured home with rights of survivorship, was filed on December 8, 1998.

Among other things, the bill amends Article 5221f, Sections 19(a)(2)(H) and 19(h), Texas Manufactured Housing Standards Act, to authorize any two persons, not just a husband and wife, to own title to a manufactured home with rights of survivorship.

Effective date: September 1, 1999.

HB 392 by Ehrhardt, which relates to the appointment of TDHCA's executive director, was filed on December 10, 1998.

The bill amends Chapter 2306, Government Code, to provide that TDHCA's Board appoints the executive director and sets the salary. The bill also similarly amends Section 2306.038, relating to the appointment of an acting executive director, and Section 2306.052(b) to require the executive director to perform other duties assigned by the Board as well as by the Governor.

The bill provides that the executive director in office when the bill becomes effective may continue to serve at the pleasure of the Governor until the Board makes its selection.

HB 409 by McCall, which relates to the delivery of home and community support services, was filed on December 14, 1998.

Among other things, the bill requires TDHCA, with assistance from appropriate health and human services agencies, to study opportunities for linking affordable housing programs with home and community support services. TDHCA is required to identify funding sources for services, buildings, and architectural upgrades and submit a report to the Governor and Legislature concerning its findings not later than December 1, 2000.

HB 423 by Turner, which relates to the subdivision of land outside a municipality, was filed on December 14, 1998.

Among other things, the bill amends the sections of Chapter 232 that apply to all counties, not just economically distressed counties, to authorize counties to require a plat from a developer even if the developer does not lay out the streets.

HB 486 by Hill, which relates to the appointment of TDHCA's executive director, was filed on December 21, 1998.

The bill amends Chapter 2306, Government Code, to provide that TDHCA's Board appoints the executive director and sets the salary. The bill also similarly amends Section 2306.038 relating to the appointment of an acting executive director, and Section 2306.052(b) to require the executive director to perform other duties assigned by the Board as well as by the Governor.

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The bill provides that the executive director in office when the bill becomes effective may continue to serve at the pleasure of the Governor until the Board makes its selection.

HB 564 by Oliveira, which establishes a border advocacy division within the Office of the Governor, was filed on January 7, 1999.

The bill adds Section 772.010 to the Government Code to require the Governor to establish a border advocacy division within his office to, among other things, examine trade issues between the United States, Mexico, and Canada and act as an ombudsman for government agencies within the Texas and Mexico border region to help reduce regulations at all levels of government. The Governor is directed to appoint a director of the division and "may select the secretary of state."

HB 566 by Oliveira, which requires state agency strategic plans to include information about geographic areas, was filed on January 7, 1999.

The bill amends Section 2056.002 of the Government Code to require each agency strategic plan to include identification of each geographic region of Texas, including the "border region," and the agency's means and strategies for increasing its physical presence in each region served. "Border region" is defined as the 43 counties along and near the Texas border with Mexico.

Effective Date: September 1, 1999.

HB 644 by Flores, which relates to the regulation of colonia developments, was filed on January 13, 1999.

The bill amends Subchapter B, Chapter 232 of the Local Government Code to clarify that the requirements only apply to lots that are part of the same contiguous tract of land and to change the presumption that a lot is intended for residential use if it is one acre (rather than five acres) or less. The bill also removes the option for venue to lie in Travis County for civil actions against subdividers of such land.

HB 649 by Flores, which relates to the waiver of filing fees for persons of low or moderate income who are buying or improving a home, was filed on January 13, 1999.

The bill amends Chapter 118 of the Local Government Code to authorize a county commissioners court to waive filing fees for real property records for a person who is buying or improving the person's home with assistance from a federal or state grant or aid program that promotes home ownership for low or moderate income persons.

HB 775 by Greenberg, Which relates to the regulation of subdivisions by certain counties, was filed on January 20, 1999.

Among other things, the bill amends Chapter 232 of the Local Government Code to give counties with populations of 500,000 or more (or counties adjacent to such counties) the same authority to regulate subdivisions as certain economically distressed counties with certain exceptions (for example, the county's eligibility for EDAP funds would not be affected.)

HB 781 by Pickett, which relates to eligibility for assistance under TDHCA's mortgage revenue bond program for first-time homebuyers, was filed on January 19, 1999.

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The bill amends Section 2306.123 of TDHCA's statute by requiring TDHCA for the MRB first-time homebuyer program to determine for each county the median income of an individual or family and to determine the statewide median income based on the median income for each county. The bill also provides that if the statewide median income is higher than then the median income for a county, TDHCA must use the statewide figure.

Effective date: September 1, 1999.

HB 793 by Bosse, which relates to affordable electric energy services, was filed on January 20, 1999.

Among other things, the bill establishes customer safeguards for electric utility customers which includes reasonable financial reimbursement for active participation by nonprofit and low-income consumer groups in certain PUC proceedings. The bill also provides for universal electric utility service to be available to all residential electric utility customers, including low-income customers, and customer protections, including protection against service disconnections in extreme weather conditions.

Effective date: September 1, 1999.

HB 842 by Ehrhardt, which relates to tax-exempt private activity bonds, was filed on January 20, 1999.

The bill amends Section 2(b) of Article 5190.9a to increase the percentage of the state ceiling that is available exclusively to residential rental projects from 7.5% to 25% and to decrease the percentage that is available exclusively to all other issuers from 29.5% to 12%.

Effective date: January 1, 2000.

HB 997 by Luna, which relates to services provided to certain areas by a municipality, was filed on January 27, 1999.

The bill amends section 43.056 of the Local Government Code to require a municipality to provide water or wastewater service to any property in an annexed area if it provides such services to other areas of the municipality.

HB 1007 by Thompson, which relates to notice of a foreclosure sale of real property, was filed on January 27, 1999.

The bill amends Chapter 51.002 of the Property Code to require that notice of the foreclosure be published in a newspaper once a week for three consecutive weeks before the foreclosure sale.

Effective date: September 1, 1999.

HB 1017 by Thompson, which relates to disclosure of information by property owners' association, was filed on January 27, 1999.

The bill amends Chapter 207 of the Property Code to, among other things, require property owners' associations to provide to a property owner a resale certificate that states: 1) the amount of regular assessment; 2) unpaid assessments; 3) approved capital expenditures; 4) unsatisfied judgments against the property owners' association; 5) pending suits; 6) insurance coverage; 7) violations of restrictions; 8) violations of

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health or building codes; 9) whether subdivision is leased; 10) address of property owners' association.

Effective date: September 1, 1999.

HB 1085 by Hunter, which relates to state agency records management officers, was filed on February 1, 1999.

The bill amends Sections 441.182(e) and 441.184(a) of the Government Code to require the Texas State Library and Archives Commission or provide mandatory or optional training to state agency records management officers in administering an agency records management program and training, in cooperation with DIR, for records management and information technology staff to assist them in managing records in an electronic format. The bill further provides that an agency records management officer must report directly to the agency head or to the chief deputy of the agency head.

Effective date: September 1, 1999.

HB 1086 by Solomons, which relates to liens on manufactured homes, was filed on February 1, 1999.

The bill adds Chapter 62 to the Property Code to specify the effect on certain personal property liens on manufactured homes when the home is converted to real property; the position of lienholders when a lien is refinanced; to provide that if a holder of a lien secured by a manufactured home transfers the loan documentation to the lender refinancing the loan, the lender holds the documents in trust for that lienholder; and to provide that a lien that is converted to a purchase money lien on real property may be refinanced with another lien on the real property on which the manufactured home is permanently attached.

Effective date: September 1, 1999.

HB 1090 by Berman, which relates to the distribution of funds from the Housing Trust Fund, was filed on February 1, 1999.

The bill requires TDHCA to make at least 15% of the Housing Trust Fund available each biennium exclusively to assist individuals with special needs, as defined in Section 2306.511. The bill also requires TDHCA's board to include in the rules it adopts concerning priorities for funding, programs that assist individuals and families of very low income. In addition, the board is required to adopt rules for a process to set priorities for use of the set-aside funds; for an RFP process to distribute the funds; and that the criteria used to rank proposals include the extent the set-aside funds are directed toward the development of integrated, multifamily housing projects with units for individuals with special needs, used to provide rental assistance to individuals with special needs, and used to improve physical accessibility of existing housing to individuals with special needs.

HB 1193 by Telford, which relates to the licensing and regulation of manufactured housing, was filed on February 4, 1999.

The bill amends the Manufactured Housing Standards Act, Article 5221f, as follows:

- Section 3(1) of the Act is amended to change the definition of "Advertising and advertisement" to include the electronic transmittal of commercial messages;
- Sections 4(b) and (e) of the Act are amended to delete an outdated reference;
- Sections 6(h) and (l) are amended to provide clarification;

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- Section 7 is amended to provide that a person licensed as a broker or salesperson under the Texas Real Estate Licensing Act is not required to satisfy the additional requirements for selling or licensing a manufactured home if the person is also selling the real property to the prospective owner of the manufactured home;
- Sections 8(b) and (g) are amended to provide that the written warranty requirement for used homes does not apply to the sale or lease of a home from one consumer to another; to change the definition of "salvaged" manufactured home to one that has been either destroyed or for which the insurance company has paid the full policy value, and to require the label and the manufacturer's certificate of origin to be surrendered to TDHCA in exchange for a salvage license if a new manufactured home becomes salvaged.
- Sections 9(e) and (g) are amended to require all public and administrative hearings to be held in Travis County unless all parties agree to another location and to provide that all rules, other than installation standards rules, become effective 30 days following publication.
- Sections 14(d), (i), (j) are amended to require the retailer to deliver certain warranties to the consumer before the sale is completed, rather than at the same time; to provide more time for TDHCA to conduct home inspections; and to allow TDHCA to issue amended reports and warranty service orders.
- Sections 18(b), (e), (f) and (g) are amended to make corrections; to provide clarification as well as to prohibit local governments from imposing transportation fees on manufactured housing unless TDHCA approves.
- Section 18 is amended by adding (j) to provide that a licensed retailer who stores homes for hire is classified as a "warehouseman" under Title I of Chapter 7 of the Business and Commerce Code; and
- Section 19(g) is amended by allowing TDHCA to issue replacement titles under certain circumstances.

HB 1260 by Hill, which redefines the term "colonia," was filed on February 8, 1999 and was referred to the House Urban Affairs Committee on February 15, 1999.

The bill amends Section 2306.581(1) of the Government Code (Subchapter Z, Colonia Self-Help Centers) to delete the requirement that a colonia provided assistance under Subchapter Z must be located in a county which is within 150 miles of the international border.

Effective date: September 1, 1999.

HB 1366 by Burnham (Same as SB 327 by Ellis), which relates to funding the Housing Trust Fund, was filed on February 11, 1999.

The bill amends Section 118.011 of the Local Government Code by adding Subsection (e) to require each county clerk to collect an affordable housing fee of \$1 for each personal and real property document filed for recording. Each quarter the county treasurer is required to remit to the Comptroller 90 cents of each affordable housing fee received for that quarter. (The county is allowed to keep 10 cents of each fee for administration.) The Comptroller is required to deposit the amounts received in the Housing Trust Fund for use in accordance with the purposes of the Fund.

Effective date: September 1, 1999.

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HB 1413 by Ehrhardt, which relates to the sale of land by municipalities for the benefit of low-income individuals and families, was filed on February 12, 1999 and was referred to the House Urban Affairs Committee on February 16, 1999.

The bill amends Section 34.015(a) of the Tax Code to authorize a municipality to sell any of its land to certain nonprofit organizations to use for low-income housing without regard to whether a tax lien on the property has been foreclosed upon in favor of the municipality.

HB 1551 by Solomons, which relates to the transportation of certain ad valorem tax liens on manufactured homes, was filed on February 17, 1999.

The bill amends Section 19(d) of the Manufactured Housing Standards Act, Article 5221f, to only authorize TDHCA to refuse to issue a document of title for local tax liens if the tax lien was filed before September 1, 1999 and the lien has not been extinguished. The bill also amends Section 32.015 of the Tax Code to remove all of TDHCA's duties relating to ad valorem tax liens on manufactured homes except for those filed before September 1, 1999. The bill makes additional amendments to the Tax Code to establish the same priority for tax liens on manufactured homes as for other real property and to Section 623.093(e) of the Transportation Code to change the requirements for a permit to transport a manufactured home.

Effective date: September 1, 1999.

HB 1563 by Bosse, which relates to prohibiting the subdivision of real property if ad valorem taxes are delinquent, was filed on February 17, 1999.

The bill adds Sections 212.905 and 232.901 to the Local Government Code to provide that neither a municipality nor a county may approve a plat, replat, vacation of a plat, or amendment of a plat of real property unless the requestor submits an original tax certificate from each taxing unit with jurisdiction of the property indicating that no ad valorem taxes are owed.

Effective date: September 1, 1999.

HB 1578 by Uresti, which relates to access to an employee's e-mail address, was filed on February 17, 1999.

The bill amends Section 552.024(a) of the Government Code to allow government employees to decide whether to let his or her home e-mail address be released pursuant to an open records request. The bill also amends Section 552.117 to provide that the work e-mail address of government employees is not disclosable.

Effective date: September 1, 1999.

HB 1657 by Maxey, which relates to electronic access to certain state agency information, was filed on February 19, 1999.

The bill amends Section 2001.006 of the Government Code to require each state agency to make its rules and "each written letter, opinion, or other statement that explains or interprets one or more of its rule available through a generally accessible Internet site." The bill also amends Section 2054.096 to require an agency's strategic plan to include a plan on receiving specified information through the Internet and Section 2054.121 to require state agencies to cooperate to facilitate useful electronic links among sites.

D. TDHCA STRATEGIC PLAN

Texas Department of Housing and Community Affairs 2000/2001 Strategic Plan Goals, Objectives, Strategies, and Performance Measures

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

OBJECTIVE 1.1: Make loans, grants and incentives available to fund eligible housing activities and preserve/create single family and multifamily units for very low, low and moderate income households.

- OUTCOME 1: Percent of households/individuals of very low, low and moderate income needing affordable housing that subsequently receive housing or housing related assistance.
- OUTCOME 2: Percent of households/individuals of very low income needing affordable housing that subsequently receive housing or housing related assistance.
- OUTCOME 3: Percent of households/individuals of low income needing affordable housing that subsequently receive housing or housing related assistance.
- OUTCOME 4: Percent of households/individuals of moderate income needing affordable housing that subsequently receive housing or housing related assistance.
- OUTCOME 5: Percent of multifamily rental units benefiting very low, low and moderate income households

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

- OUTPUT 1: Projected number of very low and low income households benefiting from Housing Trust Fund loans and grants.
- EFFICIENCY 1: Average grant and/or loan amount per projected household served through the Housing Trust Fund.
- EXPLANATORY 1: Rate of default on Housing Trust Fund loans.
- EXPLANATORY 2: Number of Housing Trust Fund loans or grants awarded.

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

- OUTPUT 1: Projected number of low and very low income households benefiting from HOME Investment Program loans and grants.
- EFFICIENCY 1: Average amount of subsidy provided per household by the HOME Program.
- EXPLANATORY 1: Rate of default on HOME Investment Program.
- EXPLANATORY 2: Number of HOME Investment Program loans or grants awarded.

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

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- OUTPUT 1: Number of very low income households that received Section 8 certificates and vouchers.
- EFFICIENCY 1: Average cost per household served under Section 8.

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

- OUTPUT 1: Number of rental units projected to be set aside for low and very low income households as a result of federal tax credits provided through TDHCA.
- EFFICIENCY 1: Projected average cost per unit developed.
- EXPLANATORY 1: Number of federal tax credit allocations made by TDHCA.

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

- OUTPUT 1: Number of very low and low income households that received loans through the MRB program.
- OUTPUT 2: Number of moderate income households that received loans through the MRB program.
- EFFICIENCY 1: Average amount provided per First-Time Homebuyer loan.
- EXPLANATORY 1: Number of lenders participating in First-Time Homebuyer Program.

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

- OUTPUT 1: Number of multifamily rental units acquired, rehabilitated, constructed or preserved through the MRB program.
- EFFICIENCY 1: Average cost per multifamily rental unit constructed.
- EFFICIENCY 2: Average cost per acquired, rehabilitated or preserved unit.
- EXPLANATORY 1: Rate of default on multifamily housing development loans.

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

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

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

STRATEGY 2.1.1: Administer a state program providing information, advice and training to officials of communities of less than 10,000 people.

- OUTPUT 1: Number of city and county officials trained.
- EFFICIENCY 1: Average agency cost per local government official trained.
- EXPLANATORY 1: Number of city and county governments representing populations of less than 10,000.

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OBJECTIVE 2.2: To improve the living conditions for 350,000 persons annually through public facility projects, economic development projects that create or retain jobs, housing assistance, and planning projects.

- OUTCOME 1: Percent of the small communities' population benefiting from public facility, economic development, housing assistance, and planning projects.
- OUTCOME 2: Percent of CDBG eligible colonia areas receiving technical assistance.

STRATEGY 2.2.1: Maintain a competitive application process to distribute HUD federal funds that gives priority to basic human need projects (water, sewer and housing), fund economic development projects that create or retain jobs, and provide ongoing technical assistance, monitoring and contract management to ensure that needs of persons to be served are met.

- OUTPUT 1: Number of new community and economic development contracts awarded annually.
- OUTPUT 2: Number of projected beneficiaries from community and economic development projects - new contracts awarded annually.
- OUTPUT 3: Number of jobs created/retained through economic development contracts awarded annually.
- OUTPUT 4: Number of onsite technical assistance visits conducted annually.
- OUTPUT 5: Number of programmatic monitoring visits conducted annually.
- EFFICIENCY 1: Average agency administrative cost per contract administered.

STRATEGY 2.2.2: To provide technical assistance to colonias through field offices.

- OUTPUT 1: Number of onsite technical assistance visits conducted annually from the field offices.
- OUTPUT 2: Number of colonia residents receiving technical assistance annually through the colonia field offices.
- OUTPUT 3: Number of entities and/or individuals receiving informational resources.

GOAL 3: TO IMPROVE LIVING CONDITIONS FOR THE POOR AND HOMELESS AND REDUCE THE COST OF HOME ENERGY FOR VERY LOW INCOME TEXANS.

OBJECTIVE 3.1: To ease the hardships of poverty and homelessness for seventeen percent (17%) of the population of very low income persons each year.

- OUTCOME 1: Percent of persons in poverty that received homeless and poverty related assistance.
- OUTCOME 2: Percent of emergency shelters assisted.
- OUTCOME 3: Percent of persons assisted that achieve incomes above poverty level.

STRATEGY 3.1.1: Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low income persons throughout the state.

- OUTPUT 1: Number of persons assisted through homeless and poverty related funds.
- OUTPUT 2: Number of persons assisted that achieve incomes above poverty level.
- OUTPUT 3: Number of shelters assisted.
- EFFICIENCY 1: Average agency administrative cost per person assisted.
- EXPLANATORY 1: Total number of emergency shelters.

D. TDHCA STRATEGIC PLAN

EXPLANATORY 2: Total number of persons in poverty.

OBJECTIVE 3.2: To reduce the cost of home energy for six percent of very low income households each year.

OUTCOME 1: Percent of very low income households receiving energy assistance.

STRATEGY 3.2.1: Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low income persons and for assistance to very low income households for heating and cooling expenses and energy related emergencies.

OUTPUT 1: Number of households assisted through the Comprehensive Energy Assistance Program.

OUTPUT 2: Number of dwelling units weatherized by the Department.

EFFICIENCY 1: Average cost per household served.

EFFICIENCY 2: Average cost per weatherized home.

EXPLANATORY 1: Number of very low income households eligible for energy assistance.

GOAL 4: TO ENSURE COMPLIANCE WITH THE TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS' FEDERAL AND STATE PROGRAM MANDATES.

OBJECTIVE 4.1: To monitor 100% of multifamily and single family rental properties and the required amount of federally funded sub-recipients to determine compliance with federal and state regulations annually.

OUTCOME 1: Percent of multifamily and/or single family rental properties monitored annually.

OUTCOME 2: Percent of federally funded sub-recipients monitored annually.

STRATEGY 4.1.1: To review housing property documents to ensure long-term affordability standards.

OUTPUT 1: Number of onsite reviews conducted.

OUTPUT 2: Number of desk reviews conducted.

OUTPUT 3: The total number of project owners and managers receiving technical training.

EFFICIENCY 1: Average cost per onsite review.

EFFICIENCY 2: Average cost per desk review.

EXPLANATORY 1: Total number of multifamily and/or single family rental properties in the TDHCA portfolio.

EXPLANATORY 2: Total number of units administered.

STRATEGY 4.1.2: Review the financial documents of sub-recipients of federal and state grants/loans for financial accountability and fiscal responsibility.

OUTPUT 1: Number of onsite financial reviews conducted.

OUTPUT 2: Number of Single Audit reviews conducted.

EFFICIENCY 1: Average cost per onsite financial review.

EFFICIENCY 2: Average cost per Single Audit review.

EXPLANATORY 1: Number of sub-recipients funded by TDHCA.

D. TDHCA STRATEGIC PLAN

GOAL 5: TO PROTECT THE PUBLIC BY REGULATING THE MANUFACTURED HOUSING INDUSTRY IN ACCORDANCE WITH STATE AND FEDERAL LAWS.

OBJECTIVE 5.1: To operate a regulatory system to ensure responsive titling, licensing, and other processes as follows: 25% installation inspections; 95% of applications processed within established time frames; and 80% of consumer complaint inspections within 15 days of a request .

OUTCOME 1: Percent of applications processed within established time frames.
OUTCOME 2: Percent of consumer complaint inspections conducted within fifteen (15) days of request.
OUTCOME 3: Percent of complaints resulting in disciplinary action.
OUTCOME 4: Percent of documented complaints resolved within six months.
OUTCOME 5: Recidivism rate for those receiving disciplinary action.

STRATEGY 5.1.1: Provide titling and licensing services in a timely and efficient manner.

OUTPUT 1: Number of manufactured housing titles issued.
OUTPUT 2: Number of licenses issued.
EFFICIENCY 1: Average cost per manufactured housing title issued.
EXPLANATORY 1: Number of manufactured homes titled in Texas.

STRATEGY 5.1.2: Conduct installation inspections of manufactured homes in a timely and efficient manner.

OUTPUT 1: Number of routine installation inspections conducted.
OUTPUT 2: Number of non-routine inspections conducted.
EFFICIENCY 1: Average cost per routine inspection.
EXPLANATORY 1: Number of installation reports received.
EXPLANATORY 2: Number of installation inspections with deviations.

STRATEGY 5.1.3: To process consumer complaints, conduct investigations, and take administrative actions to protect the general public and consumers.

OUTPUT 1: Number of complaints resolved.
EFFICIENCY 1: Average cost per complaint resolved.
EFFICIENCY 2: Average number of days for complaint resolution.
EXPLANATORY 1: Jurisdictional complaints received.

GOAL 6: TO ESTABLISH AND CARRY OUT POLICIES GOVERNING PROCUREMENT ACTIVITIES THAT FOSTER MEANINGFUL AND SUBSTANTIVE INCLUSION OF HISTORICALLY UNDERUTILIZED BUSINESSES.

OBJECTIVE 6.1: To include historically underutilized businesses (HUBs) in at least 30 percent of the total Department procurement contracts by fiscal year 2001.

OUTCOME 1: Percent of total dollar value of Department services and commodities procurement contracts awarded to historically underutilized businesses.

STRATEGY 6.1.1: To develop and implement a plan for increasing the use of historically underutilized businesses through the Department's services and commodities contracts.

D. TDHCA STRATEGIC PLAN

- OUTPUT 1: Number of historically underutilized businesses contacted for invitation to bid and requests for proposals.
- OUTPUT 2: Number of historically underutilized business contracts awarded.
- OUTPUT 3: Dollar value of historically underutilized business contracts awarded.

E. CONSOLIDATED PLAN GOALS & OBJECTIVES

A. AFFORDABLE HOUSING

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

Specific Objective 1.1

Prepare a statewide analysis of housing needs for very low, low, and moderate income persons.

Proposed Accomplishments:

1. Complete an annual statewide analysis of housing needs by geographic area for individuals and families of very low, low and moderate income persons.

Specific Objective 1.2

Make loans, grants and incentives available to fund eligible housing activities and preserve/create housing units for very low, low, and moderate income households.

Proposed Accomplishments

1. Provide housing loans and grants through the Housing Trust Fund for very low and low income households.
2. Provide housing loans and grants through the HOME Program for very low and low income households.
3. Provide rental assistance through Section 8 certificates and vouchers for very low income households.
4. Provide federal tax incentives to develop rental housing for very low and low income households.
5. Provide below market interest rate mortgage loans to very low, low, and moderate income first time home buyers.
6. Provide loans for the development of multifamily rental units for very low, low, and moderate income households.
7. Acquire multifamily-family housing units for very low, low, and moderate income individuals and families.
8. Acquire and/or refinance projects at risk of being lost as affordable housing and include the involvement of non-profit organizations as appropriate.
9. Monitor occupancy requirements of Texas properties sold under the Resolution Trust Corporation's Affordable Housing Program.
10. Provide program funds to rehabilitate substandard rental housing.
11. Inform local governments eligible to receive CDBG funds of the availability of CDBG funds for housing and the use of CDBG funds as leverage and matching funds for other housing programs.
12. Work to increase the numbers of low-income rental projects by informing policy makers and housing developers of the need for additional units throughout the state.
13. Promote the coordination of housing resources among state and federal agencies and promote the coordination of program resources through projects that qualify for funding from a variety of sources.
14. Work with the for-profit development community, as well as other housing and social service agencies to coordinate the provision of affordable housing and supportive services for persons with special needs.
15. Promote the development of mixed-income housing.
16. To insure that new multifamily-family housing stays affordable, access programs that require long-term affordability and require housing sponsors to sign restrictive covenants that define affordability periods.
17. Increase awareness of programs which promote homeownership and self-sufficiency for residents of subsidized and assisted housing.
18. Structure HOME scoring criteria to promote the leveraging of public/private funds and increase partnerships at the local level, particularly with the for-profit community.
19. Access funding from the Federal Home Loan Bank Board.
20. Promote pro-active initiatives to preserve, acquire, and rehabilitate single-family and multifamily housing.
21. Promote the creation of housing through private sector enterprises.
22. Study methods to maximize the use of LIHTC and HOME funds in rural, low-income areas and adjust program rules accordingly.

E. CONSOLIDATED PLAN GOALS & OBJECTIVES

Specific Objective 1.3

Increase the number of State-certified Community Housing Development Organizations (CHDOs), to develop statewide capacity to provide affordable housing for very low, and low, and moderate income households.

Proposed Accomplishments:

1. Allocate fifteen percent (15%) of each federal fiscal year's HOME appropriations for housing projects developed by non-profits (State-certified CHDOs).
2. Provide Low Income Housing Tax Credits for housing projects developed in conjunction with HOME funds by non-profits.
3. Provide funding information and establish partnerships among local non-profits, for-profits, state, and federal housing administrators.

Specific Objective 1.4

Discourage the expenditure of state and federal housing funds in areas susceptible to repeated flood damage.

Proposed Accomplishments:

Significant public funds are spent each year to provide temporary housing, food, shelter, evacuation, security, and repair services to persons who live in flood prone areas creating an ongoing 'flood and repair' cycle that drains public resources. Rather than simply responding to damage as it occurs, and continually providing funds to those who choose to remain in flood prone areas, public policy should focus on prevention and apply resources to encourage households to locate or relocate to areas outside the 100-year floodplain.

1. State housing-related funds (exclusive of services) should not be used to purchase, construct, or substantially rehabilitate property located in the 100-year floodplain unless the jurisdiction which it is under has adopted a floodplain management plan which is consistent with Federal Emergency Management Agency (FEMA) standards.

Goal 2: TDHCA will target its housing-related resources for assistance to very low-income households.

Specific Objective 2.1

To annually apply a minimum of twenty-five percent (25%) of the Department's housing-related resources to benefit very low-income Texans.

Proposed Accomplishments:

1. Require that housing-related resources maximize benefits to very low-income Texans.

Goal 3: TDHCA will maximize the effectiveness of available funds by leveraging public/private resources.

Specific Objective 3.1

Annually leverage the Department's combined loans, grants, and incentives with public/private resources.

Proposed Accomplishments:

1. Structure program guidelines, scoring criteria, and technical assistance to encourage applicants to provide local or other funds to leverage available Department resources.

Goal 4: Mortgage Financing.

Specific Objective 4.1

Assist in overcoming barriers to mortgage financing experienced by very low, low, and moderate income households.

E. CONSOLIDATED PLAN GOALS & OBJECTIVES

Proposed Accomplishments:

1. Provide agency resources to assist households facing contract for deed problems.
2. Use the TDHCA Downpayment Assistance Program to assist very low and low-income households in mortgage financing.
3. Provide training and assistance to affordable housing professionals to educate first-time homebuyers.
4. Provide information and assistance to first-time homebuyers.
5. Originate low or no-interest loans which can be recycled for future affordable housing needs.

Goal 5: TDHCA will increase the stock of affordable, decent, safe, and sanitary housing in the colonias.

Objective 5.1

Make loans, grants, and incentives available to fund eligible housing activities and preserve/create housing units for very low, low, and moderate income households.

Proposed Accomplishments:

1. Establish five Owner-Builder Self-Help Housing Resource Centers in counties along the U.S./Mexico Border to help to develop and promote effective self-help housing delivery strategies and techniques.
2. Encourage the full use of the RECD/FmHA Colonias set-aside.
3. Provide agency resources to assist households facing contract for deed problems.
4. Use resources from the Housing Trust Fund, HOME, and CDBG programs to improve housing and infrastructure in the colonias.
5. Agencies with resources available to improve conditions in the colonias (including TDHCA, HUD, TWDB, Fannie Mae, and RECD/FmHA) need to collaborate with local governments, non-profits, and for-profits in order to make the most effective use of their resources and develop a collaborative and comprehensive approach to improving conditions in the colonias.
6. Devise a Mortgage Revenue Bond Program dedicated to the colonias.

B. SPECIAL NEEDS OBJECTIVES

HOMELESSNESS

Goal 1: TDHCA will improve living conditions for the poor and homeless.

Specific Objective 1.1

To ease the hardships of poverty and homelessness of very low-income persons.

Proposed Accomplishments:

1. Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low-income persons throughout the State.
2. Provide funds to improve the quality of existing emergency shelters for the homeless.
3. Provide funds to make additional emergency shelters available.
4. Provide funds to help meet the costs of operating emergency shelters and of providing essential services to homeless persons.
5. Provide funds to homelessness prevention programs for utility, mortgage, and rental assistance.
6. Provide funds for transitional housing programs.
7. Emphasize continuum of care efforts and coordination between shelter and service providers in the Emergency Shelter Grants Program (ESGP) application process.

Specific Objective 1.2

Increase the coordination of resources among agencies and governments serving the homeless.

Proposed Accomplishments:

E. CONSOLIDATED PLAN GOALS & OBJECTIVES

1. Promote the coordination of housing resources among state and federal agencies and promote the coordination of program resources through projects that qualify for funding from a variety of sources.
2. Work with the Texas Interagency Council for the Homeless in implementing their Strategic Plan.
3. TDHCA will continue its partnership with the Texas Department of Mental Health and Mental Retardation (MHMR) designed to create a continuum of care project for homeless persons in the South Texas Region.
4. Pursuant to 24 CFR, require nonprofit applicants for ESGP funds to submit their ESGP application to the local city or county government for approval.
5. Require ESGP program applicants to describe their participation in any local homeless coalition, social services coordinating council, development of the HUD-required Consolidated Plan or similar document, and/or development of a "continuum of care" plan for the community.

Specific Objective 1.3

If funds are available, plan for the implementation of a transitional housing pilot program which provides supportive services and other opportunities designed to move homeless persons into permanent housing.

Proposed Accomplishments:

1. When applicable, ask ESGP program applicants to describe and document their organization's transitional housing programs.
2. Develop a plan to implement a transitional housing pilot program. The transitional housing program will include the provision of the following services: (1) interim housing; (2) physical and mental health services; (3) literacy training; (4) job training; (5) family counseling; (6) credit counseling; (7) education services; and, (8) other services that will prevent homelessness (child care, transportation; etc.).
3. Identify potential sources of funding for supportive service programs.

Specific Objective 1.4

If funding is available, gather information on homelessness in Texas, to include the number and characteristics of homeless persons.

Proposed Accomplishments:

1. Conduct a statewide census of homeless persons. The census will gather, at a minimum, information on the number of homeless persons in Texas, why they are homeless, and their current living arrangements.
2. Develop a report for the Governor, Lt. Governor, Speaker of the House, the governing body of each of the Council member agencies, the Texas Legislature, and other funding entities.

Specific Objective 1.5

Conduct a statewide inventory of facilities and services that meet the need for emergency shelter, transitional housing, and supportive services for homeless individuals and families.

Proposed Accomplishments:

1. Conduct a survey of the homeless service providers that have responded to ESGP RFPs since the program's inception.

C. OTHER SPECIAL NEEDS OBJECTIVES

Objective 1.1

Commit funding resources to address the housing needs of persons with special needs.

Proposed Accomplishments:

1. Create a ten percent (10%) special needs set-aside through the HOME and Housing Trust Fund programs.
2. Compile information regarding the housing needs of and housing resources available to persons with special needs. Incorporate guidance, input, and information from service providers who specialize in serving those with special needs to augment census data and survey results.

E. CONSOLIDATED PLAN GOALS & OBJECTIVES

Objective 1.2

Discourage the segregation of persons with special needs from the general population.

Proposed Accomplishments:

1. Increase awareness of the availability of conventional housing programs for persons with special needs.
2. Establish criteria and performance measures which encourage the integration of persons with special needs when scoring projects targeted toward special needs population.

Objective 1.3

Increase collaboration between organizations that provide services to special needs populations and organizations with housing expertise.

Proposed Accomplishments:

1. Require that applicants requesting funds for special needs housing projects provide documentation of a collaborative effort between the housing developer and a social service provider with experience serving special needs populations.
2. Work together with HHSC and other HHS agencies to develop housing alternatives for individuals requiring long-term community care services.
3. Require that applicants for special needs housing projects contact local social service agencies (i.e. HHS agencies and community care providers for the elderly) to document and verify the need for special needs housing.
4. Require that applicants and recipients of housing related funds post notices of public hearings with local HHS and community-care providers.

PERSONS with DISABILITIES

Objective 2.1

Assess need. A satisfactory assessment of the housing needs of the low income disabled population in Texas is not available.

Proposed Accomplishments:

1. To the extent possible, TDHCA will work with HHSC, MHMR, other HHS agencies, and community groups to gather information on the housing needs of persons with disabilities throughout the state.

Objective 2.2

Increase the availability of affordable and accessible housing for persons with disabilities.

Proposed Accomplishments:

1. Continue to monitor the recipients of funding to ensure compliance with all state and federal requirements for accessibility as required by program regulations.
2. Encourage new construction and, when feasible, rehabilitation projects utilizing TDHCA funding sources to reflect the "American with Disabilities Act Accessibility Guidelines for Building and Facilities" (36 CFR part 1191, Appendix A) published by the US Architectural & Transportation Barriers Compliance Board. Housing rehabilitation and construction programs administered by TDHCA such as HOME, CDBG, Housing Trust Fund and LIHTC should examine the feasibility of establishing program rules incorporating accessibility guidelines (e.g. Section 504, ADAAG, ANSI, etc.).
3. Establish in 1996 a pilot project in a minimum of three areas to promote accessibility through the removal of architectural barriers. Such a program could result in the provision of funding for the rehabilitation of existing housing to meet accessibility guidelines for persons with disabilities. The program should not use funds to pay for modifications for housing which is already supposed to be in compliance with accessibility requirements. Such housing should be brought into compliance with accessibility standards. This pilot project is in process and advisory committee has been established and is meeting to write a request for proposal.

Objective 2.3

Forge partnerships.

E. CONSOLIDATED PLAN GOALS & OBJECTIVES

Proposed Accomplishments:

Promote the coordination of housing resources available among state and federal agencies and consumer groups that serve the housing needs of persons with disabilities.

Objective 2.4

Provide housing choices which are not linked to supportive services.

Proposed Accomplishments:

1. Separating housing from supportive services increases housing choice and provides individuals the opportunity to choose their services and tailor them to their specific needs. TDHCA, in partnership with other agencies, should encourage consumer-control models of housing provision for persons with disabilities.
2. Require that applicants and recipients of housing related funds post notices of public hearings with local HHS and community-care providers.

Objective 2.5

Increase awareness of competitive grant funds.

Proposed Accomplishments:

1. Use planning documents such as the State Low Income Housing Plan and the Consolidated Plan to increase awareness of competitive grant opportunities for groups serving persons with disabilities.
2. Help to bring competitive grant funds into Texas and encourage participation at the local level through capacity building efforts and technical assistance offered at the state level.

ELDERLY and FRAIL ELDERLY PERSONS

Objective 3.1

Assess need. To make the most effective use of available funds, the State needs an accurate count of the number of frail, disabled and otherwise needy elderly currently living in Texas and in need of affordable housing. Give particular emphasis to the needs of frail elderly persons in poor rural communities.

Proposed Accomplishments:

1. To the extent possible, TDHCA will collaborate with other agencies on such a project.

Objective 3.2

Support the development of non-institutional housing options and programs which enable the elderly to remain in their own homes and stay close to family and other support groups.

Proposed Accomplishments:

1. Collaborate with the TDoA to provide education and technical assistance to encourage innovative housing options for the elderly. Innovative approaches can include but are not limited to - shared housing, residential care homes, ECHO housing, co-housing, accessory apartments, transitional housing, and home repair/modification programs.
2. Encourage local regulatory codes and housing design standards that permit accessory apartments and other modified living arrangements for the elderly.

Objective 3.2

Increase awareness of competitive grant funds.

Proposed Accomplishments:

1. Use planning documents such as the State Low Income Housing Plan and the Consolidated Plan to increase awareness of competitive grant opportunities for groups serving elderly persons.
2. Help to bring competitive grant funds into Texas and encourage participation at the local level through capacity building efforts and technical assistance offered at the state level.

E. CONSOLIDATED PLAN GOALS & OBJECTIVES

HOUSING OPPORTUNITIES for PERSONS with AIDS

TDHCA funds housing for persons with disabilities and persons with AIDS.

D. NON-HOUSING COMMUNITY DEVELOPMENT

Goal 1: TDHCA will work to better Texas communities by supporting community and economic development. The purpose of the Texas Community Development Program (TCDP) is the development of viable communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally (51%) for persons of low- and moderate-income. However, seventy percent (70%) of CDBG funds spent must benefit low to moderate income persons.

Specific Objective 1.1

The following objectives have been established for the Texas Community Development Program: a) To improve public facilities to meet basic human needs, principally for low- and moderate-income residents. b) To improve housing conditions, principally for persons of low- and moderate-income. c) To expand economic opportunities by creating or retaining jobs, principally for low- and moderate-income persons. d) To provide assistance and public facilities to eliminate conditions hazardous to the public health and of an emergency nature.

Proposed Accomplishments

1. Give scoring preference to projects that address basic human needs such as water, sewer and housing; projects that provide a first-time public facility or service; and projects designed to bring existing services up to at least state minimum standards as set by the applicable regulatory agency.
2. Analyze and review the Community Development Fund allocation formula.
3. Award bonus points to projects where at least sixty percent (60%) of the TCDP funds benefit low/moderate income persons.
4. Provide ongoing technical assistance, monitoring, and contract management to ensure that the needs of persons to be served are met and to ensure that funding recipients have the administrative capability to administer funds.
5. Provide funds for economic development and business expansion in rural communities. Fund economic development projects that create or retain jobs.
6. Provide assistance for the recovery from natural disasters and fund projects that resolve threats to the public health and/or safety of local residents in rural areas. Affirmatively further fair housing.
7. Require that CDBG applicants show a 'good faith effort' towards providing affordable housing opportunities in their community in order to be eligible to receive CDBG funds. Such a requirement would include the following elements: describe the community's current supply of affordable housing; document past efforts that have been made to increase the supply of affordable housing; document any future efforts the community plans to undertake to increase the stock of affordable housing; document whether the community has applied for affordable housing funds and been turned down; and document whether the community has turned down funds for affordable housing within the past five years.

Specific Objective 1.2

To the extent possible, encourage the regional and local determination of needs and priorities for the use of community development funds.

Proposed Accomplishments

1. Include local elected officials in the review and scoring of the Community Development fund applications.
2. Provide assistance to local governments in rural areas. This assistance will emphasize planning activities that primarily address problems in the areas of public works and housing assistance.
3. Require an inclusive citizen participation process prior to the development of an application and prior to the submission of an application.

E. CONSOLIDATED PLAN GOALS & OBJECTIVES

4. Establish a Colonia Advisory Committee (with at least five persons who are residents of the Colonias) to advise TDHCA in the Administration of the Colonia Self-Help Centers Fund.

Specific Objective 1.3

Increase the coordination and leveraging of CDBG resources with other local, state, federal or private resources.

Proposed Accomplishments

1. Require that applicants document efforts to provide infrastructure improvements through the issuance of general obligation or revenue bonds and/or increased rate structures.
2. Administer demonstration projects that utilize a variety of funding sources.
3. Require that Colonia Self-Help Centers be operated by a qualified organization such as a local nonprofit organization, a local community action agency, or a local housing authority.
4. Work with TNRCC to identify and provide assistance to communities being fined for noncompliance with public facility requirements.
5. Work with Texas A & M University to expand the community centers they have established in the Colonias.
6. Require that TCDP applicants eligible for the Texas Water Development Board Economically Distressed Areas Program adopt and enforce the Model Subdivision Rules established pursuant to Section 16.343 of the Water Code.

Goal 2: TDHCA will target resources to economically distressed areas of the State with high concentrations of substandard housing and inadequate infrastructure.

Specific Objective 2.1

Target CDBG resources to the Colonias where high levels of severe economic distress are well documented. Evaluate the possibility of expanding geographic priorities to reach additional areas of the state that also experience high levels of economic distress, substandard housing, and inadequate infrastructure.

Proposed Accomplishments

1. In accordance with Subchapter Z of Chapter 2306, Local Government Code, establish colonia self help centers in El Paso, Hidalgo, Starr, Webb, and Cameron Counties.
2. In addition to the self-help centers, provide funds for public improvements and planning through a Colonia Construction Fund and a Colonia Planning Fund.
3. Consider expanding the network of self-help centers to include economically distressed areas in other parts of the State.

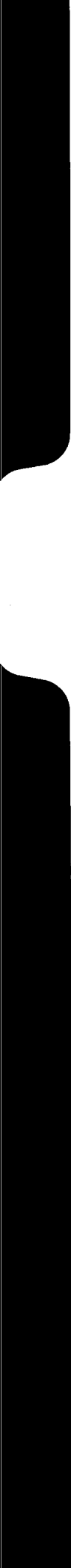
Goal 3: TDHCA will work to better Texas communities by helping local governments to become more effective.

Specific Objective 3.1

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

Proposed Accomplishments

1. Administer a program providing information, advice, and training to officials of communities of less than 10,000 people (through TDHCA's Local Government Division).



A. AGING POPULATIONS

Section 3, *Housing Related Issues*, was written in response to the hundreds of questions fielded by Department staff in the last year. It is TDHCA's attempt to identify issues that are often overlooked, but have a significant impact on the way housing is provided.

AGING POPULATIONS

As the average population of Texas increases in age, the needs of this one time minority will increase in public importance. Saving Medicare and Medicaid from bankruptcy is already one of the top issues in national politics. As the Baby Boomers begin to retire, demographics will change even more dramatically. Texas' growing popularity as a retirement destination for out-of-state residents has meant that the fastest growing subgroup of the sixty-plus (60+) generation is men and women seventy-five and older (75+). In Texas, by the year 2026 almost one in four Texans will be sixty (60) years old or older.¹

One invariable fact of aging is that many will become frail and require supportive services. Currently, only about five percent (5%) of Texans over the age of sixty (>60) live in nursing homes, group homes, or other institutional-type settings.² Approximately seventy-five percent (75%) of the Texas nursing home population is on Medicaid³. The high cost of nursing home facilities contributes to the large percentage of nursing home residents on Medicaid. It is estimated that ninety percent (90%) of nursing home facility residents in Texas will exhaust their financial resources and reach the poverty level within twenty-six (26) weeks of entering the facility⁴. To ease the financial burden on Medicare, as well as the individual, alternatives to institutionalization need to be considered.

Whereas nursing homes are geared towards addressing intensive need, community care providers use an assisted living approach that focuses on delaying the need for institutionalization and providing more flexible housing assistance tailored to the needs of the elderly individual. Some elderly persons may need their homes modified to adjust for their changing medical and physical needs. Such modifications include lever faucets in place of knobs, added handrails, and grab bars. A 1997 HUD-commissioned study found that if builders comply with the Fair Housing Act during construction, their costs rise by only one-third of one percent (1/3 of 1%). However, remodeling a building after completion can cost a great deal more⁵. Ironically, it is more cost effective for all parties to build homes that are prepared to grow with their owners. Not only does a builder create a more commercially attractive product, but the elderly consumer will save money at a time in their life when they are usually less financially secure.

Some elderly households may need services to come to their homes and provide nursing, meal preparation, or house cleaning. Whatever their need, helping elderly persons to maintain their independence is dramatically more cost effective. Community Care Services proves to be much more cost effective than nursing home care. The Department of Human Services reports that in the fiscal year ending February 1997, the Medicaid assisted 64,030 nursing facility clients at an average monthly cost of \$1,710.84 per client. Community Care services assisted, during the same period, 95,924 clients at an average cost of \$489.17 per client per month.⁶

In Texas, the private sector has embraced assisted living housing as a profitable alternative to nursing facilities. For the second year, Texas leads all states both in the number of elderly housing properties (60) and total unit capacity being built (5,879). Of these seventy-six percent (76%) of the new 1998 products were assisted living⁷. Assisted living residences fill the gray area between living at home and institutionalized

A. AGING POPULATIONS

care. These properties offer the independence of apartment style living with the security of on site health care and other services designed for elderly persons.

Clearly, the most cost effective means of assisting elderly persons is to emphasize community care alternatives in order to keep people in their homes as long as possible. Not only is there a dramatic difference in per client cost between nursing home care and community care, but there is also an immeasurable benefit in human terms. A 1992 survey conducted by the American Association of Retired Persons found that eighty-five percent (85%) of elderly persons expressed a desire to stay in their own home. If they are unable to remain in their own home, they would prefer to live in an environment that retains the qualities of their own home, rather than enter institutionalized housing⁸.

For more information on elderly issues please contact:

- ◆ **AARP: 1-800-424-3410**
- ◆ **Texas Department on Aging: 1-800-252-9240**

¹ Texas Department on Aging, "Statistics and Demographics," <<http://www.tdoa.state.tx.us/stats.htm>>, (accessed on January 4, 1999).

² ¹ Texas Department on Aging, "Statistics and Demographics," <<http://www.tdoa.state.tx.us/stats.htm>>, (accessed on January 4, 1999).

³ Texas Department on Aging, "Nursing Home Care," <<http://www.tdoa.state.tx.us/elderite.htm>>, (accessed on January 4, 1999)

⁴ Texas Department on Aging, "Nursing Home Care," <<http://www.tdoa.state.tx.us/elderite.htm>>, (accessed on January 4, 1999)

⁵ National Fair Housing Advocate, June 1998, p.5

⁶ Texas Department of Human Services <<http://bms.dhs.state.tx.us/reports/Glance/97Spring>> (Accessed on January 4, 1999)

⁷ Older Americans Report August 7, 1998, p.264

⁸ American Association of Retired Persons, "Understanding Senior Housing for the 1990's" 1992, p.3

B. CDFIs

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION FUND¹

The Community Development Financial Institutions (CDFI) Fund, a wholly owned government corporation within the U.S. Department of the Treasury, promotes economic revitalization and development in distressed urban and rural communities throughout the United States. By providing strategic investments and leveraging private sector funds, the Fund promotes access to capital and local economic growth. The Fund also encourages economic opportunity by advancing the role of microenterprise development in the United States.

The CDFI Fund pursues its mission primarily through three awards programs: the *Community Development Financial Institutions (CDFI) Program*, the *Bank Enterprise Award (BEA) Program*, and the *Presidential Awards for Excellence in Microenterprise Development*. The CDFI Program utilizes limited federal resources to invest in and build the capacity of private for profit and nonprofit financial institutions. The BEA Program provides incentives to regulated banks and thrifts to invest in CDFIs and to increase their services, lending, and investments in distressed communities. *The Presidential Awards for Excellence in Microenterprise Development* recognizes and promotes best practices in the field of microenterprise development.

CDFIs are specialized financial institutions that work in market niches that have been inadequately served by traditional financial institutions. CDFIs include community development banks, credit unions, loan funds, venture capital funds, and micro enterprise loan funds. They provide a wide range of financial products and services, including mortgage financing for first-time homebuyers, financing for community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low income households and local businesses. These institutions also provide technical assistance to small businesses and credit counseling to consumer services to help ensure the capital is used effectively.

The CDFI Program represents a new type of community development initiative. The Fund invests in CDFIs using flexible tools such as equity investments, loans, grants, and deposits, depending upon market and institutional needs. These needs are demonstrated by the applicant CDFI in its business plan and in its ability to raise comparable non-federal matching funds, both requirements of the application process. The Fund evaluates each applicant CDFI in a manner similar to a private investor determining the investment-worthiness of an institution, including assessing financial performance, management capacity, and market analysis. Thus, the Fund is able to effectively assist these organizations to enhance their ability to meet community needs, develop, and grow.

The CDFI Program has three separate components: 1) the Core Component is the Fund's main program under which CDFIs, or entities proposing to become CDFIs, may apply for financial and technical assistance; 2) the Intermediary Component is designed specifically for intermediaries who focus primarily on financing other CDFIs; and 3) a new Technical Assistance Component is designed to address the capacity needs of CDFIs, or entities proposing to become CDFIs, who have significant potential for increasing their community development impact.

Through the first two rounds of the CDFI Program, the Fund has made \$77.6 million in investments in 81 CDFIs. These organizations serve both rural and urban areas in local, regional, statewide, and multi-state markets in 46 states and the District of Columbia.

B. CDFIs

The BEA Program recognizes the key role played by traditional financial institutions in community development lending and investing. It provides incentives for these regulated banks and thrifts to invest in CDFIs and to increase their services, lending, and investments in distressed communities. The BEA Program supports the community reinvestment efforts of these financial institutions.

Through the first two rounds of the BEA Program, 79 banks and thrifts were awarded a total of \$30 million. These institutions provided nearly \$133 million in equity investments and financial support to CDFIs, and \$143 million in total direct lending and financial services in distressed communities.

At the initiative of President Clinton, the CDFI Fund designed and implemented the *Presidential Awards for Excellence in Microenterprise Development*, a non-monetary award program to bring wider attention to the important role and the successes of domestic microenterprise development in enhancing economic opportunities for disadvantaged individuals across America.

In the first round of these awards, seven organizations were recognized for their work assisting individuals to become successful entrepreneurs. These awards were created by the United States at the United Nations Fourth World Conference on Women, held in Beijing, China in September 1995. The 1998 Awardees will be announced in late 1998.

For more information on CDFIs contact:

◆ **U.S. Department of the Treasury, CDFI Fund : (202) 622-8662**

¹ U.S. Department of the Treasury, CDFI Fund Division

C. DEFENSIBLE SPACE

DEFENSIBLE SPACE

The incorporation of crime prevention features in the design of new residential projects is part of a relatively new understanding of how crime can be controlled. As a response to intolerable crime rates in certain areas, many security officials are now familiarizing themselves with the principles of environmental crime prevention, and are beginning to learn how much these principles rely upon architectural design and urban planning.

The Beginning of CPTED

Traditionally, security concerns have been given a low priority in the building process. Until the late 1960s, when the federal government took an interest in crime prevention in urban housing, few serious attempts were made to develop a workable philosophy for controlling crime through architectural planning and design. In the early 1970s, several studies financed through the Law Enforcement Assistance Administration and the US Department of Housing and Urban Development demonstrated that architectural design could be used effectively to influence crime rates in housing developments. These studies showed that by combining security hardware, psychology, and site design, a physical environment could be developed that would, by its very nature, discourage crime.

The Crime Prevention Through Environmental Design (CPTED) concept approaches the problem of creating a defensive environment from both a psychological and a physical standpoint. The goal of CPTED is the reduction of opportunities for crime to occur. This reduction is achieved by employing physical design features that discourage crime, while at the same time encouraging legitimate use of the environment.

CPTED also emphasizes designs that offer protection without resorting to the "prison camp" approach to security. Use of fortress-type construction is minimized, and where necessary, integrated into the overall design, thus reducing negative visual impact. This approach is also cost-effective, since hardware applications are made during construction rather than added at a later date.

The following are the major CPTED components that are applied to the architectural design process.

Defensible Space

To provide maximum control an environment is first divided into smaller, clearly defined areas or zones. Under the defensible space guidelines, all these areas are designated as either public, semi-private, or private. This designation defines the acceptable use of each zone and determines who has a right to occupy it under certain circumstances.

Public Zones. These areas are generally open to anyone and are the least secure of the three zones. This is particularly true when the zone is located within a building or in an area with uncontrolled access and little or no opportunity for close surveillance.

Semi-private Zones. These areas create a buffer between public and private zones and/or serve as common use spaces, such as interior courtyards. They are accessible to the public but are set off from the public zone. This separation is accomplished with design features that establish definite transitional boundaries between the zones.

Private Zones. These are areas of restricted entry. Access is controlled and limited to specific individuals or groups. A private residence is a good example of a private zone.

C. DEFENSIBLE SPACE

Divisions between zones are generally accomplished with some type of barrier. These can be either physical or symbolic. Physical barriers are substantial in nature and physically prevent movement. These include fencing, some forms of landscaping, and locked doors. Symbolic barriers are less tangible (e.g. low decorative fences, flower beds, changes in sidewalk patterns or materials). The only requirement is that it define the boundary between zones. This type of barrier does not prevent physical movement - all that is required is that it leave no doubt that a transition between zones has taken place.

Territoriality

A persistent attachment to a specific territory is a key element in reducing crime in neighborhoods. It is not enough for a person simply to *be able* to defend one's environment; one must also *want* to defend it. That "want" results from territorial feelings of pride and ownership. This feeling is enhanced when the area involved is one in which the individual can relate to with a sense of pride and ownership. The term ownership, when used in this context, does not necessarily mean actual legal ownership. It can be, and very often is, a perceived ownership resulting from an individual's relationship with the environment. Territoriality may be fostered by architecture that allows easy identification of certain areas as the exclusive domain of a particular individual or group.

Surveillance

Surveillance is the principal weapon in the protection of a defensible space. Criminals are least likely to act when there is a high risk of their actions being witnessed. Environments in which legitimate occupants can exercise a high degree of visual control increase the likelihood of criminal acts being observed and reported.

Informal Surveillance. Opportunities for informal or natural surveillance occur as a direct result of architectural design. Designs that minimize visual obstacles and eliminate places of concealment for potential assailants offer the most protection against crime. These open designs also encourage use of the environment by occupants, as people feel safer when they can easily see and be seen.

Formal Surveillance. Formal surveillance methods, such as closed-circuit television, electronic monitoring, fixed guard posts, and organized security patrols, are normally used only when natural surveillance alone cannot sufficiently protect an area. Public and semi-private zones that are concealed from view or that experience regular periods of isolation or inactivity may benefit from some type of formal surveillance.

Elevators, interior corridors, parking lots, public areas of buildings accessible after business hours, and exterior pedestrian pathways are potentially vulnerable locations where the application of formal surveillance methods might be justified.

Lighting

Good lighting is one of the most effective crime deterrents. When used properly, light discourages criminal activity, enhances natural surveillance opportunities, and reduces fear. The type and quantity of light required will vary from application to application, but the goal remains the same in all cases. To the degree possible, a constant level of light providing reasonably good visibility should be maintained at night. The absolute level of light, provided it meets minimum standards, is less critical than the even distribution of the light. Bright spots and shadows should be avoided. Highly vulnerable areas and those that could conceal a potential attacker should be illuminated more brightly than areas designed for normal activity. The goal is to light up the criminal without spotlighting the victim.

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As used in CPTED, lighting also plays a part in creating a feeling of territoriality. Lighting can influence an individual's feelings about his environment from an aesthetic as well as safety standpoint. A bright, cheerful environment is much more pleasing than one that appears dark and lifeless. The ability to feel good about one's environment is important in developing a sense of pride and ownership.

Landscaping

As a symbolic barrier, landscaping can mark the transition between zones. Features such as decorative fencing, flower beds, ground cover, and varied patterns in cement work can clearly show separation between zones. If more substantial barriers are needed, shrubbery such as evergreen hedges can be used to create more formidable obstacles. From a surveillance standpoint, landscaping can be critical. Such factors as growth characteristics of plants and their placement in relation to potentially vulnerable areas are extremely important.

Visual corridors must be maintained in open, park-like areas as well as in densely planted areas. As a rule, visual surveillance corridors can be maintained by limiting shrubbery to a maximum height of three (3) feet and trees to a minimum height of six (6) feet at the lowest branches. This approach ensures that visibility between three and six (3-6) feet from the ground will always be relatively unimpaired.

Another function of landscaping in crime prevention is aesthetics. Again, an attractive environment generates a sense of pride and ownership.

Physical Security

The problem with the physical security of most building projects lies in the fact that the people designing the systems do not understand crime or criminals. The unfortunate result is seen in the soaring residential and commercial burglary rates of many areas. Enlightened physical security planning can contribute considerably to the overall success of a project. The proper application of security hardware and the elimination of security weaknesses from a structural standpoint can have a significant impact on future crime problems. As an element of CPTED, physical security planning is not intended to create an impenetrable fortress. The goal is merely to make penetration more difficult and time-consuming. Degree of difficulty and length of delay are key factors in reducing the probability that crime will occur.

Many of the individual CPTED elements should be familiar to the security professional. Hardware, lighting, and surveillance are standard tools of the trade. The emphasis of CPTED is not just on the tools; it is how the tools are used that makes the difference. Normally, a building is constructed and then secured later. With CPTED, it is secured, then built. More importantly, not only is the building secured, but also the space around it. The security program is integrated into the environment, not just added on. CPTED was originally developed to reduce crime in public housing projects, but its applications are unlimited. It is a concept that can work not only in housing, but in businesses, industries, public buildings, parks and recreation areas, and schools. It is a concept that can be used effectively to secure one building or an entire city.

D. ENERGY EFFICIENCY

ENERGY EFFICIENCY¹

Energy and water costs are often the largest single housing expense after food and shelter for lower income families. Utility costs often represent fifteen percent (15%) or more of lower income annual gross incomes and account for nearly one-fourth (1/4) of total housing costs. Proper use of existing technologies and management practices can reduce these utility costs significantly at a relatively low initial cost, thereby greatly increasing housing affordability for low and moderate income families.

The first step to improving the energy efficiency of a home is to identify the areas of your home using the most energy. A home energy audit will locate these areas and suggest the most effective measures for reducing energy costs. Homeowners can either conduct a simple home energy audit themselves, contact their local utility, or call an independent energy auditor for a more comprehensive examination.

INSULATING HOMES

Insulation is considered one component of a home's "building envelope," which includes everything that provides a barrier between the interior of the home and the outside elements. The building envelope includes doors and windows, exterior structures, and insulation; all of these must work together to help keep the home warm in the winter and cool in the summer. Weatherizing a home involves insuring that all gaps in the home's building envelope are plugged and that the home has a sufficient amount of insulation in all parts of the envelope.

Insulation is usually discussed in terms of R-values: higher R-values represent better insulation and greater resistance to heat flow. Typically, higher R-values are recommended for ceilings than for walls and floors. Although local building codes should specify R-values for homes, these building codes often represent a minimum level of insulation necessary for comfort, rather than a level recommended for optimal energy efficiency. To find the optimum levels recommended by DOE, access the following web site: http://www.eren.doe.gov/consumerinfo/energy_savers/r-value_map.html

Insulation is available in a variety of forms, including batts and blankets, rigid board, and loose fill. Each type is made to fit in a different part of the house. Batts, usually made of fiberglass or rock wool, are made to fit between the studs in the walls or between the joists of the ceilings or floors. Rolls or blankets are also usually made of fiberglass and can be laid over the floor in the attic. Loose-fill insulation, usually made of fiberglass, rock wool or cellulose, can either be poured in or blown in to spaces. Rigid foam boards are made of polyisocyanurate, extruded polystyrene (XPS or blueboard), expanded polystyrene (EPS or beadboard), or other materials. These boards are lightweight, provide structural support, and generally have an R-value of 4 to 7 per inch.

When adding insulation to a home, use batts or blankets on attic floors or to insulate first-story floors from crawl spaces or unheated basements. Rigid boards can be added to basement walls, exposed foundations, and cathedral ceilings. If removing the plasterboard from exterior walls (or adding new walls) is desired, consider using rigid board insulation in exterior walls. Loose-fill insulation can be blown or poured into existing walls or attics. Loose-fill insulations require less energy to produce than other forms of insulation, and cellulose loose-fill insulation is made from recycled materials.

Sealing Air and Moisture Leaks

Air leaks between a home's interior and the outdoors can be a constant drain of energy

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and money. The air leakage in a typical U.S. home is equal to leaving a window wide open. To stop these air leaks, all doors and windows should be weatherstripped; all seams, cracks, and openings to the outside should be caulked or sealed. Moisture control is also an important aspect of maintaining an energy-efficient home. If humid air leaks into cool spaces, moisture can condense on the cool surfaces and cause damage. In addition, moist insulation has a lower R-value than dry insulation, so moisture problems will lower your home's energy efficiency. One aspect of moisture control is to seal air leaks around electrical outlets, switches, and penetrations through the building envelope for plumbing, wiring, ventilating, heating and cooling. Hardware stores sell a variety of grouts and sealants to plug the gaps around pipes, as well as gaskets to install behind electrical outlets and switches.

Vapor barriers (also called vapor retarders) are another form of moisture control. Vapor barriers include polyethylene sheets, low-perm-rated paints, laminated asphalt-covered building paper, vinyl wall coverings, and foil-type wallpapers. Vapor barriers are now routinely installed in walls during construction projects such as home additions. For existing homes, paints or wallpapers may be the only appropriate options. Vapor barriers are included on batt or blanket insulation. Vapor barriers should always be placed on the "warm-in-winter" side of the insulation. Do not install a vapor barrier over existing insulation.

Air infiltration barriers (also called air retarders) are complementary to vapor barriers. Ideally, air infiltration barriers are comprised of one or more air-impermeable components that are sealed at all joints and penetrations to form a continuous airtight membrane around the building. When located on the "warm-in-winter" side of insulation, air barriers can double as vapor barriers. Polyethylene sheets are one example of a vapor and air barrier. When located on the "cold-in-winter" side of insulation, as is often done in wood stud construction, the air barrier must be vapor-permeable. Typical vapor-permeable air barriers include polyolefin fabric wrap on sheathing, pressed cardboard, and pleated polystyrene with paper facings.

Weatherizing Doors

Unless a home is very old, entry doors probably have high insulation values and mainly cause energy loss through air leaking around the door edges. Caulking around the door frame and weatherstripping around the door opening are inexpensive and highly effective means of saving energy. If the door is cracked or warped so it does not seal well around the edges, it should be replaced. Choose an insulated metal or fiberglass door as a replacement. Storm doors are also effective approaches to reducing heat loss and air infiltration, but they shouldn't be used to compensate for a poor main door. Storm doors also offer the advantage that they can be fitted with a screen during warm weather to enhance natural ventilation and cooling in the house. Sliding glass doors can be energy losers, especially if they are loose-fitting or single-pane glass. Metal-framed sliding doors should have a thermal break to keep heat from being conducted through the frame.

Replacing or Weatherizing Windows

Window replacement is often a cost-effective approach to achieve energy efficiency while boosting the comfort of a home. When financed with a long-term home equity loan, the money saved through reduced energy bills will often be less than the payment on the loan. Of course, new windows also have other non-tangible benefits, like ease of operation and improved appearance.

Energy and money can be saved just by weatherizing the windows. Caulking gaps around the frames and weatherstripping the sashes are relatively quick and inexpensive

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options for improving the energy efficiency of windows. Window shades and coverings can improve the energy efficiency of any window. Coverings now available incorporate thermal barriers such as reflective mylar films and slide on tracks that effectively seal the edges of the covering and resist air infiltration. The judicious use of window coverings—closing them on hot summer days and cold winter nights, opening them on cool summer evenings, and opening south-facing coverings on winter days—can provide an effective means of increasing the comfort of your home while minimizing your energy use.

Efficient Cooling: Central Air Conditioners vs Room Air Conditioners

A combination of proper insulation, energy-efficient windows and doors, daylighting, shading, and natural ventilation will keep homes cool in most climates. In Texas these measures are not sufficient. Therefore, it is important for consumers to know what the best cooling method might be available to them. A central air conditioning system will cool your house more efficiently than room conditioners. However, if only a small portion of a house (for instance, a bedroom) is to be cooled, a room air conditioner may be the best choice.

Central Air Conditioners

Central air conditioners are more efficient than room air conditioners. In addition, they are out of the way, quiet, and convenient to operate. But to save energy and money, try to minimize the use of air conditioning. In an average air-conditioned home, air conditioning consumes more than 2000 kilowatt-hours of electricity per year, causing about 3500 pounds of carbon dioxide and 31 pounds of sulfur dioxide to be emitted at the power plant.

The deciding factor in considering adding central air conditioning may be the need for ductwork. If a home has ductwork for a forced-air heating system, it may be able to be used for air distribution. Whether or not existing ducts will work for air conditioning depends on its size and the relative heating and cooling loads. Check with a heating and cooling contractor.

If operating an older central air conditioner, consider replacing the outdoor compressor with a modern, high-efficiency unit. Consult a local heating and cooling contractor to assure that the new compressor is properly matched to the indoor unit.

Proper sizing and installation are key elements in determining air conditioner efficiency. Too large a unit will not adequately remove humidity. Too small a unit will not be able to attain a comfortable temperature on the hottest days. Improper unit location, lack of insulation, and improper duct installation can greatly diminish efficiency.

When buying an air conditioner, look for a model with a high efficiency rating. Central air conditioners are rated according to their seasonal energy efficiency ratio (SEER). SEER indicates the relative amount of energy needed to provide a specific cooling output. Many older systems have SEER ratings of 6 or less. The minimum SEER allowed today is 10 for a split system and 9.7 for a single-package system. Look for the ENERGY STAR® label for central air conditioners with SEER ratings of 12 or greater.

Other desirable features include:

- A unit that operates quietly
- A fan-only switch, for nighttime ventilation will substantially reduce air-conditioning costs
- A filter check light to indicate the need to inspect the filter after a predetermined number of operating hours, and

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- An automatic-delay fan switch to turn off the fan a few minutes after the compressor turns off.

Lowering Your Central Air Conditioner's Energy Use

- Set thermostat at 78°F or higher. Each degree setting below 78°F will increase energy consumption by approximately 8%.
- Use bath and kitchen fans sparingly when the air conditioner is operating.
- Inspect and clean both the indoor and outdoor coils. The indoor coil in the air conditioner acts as a magnet for dust because it is constantly wetted during the cooling season. Dirt build-up on the indoor coil is the single most common cause of poor efficiency. The outdoor coil must also be checked periodically for dirt build-up and cleaned if necessary.
- Check the refrigerant charge. The circulating fluid in the air conditioner is a special refrigerant gas that is put in when the system is installed. If the system is overcharged or undercharged with refrigerant, it will not work properly. A service contractor may be needed to check the fluid and adjust it appropriately.
- Reduce the cooling load by using cost-effective conservation measures. For example, effectively shade east and west windows. When possible, delay heat-generating activities, such as dishwashing, until the evening on hot days.
- Over most of the cooling season, keep the house closed tight during the day. Don't let in unwanted heat and humidity. If practical, ventilate at night either naturally or with fans.
- Try not to use a dehumidifier at the same time your air conditioner is operating. The dehumidifier will increase the cooling load and force the air conditioner to work harder.

Room Air Conditioners

Two-thirds of all homes in the United States have air conditioners. Air conditioners use about five percent (5%) of all the electricity produced in the United States, at a cost to homeowners of over \$11 billion. As a result, roughly 100 million tons of carbon dioxide is released into the air each year—an average of about two tons for each home with an air conditioner. Switching to high-efficiency air conditioners and taking other actions to keep a home cool could reduce this energy use by twenty percent (20%) to fifty percent (50%). The most efficient air conditioners on the market are up to seventy percent (70%) more efficient than the typical room air conditioners found in U.S. homes today.

A room air conditioner's efficiency is measured by the energy efficiency ratio (EER). The EER is the ratio of the cooling capacity (in British thermal units [Btu] per hour) to the power input (in watts). The required cooling capacity depends on the size of the room being cooled. The higher the EER rating, the more efficient the air conditioner. Look for units with an EER of 10.0 or above. Check the EnergyGuide label for the unit, and also look for room air conditioners with the ENERGY STAR® label.

Proper sizing is very important for efficient air conditioning. A bigger unit is not necessarily better because a unit that is too large will not cool an area uniformly. A small unit running for an extended period operates more efficiently and is more effective at dehumidifying than a large unit that cycles on and off too frequently. Based on size alone, an air conditioner generally needs twenty (20) Btu for each square foot of living space. Other important factors to consider when selecting an air conditioner are room height, local climate, shading, window size, etc. Verify that a home's electrical system can meet the unit's power requirements. Room units operate on 115-volt or 230-volt circuits. The standard household receptacle is a connection for a 115-volt branch circuit. Large room units rated at 115 volts may require a dedicated circuit and room units rated at 230 volts may require a special circuit. When mounting an air conditioner

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near the corner of a room, look for a unit that can direct its airflow in the desired direction for your room layout. When mounting the air conditioner at the narrow end of a long room, then look for a fan control known as "Power Thrust" or "Super Thrust" that sends the cooled air farther into the room.

Other features to look for:

- A filter that slides out easily for regular cleaning;
- Logically arranged controls;
- A digital readout for the thermostat setting; and
- A built-in timer.

Energy Use of Room Air Conditioners

A little planning before installing an air conditioner will save energy and money. The unit should be level when installed, so that the inside drainage system and other mechanisms operate efficiently. If possible, install the unit in a shaded spot on the home's north or east side. Direct sunshine on the unit's outdoor heat exchanger decreases efficiency by as much as 10%. You can plant trees and shrubs to shade the air conditioner, but do not block the airflow. Don't place lamps or televisions near your air-conditioner's thermostat. The thermostat senses heat from these appliances, which can cause the air conditioner to run longer than necessary.

Set your air conditioner's thermostat as high as comfortably possible in the summer. The less difference between the indoor and outdoor temperatures, the lower the overall cooling bill will be. Also, don't set the thermostat at a colder setting than normal when turning on an air conditioner. This will not cool a home any faster and could result in excessive cooling and, therefore, unnecessary expense. Set the fan speed on high, except on very humid days. When humidity is high, set the fan speed on low for more comfort. The low speed on humid days will cool your home better and will remove more moisture from the air because of slower air movement through the cooling equipment. Consider using an interior fan in conjunction with your window air conditioner to spread the cooled air more effectively through a home without greatly increasing electricity use.

Proper maintenance of air conditioners will also save energy. Be sure to do the following:

- At the start of each cooling season, inspect the seal between the air conditioner and the window frame to ensure it makes contact with the unit's metal case. Moisture can damage this seal, allowing cool air to escape from your house.
- Check the unit's air filter once a month and clean or replace filters as necessary. Keeping the filter clean can lower the air conditioner's energy consumption by five to fifteen percent (5%-15%.)
- Occasionally pass a stiff wire through the unit's drain channels. Clogged drain channels prevent a unit from reducing humidity, and the resulting excess moisture may discolor walls or carpet.

In the winter, either cover the room air conditioner or remove and store it.

Buying for Energy Efficiency: Appliances

In a typical U.S. home, the appliances are responsible for about twenty percent (20%) of energy bills. Refrigerators, freezers, clothes washers, dryers, dishwashers, ranges, and ovens are the primary energy-using appliances in most. Taking steps to save energy while using these appliances, and replacing old inefficient appliances with modern ones, can save you money.

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In the United States, all refrigerators, freezers, clothes washers, and dishwashers are sold with yellow EnergyGuide labels to indicate their energy efficiency. These labels provide an estimated annual operating cost for the appliance, and also indicate the cost of operating the models with the highest annual operating cost and the lowest annual operating cost. Comparing a model's annual operating cost with the operating cost of the most efficient model, can compare their efficiencies. Another label to help identify energy-efficient appliances is the ENERGY STAR® label. Promoted by DOE and the U.S. Environmental Protection Agency, the ENERGY STAR® is only awarded to appliances that significantly exceed the minimum national efficiency standards.

Lighting

Lighting includes both electric lighting and natural lighting from the sun, or *daylighting*. Although daylighting in homes is not a large source of energy savings, it can dramatically increase the comfort and livability of the home. Where daylighting isn't practical, you should consider installing energy-saving compact fluorescent bulbs and other energy-efficient lighting fixtures and controls. Homes that incorporate these features not only use less electricity, but also stay cooler in the summer because less heat is being generated by lights. Light bulbs also create uneven heat loads in a home, which makes constant and even temperature control harder to achieve.

Windows provide several functions for a home: daylighting, solar heating, and ventilation. They also serve as part of the building envelope, providing a barrier between the house and the outdoors. All of these functions should be taken into consideration when choosing a replacement window. Also look for the ENERGY STAR® label.

In terms of the building envelope, the window's U-value (a measure of its insulating ability—low U-value means better insulating ability) is the critical factor. Be sure to find out the U-value of the window as a whole, because efficient glazings can be compromised with poor frame designs. Aluminum frames, for instance, conduct heat well and should not be used in cold climates. Glazings in both windows and glass doors can have dramatic effects on the energy performance of a house. A wide variety of coatings and configurations are now available to achieve a range of goals. In addition to a glazing's U-value, the other important factors are the daylight transmittance (the amount of visible light the window lets in) and the shading coefficient (the amount of heat the glazing lets in—glazings with low shading coefficients allow less heat in). Glazings are now available with high daylight transmittances and low shading coefficients, allowing daylighting without heat gain. These windows are a good choice when solar heating is not the goal. For windows intended for solar heating, obviously a high shading coefficient is needed.

"Low-e" (low-emittance) coatings are a recent innovation for glazings. Low-e coatings reduce the heat emitted from the warm pane to the cool pane and can significantly lower the U-value of glazings. In cold climates, low-e coatings are put on the interior of the outside pane; in hot climates, on the exterior of the inside pane. Note that low-e coatings also reduce the glazing's shading coefficient, and may not be the best choice when solar heating is desired.

Saving Water and Heating It Efficiently

Water heating uses fourteen percent (14%) of the energy in U.S. homes -- the third largest energy expense in U.S. households. If a water heater is more than 10 years old, it probably has an efficiency no higher than fifty percent (50%). An old water heater can operate for years at very low efficiencies before it finally fails. One way to reduce water

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heating costs would be to replace an old water heater with a new, higher-efficiency model. In addition, reduce hot water use by buying appliances with low water usage, such as front-loading (horizontal-axis) washing machines, and by installing water-conserving plumbing fixtures. Reducing water use in general saves money and saves the energy used to purify the fresh water used and the wastewater disposed of. In arid climates, reducing your usage can also help minimize the impact on the environment and help reduce the need for new dams and other water projects.

¹ www.eren.dow.gov/buildings/homeowners.html

E. FAIR HOUSING

FAIR HOUSING

In 1968, the United States Congress enacted Title VIII of the Civil Rights Act (commonly referred to as the "Fair Housing Act") which prohibited discrimination in the sale or rental of units in the private housing market against any person on the basis of race, color, religion, sex, national origin, familial status*, or disability. Subsequent to the enactment of Title VIII, Executive Order 11063 was issued to prohibit discrimination in housing or residential property financing related to any federally assisted activity. These, and other laws, made it abundantly clear that the cited forms of discrimination are illegal in both the public and private sectors.¹

The US Department of Housing and Urban Development (HUD) lists the following actions to be prohibited based on race, color, national origin, religion, sex, familial status, or disability:

In the sale and rental of housing:

- Refusal to rent or sell housing;
- Refusal to negotiate for housing;
- Making housing unavailable;
- Denial of a dwelling;
- Setting different terms, conditions, or privileges for sale or rental of a dwelling;
- Providing different housing services or facilities;
- Falsely denying that housing is available for inspection, sale, or rent;
- For profit, persuading owners to sell or rent (blockbusting); and
- Denying anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In mortgage lending:

- Refusal to make a mortgage loan;
- Refusal to provide information regarding loans;
- Imposing different terms or conditions on a loan;
- Discriminating in appraising property;
- Refusing to purchase a loan; and
- Setting different terms or conditions for purchasing a loan.

In addition, it is illegal for anyone to threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right.

With regards to persons with disabilities, the Fair Housing Act affords additional protections. If a tenant has a physical or mental disability (including hearing, mobility, and visual impairments; chronic alcoholism; chronic mental illness; AIDS; AIDS Related Complex and mental retardation) that substantially limits one or more major life activities, a landlord may not:

- Refuse to let the tenant make reasonable modifications to a dwelling or common use areas, at their own expense, if necessary, for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if the tenant agrees to restore the property to its original condition when they move)
- Refuse to make reasonable accommodations in rules, policies, practices, or services, if necessary, for the disabled person to use the housing.

In answer to accessibility problems faced by persons with disabilities, the Fair Housing Act of 1988 and subsequent HUD regulations designated new requirements for buildings

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ready for first occupancy after March 13, 1991. These stipulations state that buildings that have an elevator and four or more units must have:

- Public and common areas accessible to persons with disabilities;
- Doors and hallways wide enough for wheelchairs;
- An accessible route into and through the units;
- Accessible light switches, electrical outlets, thermostats, and other environment controls;
- Reinforced bathroom walls to allow later installation of grab bars; and
- Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and was ready for first occupancy after March 13, 1991, these standards apply to ground floor units. It is important to note that these requirements do not replace any more stringent standards in state or local laws.

While the US Department of Housing and Urban Development (HUD) is formally charged with enforcement of the Fair Housing Act, the State of Texas has taken a strong leadership role in dealing with the issues of fair housing. On May 25, 1989, the Texas Legislature enacted the Texas State Fair Housing Act. With this, Texas became the first state to be approved by HUD as having a state fair housing law substantially equivalent to Title VIII of the Civil Rights Act of 1968, as amended.² The Texas Commission on Human Rights was delegated the responsibility to carry out the investigative and enforcement provisions of the Texas Fair Housing Act. The Commission is empowered to initiate, accept, investigate, and conciliate complaints alleging discrimination on the basis of race, color, religion, sex, disability, familial status, or national origin in the sales, rental, or financing of residential housing, as well as initiate litigation or conduct administrative hearings.³

In most other states, complaints alleging the violation of fair housing must be referred to HUD for action. Such complaints in Texas may be referred directly to the Commission. The willingness of the federal government to allow the State to carry out this important responsibility is a clear indication that the State of Texas is recognized as being serious about addressing the issue of fair housing.

The Texas Human Rights Commission has undertaken significant research and developed a substantial database with respect to fair housing practices in the state. In addition, they produce several publications with regards to fair housing issues.

The *Texas Fair Housing Guide to Assist the Mentally Disabled* was developed to provide clear and forthright information about basic operating principles of fair housing and how these principles affect the rights of persons with mental disabilities. This publication is distributed to housing providers, community groups, representatives of local and county governments, and advocacy groups who may have some involvement in access to equal housing opportunities for persons with mental disabilities. The *Texas Guide to Fair Home Insurance Practices* replicates this approach on the important topic of fair housing and insurance. With limited case materials and primary reliance on insurance-sponsored studies, the primary focus of this guide deals with the extent of the problem and the remedies available to home seekers.

The *Texas Fair Housing Case Law Manual* is a comprehensive compendium of court decisions related to the Texas Fair Housing Act. It is intended to provide both an overview of fair housing and an examination of the nuances which occur in the application of the law. It also provides a comprehensive overview of fair housing law as it applies to housing discrimination in homeowner insurance and persons with disabilities. This manual includes an exhaustive list of past and current court decisions related to these two issues.

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Lastly, it provides an understanding about the requirements, remedies, and penalties for violating the Fair Housing Act. These manuals are available from the **Texas Human Rights Commission at (512) 437-3450.**⁴

What Do You Do If You Think Your Rights Have Been Violated?

If you think your rights have been violated, you have one year after the alleged violation to file a complaint with HUD or the Texas Human Rights Commission, although it is recommended that you file as soon as possible.

- ◆ **You may fill out a Housing Discrimination Complaint Form, write HUD a letter, or telephone the HUD toll-free hotline (800) 669-9777.** The following information will be requested:
 - Your name and address;
 - The name and address of the person your complaint is against (the respondent);
 - The address or other identification of the housing involved;
 - A short description of the alleged violation (the event that caused you to believe your rights were violated); and
 - The date(s) of the alleged violation.

- ◆ **If you are disabled, HUD also provides a toll-free TTY number for the hearing impaired (800) 927-9275,** interpreters, tapes and Braille materials, and assistance in reading and completing forms.⁵

Because HUD has determined that The Texas Human Rights Commission has the same fair housing powers as HUD, Texas residents will generally be referred to them for investigation. The Commission is required to begin work on your complaint within 30 days or HUD may take it back.

- ◆ **The Human Rights Commission can be contacted directly at (512) 437-3478.**

*(including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under 18) (Fair Housing Act)

¹ Analysis of Impediments to Fair Housing (TDHCA), p. 3

² Analysis of Impediments to Fair Housing (TDHCA), p. 3

³ Analysis of Impediments to Fair Housing (TDHCA), p. 5

⁴ Analysis of Impediments to Fair Housing (TDHCA), p. 27

⁵ <http://www.circsol.com/fairhousing/html/FHEO.HTML>

F. HOME EQUITY LENDING

HOME EQUITY LENDING

One of the most hotly debated issues of the 75th Legislature revolved around the proposal to allow the citizens of Texas to have access to the equity they have built up in their homes. Home equity lending had long been one of the most contentious running debates in the Legislature, where the issue had generally stalled in committee.

The roots of the ban date back to 1837, when a recession devastated Texas settlers and caused many to lose their property. Still shocked over the severity of that downturn, state lawmakers later wrote the ban into the Texas Constitution. Hence, it took a statewide vote, and not simply an act of the Legislature, to overturn the prohibition. Until now, Texas had been the only state in the U.S. to ban general home equity lending.¹

Previously, a borrower could use a homestead as security only for loans to purchase, pay taxes due on, partition (as in a divorce), improve, or refinance the property. Under the constitutional amendment, however, a homeowner can borrow for any reason, as long as the loan meets the lender's requirements. Refinancing at an amount that exceeds the original debt and related transaction costs will now be permissible but subject to the new requirements.²

The new law also legalizes reverse mortgages, allowing homeowners older than fifty-five (55) to obtain advances against the equity built up in their home which would have to be repaid only after the property was sold, or the occupants had stopped living at the place of residence for at least six (6) months and whose whereabouts are not known.³ In addition, the law strengthens consumer protections on home improvement loans, the only type of home equity lending that was legal prior to the legalization of home equity lending.

The following is a summary of who is eligible to participate, the terms they will have to follow, and the safeguards that are in place to prevent abuse on either end of the transaction.

Eligible Borrowers: A homeowner with equity may borrow against the home's value up to a total of eighty percent (80%) of its fair market value minus all debts (first mortgage). A Homeowner may only get a home equity loan if all debts do not exceed 80% of the home's fair market value. All debts/liens must be included in the 80%. (In other words, 20% must remain free and clear of debt after any home equity loan is made.)

Eligible Lenders: Home equity lending can be done by financial institutions, federally chartered or state licensed lending entities, persons who financed the purchase of the homestead for the current owner, and close family members. Institutions found to have engaged in red-lining or lending discrimination are excluded.

Permissible Terms

Security: Home equity lending can be secured only by the borrower's home, thus borrowers cannot be held personally liable (unless guilty of fraud), and no additional collateral can be pledged. Wage assignment cannot be used as security. Generally, agricultural property is disqualified.

Interest and Fees: A lender can charge any rate of interest, fixed or variable, which is legal under Texas law, but fees are capped at three percent (3%). (Note: points are considered interest and not fees)

Use of Funds: Loan proceeds can be used for any purpose. A lender cannot require the borrower to apply the funds toward repayment of another debt from the same lender unless that debt is itself secured by the homestead.

Repayment: Repayment must be scheduled in equal monthly installments, and prepayment penalties are prohibited. A lender cannot accelerate the loan because of a decline in property values or default on non-homestead debt.

F. HOME EQUITY LENDING

Single Loan: A borrower may have only one home equity loan outstanding at a time. In addition, there can not be more than one closed per year. Line-of-credit lending is prohibited.

Backers and opponents agree that the Texas law will have some of the toughest consumer safeguards in the nation: lenders won't be able to foreclose without a court order, and they won't be able to seize cars, businesses, or other assets of borrowers who default on secondary mortgages.⁴

Procedural Safeguards for Borrower

Notice: The constitutional amendment sets forth a specific notice that must be provided to the borrower which informs the borrower of these rules.

Foreign Language: If discussions with the borrower occur in a language other than English, the lender must also provide notice in that language.

Waiting Period: The loan cannot be closed within one to two days of application or receipt of notice or within one year of a previous home equity loan.

Site of Closing: Closing documents must be signed in the office of the lenders, an attorney, or a title company.

Closing Documents: The borrower cannot sign a document with blanks left to be filled in. Also, borrowers cannot sign a confession of judgment or similar document. The lender and borrower must sign an acknowledgment of fair market value. The lender must disclose that the loan is of the type this constitutional amendment defines. The borrower must receive copies of all documents signed by the borrower at the time of closing.

Rescission Period: Either the borrower or his/her spouse may rescind the loan within three days (after closing) without penalty or charge.

Release of Lien: The lender must send a borrower a recordable release of lien and a canceled promissory note within a reasonable time after payment. If the buyer is refinancing with another lender, the lender must send the borrower a copy of an endorsement and assignment of lien and a canceled promissory note.

Lender Risk of Non-Compliance: The lender risks forfeiting all principal and interest of a given loan if it fails to meet one of these obligations and fails to remedy it after notification and a reasonable amount of time.

Lender Protections

Non-Homestead Property as Security: If the property offered as security is not the borrower's homestead, the law will continue to allow the lender to rely on an affidavit (unless known to be incorrect) that designates another property as the homestead, thereby releasing the lender from compliance with homestead lending rules.

Appraisal: A lender may rely on an appraisal of fair market value of the property to be used as security (unless known to be incorrect).

Foreclosure Purchase: A purchaser of a foreclosed property may presume the lender's lien is valid if the lender made proper disclosures, the title is acquired pursuant to the foreclosure of the lien, and the purchaser is not the lender or its assignee.

Judicial Foreclosure: The Texas Supreme Court will announce procedural rules for expedited foreclosure proceedings for home equity liens.

For further information regarding home equity lending contact:

- ◆ **The Office of Consumer Credit Commissioner at 1-800-538-1579 or (512) 936-7600.**
- ◆ **For a copy of the State's Regulatory Commentary on Equity Lending Procedures visit the following web site: www.occc.state.tx.us**

¹ Richard Oppel, "Voters Say yes to Home Equity Loans" *Dallas Morning News*, November 1997

² <http://www.hayboo.com/hayboo/briefing/homelend.html>

³ Although reverse mortgages are legally permitted, they are not being made because of the wording of the amendment. Not a single reverse mortgage has been made since the amendment went into effect.

⁴ Richard Oppel, "Voters Say yes to Home Equity Loans" *Dallas Morning News*, November 1997

G. IDAs

INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAS)

Individual Development Accounts (IDAs) are a good tool for low to moderate income persons to build up enough equity for the purchase of a first home, college tuition, or capital to start a small business. Structured similarly to Individual Retirement Accounts (IRAs), IDAs are dedicated savings accounts that use matching funds, dollar for dollar or up to four dollars (\$4) per dollar of savings, from private and public sources¹. Managed by community organizations, with accounts held at local financial institutions, IDAs not only help low income persons save money but also teach them basic money management. As a result, they are able to clean up their credit, budget, save, and, more importantly, build assets. According to Washington University Professor Michael Sherraden, "Income may feed people's stomachs, but assets change their heads."²

In his 1991 book, *Assets and the Poor*, Sherraden points out that the top one percent (1%) of Americans control ninety percent (90%) of the country's assets, while thirty-three percent (33%) of American households have no or negative investable assets.³ Additionally, more than half have negligible amounts. Low income persons with over \$1,000 in assets are denied public assistance, so any chance of becoming homeowners, going to college, or starting a new business is denied. Conversely, asset acquisition subsidies of over \$200 billion annually for the non-poor come in the shape of mortgage deductions, preferential capital gains, and pension fund exclusions.⁴ The good news, however, is that the federal government has taken a big step to correct this inequality. On October 27, 1998, President Clinton signed the Assets for Independence Act, which authorized a five-year, \$25 million IDA demonstration project that will underwrite 50,000 IDAs. \$10 million was appropriated the first year⁵. Future appropriation levels are expected to increase yearly.

IDA participants must follow four basic steps: 1) Enroll in an IDA introduction and orientation given by a local community group. 2) Open an account at a local financial institution. 3) Attend monthly economic literacy training classes. 4) Withdraw, with the approval of the community group, money from their savings account and, along with the matching funds, purchases their asset goal.

On September 1, 1997, SB 781 established IDAs in the Texas employment and training account for certain recipients of public assistance. Currently a pilot program, the Bill authorizes the use of IDAs by recipients of financial assistance under Chapter 31, Human Resources Code. Recipients must also be employed by a person in the private sector through a subsidized program established under Section 31.0126(a)(5), Human Resources Code. Details of the Bill reflect the standard IDA format. The status of the pilot program must be reported to the governor and members of the legislature no later than December 1, 1998 and 2000.⁶

The Central Texas Mutual Housing Association (CTMHA), with properties in Austin and Dallas, and Los Vecinos de las Misiones CDC (Los Vecinos), serving San Antonio, are two organizations in Texas currently experimenting with IDAs. CTMHA, with their Great IdeAs program, is one of 13 demonstration sites around the country participating in a large-scale test of IDAs. The Great IdeAs program is available to families living in CTMHA properties whose income is 60 percent or below of the Adjusted Median Family Income. CTMHA contributes two dollars for every dollar each family saves through Great IdeAs. Between \$20 and \$40 dollars must be put into a savings account monthly by each participant. At the end of four years, a participant can save as much as \$6,000 (\$2,000 in participant savings and \$4,000 in matching funds). Compass Bank in Austin administers the savings accounts free of charge and has donated \$40,000 to help fund Great IdeAs. CTMHA has already secured funding to help 150 low income families realize their dream of owning a home.⁷

G. IDAs

Los Vecinos has a different perspective on their IDA program. Los Vecinos is using its IDA program for sewer connection costs to existing homes in low income areas of San Antonio. It is a dollar for dollar match rate for savings up to fifty percent (50%) of the sewer connection costs over a one to three year period (matching funds do not exceed \$1200). Los Vecinos is targeting families earning at or below eighty percent (80%) of the Adjusted Median Family Income and individuals who are willing to commit to the program for at least one year. The program is being funded by a \$70,000 grant from the Enterprise Foundation and a \$500 grant from the Archdiocese of San Antonio and Catholic Campaign for Human Development.⁸

¹ *Starting Out: What are Individual Development Accounts*; www.idanetwork.com

² *Assets and the Poor*, Michael Sherraden, 1991

³ *Assets and the Poor*, Michael Sherraden, 1991

⁴ *Assets and the Poor*, Michael Sherraden, 1991

⁵ www.idanetwork.com

⁶ Senate Bill 781

⁷ Central Texas Mutual Housing Association Staff

⁸ Los Vecinos de las Misiones Staff

H. MANUFACTURED HOUSING

MANUFACTURED HOUSING

A manufactured home is a home built entirely in a factory under a federal building code administered by the U.S. Department of Housing and Urban Development (HUD). The Federal Manufactured Home Construction and Safety Standards (the HUD Code) went into effect June 15, 1976. Mobile Home is the term used for homes built prior to this date. Manufactured homes may be single or multi-section and are transported to the site and installed. The federal standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency, and quality. The HUD Code also sets performance standards for the heating, plumbing, air conditioning, thermal and electrical systems. This unique national building code was recently revised to enhance energy efficiency and ventilation standards and to improve the wind resistance of manufactured homes in areas prone to hurricane-force winds.

Every manufactured home has a red and silver certification label affixed to the exterior certifying that it was built and inspected in compliance with the HUD Code. No manufactured home may be shipped from the factory unless it complies with the HUD Code and receives the certification label from an independent third-party inspection agency. TDHCA assumed regulatory authority over the manufactured housing industry in this state on September 1, 1995.

Increased Demand

Manufactured housing is quickly assuming a significant role in the Nation's housing market. One out of every three homes purchased is a manufactured home.¹ The appeal of these homes is reaching more demographic groups than ever before, largely due to improved aesthetics, quality, and overall value.

Manufactured homes now provide most of the amenities that home buyers are looking for; A manufactured home buyer has many choices of architectural styles and floorplans, exterior and interior designs, and special features. Exterior designs can include metal, vinyl, wood, or hardboard siding, bay windows, awnings, various roof pitches, and decks. Interior designs can include different colors for carpets, tile, or hardwood flooring and different styles of wall coverings, custom cabinets and windows, designer fixtures, whirlpool baths, double vanities, walk-in closets, skylights, fireplaces, and cathedral ceilings. Other features could include appliance packages for built-in microwave ovens, trash compactors, garbage disposals, washers and dryers, refrigerators, dishwashers, built-in indoor grills, and stoves and cooktops. These improvements and advances are also being supplemented by an aggressive effort to remove outdated and obsolete zoning barriers.

The biggest single reason spurring the growing acceptance is the continued affordability of manufactured housing. A recent product report by AARP stated that 15.4 million people live in more than seven million (7,000,000) manufactured homes. Due to the increased costs of buying or building a traditional home as well as the increased quality of manufactured homes being built, more Texans are buying manufactured homes as a new viable economical alternative for homeownership. The average purchase price of a traditional home is \$107, 920² compared to the average purchase price of \$46,500³ for a new double-section manufactured home. Manufactured housing provides an opportunity to many Texans with little or no other options for homeownership.

An average single-section home may cost approximately \$22,000-\$24,000 while an average two-section home may cost approximately \$37,000-\$43,000. Two-section homes usually have two or more bedrooms, two bathrooms, a kitchen, a living room, and a dining room and are comparable in size to a moderate site-built home or a townhouse. A three-section home may cost approximately \$63,000 or more and can be 36-56 feet wide and 40-80 feet long which is

H. MANUFACTURED HOUSING

approximately 1,440-4,480 square feet. Three-section homes are comparable in size to many larger site-built homes.⁴

Industry Outlook for State of Texas

The outlook for the manufactured housing industry in the State of Texas is particularly strong. During the 1990s, shipments of manufactured homes in this state relative to all other states rose from a ranking of seventeenth in 1990, to first in 1995, and since then has grown by an annual average of thirty-two percent (32%)⁵.

¹ Manufactured Housing Institute

² Real Estate Center at Texas A&M University, June 1996

³ TDHCA Manufactured Housing Division staff research

⁴ Manufactured Housing Institute

⁵ TDHCA Manufactured Housing Division staff research

I. NEIGHBORHOOD ASSOCIATIONS

NEIGHBORHOOD ASSOCIATIONS

A neighborhood association is the officially designated, city-recognized organization for a specific geographic district. Neighborhood associations are the heart of neighborhood interaction and activities. Each association is self-governed by citizen-written bylaws that determine boundaries, the election and function of officers, and the frequency of meetings. Neighborhood associations work to address the needs and wants of its members; they are a problem solving neighborhood collective. These associations are often comprised of sub-units called cluster groups. Each cluster group is made up of ten to twenty homes within walking distance, and is headed by a cluster leader.

The general roles of neighborhood associations include the following:

- Represents itself before the city;
- Catalyst for discussion of neighborhood planning issues and community development plans;
- Educational instrument for community issues to residents and business establishments;
- Measures impact of city and county planning on neighborhood; and
- Enhances and maintains property values and common interests.

The neighborhood associations provide recommendations to advisory boards, commissions, and the local council on issues such as:

- Land use (zone changes, variances, subdivisions, zoning ordinances, etc.);
- Street development and traffic control and circulation;
- Parks, open spaces, and recreational programs;
- Budget allocations;
- Social services; and
- Capital improvements.

If no neighborhood association of the type wanted exists in a neighborhood, the first step should be to contact those individuals in the community who will volunteer their time to such an effort. Listed below are several activities that should take place at the first meeting:

- Collect information on those who attend;
- Create an organization file;
- Define geographical boundaries, if they apply;
- Select an organizational name;
- Appoint a temporary chairperson and set a meeting to elect permanent officers;
- Decide on an organization postal address or electronic mail address;
- Determine neighborhood needs that will be addressed by the association;
- Prepare articles of incorporation to obtain a charter from the State of Texas;
- Prepare, adopt and maintain by-laws; and
- Apply for a state franchise tax exemption.

Each neighborhood association will also have to deal with the issues of membership and officers, deciding both how to obtain them and how to keep them. Decisions about when to approach advisory boards, commissions, and local counsels need to be addressed by the association, as well as the determination of the amount of money needed from members to reach community goals.

I. NEIGHBORHOOD ASSOCIATIONS

For more information on neighborhood associations contact your local municipality's planning department or:

- ♦ **Reymundo Ocanas, Executive Director, Texas Association of Community Development Corporations (512) 457-8232.**

J. NOT IN MY BACKYARD (NIMBY)

NOT IN MY BACKYARD (NIMBY)

The problem of resistance by people to new development in their neighborhoods is so prevalent that it has been given a name -- "Not In My Backyard" or "NIMBY".

NIMBY is encountered by most controversial developments whether they be low income housing or landfills. Although many people agree that housing lower income individuals and families is an admirable endeavor, few want multi-family housing in their neighborhoods. Listed below are several strategies that planning commissions and others can employ to help overcome NIMBY.¹

1. Decisively defuse fiction, gossip, and innuendo. People are suspicious of change, and any new change to one's neighborhood quickly stirs up emotions, not rational discussion. Take the initiative to provide any facts needed frankly and clearly before rumors and emotion fatally wound the development. When the facts are known, people can realize the difference between how they envision the project and how it really will be.

2. Know the opposition. By listening to concerns of the community, possible areas of mutual agreement can be achieved, as well as the isolation of those issues on which there are truly opposite views.

3. Be frank and open at all times. Never hold closed-door meetings or make "secret" deals. Any such maneuvering will only breed mistrust and doom what could have otherwise been a successful project.

4. Make sure all reports and notices are easy to understand. Describe your project and issues simply and clearly. Keep dialogue in layman's terms as much as possible. Dialogue that is too heavily laden with legal terms will only serve to alienate possible supporters. Also, be aware of planning terms that raise red flags to those who fear the worst. For example, do not use the term "multi-family housing" when describing duplexes.

5. Offer various opportunities for public comment. Few people are comfortable with public speaking; therefore oral testimony involving controversial issues only serves to give activists an opportunity to grandstand, which can easily deteriorate into shouting matches. Design your public meetings creatively so that participants can look at exhibits; talk in small groups with staff and planning commissioners; and provide written comment.

6. Keep a perspective. Rarely is every citizen against any given project. Usually it is a small but vocal minority. If adequate information is provided, leaders willing to look at all sides of the issue are likely to emerge.

7. Be willing to compromise. Spend more time asking than telling. Get people involved. Always be open and willing to hear what citizens have to say and find ways to meet reasonable objections. Often this will result in an even better final project. Take the time to fully investigate the impact your project will have on the community.

8. Reach a final decision fairly and stick with it. Even if a reasonable and open process was followed, there will be those who oppose the final decision. They can always appeal, but neither planning nor those involved in making the decision will have been tarnished by the process.

¹ Elaine Cogan "Is Your Community Being Invaded by NIMBYs?" (www.webcom.com/~pcj/articles/epc23.htm)

K. WELFARE REFORM

WELFARE REFORM

Since 1995, Congress has passed initiatives to convert federally administered entitlement programs such as welfare, Medicaid, child care, child-protective services and other programs into flexible block grants to the states. On Aug. 22, 1996, President Clinton signed into law H.R. 3734, *the Personal Responsibility and Work Opportunity Reconciliation Act of 1996* (PRWORA), the broad-based welfare reform bill that replaced the federal-entitlement program, Aid to Families with Dependent Children (AFDC), with the state-based block-grant program, Temporary Assistance for Needy Families (TANF).¹

Under TANF, federal support is distributed to states in the form of block grants. In addition, welfare recipients are required to work after receiving assistance for two years and can receive benefits for a maximum of five years during their lifetime. Under TANF, states risk losing five percent (5%) of their block grants if fifty percent (50%) of their welfare recipients remain unemployed by 2002. TANF also strengthens child support enforcement efforts; however, it reduces food-stamp assistance and denies non-citizens access to welfare.²

Supporters of TANF say that the program encourages welfare recipients to seek active employment and enables states to help foster transitions from poverty to economic advancement. Several states including California and Minnesota have reported significant declines in welfare caseloads as a result of TANF programs. Since implementation of TANF, state caseload averages have decreased by twenty percent (20%).³

Opponents of TANF and welfare reform through devolution fear that the TANF legislation is "burdensome" and difficult to uniformly impose. Others argue that current modes of welfare reform do not really address issues of central concern and neglect the needs and concerns of welfare recipients. Still others say that welfare reform legislation has been eroded by bipartisan dealmaking and is not demanding enough on welfare recipients.⁴

In June 1995, Governor George W. Bush signed in to law House Bill 1863, which significantly changed the Texas welfare system. Like PRWORA, HB 1863 made work the priority for TANF applicants (implementation of HB 1863 welfare reform provisions began on June 1996). Achieving Change for Texans (ACT), as the reformed welfare system is now called, operates under a federal waiver that will continue until March 2002.⁵ The Texas Department of Human Services (DHS) and the Texas Workforce Commission (TWC) jointly administer TANF.

ACT parallels the federal welfare reform law but will not follow many of the federal welfare provisions until the state's waiver expires on March 2002. Texas had federal approval to implement ACT before the federal welfare law was signed on August 1996.⁶ At the heart of ACT is self sufficiency, public assistance as a temporary recourse, and the responsibility of parents to their families.

On December 1998, DHS issued *Texas Families in Transition, The Impact of Welfare Reform Changes in Texas: Early Findings*, which outlined the key provisions of ACT. The provisions are as follows:

Time Limits:

There is a twelve to thirty-six (12 - 36) month time limit on benefits, depending on a persons education and work history. Once the time limit expires, a person cannot apply to ACT for another five (5) years.

K. WELFARE REFORM

Time Limit Exceptions:

Child-only cases, individuals who do not reside in counties where the CHOICES program (state's TANF welfare-to-work component) is available, and individuals with severe personal or local economic hardships are exempt from time limits.

Mandatory Participation in Work or Work Activities:

All adult ACT participants must work or engage in a work activity.

The following are exempt:

- persons age 15 or younger or age 60 or older
- persons 16 to 18 attending school full-time
- caretakers of children under age 4 (age 3 in some cases)
- persons at home caring for an ill or disabled child or adult
- disabled persons
- persons working at least 30 hours a week
- persons living in an area where employment and training resources are remote and
- full time volunteers of the Volunteers in Service to America (VISTA)

Allowable Work Activities:

Basically, the same work activities allowed under the former Job Opportunities and Basic Skills Training (JOBS) are still allowed. There is no limit on the number of hours spent in a work activity.

Welfare reform has been in effect for two years. These measures, as well as a strong economy, have contributed to the states TANF declined caseload; which was forty-eight percent (48%) between January 1994 (285,632 cases) and September 1998 (148,750 cases). Such a dramatic decrease brings up the question of what has happened to past TANF clients. DHS is conducting a study to evaluate the effects of welfare reform on Texas families; specifically, it wants to determine the effects on family income, employment, and other indicators of family and individual well being.

The following results, also found in DHS' *Texas Families in Transition*, are based on a six month study (December 1997 through May 1998) conducted by the Public Policy Research Institute at Texas A&M University and DHS (1,396 people responded to both telephone and mail surveys):

- Fifty-five percent (55%) indicated they were working. The average work week was 34 hours, and the average hourly wage was \$6.28.
- An additional thirteen percent (13%) reported they had been employed at some point during the follow-up period.
- The most common jobs were restaurant/fast food (fifteen percent (15%)), clerical (thirteen percent (13%)), retail and sales (thirteen percent (13%)), nursing (twelve percent (12%)), and janitorial (six percent (6%))
- Forty-one percent reported that their jobs offered opportunities for advancement; forty percent (40%) said their jobs offered health insurance; and twenty-six percent (26%) said they had received a raise during the follow-up period.
- The most common items needed to help respondents keep working or get a job were: a GED (thirty-six percent (36%)), work clothes (twenty-five percent (25%)), reliable transportation (twenty-three percent (23%)), child care (twenty-two percent (22%)), health care for themselves (twenty-two percent (22%)), health care for their children (fifteen percent (15%)), and education or training to improve job skills (fourteen percent (14%)).
- Sixty-six percent (66%) received food stamps; seventy percent (70%) received Medicaid; thirty-seven percent (37%) received WIC (Special Supplemental Nutrition Program for Women, Infants, and Children); and fifteen percent (15%) lived in public housing.

K. WELFARE REFORM

- Ten percent (10%) received help from a food pantry, church, or other community service group, while thirty-one percent (31%) received help from relatives.
- Thirty-two percent (32%) had a mentor who inspired or motivated them.

¹ Policy.com-Issue of the Week, 7/20/98: Devolution in Action: Intro

² Policy.com-Issue of the Week, 7/20/98: Devolution in Action: Intro

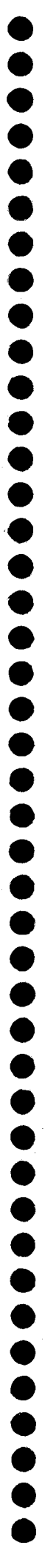
³ Policy.com-Issue of the Week, 7/20/98: Devolution in Action: Welfare Reform

⁴ Policy.com-Issue of the Week, 7/20/98: Devolution in Action: Welfare Reform

⁵ Texas Families in Transition, The Impact of Welfare Reform Changes in Texas; Early Findings; December 1998

⁶ Texas Families in Transition, The Impact of Welfare Reform Changes in Texas; Early Findings; December 1998





A. INTRODUCTION

There is a serious need for affordable housing in Texas. If not adequately addressed, the need for affordable housing, combined with slow production of affordable housing stock and the dilapidation and aging of the existing stock, will soon reach crisis proportions. According to the American Housing Survey, the gap between the number of affordable housing units and the number of families in need is growing. This survey also shows that the households that occupy these units are poorer. The income of public housing residents plummeted from thirty percent (30%) of area median income in 1980 to about seventeen percent (17%) today. In addition to the severe and growing urban poverty which is prevalent throughout the country, Texas faces the added challenge of addressing third world living conditions in the colonias and the many other poor, low density rural communities throughout the State. As further evidence of the growing disparity between urban and rural income levels, consider the following. Since 1989, statewide median income for a family of four has risen from \$32,442 to \$43,977 in 1998 (a twenty-six percent (26%) increase), while median incomes in the state's metropolitan areas have risen at a much higher rate. For instance, Dallas' median income in 1989 was \$33,231 compared to \$54,400 in 1998 (a thirty-nine percent (39%) increase).

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

The following need to be considered when reviewing the information contained in this section:

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

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

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DATA SOURCES

In preparing the Statewide Needs Analysis, the Housing Resource Center compiled information from the following sources.

TDHCA COMMUNITY NEEDS SURVEY

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

- 1) housing;
- 2) homeless persons and other special needs populations; and
- 3) community development.

The following is a summary of the overall results of the survey. The section on overall community development needs used for the Consolidated Plan is outside of the scope of the State Low Income Housing Plan and has been omitted. A complete copy of the Community Needs Survey and the detailed results for each of the respondent groups is available through the Housing Resource Center at (512) 475-4595.

1. Housing

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

A. Current Supply

According to the survey, the statewide housing shortage is particularly acute in the rental market and for low income persons. Eighty-three percent (83%) of all respondents reported a shortage of rental housing in their community; and of these, some fifty-four percent (54%) reported a major shortage. For low income persons, the situation is worse: the percentages of communities which reported shortages in affordable housing for low income persons were eighty-five percent (85%) and eighty-three percent (83%) for rental and owner-occupied units respectively. In contrast, thirty-six percent (36%) of all respondents indicated a sufficient supply of owner-occupied housing in their area. Every CHDO respondent indicated a lack of owner-occupied housing opportunities for low income persons, and, among the largest cities, ninety-six percent (96%) reported rental housing shortages for low income persons with eighty-three percent (83%) reporting a major shortage.

B. Expected Supply in Five Years

Respondents were almost unanimous in their prediction that the affordable housing crisis would continue or worsen over the next five years. Those respondents not affiliated with local governments were particularly pessimistic, predicting shortages for

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affordable low income rental and owner-occupied housing in ninety-two percent (92%) and ninety percent (90%) of their communities respectively.

C. Housing Problem Severity

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

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

D. Available Resources

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

E. Need for Assistance

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

- rehabilitation and repair of existing renter-occupied housing (sixty-nine percent (69%));
- assistance with closing costs and/or down payment costs for homebuyers (sixty-seven percent (67%));
- rehabilitation and repair of existing owner-occupied housing (sixty-eight percent (68%));

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- weatherization of existing homes to increase energy efficiency (seventy-one percent (71%)); and
- housing assistance for elderly persons (sixty-nine percent (69%)).

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

2. Homeless Persons and other Special Needs Populations

A. Homelessness

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

B. Homeless Shelter Facilities

Eighty percent (80%) of all local government respondents indicated that their community lacked short-term facilities for homeless individuals and families. However, as the size of the community increased, the likelihood of the city having homeless facilities increased as well. For instance, only one percent (1%) of the smallest towns had homeless facilities compared to eighty-eight percent (88%) of the largest cities. Of those communities which had homeless shelters, sixty percent (60%) said their facilities were in fair to good condition, but thirty-nine percent (39%) of community shelters were said to be overburdened. Specific populations left unserved by more than one-fourth of the communities with facilities included homeless youth (twenty-seven percent (27%)), persons with alcohol or other drug addictions (twenty-eight percent (28%)), persons with mental illness (thirty percent (30%)), and persons with physical disabilities (twenty-eight percent (28%)). Assuming current trends were to continue, only two percent (2%) of all respondents predicted a decrease in the need for short-term homeless facilities in their community. Over one-half of all respondents, and ninety-two percent (92%) of the respondents with shelter facilities in their communities, predicted an increase or substantial increase in demand for homeless shelter facilities.

C. Transitional Housing Resources

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

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health institution transitional housing. In the smallest towns, only one percent (1%) appeared to have at least limited resources to address these problems.

D. Need for Assistance

Overall, approximately forty to fifty percent (40-50%) of all survey respondents indicated a major or critical need for such services as renovation, rehabilitation or conversion of buildings for use as homeless shelters (thirty-nine percent (39%)), homeless essential support services (forty-five percent (45%)), shelter maintenance and operational costs (forty-three percent (43%)), transitional housing facilities (forty-five percent (45%)), and homelessness prevention programs (forty-nine percent (49%)). There was, however, a large disparity in perceived need between local government and non-governmental entities. Respondents from local government, for instance, indicated a major or critical need for the previously mentioned categories on only seventeen percent (17%) of the surveys on average. Alternatively, for the same services, an average of sixty-eight percent (68%) of the non-governmental respondents indicated a major or critical need.

E. Housing Problems for Persons with Special Needs

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

- housing assistance for persons with disabilities (nineteen percent (19%));
- housing assistance for elderly persons (thirty-one percent (31%));
- housing with the appropriate structural modifications for persons with disabilities (twenty-three percent (23%));
- housing with the appropriate modifications for elderly persons (twenty-six percent (26%)); and
- supportive services for persons with disabilities, and supportive services for elderly persons (thirty-one percent (31%).

The largest communities and non-governmental entities expressed that the previously mentioned problems were serious for sixty-nine percent (69%) and sixty-four percent (64%) of returned surveys, on average, respectively. Eighty-eight percent (88%) of the largest cities indicated that a shortage of housing assistance for low income elderly persons was a serious problem.

CENSUS DATA

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

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

STATE AND FEDERAL AGENCIES AND ACADEMIC INSTITUTIONS

The following institutions were contacted in preparation of the Statewide Needs Analysis Section of the 1999 State Low Income Housing Plan and Annual. Contributions were made in various forms, from direct contact to availability of research materials on the Internet.

- Texas Association of Community Development Corporations
- The U.S. Department of Housing and Urban Development
- U.S. Department of Energy
- Texas Public Housing Authorities
- The Rural Rental Housing Association of Texas
- The Central Texas Mutual Housing Association
- The Texas Commission on Alcohol and Drug Abuse
- Fannie Mae
- HOME, Inc.
- Freddie Mac
- National and local private lenders
- The National Domestic Violence Hotline
- National Coalition Against Domestic Violence
- Texas Counsel on Family Violence
- Bay Area Women's Shelter
- The Texas Development Institute
- The National Center for Farmworker Health, Inc.
- The Texas Council on Family Violence
- The National Council of La Raza
- The Consumer Credit Counseling Service
- The Texas Office of the Credit Commissioner
- Texas Department of Human Services
- Texas Department of Mental Health and Mental Retardation
- Texas Commission for the Blind
- Texas Rehabilitation Commission
- Texas Department of Health
- Texas Department of Public Safety
- AIDS Services of Dallas
- AIDS Services of Austin
- Texas Department on Aging
- National Fair Housing Advocate
- American Association of Retired Persons
- The Texas Department of Health, Bureau of HIV and STD Prevention
- The Center for Disease Control National AIDS Hotline
- Texas Department of Health Medicaid Early and Periodic Screening, Diagnosis, and Treatment
- United Cerebral Palsy of Texas

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- United Cerebral Palsy of the Capitol Area
- The Texas Home of Your Own Coalition
- The Neighborhood Reinvestment Corporation
- The Texas Homeless Network
- The National Coalition for Homeless Veterans
- The Enterprise Foundation
- The Legislative Budget Board
- The National Lead Information Clearinghouse
- The Texas Department of Health, Environmental Lead Program
- The Texas Department of Health, Environmental and Occupational Epidemiology Program
- The Bond Review Board
- The Texas State Data Centers
- ADAPT of Texas
- The Texas Council of Developmental Disabilities
- The Consumer Controlled Housing Enterprise
- The National Safety Council
- The Texas Human Rights Commission
- The Texas Workforce Commission
- The American Institute for Learning
- The Agricultural Extension Service
- The Texas Consumer Credit Commission
- The National Housing Council
- The National Council of State Housing Agencies
- Nation Low Income Housing Coalition
- The Council of State Community Development Agencies
- Texas A&M Real Estate Center
- Prairie View A&M University
- The Texas Legislature
- U.S. Department of the Treasury
- Councils of Government
- Local nonprofit organizations
- Community based organizations
- Community housing development organizations
- Texas residents who took the time to testify at public hearings and submit written comment

Definition of Terms

Income Groups

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

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- 1) **Extremely Low Income** - At or below thirty percent (30%) of HAMFI
- 2) **Very Low Income** - Between thirty-one percent (31%) and fifty percent (50%) of HAMFI
- 3) **Low Income** - Between fifty-one percent (51%) and eighty percent (80%) of HAMFI
- 4) **Moderate Income** - Between eighty-one percent (81%) and ninety-five percent (95%) of HAMFI
- 5) Above ninety-five percent (95%) of HAMFI

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

Unit Affordability

Unit affordability compares housing cost to local area HAMFI. "Affordable" units are defined to mean units for which a family would pay no more than thirty percent (30%) of their income for rent and no more than two and one-half (2.5) times their annual income to purchase. Since HUD's adjusted median family incomes are estimated for a family of four, affordability levels are also adjusted to control for various-sized units based on the number of people that could occupy a unit without overcrowding. This adjustment is made by multiplying the threshold as described above by seventy-five percent (75%) for a 0-1 bedroom unit, ninety percent (90%) for a two bedroom unit, and 104% for a 3+ bedroom unit.

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Figure 1A - Estimated Households in Need of Housing Assistance

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

*estimate from the 1990 Census

**projection

1. HOUSEHOLD INCOME AND POVERTY

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

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

Poverty conditions along the Texas-Mexico border merit special consideration. According to the 1990 U.S. Census, twenty-eight counties along the border have a poverty rate of at least twenty-six percent (26%). This figure is almost double the



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national average.¹ Although the entire border region suffers from high poverty rates, conditions in the colonias, unincorporated areas lacking infrastructure and decent housing, are particularly acute. It is estimated that forty-three percent (43%) of colonia residents live below the poverty level.

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

Figure 1B - Households by Income Group, 1990

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

Figure 1B - Renter Households by Income Group, 1990

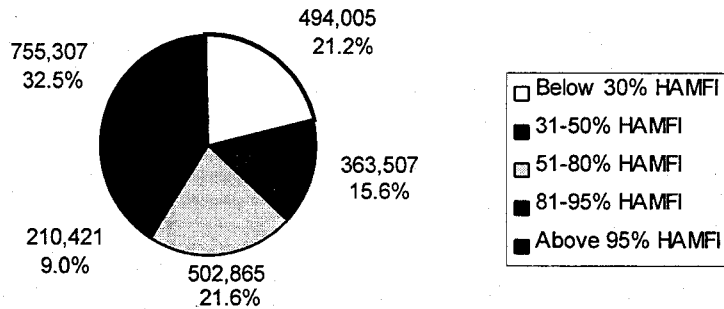
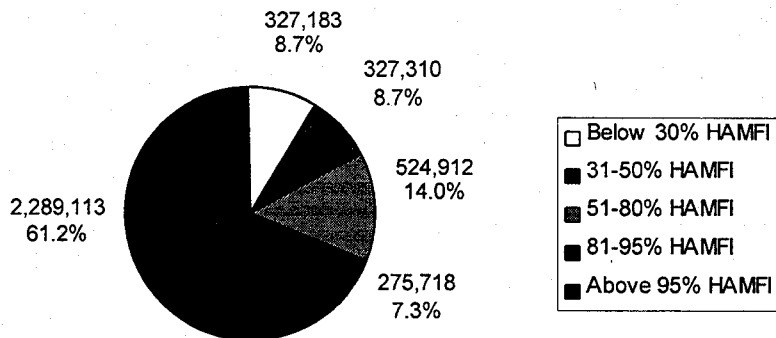


Figure 1B - Owner Households by Income Group, 1990



Source: CHAS Database

A total of forty-two percent (42%) of all Texas households are in the low income range (0-80% of HAMFI).



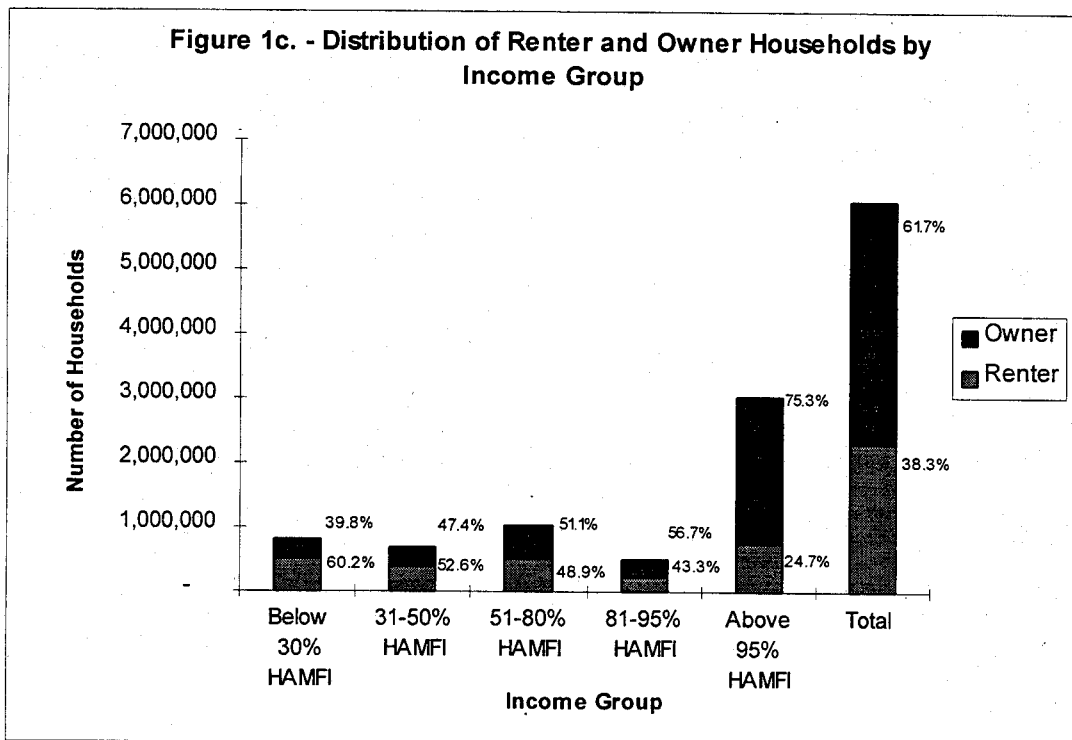
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The figure also reveals that renter households tend to be poorer than owner households. Fifty-eight percent (58%) of renter households are in the low income category, while only thirty-one percent (31%) of owner households are low income. This is not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

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

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

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



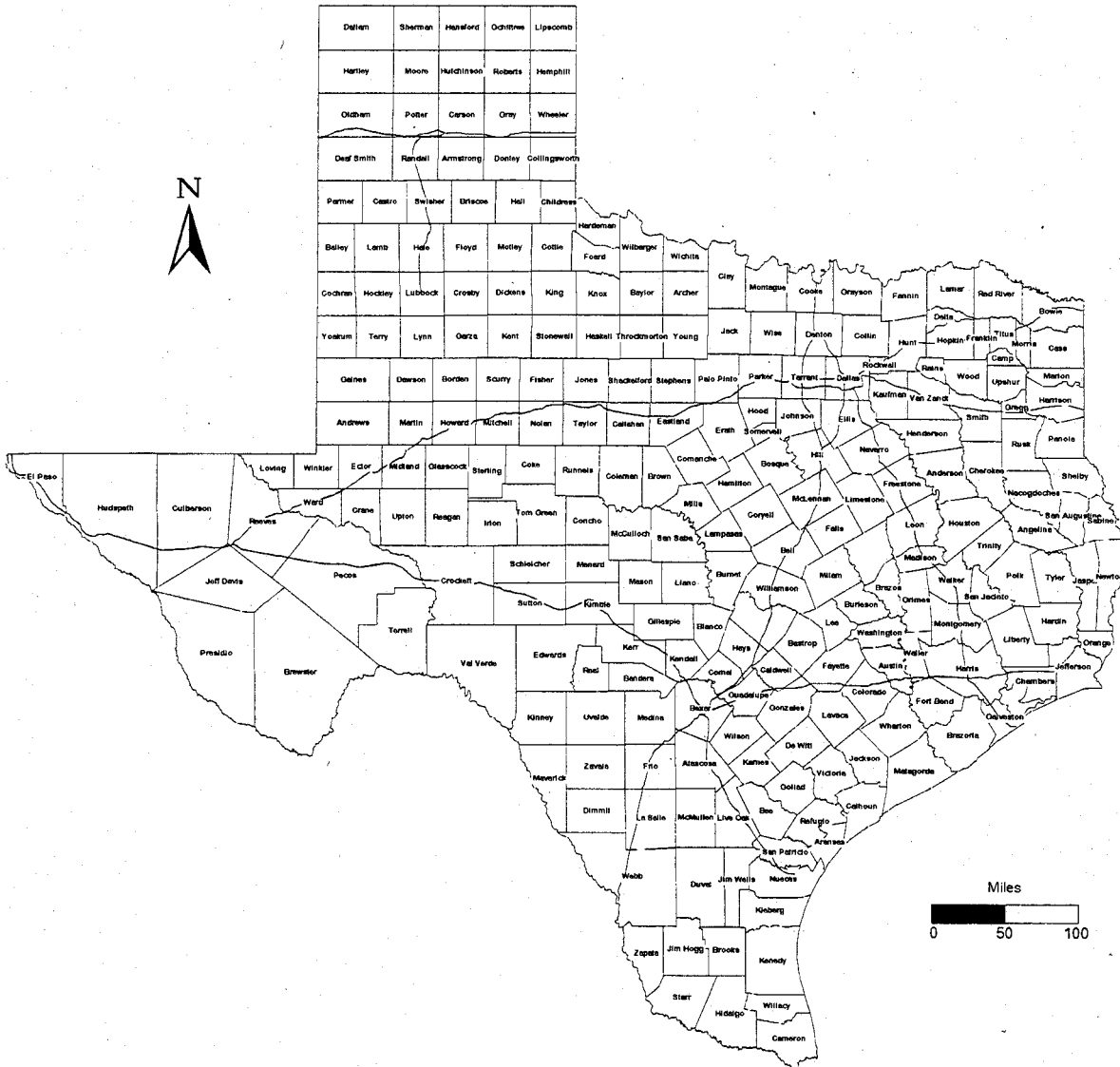
Source: CHAS Database

The maps on the following pages illustrate the demographic distribution of Texas households by county.



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Map 1A
Texas Counties



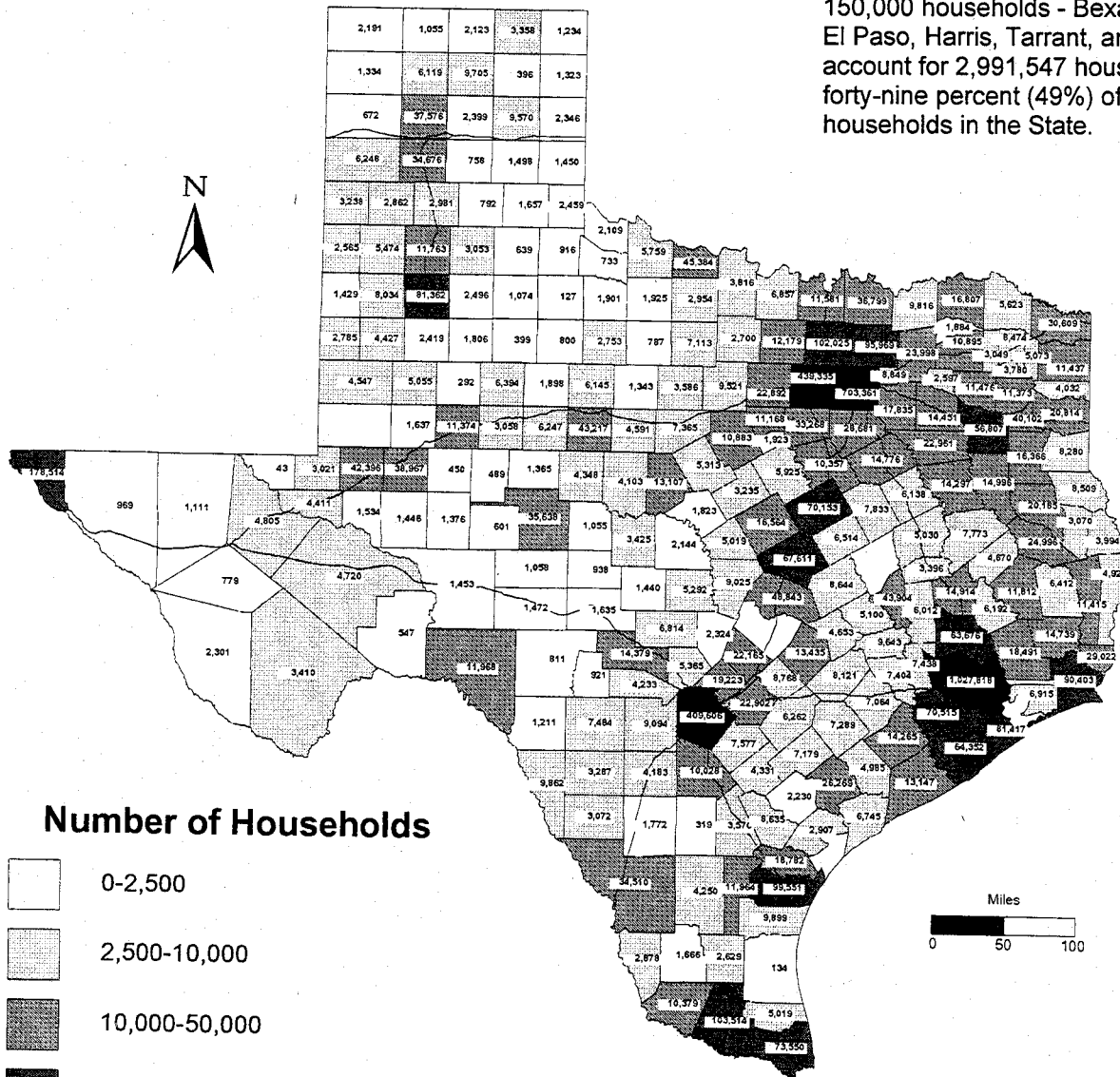
Statewide Percentage = 41.8%



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Map 1B
Households by County, 1990

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



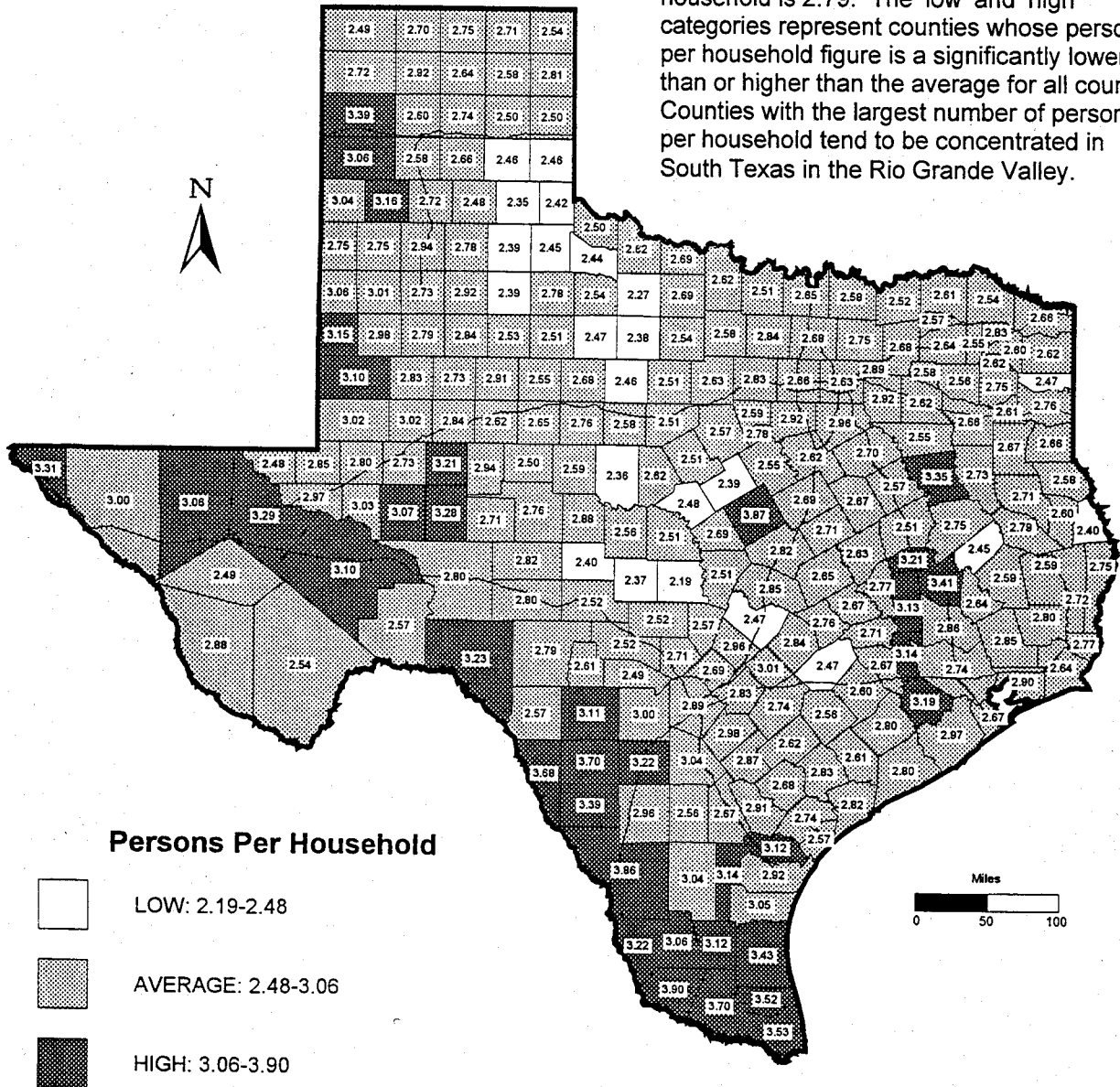
Statewide Total = 6,079,341



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Map 1C
Persons Per Households, 1990

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



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

Average for all counties = 2.77

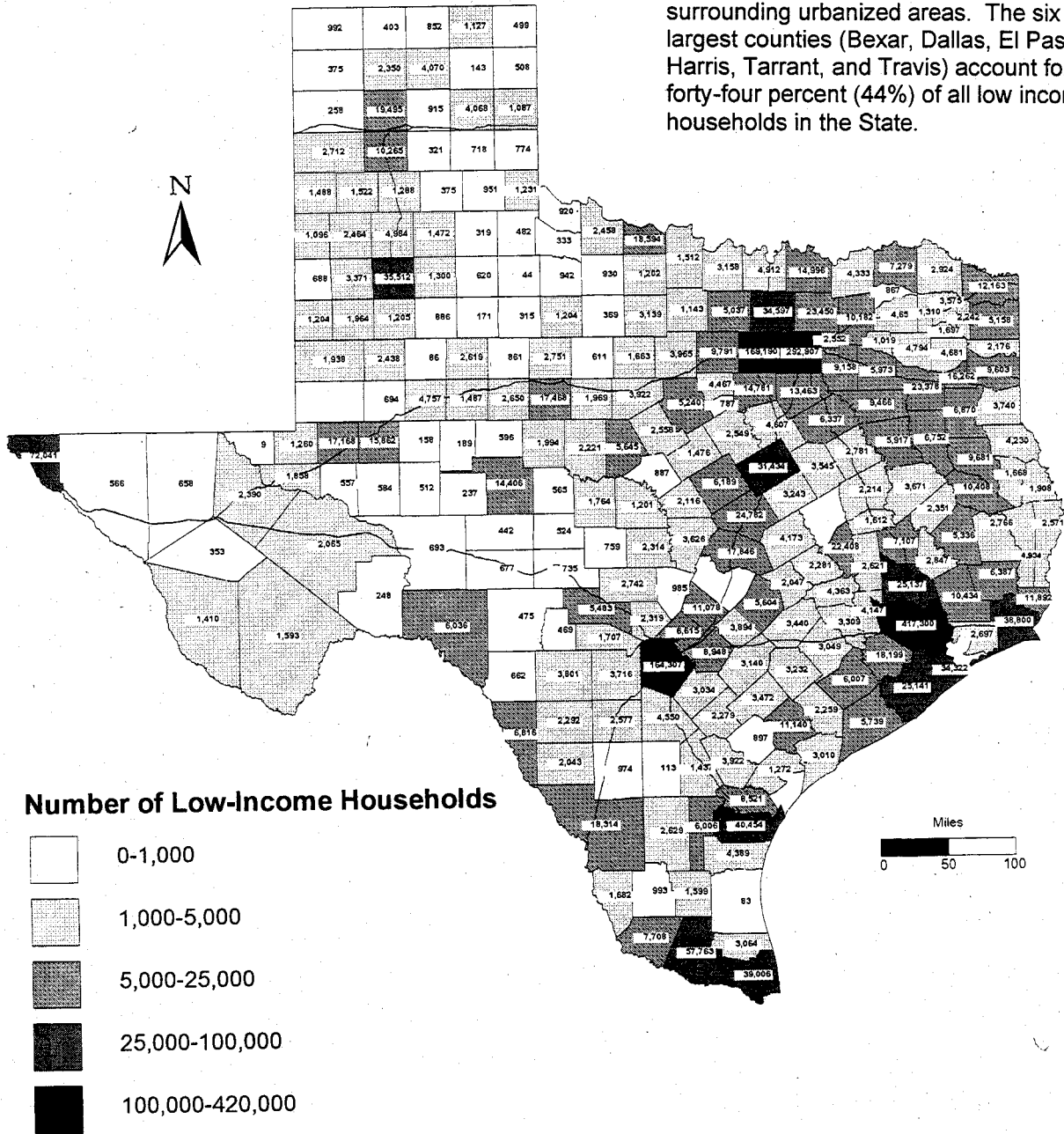
Statewide average = 2.79



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Map 1D
Low Income Households by County, 1990

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





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2. HOUSEHOLD RACE AND ETHNICITY

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

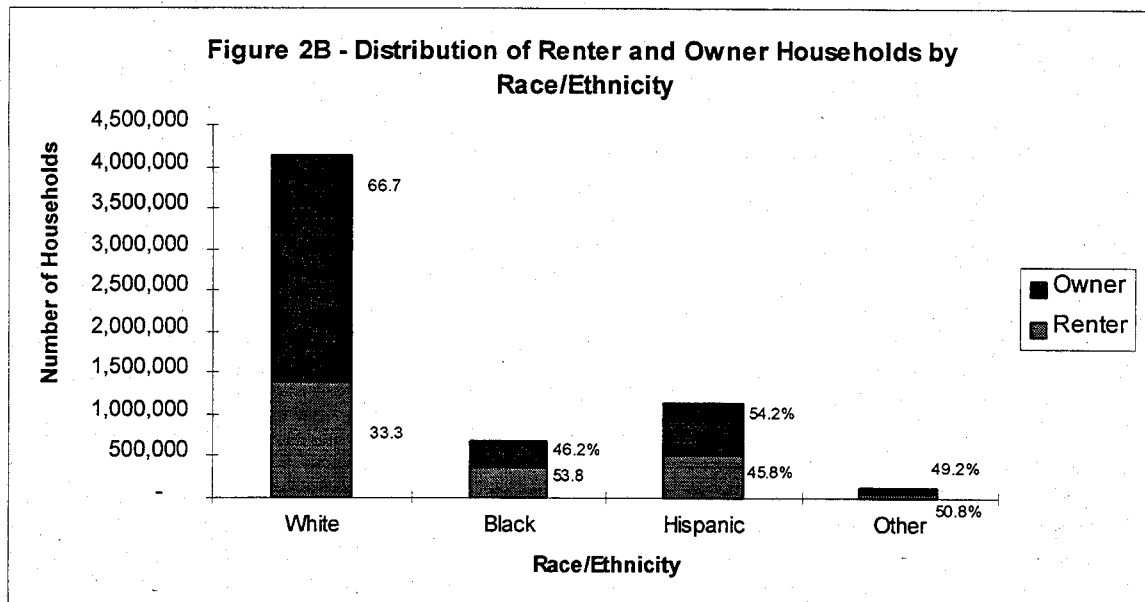
Figure 2A - Households by Race/Ethnicity, 1990 - State of Texas

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

Source: CHAS Database

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

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



Source: CHAS Database

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

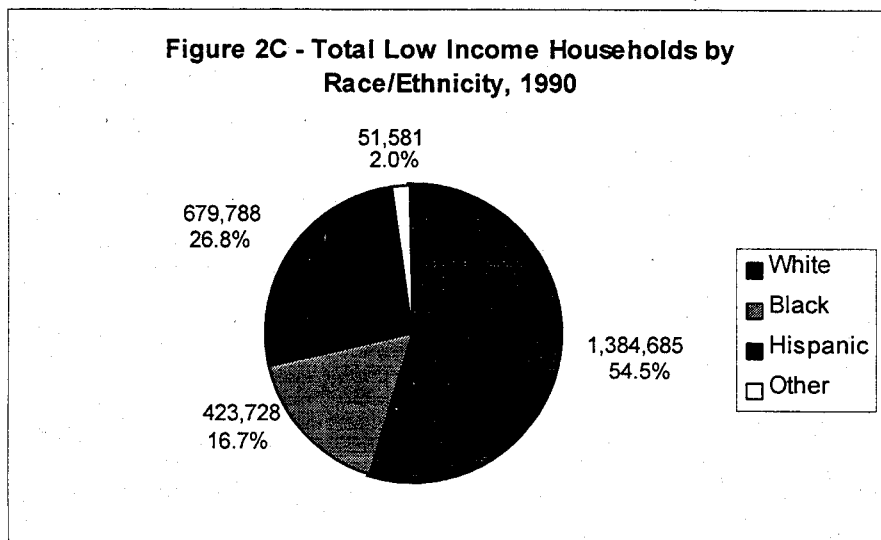


B. STATEWIDE DEMOGRAPHICS

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

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

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



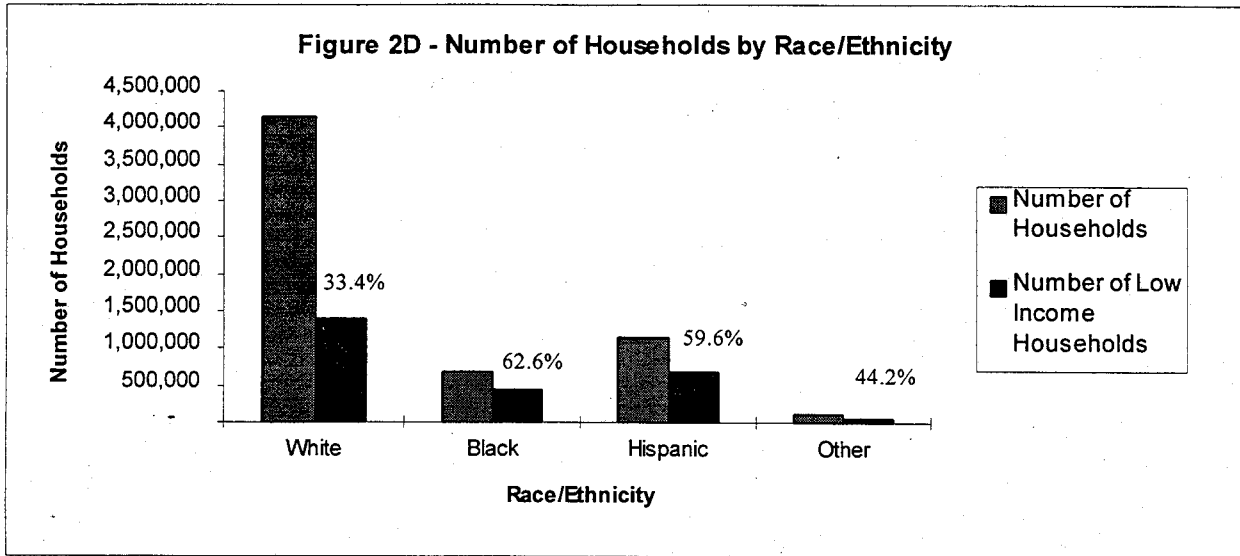
Source: CHAS Database

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

Using the numbers from Figure 2C, Figure 2D provides a more-telling picture of the disproportionality of low income households by race and ethnicity. While only thirty-three and four-tenths percent (33.4%) of White households are low income, sixty-two and six tenths percent (62.6%) of Black households and fifty-nine and six tenths percent (59.6%) of Hispanic households are low income.



B. STATEWIDE DEMOGRAPHICS



Source: CHAS Database

3. DEFINED HOUSING PROBLEMS

a. Age of Housing Stock

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

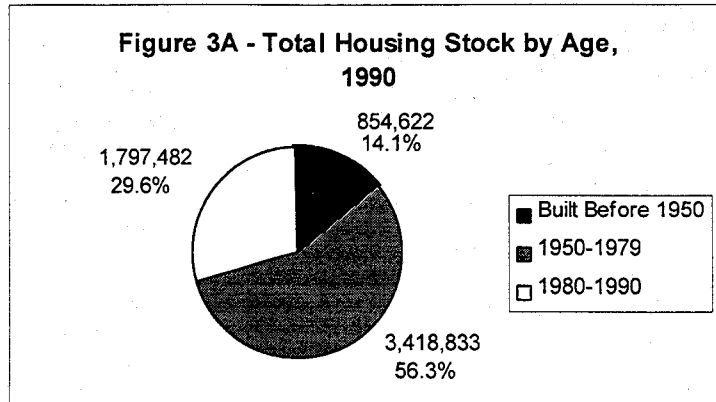
Figure 3A shows the distribution of the housing stock by year built. The majority of units built throughout the State were constructed between 1950 and 1979.

Figure 3A - Housing Units by Year Built

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



B. STATEWIDE DEMOGRAPHICS

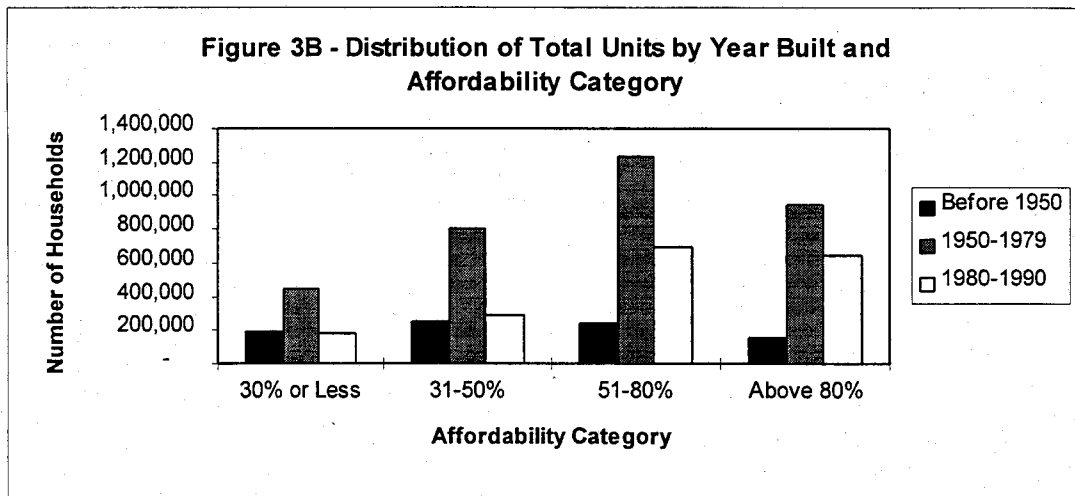


Source: CHAS Database

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

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

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



Source: CHAS Database

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

The numbers also show that, out of the units constructed in the last decade, only a small share are affordable to extremely low income households. Since lower income households are more likely to be renters than homeowners, this lack of production of affordable rental units exacerbates the housing problems for this income group.



B. STATEWIDE DEMOGRAPHICS

b. Physical Inadequacy

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

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

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

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

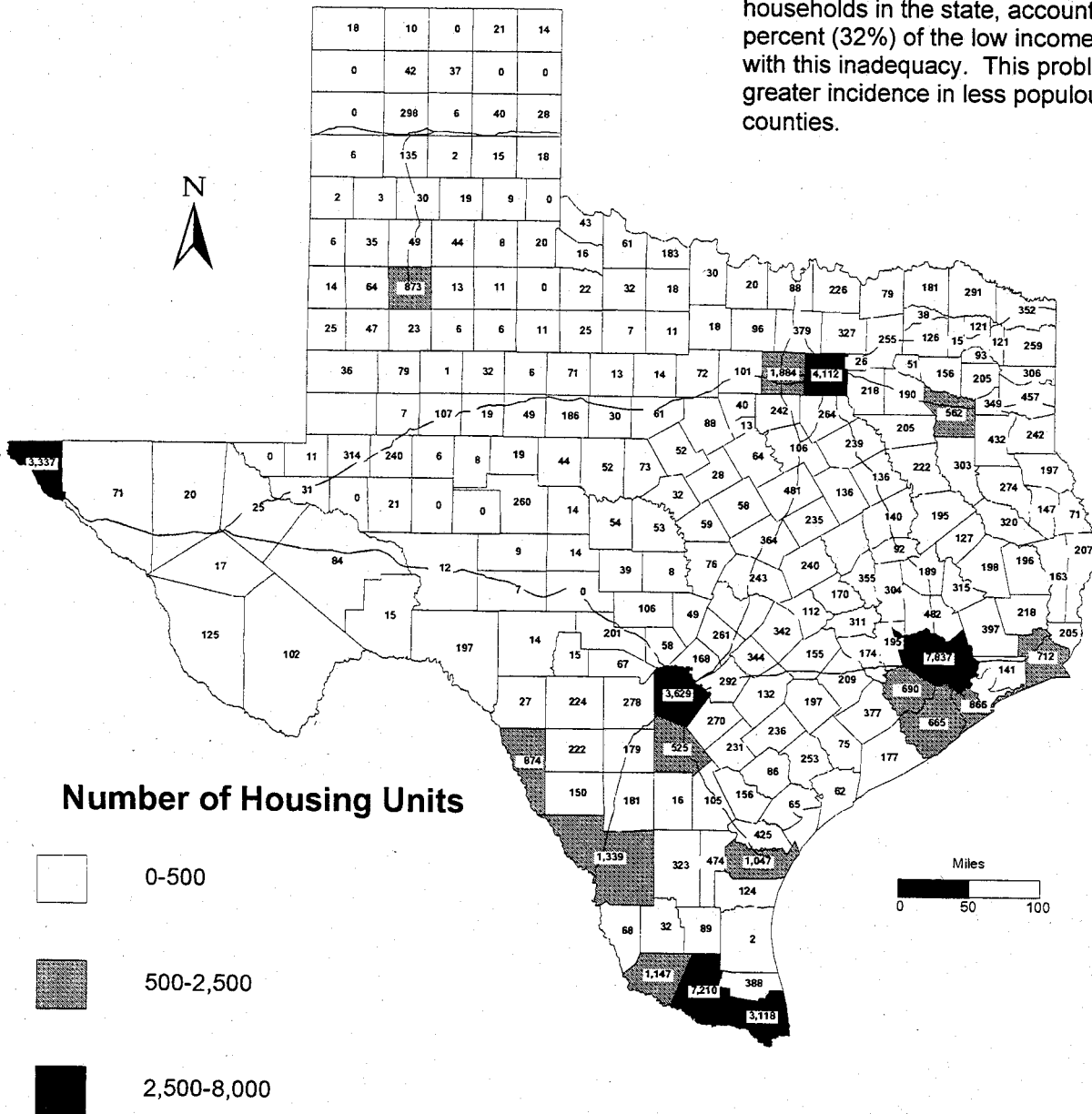
Affordability Category	Renter Households		Owner Households		Total Households	
	Number	Percentage	Number	Percentage	Number	Percentage
Affordable to 30% or Less	13,646	39.3%	22,046	51.9%	35,692	44.7%
Affordable to 31-50%	10,980	30.8%	9,017	21.2%	19,997	25.6%
Affordable to 51-80%	8,358	23.5%	6,105	14.4%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



B. STATEWIDE DEMOGRAPHICS

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

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

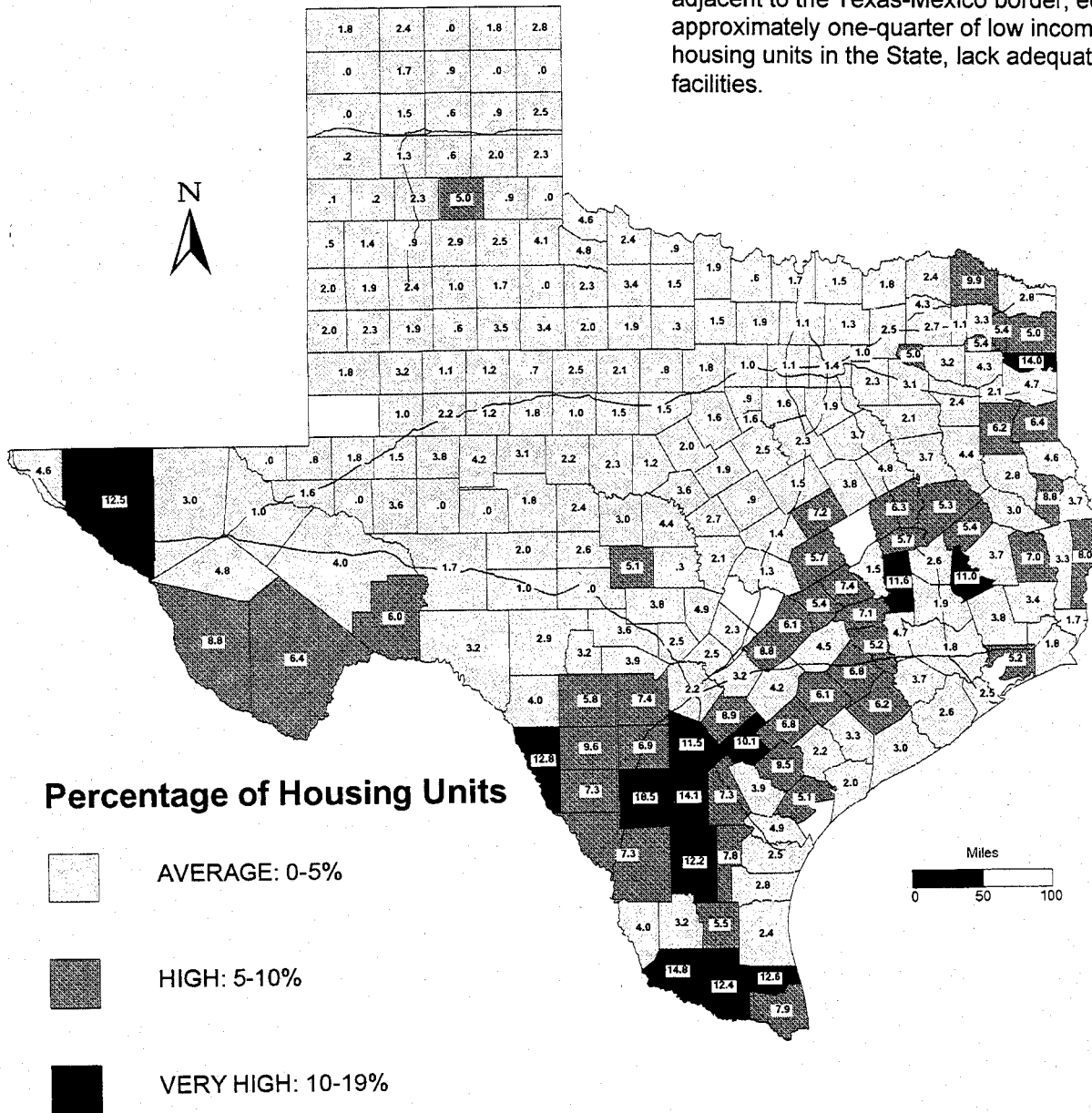




B. STATEWIDE DEMOGRAPHICS

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

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





B. STATEWIDE DEMOGRAPHICS

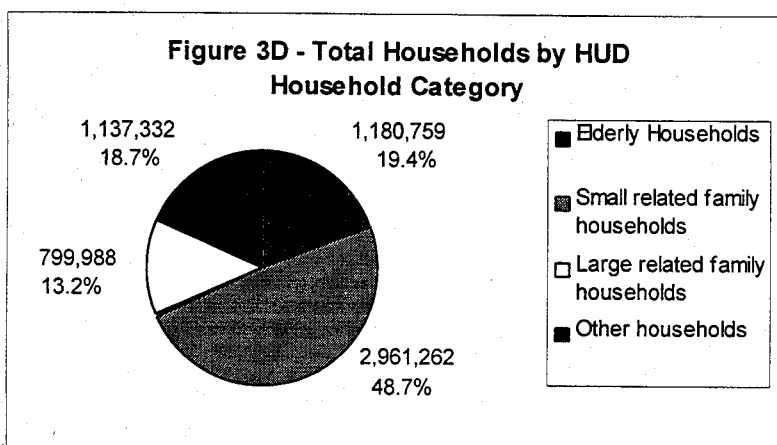
c. Overcrowding

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

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

Figure 3D - Households by HUD Household Category, 1990

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



Source: CHAS Database

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

Figure 3E - Distribution of Units by Size, 1990

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

Source: CHAS Database

Comparing the numbers in Figure 3E to the distribution of household sizes found in Figure 3D, we see that while large related family households account for only thirteen percent (13%) of all households in Texas, twenty-three percent (23%) of rental units and seventy-two percent (72%) of owner units have three or more bedrooms. Figure 3E also shows that owner units have a much higher number of three or more (3+) bedroom units than renter units. Although large units outnumber large families, there is still an



B. STATEWIDE DEMOGRAPHICS

unmet demand for affordable three bedroom multifamily units. Because larger units tend to be more expensive than smaller units, the disproportionate number of large units leaves the existing housing stock even less accessible to low income families. Ironically, there is a disproportionate amount of units with three or more bedrooms in Texas, yet they are cost prohibitive to lower income populations.

Overcrowding occurs when a residence houses more than one and one half (1.5) persons per room. The 1990 U.S. Census showed 469,895 households in Texas that live in overcrowded conditions. Overcrowding is generally a problem for large households in communities where housing units affordable for very low income households are in very short supply.⁴ Overcrowding can also be indicative of a general lack of affordable housing in a community, where households have been forced to "double up" either because other housing units are not available or because the units available are too expensive.

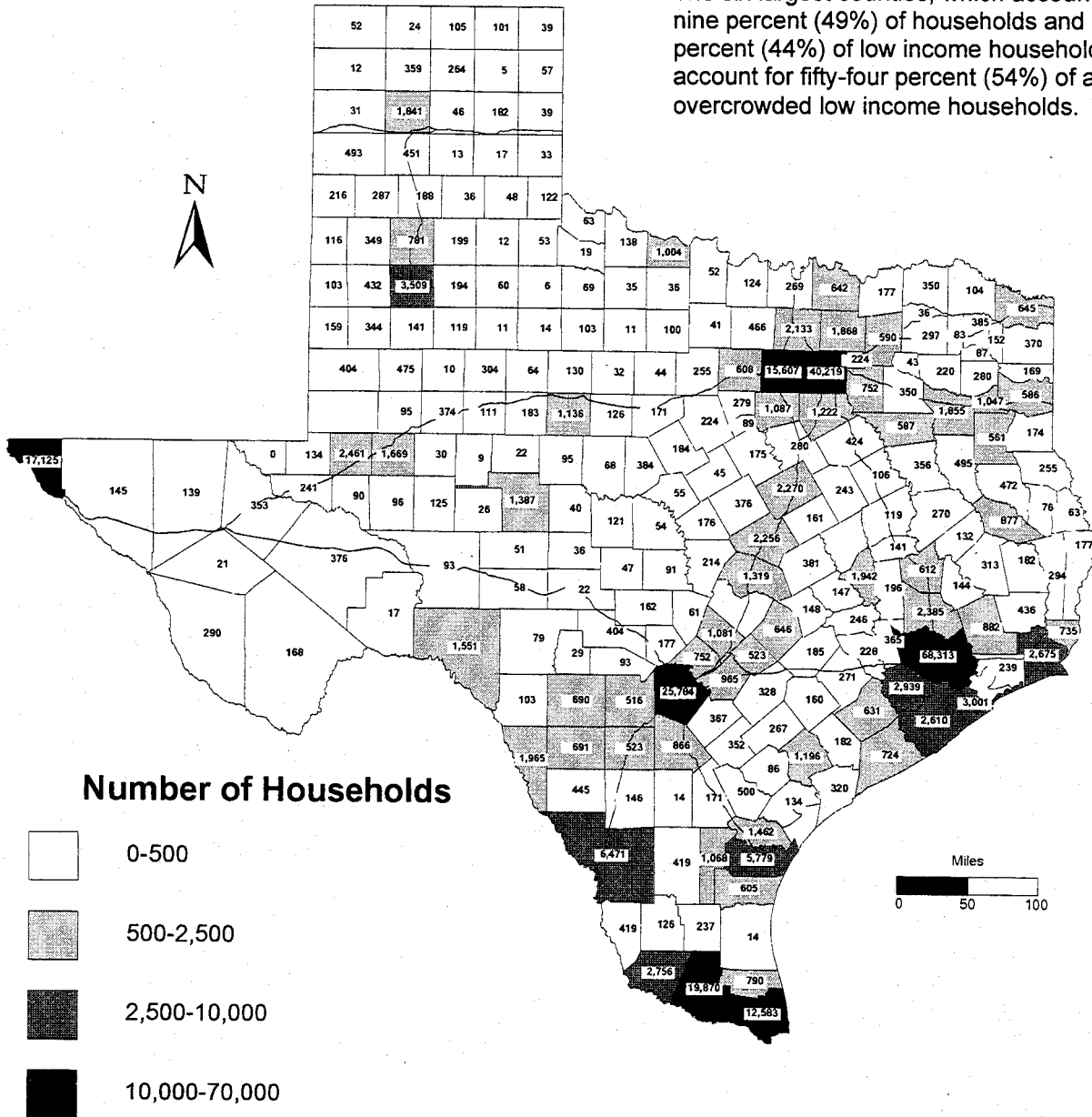
The poor in Texas are more likely than poor households in other states to live in overcrowded conditions. Three Texas cities - San Antonio, Houston and Dallas - were ranked among the nine large metropolitan areas nationally with the highest incidence of overcrowding among poor renters.⁵ Overcrowding is particularly pronounced among poor Hispanic households in Texas. Forty-five percent (45%) of the poor Hispanic households in the Dallas metropolitan area live in overcrowded housing.⁶



B. STATEWIDE DEMOGRAPHICS

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

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



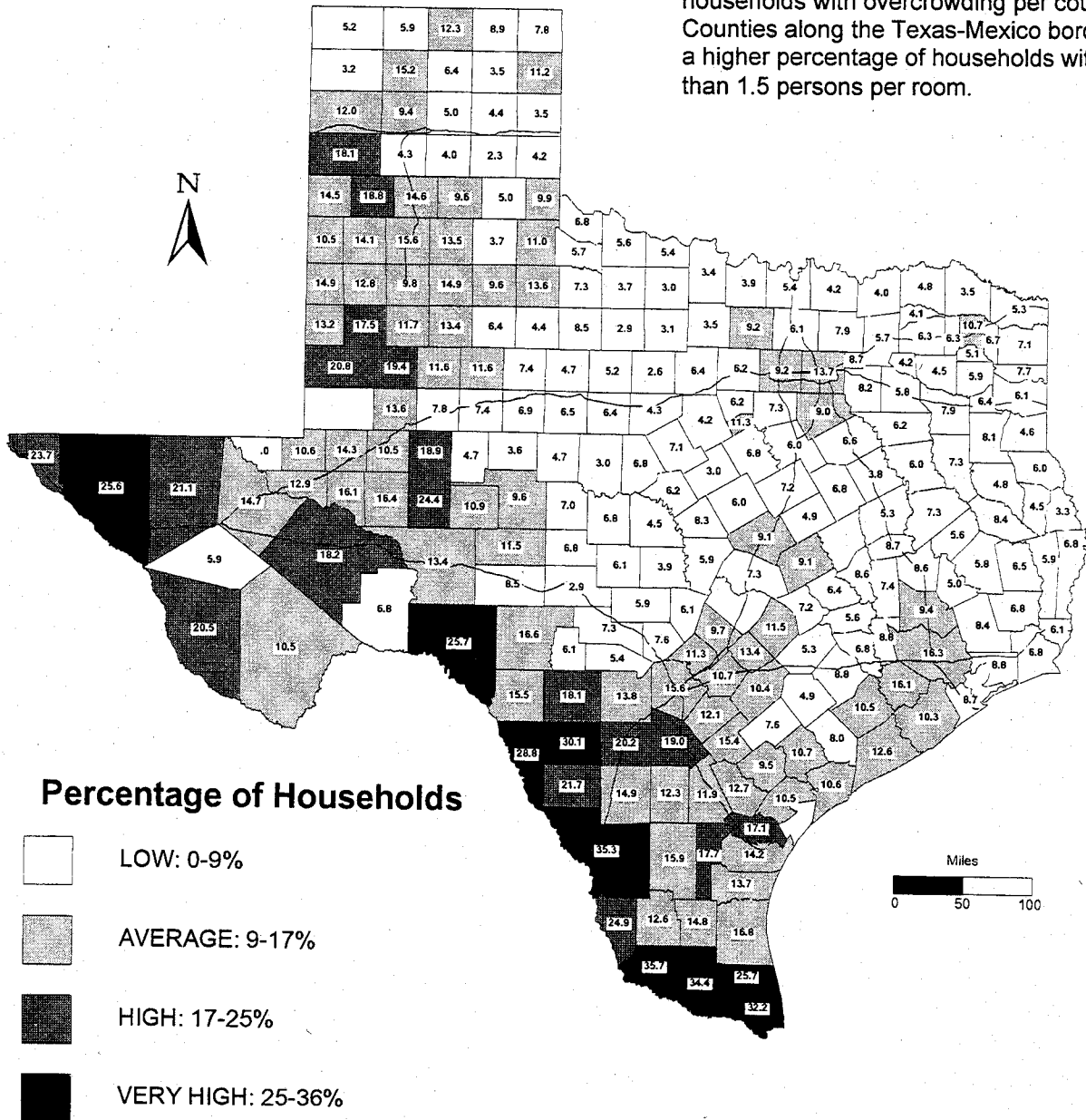
Statewide Total = 327,085



B. STATEWIDE DEMOGRAPHICS

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

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





B. STATEWIDE DEMOGRAPHICS

4. HOUSING AVAILABILITY AND AFFORDABILITY

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

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

Figure 4A - Units Affordable to Defined Income Categories

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

Source: CHAS Database

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

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

a. Housing Mismatch

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

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

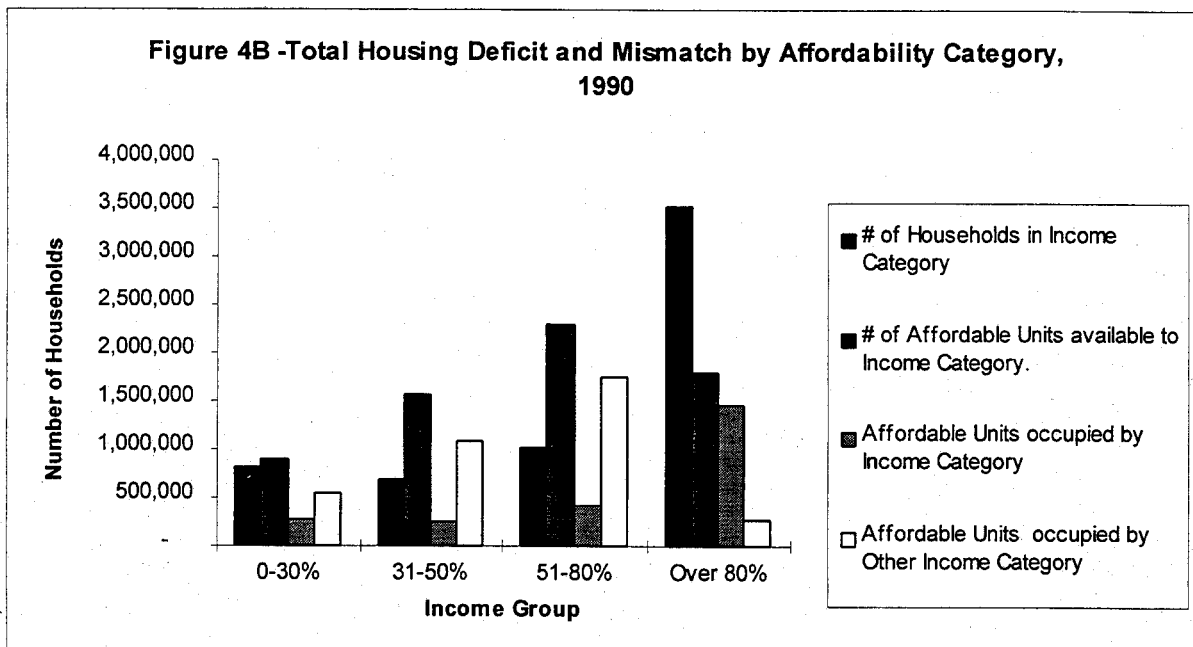


B. STATEWIDE DEMOGRAPHICS

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

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

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



Source: CHAS Database

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

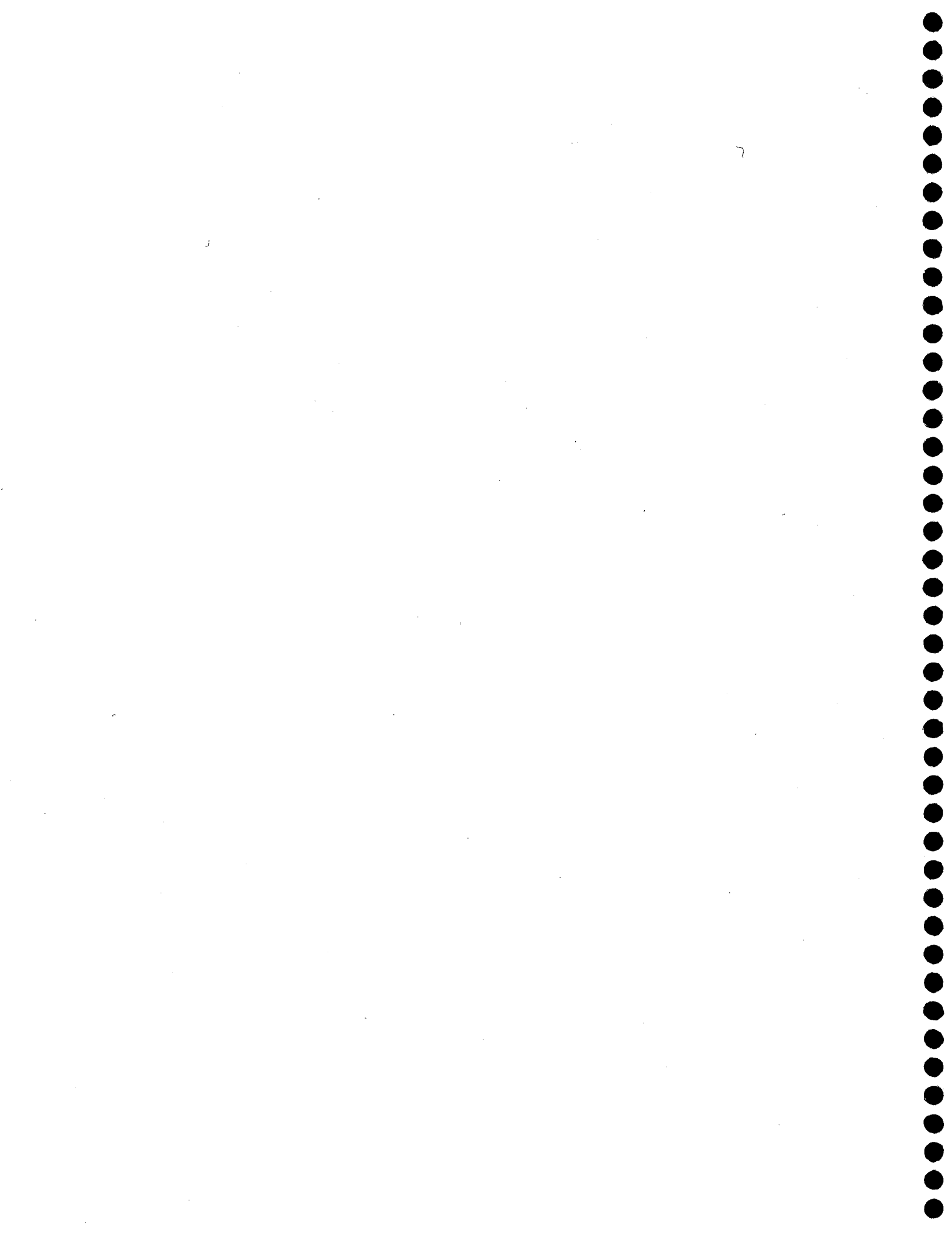
Figure 4C breaks down which income groups reside in each unit affordability category



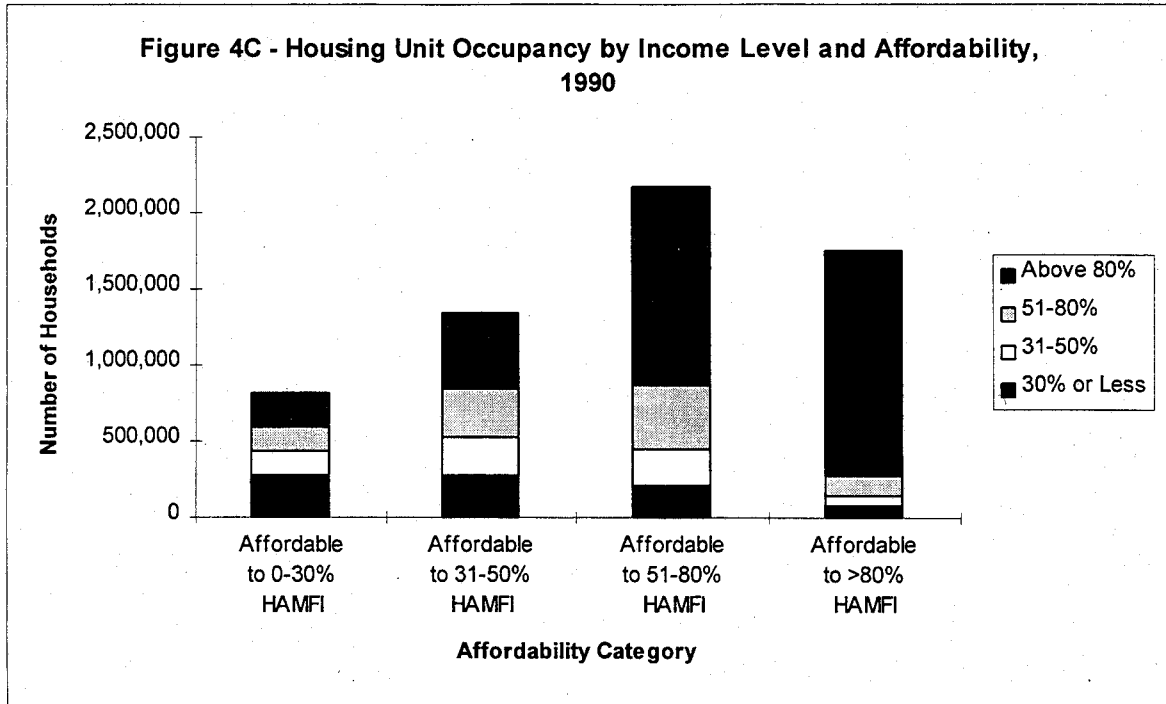
B. STATEWIDE DEMOGRAPHICS

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

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



B. STATEWIDE DEMOGRAPHICS



Source: CHAS Database

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

b. Excessive Cost Burden

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

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



B. STATEWIDE DEMOGRAPHICS

Figure 4D - Income Decline Relative to Housing Costs

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

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

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

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

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

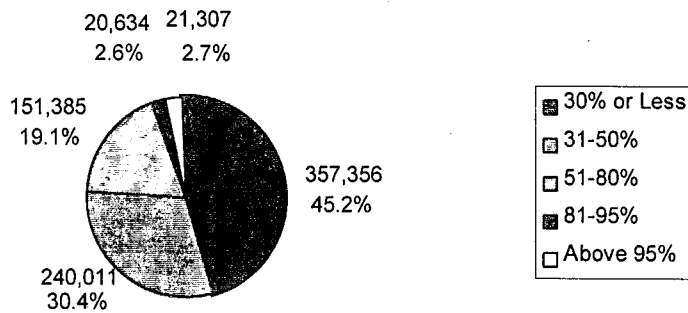
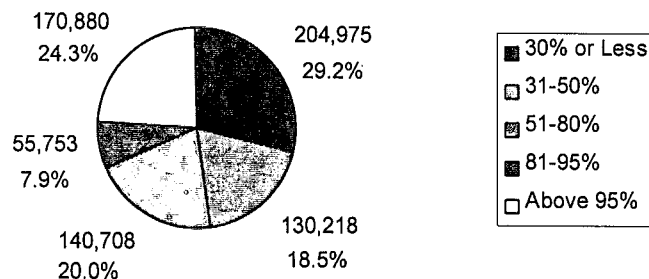


Figure 4E - Owner Households with an Excess Housing Cost Burden



Source: CHAS Database

Excess cost burden affects a greater number of renter households than owner households. While renter households account for only thirty-eight percent (38%) of all



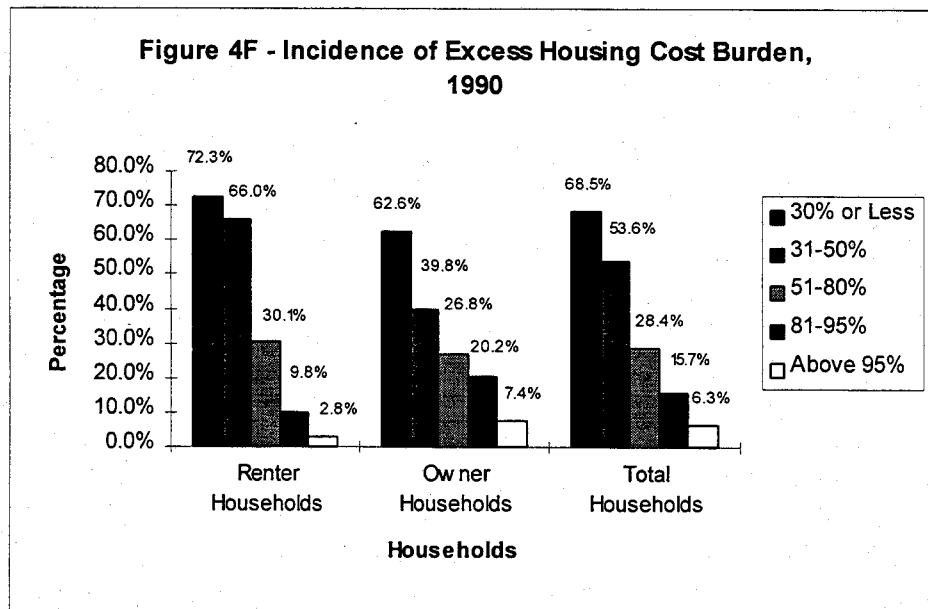
B. STATEWIDE DEMOGRAPHICS

households, they make up fifty-three percent (53%) of all households with an excess cost burden. Renter households earning eighty percent or below (0-80%) of HAMFI, in turn, account for ninety-five percent (95%) of all renter households with an excess housing cost burden.

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

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

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



Source: CHAS Database

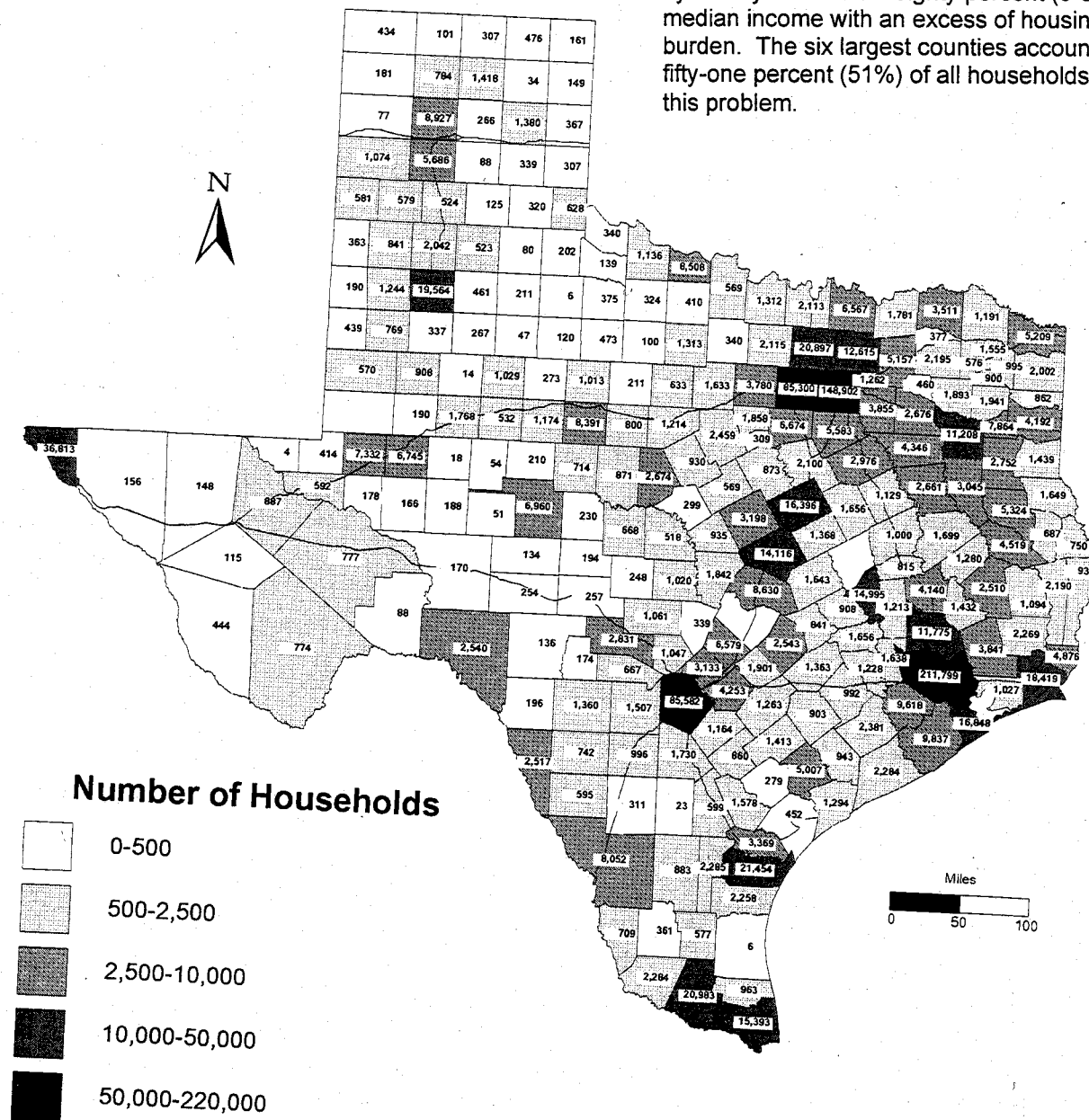
Low income groups experience a much higher incidence of this housing problem. While approximately six percent (6%) of non low income households have an excess cost burden, forty-eight percent (48%) of all low income households, and sixty-nine percent (69%) of all extremely low income households experience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



B. STATEWIDE DEMOGRAPHICS

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

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

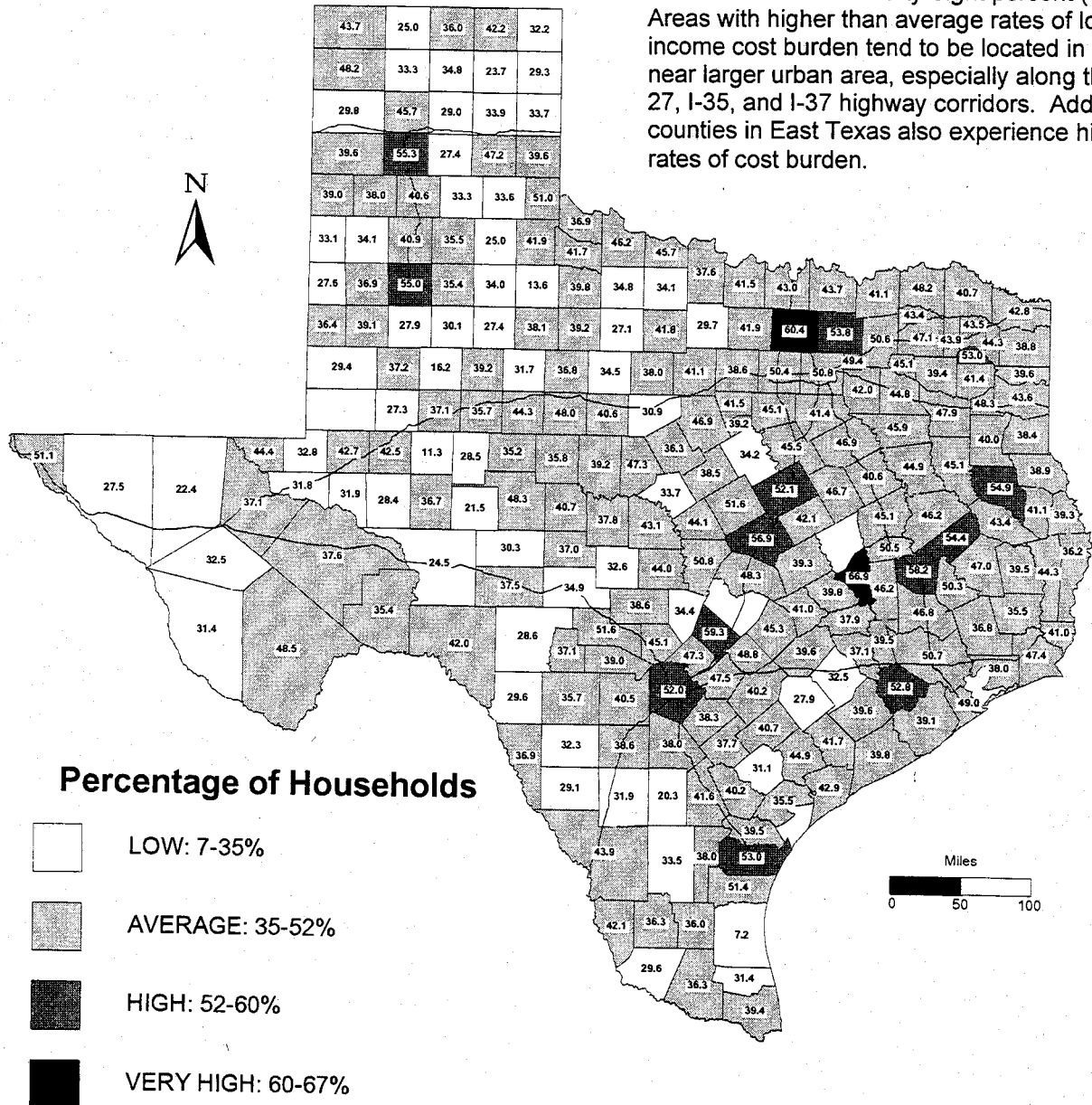




B. STATEWIDE DEMOGRAPHICS

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

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





B. STATEWIDE DEMOGRAPHICS

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

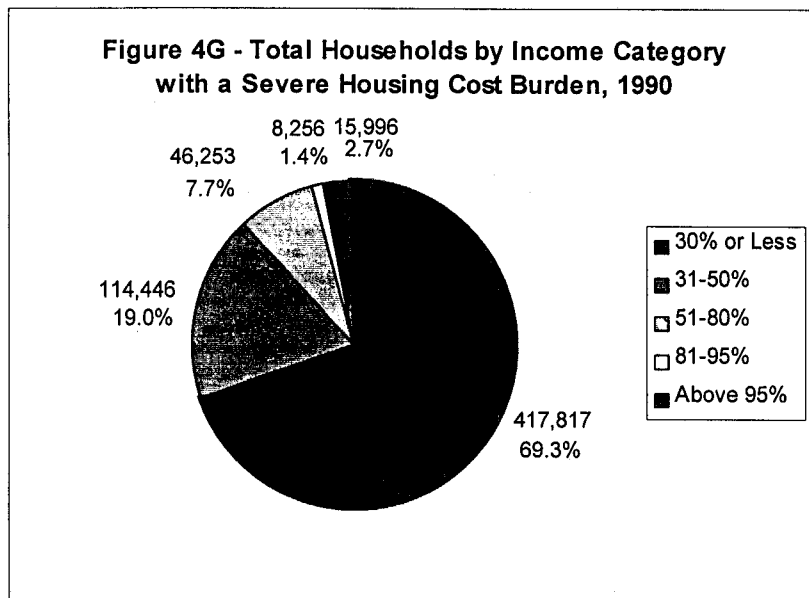
A 'severe' cost burden is identified when a household pays more than fifty percent (50%) of its gross income for gross housing costs. These numbers will be used to analyze the worst case housing needs for Texas.

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

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

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

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



Source: CHAS Database

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

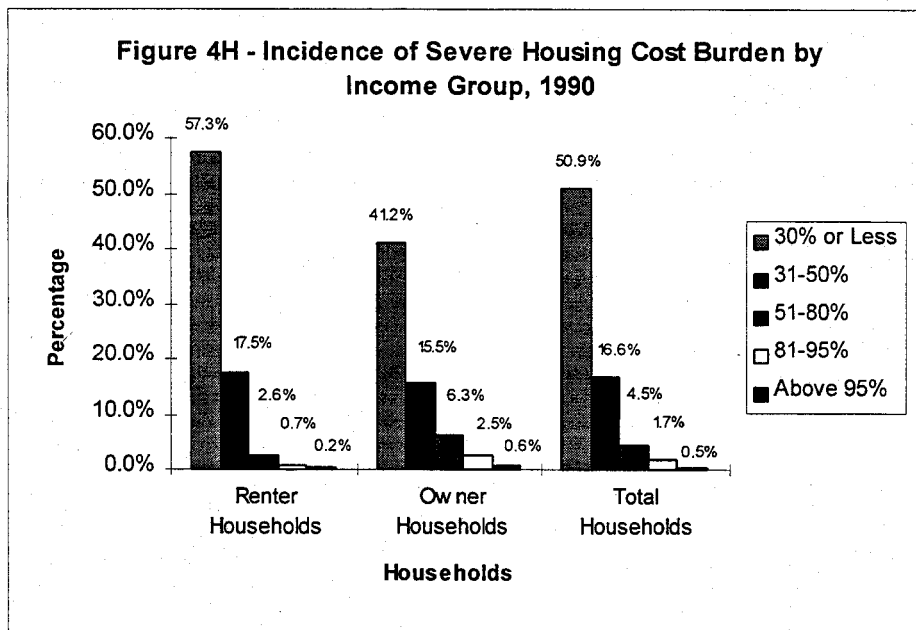


B. STATEWIDE DEMOGRAPHICS

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

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

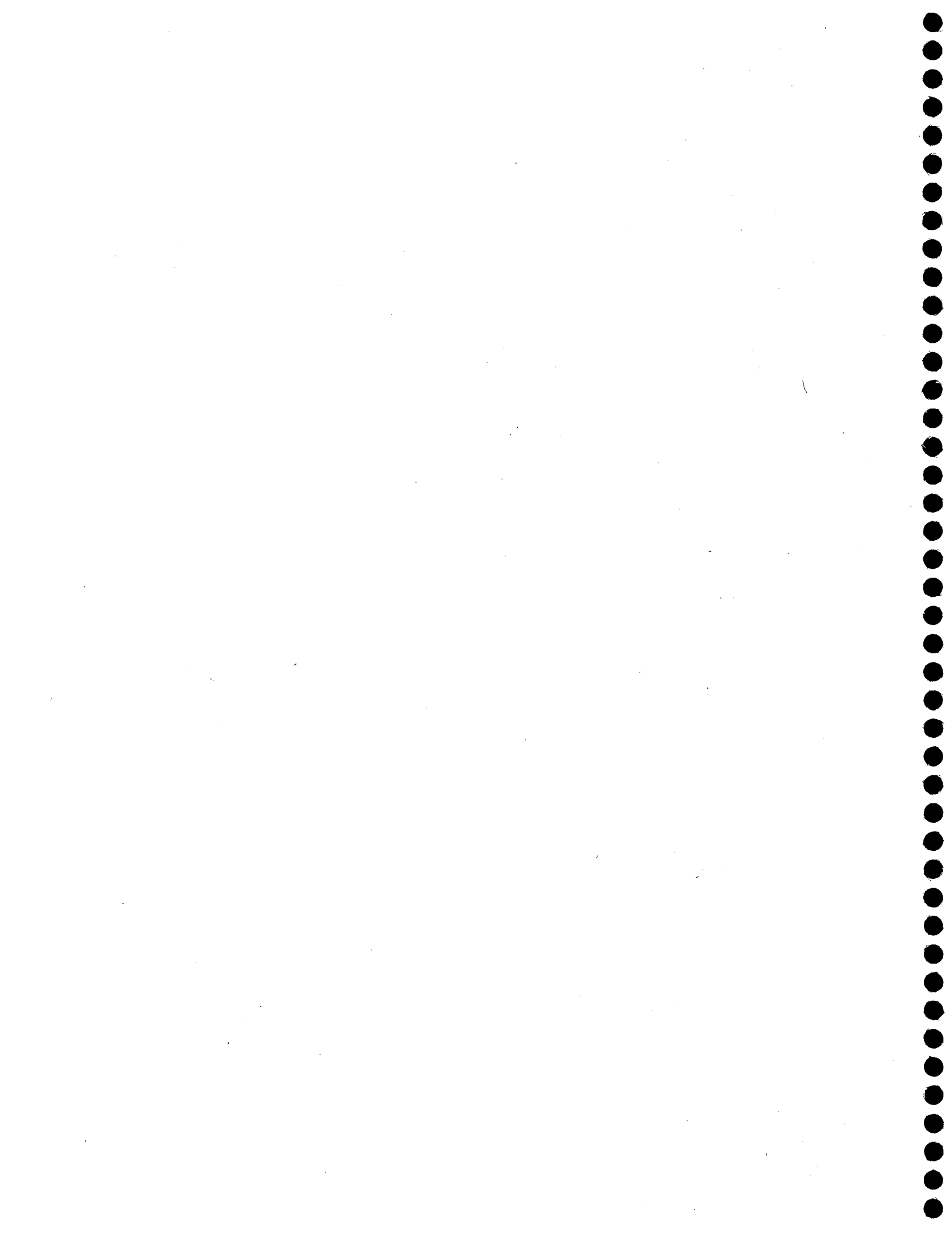
Income Group	Renter Households			Owner Households			Total Households		
	Total	Total Low Income	Percentage	Total	Total Low Income	Percentage	Total	Total Low Income	Percentage
30% or Less	494,005	282,973	57.3%	327,183	134,844	41.2%	821,188	417,817	50.9%
31-50%	363,507	63,644	17.5%	327,310	50,802	15.5%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



Source: CHAS Database

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

Map 4B, in conjunction with Map 4C, highlights the most critical areas of housing need in Texas. While the largest urban areas in the State account for over half of the households with worst case housing needs, as shown in Map 4B, the areas with the highest percentage of households with worst case housing needs out of total households, are somewhat scattered across Texas. Out of counties with higher than average percentages of worst case needs, seven were located in South Texas, three in the Panhandle, six in Central Texas and seven in East Texas.

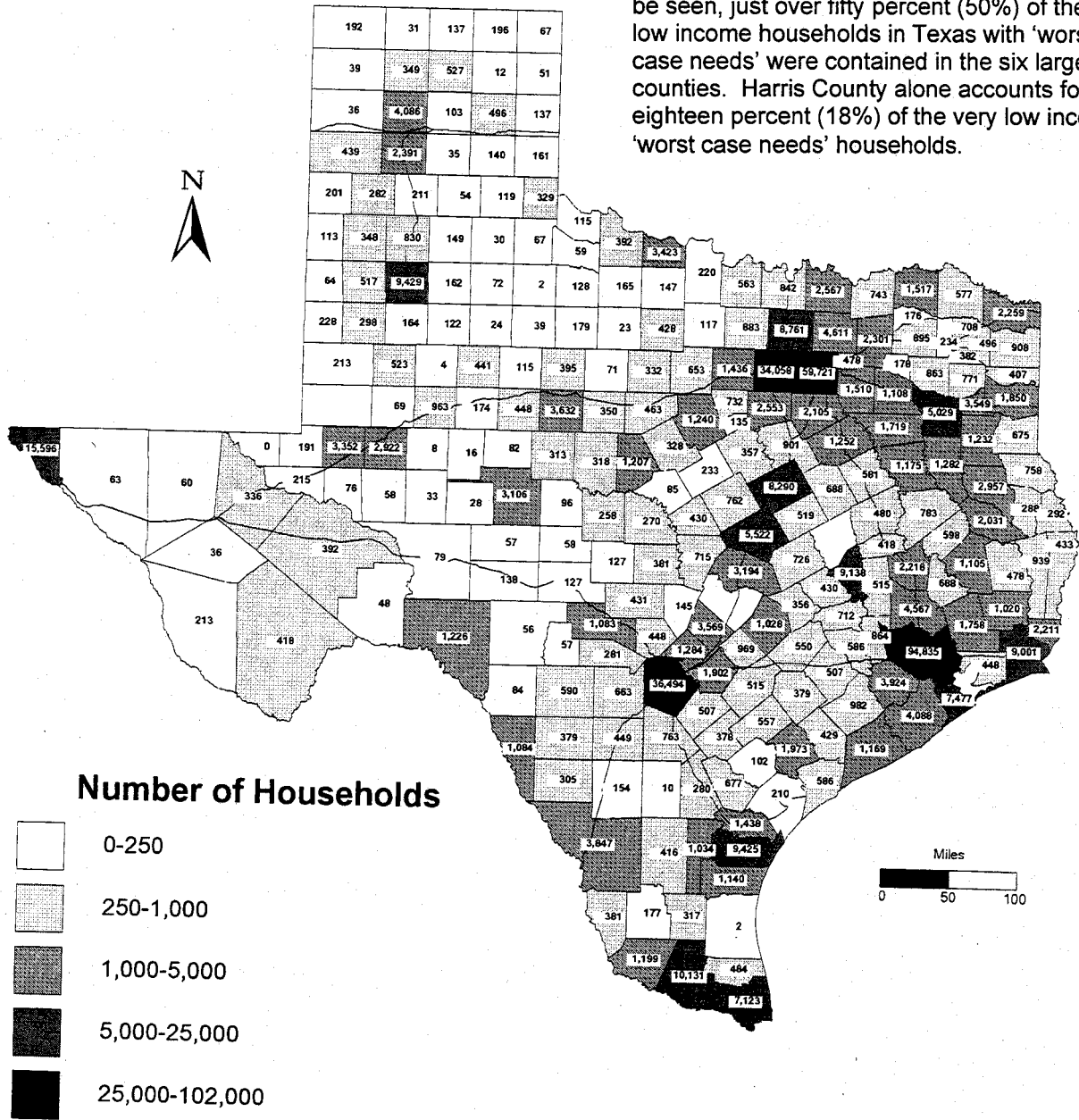


B. STATEWIDE DEMOGRAPHICS

Map 4C

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

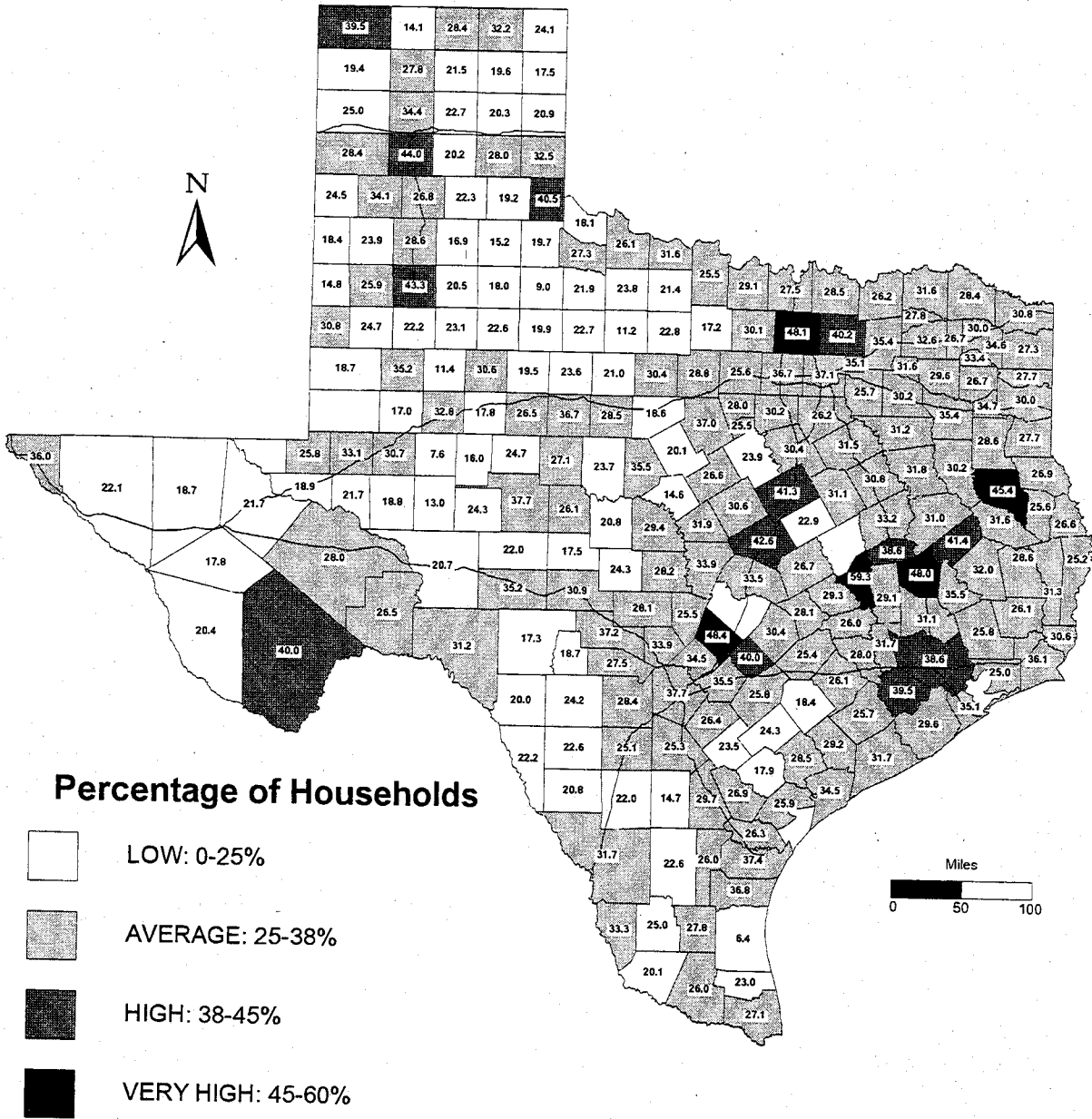
Map 4C shows how these households were distributed across the State, by county. As can be seen, just over fifty percent (50%) of the very low income households in Texas with 'worst case needs' were contained in the six largest counties. Harris County alone accounts for eighteen percent (18%) of the very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





B. STATEWIDE DEMOGRAPHICS

Map 4D
Percentage of Very Low Income Households with a Severe Housing Cost Burden
(Greater than 50% of Income) by County, 1990





B. STATEWIDE DEMOGRAPHICS

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

² Amy Bogdon, Joshua Silver, Margery Austin Turner, National Analysis of Housing Affordability, Adequacy, and Availability: A

Framework for Local Housing Strategies, U.S. Department of Housing and Urban Development, Washington, November 1993, p. 40.

³ Bogdon, et. al., p. 37.

⁴ Bogdon, et. al., p. 64.

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

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

⁷ Bogdon, et. al., p. 53.

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

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

¹⁰ Bogdon, et. al., p. 72.

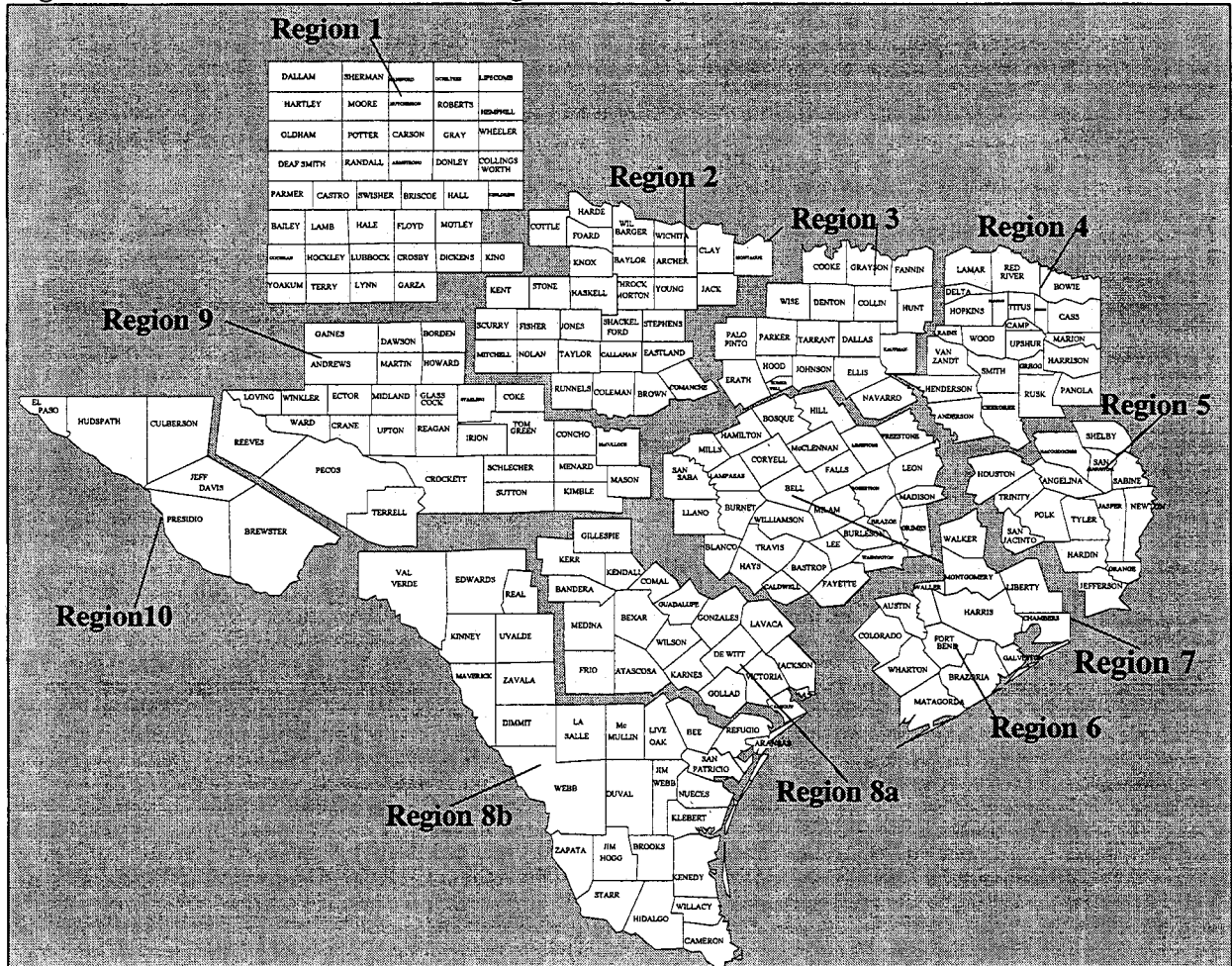
¹¹ Bogdon, et. al., p. 73.



C. REGIONAL CHARACTERISTICS

While the previous section was a general analysis of statewide trends, the following is an assessment of regional characteristics. Motivating this region-specific profile is a desire to more appropriately match specific programs to specific geographically defined needs.

Below is a reference map of the ten different Uniform State Service Regions. Please note that Region 8 has been consolidated in the general analysis of statewide trends.



REGION I

Region I, with a total present (1998) estimated population of 763,750, has experienced a five and three-tenths percent (5.3%) increase from 1990. Coinciding with this are higher concentrations of population in the under 35 age groups. The population is mostly White (81.3%) but also contains a significant Hispanic population estimated at twenty-two and seven-tenths percent (22.7%) of the total in 1990.

The raw numbers of low income households for Region I indicate high concentrations in the counties containing urban areas. Lubbock contained 35,512 such households while the Potter-Randall counties area contained 29,760. No other county in the region exceeded 5,000 low income households.

In 1990, there were estimated to be 2,399 housing units with incomplete plumbing and the county with the highest percentage of these among its total households was Briscoe, at five percent (5.0%). Within Region I, very few of the counties had a percentage of low income households with excess housing cost burden (greater than 30% of income) that exceeded the



C. REGIONAL CHARACTERISTICS

statewide total of forty-eight percent (48%). Only three counties, Randall, Lubbock, and Childress exceeded the fifty percent (50%) mark.

REGION II

Region II has experienced a four and six-tenths (4.6%) population increase since 1990 and its 1998 population is estimated to be 539,556. The population was estimated to be eighty-six and a half percent (86.5%) White and twelve percent (12.0%) Hispanic in 1990.

The only two counties containing urban areas, Wichita and Taylor, also contain approximately half of all low income households in the region. Wichita contained 18,594 in 1990 and Taylor contained 17,468. Brown County, containing 5,645, had the third largest concentration. In 1990, there were 2,712 housing units with incomplete plumbing but no county within this region had more than five percent (5%) of its housing units lacking complete plumbing. Only five counties had more than three percent (3%) of its housing units lacking complete plumbing and all were located at the extreme western end of the region, bordering Region I. No county within this region exceeded the statewide total of 48% as a percentage of its low income households with an excess housing cost burden in 1990.

REGION III

Region III has a total 1998 population of 4,950,976, a sixteen and nine-tenths percent (16.9%) increase over 1990. The region's population was seventy-six and six-tenths percent (76.6%) White, thirteen and six-tenths percent (13.6%) Black, two and three-tenths percent (2.3%) Asian, and twelve and three-tenths percent (12.3%) Hispanic in 1990. Also, the highest concentrations of population in this region are found in the 25-40 year old age groups.

This region contains an extremely high concentration of low income households, particularly in the four county (Dallas, Tarrant, Denton, Collin), greater urbanized Metroplex area. These four counties contain approximately one-fifth of the state's total number of low income households. In 1990, there were 9,126 housing units with incomplete plumbing - a low figure given the population. Only three counties had more than two percent (2%) of all their low income units lacking complete plumbing, and all three are bordering Region IV. This region also contains a large concentration of low income households with an excess housing cost burden. All four counties in the greater Metroplex area had more than fifty percent (50%) of their low income households in the excess housing cost burden range (greater than 30% of income), and Denton more than sixty percent (60%) of its low income households. All four of these counties also exceeded the statewide percentage (35.2%) for very low income households with severe housing cost burden (greater than 50% of income), with Denton, at forty-eight and one-tenth percent (48.1%) and Collin, at forty and two-tenths percent (40.2%) being the highest.

REGION IV

The 1998 population of Region IV was 975,333, an increase of eight and three-tenths percent (8.3%) over 1990. The region's population was seventy-nine and two-tenths percent (79.2%) White, seventeen and seven-tenths percent (17.7%) Black, and three and nine-tenths percent (3.9%) Hispanic according to the 1990 Census. The most populous age groups in this region are the 5-15, and 30-35 year old groups.

The distribution of low income households by county is relatively even in this region. The counties of Smith and Gregg have slightly higher counts due to higher populations. In 1990, there were 6,508 housing units with incomplete plumbing, a per capita rate which is nearly three and half times that of Region III. Five counties in this region have "high" percentages of low income housing units lacking complete plumbing: Red River, Morris, Cass, Rusk, and Panola. Marion County ranks "very high" at fourteen percent (14%), having the highest

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percentage of units lacking plumbing outside of the Texas/Mexico border region. The statewide percentage of low housing income households with excess housing cost burden is exceeded only in one county - Camp, at fifty-three percent(53%), all other others showing similar figures of about forty percent (40%).

REGION V

The population of Region V in 1998 was 727,032, a nine and one-tenth percent (9.1%) increase over 1990. The ethnic distribution of the population in 1990 was the following: seventy-five and eight-tenths percent (75.8%) White, twenty and seven-tenths percent (20.7%) Black, four and two-tenths percent (4.2%) Hispanic.

Approximately half of all the region's low income households are located in the Golden Triangle area (Jefferson and Orange Counties). In 1990 there were 4,847 low income housing units lacking complete plumbing, a per capita rate nearly as high as that of Region IV. The figures for the percentage of low income households with excess housing cost burden were generally low though most of the region's counties; only Nacogdoches, Trinity, and San Jacinto exceeded the state average. Among figures for percentage of very low income households with a severe housing cost burden in 1990, all counties rated average, except Trinity which ranked high, at forty-one and four-tenths percent (41.4%), and Nacogdoches which rated very high, at forty-five and four-tenths percent (45.4%).

REGION VI

Region VI is one of the fastest growing regions in the state with a sixteen and three-tenths percent (16.3%) population increase since 1990. The 1998 population was 4,533,319, and has increased of over a half million people since 1990. In 1990, the population of Region VI was sixty-seven and nine-tenths percent (67.9%) White, seventeen and nine-tenths percent (17.9%) Black, twenty and three-tenths percent (20.3%) Hispanic, and three and four-tenths percent (3.4%) Asian.

The five county greater Houston urbanized area (Harris, Fort Bend, Montgomery, Brazoria, and Galveston Counties) contains over a half million low income households - approximately one fifth of the state's total. Four of the "non-urban" counties within this region have a high percentage of low income housing units lacking complete plumbing, these being Chambers, at five and two-tenths percent (5.2%); Austin, at five and two-tenths percent (5.2%); Colorado, at six and eight-tenths percent (6.8%); and Wharton, at six and two-tenths percent(6.2%). All other counties in the region have average rates of less than five percent (5%). Regarding percentage of low income households with an excess housing cost burden, all Region VI counties fall into the "Average 35-52%" rate except Walker County, at fifty-eight and two-tenths percent (58.2%); and Fort Bend County, at fifty-two and eight-tenths percent (52.8%). Two counties also fall into the high range for severe housing cost burden: Harris, at thirty-eight and six-tenths percent (38.6%); and Fort Bend, at thirty-nine and a half percent (39.5%) and one county falls into the very high range - Walker, at forty-eight percent (48.0%).

REGION VII

Total population of Region VII in 1998 was 2,089,598. This represents a twenty and five-tenths percent (20.5%) increase over 1990 and is the largest increase of any region in the state. In 1990, the population of this region was seventy-six and nine-tenths percent (76.9%) White, twelve and four-tenths percent (12.4%) Black, and fifteen and eight-tenths percent (15.8%) Hispanic. This population showed very high concentrations of population in the 20-34 year old age groups.

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This region's low income households are primarily concentrated in the urban areas, namely the counties of the I-35 corridor and Brazos County. The two counties with the largest number of low income households are Travis (102,327) and McClennan (31,434). The rural counties east of the I-35 corridor all have high percentages of low income housing units lacking complete plumbing (5-10%). Grimes is the only county with more than ten percent (10%) of its low income housing lacking complete plumbing. Again, the counties of the I-35 corridor, namely Hays, Travis, Bell, and McClennan, all rated high in terms of the percentage of low income households with an excess housing cost burden in 1990. Brazos was the only county that rated very high, at sixty-six and nine-tenths percent (66.9%). Travis, Hays, and Brazos were three of the only six counties in the entire state to have forty-five percent (45%) or more of its very low income households experiencing a severe housing cost burden.

REGION VIII

In 1998, the total population of Region VIII was 3,763,462, which represented a eighteen and three-tenths percent (18.3%) increase over 1990. The region was fifty-eight and four-tenths percent (58.4%) Hispanic, and three and nine-tenths percent (3.9%) Black in 1990 and showed the highest concentrations of population in the 5-14 year old age groups.

The low income households of Region VIII are concentrated in the urban areas of Bexar County (164,307 households), Nueces County(40,454), and in the border counties of the Lower Rio Grande Valley: Cameron (39,006), Hidalgo (57,763), and Webb (18,314) for the most part. The state's highest concentrations of low income housing units lacking complete plumbing are found in Region VIII (30,409 in all). Of the thirteen counties in the state that exceed the "10 percent mark" in this category, nine are found in this region. LaSalle County, at eighteen and a half percent (18.5%), is the highest in the state, and Hidalgo, at fourteen and eight-tenths percent (14.8%), is second. Most counties within this region show very low percentages of low income households with an excess housing cost burden. Only Bexar, Kerr, Klebert and Nueces counties exceeded fifty percent(50%).

REGION IX

The total population of Region IV in 1998 was 547,737. The growth rate for this area was one of the lowest in the state, at six and eight-tenths percent (6.8%). The population in 1990 was thirty and a half percent (30.5%) Hispanic and four and three-tenths percent (4.3%) Black.

More than two-thirds of all the region's low income households were located in the urban areas contained by Ector, Midland, and Tom Green counties. Very few counties within this region showed any significant percentages of low income housing units lacking complete plumbing. Only Pecos, Terrell, and Starling counties exceeded four percent (4%). All counties except Tom Green, at forty-eight and three-tenths percent (48.3%), ranked well below the statewide average percentage of forty-eight and two-tenths (48.2%) for low income households with an excess housing cost burden.

REGION X

The 1998 population of Region X was 714,270. This represented a sixteen and one-tenth percent (16.1%) increase over 1990. The population in 1990 was sixty-nine and two-tenths percent (69.2%) Hispanic, three and six-tenths percent (3.6%) Black and most concentrated in the under 35 year old age group.

Over ninety percent (90%) of all low income households in this region are found in El Paso County which contains the El Paso greater urban area. Presidio and Brewster counties both had high (8.8% and 6.4% respectively) percentages of low income housing units lacking

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complete plumbing. Hudspeth County showed a very high count, at twelve and a half percent (12.5%). El Paso and Brewster both showed percentages of low income households with an excess housing cost burden that slightly exceeded the statewide percentage of forty-eight and two-tenths (48.2%). All other counties in the region were well below this figure. Brewster and El Paso counties were also the only counties that exceeded the statewide percentage (35.2%) of very low income households with severe housing cost burden in 1990. El Paso came in at thirty-six percent (36.0%), and Brewster at forty percent (40.0%).

D. THE COLONIAS

THE COLONIAS

Overview

"*Colonia*" is a Spanish term for neighborhood or community. The state of Texas recognizes colonias as unincorporated communities located within 150 miles of the Texas-Mexico border, characterized by substandard housing and lack of infrastructure. According to the Texas A&M Center for Housing and Urban Development, there are currently 1,450 colonias with an estimated 350,000 residents in Texas.¹ It is estimated that future projections may reach as high as 700,000 residents by the year 2010.² Although colonias are found all along the Texas-Mexico Border, they are concentrated in Hidalgo, Cameron, Willacy, Webb, Starr, and El Paso counties and tend to be located around the outer edges of urban areas. Colonias have a population primarily composed of individuals and families of low and very low income who lack safe and sanitary housing with adequate sewage systems, drainage, and utilities. With living conditions often compared to Third World countries, the colonias present one of the most critical housing needs in the State.

Resident Profile

Colonia residents tend to be young, predominately Hispanic, categorized as low to very low income, and work in low paying employment sectors. According to the 1990 Census, thirty-six and six tenths percent (36.6%) of colonia residents nationwide are children (compared to twenty-nine percent (29%) statewide). Nearly all are Hispanic and twenty-seven and four tenths percent (27.4%) speak Spanish as their primary language. However, contrary to common perception, more than seventy-five percent (75%) of colonia residents were born in the U.S. and eighty-five percent (85%) are U.S. citizens.

The workforce tends to be young and unskilled, consequently, wages are low. Family incomes in counties along the border tend to be 25-30% lower than the state median of \$42,900 (4 person household).³ Primary occupations are seasonal, agriculture service providers and construction-related jobs account for more than fifty percent (50%) of the workforce.⁴ A 1993 study by the Texas A&M Center for Housing and Urban Development indicated that unemployment levels in five Rio Grande Valley colonias ranged from twenty percent (20%) to as high as seventy percent (70%) compared with the overall state unemployment rate of only seven percent (7%).

Living Conditions

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

The inability to deliver safe drinking water is a significant problem confronting colonia residents daily. According to the 1990 Census, the use of untreated water for drinking, washing, bathing, and cooking ranged from four to thirteen percent (4%-13%) of colonia households.⁵ Frequently, water is transferred to a home by bucket or plastic container and many residents rely on large plastic drums for the storage of water. Reports of water used for bathing, washing, and even cooking drawn from ditches where sewage and agricultural chemicals gather is not uncommon. Plumbing and cooking facilities also present a dilemma for the colonias. Approximately fifty percent (50%) of houses in rural colonias and twenty percent (20%) in urban colonias have incomplete plumbing facilities, while forty percent (40%) in rural colonias and fifteen percent (15%) in urban colonias lack a complete kitchen.

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In addition to a lack of adequate wastewater infrastructure, most roadways located in colonias are unpaved or are of very poor quality. A survey of residents of the El Cenizo colonia conducted by the Texas Department of Housing and Community Affairs (TDHCA) in late 1996 indicated that fifty percent (50%) of the roads within the colonia were classified as "deteriorated" or "poor."⁶ Many times, water from heavy rains tends to collect, and when combined with inadequate waste removal systems it forms into pools of raw sewage.

Deficiencies in the most basic infrastructure have contributed to the proliferation of disease in colonias. Compounded by a lack of adequate medical insurance and a shortage of healthcare facilities, reported cases of viral disease in the colonias far exceed statewide levels. According to a 1991 study by the University of Texas System Texas-Mexico Border Health Coordination Office, diseases such as Hepatitis A, Salmonellosis, Shigellosis, and Tuberculosis occurred at a much higher rate in the colonias than the rest of the state.⁷ The rate of reported Hepatitis A, for example, was more than double the statewide rate. Other health problems include high rates of gastroenteritis and other water-quality related problems.⁸

While each colonia is different and have needs unique to that area, most share the same general characteristics. Unfortunately, these and other concerns are all part of the day-to-day life for most colonia residents. A bad situation is made even worse due to a severe shortage of the most basic of necessities -- safe, sanitary, and decent housing.

Contract For Deed

Typically, colonia residents do not have access to traditional financing or professional assistance when they purchase or rehabilitate a home. They have limited or non-existent credit histories and, for some, it is difficult to save the amount required for a down payment necessary to qualify for a conventional loan mortgage. Often colonia residents opt for a contract-for-deed -- a financing arrangement between buyer and seller that allows the seller to hold the deed until the purchaser has paid for the land in full. Unfortunately, many residents do not understand the full ramifications of this arrangement. Sellers are still able to charge high interest rates.

The Office of Colonias Initiatives (OCI) recently announced in the Texas Register, a Notice of Funding Availability (NOFA) through the HOME Investment Partnership Program for Contract For Deed Conversions in border communities. This program will allow eligible applicants to assist residents living in Texas colonias, to convert their contract for deed into a traditional note and deed of trust. In addition, TDHCA intends to make approximately \$2 million available to be used as \$15,000 grants to allow for minor rehabilitation costs associated with bringing the home up to Colonia Housing Standards (CHS). All properties must be in a colonia as determined by the Texas Water Development Board or meet the Department's definition of a colonia. Residents must also meet all applicable HOME Program requirements. Funds will be distributed on a first come, first serve basis. Applicants will be required to meet minimum threshold criteria to be considered for an award.

Building Regulations

Colonia residents have proven that they are willing to work hard to make the most of the limited opportunities available to them. Although forty-three percent (43%) of residents live below the poverty level, seventy-eight percent (78%) own their own home (compared to fifty-three percent (53%) statewide).⁹ Many are able to afford their own homes due to the absence of building regulations in the colonias. This often means homes are structurally substandard and made of whatever materials can be found, such as billboards, fenceposts, and cardboard. Nonetheless, with their own labor and that of family and friends, colonia residents are able to provide an opportunity for themselves because they are not forced to meet cost inhibiting standards.

D. THE COLONIAS

Contract for Deed Consumer Education Program

Senate Bill 336 (74th Legislature, 1995) required the creation of a consumer education program for colonia residents. The Office of Colonia Initiatives (OCI) has developed and implemented a Contract for Deed Consumer Education Program to educate residents about their rights when they purchase residential property with a Contract for Deed in designated counties in Texas. Annually, the OCI determines the counties that are affected by the new provisions based on a formula in the Texas Property Code. Thirty (30) counties are presently affected: Atascosa, Bee, Brooks, Cameron, Coleman, Culberson, Dimmit, Duval, Edwards, El Paso, Frio, Hidalgo, Jim Hogg, Jim Wells, Kinney, Kleberg, La Salle, Maverick, Pecos, Presido, Reeves, San Patricio, Starr, Uvalde, Val Verde, Webb, Willacy, Winkler, Zapata, and Zavala. Contract for Deed workshops are being implemented in these counties for residents, county officials, and other interested parties.

SPECIAL INITIATIVES AND PARTNERSHIPS

OCI has established a partnership with the University of Texas Pan American Community Outreach Partnership Center in Edinburg, Texas. The Center will provide contract for deed consumer education to colonia residents and assist them with contract for deed conversions. The Texas Department of Housing and Community Affairs (TDHCA) Office of Colonia Initiatives and the United States Department of Agriculture (USDA) Food and Nutrition Services have created "Partnership for Change"; a coalition of state and federal agencies that are identifying specific nutritional needs in colonias along the Texas-Mexico border. The coalition is presently focusing on the nutritional needs of school children and residents living in colonias and the accessibility of Food and Nutrition Programs to colonia populations. Additionally, the OCI is working with the Texas Department of Insurance to provide literature to colonia residents about insurance programs.

Needs

Without the introduction of effective affordable housing programs, colonias will continue to grow, regardless of the passage of laws outlawing them. While the colonias are increasingly receiving more attention, it appears that most action is going towards eliminating their presence rather than eliminating the reason for their presence: lack of affordable housing. While it is important to eradicate the conditions that lack of such infrastructure has created, it is equally as important to address the circumstances, which enable such an environment to develop in the first place. Federal, state, local, nonprofit, and for-profit entities must work together to increase the availability of affordable housing. While the substandard conditions of existing colonias must be attended to, efforts must also be directed towards providing affordable housing options in establishing cities and towns so that low income families are not forced to turn to colonias in the future.

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

- Increased affordable housing opportunities (i.e. down payment assistance, low interest rate loans, etc.);
- Conversion of contracts for deed to conventional mortgages with transfer of title and homeowner education;
- Construction education and assistance; and
- Access to adequate infrastructure

Developing and implementing solutions to these extensive needs requires the coordination of state and Federal agencies, local governments, residents, nonprofit organizations, private enterprises, and other interested parties.

D. THE COLONIAS

The Texas Department of Housing and Community Affairs continues to play a vital role in addressing the problems of our state's colonias by coordinating efforts with other state and federal agencies along the Texas-Mexico border region. Together with, the Office of the Governor, Office of the Secretary of State, Texas Water Development Board, Texas Natural Resource Conservation Commission, Texas Department of Economic Development, Texas General Land Office, Texas Department of Human Services, Texas Department of Health, Texas A&M Center for Housing and Urban Development, the University of Texas LBJ School of Public Affairs, the U.S. Department of Housing and Urban Development/Federal Housing Administration, the U.S. Department of Health and Human Services, the Environmental Protection Agency, as well as those in the for- and nonprofit sectors, the TDHCA seeks to forge solutions for the inadequate housing in colonias.

While TDHCA recognizes other problems that inhibit the improvement of quality of life along the border region (environmental, transportation, trade, immigration, and energy), this report focuses mainly on issues related to housing and infrastructure development.

A robust and vibrant economy has meant unparalleled population growth throughout Texas. At the same time, many private developers and builders have concentrated their efforts in larger metropolitan areas, targeting higher income individuals and families. However, most demographics projections indicate faster population and household growth in segments that generally create the largest demand on affordable housing supply.

As public policy makers continue to discuss quality of life issues for Texans of extremely low, very low, and low incomes, serious consideration must also be given to the needs of the estimated 350,000 Texans living in the state's 1,450 colonias.

Bi-National Initiatives

The Texas Department of Housing and Community Affairs will continue to play a vital role in addressing the problems plaguing our state's colonias by coordinating efforts with other state and federal agencies. Currently, on-going meetings with housing representatives from ten Mexican border states (Texas, New Mexico, Arizona, California and the six Mexico border states), are focusing on improving the infrastructure, community services and promoting development along our common border. These forums are an essential component to establishing a cross-border housing and community development project(s) that can be used on both sides of the border region and what we believe can be "a template for change". (Meetings are held on a quarterly basis at the U.S./Mexico Border Governor's Conference.)

For more information on colonias contact:

- ◆ **Juan D. Palacios, Manager, Office of Colonia Initiatives, Texas Department of Housing and Community Affairs at (512) 475-1592.**

¹ Center for Housing and Urban Development -Texas A&M. <http://www.hrrc.tamu.edu/chud/colonias/txcoln.html>. 1/7/99.

² Lyndon B. Johnson School of Public Affairs Policy Research Project Report, *Colonia Housing and Infrastructure: Current Characteristics and Future Needs*, p.19.

³ Lyndon B. Johnson School of Public Affairs Policy Research Project Report, *Colonia Housing and Infrastructure: Current Characteristics and Future Needs*, p.19.

⁴ U.S. Department of Housing and Urban Development, *Census Stats*, 2/98.

⁵ U.S. Department of Housing and Urban Development, *Census Stats*, 2/98.

⁶ University of Texas System Texas-Mexico Border Health Coordination Office, University of Texas-Pan American.

⁷ *Third World Colonias: Lower Rio Grande Valley*, Holz and Davies, LBJ School of Public Affairs, 1993.

⁸ *A Study of the People of El Cenizo, Texas*, Texas Department of Housing and Community Affairs, Office of Colonia Initiatives, April 1997.

E. ELDERLY PERSONS

ELDERLY PERSONS

According to the Texas Department on Aging (TDoA), 2.5 million or thirteen percent (13%) of the 19.8 million people in Texas are sixty years old and older (60+). Paralleling national trends, this age group is growing quickly in Texas. Between 1980 and 1990, the sixty years old and above (60+) population increased by twenty-three percent (23%), compared to a 19 percent (19%) population increase overall.¹ According to population estimates, by the end of the millennium, the elderly growth rate will increase to forty percent (40%) and by 2026 almost one in four Texans will be sixty (60) years old or older.²

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

Only about five percent (5%) of Texans over the age of sixty (60) live in nursing homes, group homes, or other institutional-type settings.⁴ Approximately seventy-five percent (75%) of the Texas nursing home population is on Medicaid.⁵ The high cost of nursing home facilities is a likely contributor to the large proportion of nursing home residents on Medicaid. It is estimated that ninety percent (90%) of nursing facility residents in Texas exhaust their financial resources and reach the poverty level within twenty-six (26) weeks of entering the facility.⁶

Federal Supplemental Security Income assistance is the only source of income for many elderly Texas, but provides only seventy-seven percent (77%) of the poverty level income. According to the 1990 Census, fourteen percent (14%) of seniors in Texas are below the poverty level and approximately twenty-five percent (25%) are "near poor" with incomes no higher than twenty-five percent (25%) above poverty. Among those seventy-five years and older (75+), the poverty rate is fifteen and a half percent (15.5%).⁷ Because Medicaid covers nursing home care, but not assisted living services, many low income seniors in Texas are in danger of being prematurely placed in nursing home facilities.

Elderly persons have a high rate of homeownership. Nationwide, seventy-eight percent (78%) of elderly householders (65+) own their own homes.⁸ However, elderly homeowners generally live in older homes than younger owners do; the average home owned by elderly households was constructed prior to 1960.⁹ Due to their age, homes owned by the elderly are often in need of weatherization and energy assistance. Despite the high rate of homeownership, elderly households still spend a larger proportion of their income on housing than their younger counterparts. The percentage of income spent on housing (excluding maintenance and repair) in 1993 was higher for older households than for younger households among homeowners without a mortgage (16% vs. 10%), homeowners with a mortgage (29% vs. 21%), and renters (38% vs. 28%).¹⁰

FRAIL ELDERLY PERSONS

Frail elderly persons are defined as persons over age eighty-five (85) that are unable to perform one or more "Activities of Daily Living" (ADL) without help. These activities include eating, dressing, and bathing. In addition to basic housing needs, the frail elderly also need medical and social services. Varying degrees of assistance are needed to maintain maximum self-sufficiency and delay the need for nursing home care. Estimates by the Texas Department of Aging show that fifty-four percent (54%) of elderly persons with disabilities, or 329,000 persons, are frail elderly. TDoA revealed

E. ELDERLY PERSONS

that according to elderly housing administrators, frail elderly minority persons in rural areas experience some of the most severe housing problems in the State. As the State becomes increasingly urbanized the elderly are left behind in declining rural communities. These communities have a shrinking tax base and very few community care options to address their health and social service needs.

TEXAS STATISTICS ON ELDERLY HOUSING¹¹

- There are 1,107,928 elderly households (sixty-five (65) years of age and older) in the State of Texas;
- There are 461,585 households in Texas headed by persons more than seventy-five (75) years of age;
- There are 296,690 elderly households in Texas living below the federal poverty level;
- There are 383,075 elderly households in Texas with an income less than \$10,000 annually. 207,370 of these households are headed by persons more than seventy-five (75) years of age;
- There are 148,682 elderly households in Texas with incomes less than \$5,000 annually;
- Many rural areas in the State are experiencing an overall decline in population, leaving the elderly population behind in declining areas with a shrinking tax base;
- There are 223,252 elderly households in Texas that are renters; and
- In 1990, 278,968 very low, low and moderate income elderly persons in the State of Texas were paying more than thirty percent (30%) of their income for housing.

For more information on elderly issues, contact the following organizations:

- ◆ **Texas Department on Aging: 1-800-252-9240** (provides information about services for Texans 60 years of age and older)
- ◆ **Texas Department on Aging: 1-800-252-2412** (provides information about the ombudsman program and/or nursing facilities and nursing home complaints)
- ◆ **Texas Department of Human Services: 1-800-252-8016** (consumer advocate for nursing facilities residents)
- ◆ **TDHCA applicable programs (elderly housing): HOME Investment Partnerships Programs, Housing Trust Fund, Low Income Housing Tax Credits.**

¹ Texas Department on Aging, "Statistics and Demographics," <<http://www.tdoa.state.tx.us/stats.htm>>, (accessed on January 4, 1999).

² Texas Department on Aging, "Statistics and Demographics," <<http://www.tdoa.state.tx.us/stats.htm>>, (accessed on January 4, 1999).

³ Texas Department on Aging, "Statistics and Demographics," <<http://www.tdoa.state.tx.us/stats.htm>>, (accessed on January 4, 1999).

⁴ Texas Department on Aging, "Statistics and Demographics," <<http://www.tdoa.state.tx.us/stats.htm>>, (accessed on January 4, 1999).

⁵ Texas Department on Aging, "Nursing Home Care," <<http://www.tdoa.state.tx.us/elderite.htm>>, (accessed on January 4, 1999).

⁶ Texas Department on Aging, "Nursing Home Care," <<http://www.tdoa.state.tx.us/elderite.htm>>, (accessed on January 4, 1999).

⁷ TDoA, Statistics and Demographics.

⁸ American Association of Retired Persons "A Profile of Older Americans" 1995 p.11

⁹ American Association of Retired Persons "A Profile of Older Americans" 1995 p.11

¹⁰ American Association of Retired Persons "A Profile of Older Americans" 1995 p.11

¹¹ 1990 US Census

F. HOMELESSNESS

HOMELESS INDIVIDUALS AND FAMILIES

HOMELESSNESS DEFINED

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

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

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

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

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

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

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

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

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

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

Recent profiles of the homeless population indicate the fastest growing segment is made up of women with children. The "street homeless" population originates from a much

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larger population of "hidden homeless" who live doubled up in highly unstable residential arrangements.

THE EXTENT OF HOMELESSNESS IN TEXAS

Currently, Texas does not have a statistically sound statewide count of the homeless. For the purposes of the *1999 State of Texas Consolidated Plan - One Year Action Plan*, statewide information on the homeless population was collected from the 1998 Emergency Shelter Grants Program (ESGP) applications. Each 1998 ESGP applicant was required to describe the nature and the extent of the unmet need for adequate services of homeless persons in the area to be served.

The following general observations, trends, and issues are derived from the State's 1998 ESGP applications and from interviews with homeless providers from around the state.

- The gap between existing need of and the existing resources for the homeless is wide. Service providers for the homeless population in each community that have applied for ESGP assistance claim that the number of homeless consistently and substantially outnumber the emergency beds available;
- There are significant waiting lists for assisted housing throughout the State;
- For the past few years, the homeless population has consisted primarily of minority males (forty percent (40%) Black);
- There is a severe shortage of transitional housing available to facilitate a permanent exit from homelessness and future self-sufficiency for homeless individuals and families;
- There is a shortage of shelter beds and facilities available to address the needs of the growing number of homeless families and the increasing diversity of the homeless population. Because there is also a severe shortage of transitional housing, emergency shelter often serves as transitional housing. Because homeless families often need approximately a year to be stabilized in transitional housing, families are forced to stay longer in emergency shelters designed for short-term housing needs;
- Substance abuse problems and mental illness, together or independently, plague a significant percentage of the homeless population;
- Access to child care is a vital component of increasing employment opportunities and self-sufficiency for homeless parents;
- Some homeless providers have had difficulties placing clients in housing that is not classified as substandard;
- Job training and job placement programs, when well staffed and well funded, have been effective at placing homeless individuals with employers for long-term employment;
- In order to facilitate the move into permanent housing, employed homeless persons living in shelters often are encouraged to arrange a savings plan in order to designate a portion of their paycheck towards a deposit for permanent housing; and
- Most homeless providers encourage clients to look for work outside of day labor opportunities.

COUNTING THE HOMELESS

Any count of the homeless population represents an elastic number subject to the definition of the researcher and the methodological approach used. Estimates of homeless populations vary widely. The migratory nature of the homeless population, the stigma associated with homelessness, and the fact that many homeless persons lack basic documentation all contribute to the difficulty of making an accurate count.

Additionally, most homeless counts are "point in time" estimates, which do not capture the revolving door phenomenon of persons moving in and out of shelters over time.

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

HOMELESS SUBPOPULATIONS

The following homeless subpopulations have been identified for the 1999 *State of Texas Consolidated Plan - One Year Action Plan*: youth, persons with alcohol and/or drug addiction, homeless families with children, victims of domestic violence, persons with mental illness, persons with HIV/AIDS, rural households, unemployed persons, migrant farmworkers, elderly, ex-offenders, and veterans. Due to the lack of available data pertaining to the homeless, the following analysis is based on information extrapolated from the 1998 ESGP applications and several Texas State Agencies.

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

It is estimated that twenty-five percent (25%) of all runaways go unreported each year. The median age of runaway youth in Texas is between fourteen to sixteen. Fifteen percent (15%) of runaway youth in Texas come from families that have been on TANF lists at least once during the previous year. Twenty-five percent (25%) of runaway youth in Texas come from families that are below the poverty level (< 50% of AMFI). TDHS reports that Texas ranks ninth among the fifty (50) states in the number of children living in poverty.

The Office for the Education of Homeless Children and Youth (OEHCY), University of Texas at Austin, provides assistance to any student experiencing homelessness who is having difficulty enrolling in, attending, or succeeding in school. Some school districts still may attempt to deny enrollment to a pregnant or parenting teen because of their condition; the OEHCY provides assistance to the student so that she/he can receive all of the educational benefits to which she/he is entitled.

- ◆ **For more information on these and other homeless education issues contact the Office for the Education of Homeless Children and Youth, University of Texas at Austin, Austin, TX @ 1-800-446-3142, or email Barbara (Wand) James at babawawa@mail.utexas.edu.**

Persons with Alcohol and/or Other Drug Addiction: While there is no generally accepted "magic number" with respect to the prevalence of addiction disorders among homeless adults, the frequently cited figure of about sixty-five percent (65%) is probably at least double the real rate for current addiction disorders among all adults who are homeless in a year.¹ In 1995, about twenty-two percent (22%) of Health Care for the Homeless clients were diagnosed as suffering from substance abuse disorders.² It is unclear whether substance abuse is one of the primary underlying causes of homelessness or whether it emerges as a result of life on the streets. In 1994, 5,520 of the persons treated by the Texas Commission on Alcohol and Drug Abuse were homeless.

- ◆ **For more information on Alcohol and Drug Addiction call the TCADA Hotline at 1-800-832-9623.**

Homeless Families with Children: The number of homeless families with children has increased significantly over the past decade; families with children are currently the fastest growing group of the homeless population. Female-headed households

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accounted for thirty-nine percent (39%) of the officially poor populations in 1991. Nearly half of all Black children and over two-fifths of Hispanic-American children lived in such households. Single mothers typically spend as much as fifty to eighty percent (50-80%) of their income on housing. Such a severe cost burden combined with the need for child care leaves single women with children very much at risk of becoming homeless.²

According to the 1997 Conference of Mayors, families with children comprise about thirty-six percent (36%) of the homeless population, and child care is needed by ninety-five percent (95%) of homeless families. Many women with preschool children cannot work because they cannot afford child care, and there is a lack of such care with extended weekend hours. Lack of child care is often cited by homeless families as a significant barrier to becoming employed.

Victims of Domestic Violence: Women suffering from domestic violence are at risk of homelessness. A 1996 study noted that forty-four percent (44%) of cities surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness. In 1992, family violence centers in Texas housed 12,200 women and 14,900 children. The Department of Justice reports that about one-fourth of all incidents of serious assaults are the result of domestic violence. Nearly seventy-three percent (73%) of homeless families are headed by females, the majority of whom are homeless due to domestic violence. Of these families, women in the lowest income category (less than \$9,999 annual income) experience the highest rates of violent crime. In about half the cases where domestic conflict was the cause of homelessness, the woman was a victim of abuse from their partner. Battered women usually experience high numbers of short-term homeless episodes, with the average duration being seven months. These women often end up going back to the abusive partner because they lack the financial resources and supportive services to live independently.

According to the Texas Department of Public Safety, there were 181,443 reported domestic violence incidents in 1996 in Texas. A study conducted by Sam Houston State University's Department of Criminal Justice indicates that one in four Texas women are victims of family abuse during their lives, that fifteen percent (15%) of all Texas women are victims of chronic domestic abuse, and that an estimated 75,000 women and 150,000 children are affected by family violence and are at risk of homelessness.

For more information call:

- ◆ **National Domestic Violence Hotline 1-800-799-7233**
- ◆ **Texas Domestic Violence Hotline 1-800-252-5400**

Homeless Persons with Mental Illnesses: Approximately twenty to twenty-five percent (20-25%) of the single adult homeless population suffers from some form of severe and persistent mental illness. According to the Federal Task Force on Homelessness and Severe Mental Illness, only five to seven percent (5-7%) of homeless persons with mental illness require institutionalization; most can live in the community with the appropriate supportive housing options. It is difficult for homeless persons with mental illness to compete for access to the limited social service programs available. The general lack of affordable housing and the poverty of this population leaves them highly susceptible to homelessness.

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

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increased rates of substance abuse, prostitution, and mental illness among the homeless population.

For more information on AIDS, call the CDC National AIDS Hotline:

- ◆ 1-800-342-AIDS (2437) (ENGLISH)
- ◆ 1-800-342-SIDA (7432) (SPANISH)

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

Unemployed Persons: According to the Texas Employment Commission, approximately two-thirds of the Texas homeless population is unemployed. Over half of those unemployed cite job loss as a contributing factor to their lack of a home.

Migrant Farmworkers: Their mobile lifestyle, an average annual household income of less than \$7,500, and lack of affordable housing put migrant farmworker families at high risk for homelessness.³

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

Elderly Persons: According to the Texas Department on Aging, the percentage of elderly Texans living below the poverty level is on the rise. Proportionately, this makes the elderly the poorest of all Texans and leaves them with a high risk of becoming homeless. **For more information on elderly issues, please call 1-800-252-9240 to be connected to your local area agency on aging.**

Veterans: Research indicates forty percent (40%) of the male homeless population have served in the armed forces, as compared to thirty-four percent (34%) of the general adult male population. Of the veterans that are homeless, approximately forty percent (40%) are Black or Hispanic, and about ten percent (10%) of homeless veterans suffer from post-traumatic stress disorder.⁴

For more information on homeless veterans please contact:

- ◆ **The National Coalition for Homeless Veterans: 1-800-838-4357**
- ◆ **Established by HUD's Office of Community Planning and Development (CPD) in consultation with national veteran service organizations, HUDVET is a Veteran Resource Center designed to provide veterans and their family members with information on HUD's community-based programs and services. HUDVET may be reached at 1-800-998-9999 (TDD 1-800-483-2209).**

THE NEED FOR CONTINUUM CARE

The continuum of care approach to fighting homelessness is based on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying unmet needs: physical, economic, and social. A comprehensive

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system of services as well as permanent housing is needed to meet these needs and help homeless individuals and families reach independence. Continuum care strives to meet these requirements through a combination of emergency shelters, transitional housing, social services, and permanent housing. The continuum of care system begins with outreach, intake, and assessment. It is followed by safe emergency shelter, and finally, transitional housing that provides a variety of services including substance abuse services, mental health services, educational services, job training, and family support. Ultimately, the final goals are permanent housing. The continuum of care approach further recognizes the importance of giving each community the flexibility to design a strategy that works within its service delivery system.

The 1998 ESGP application requirements asked homeless service providers to describe their involvement in providing services to the homeless and at-risk populations. Based on the applications that were received, it can be concluded that local care providers have made great strides in coordinating their efforts and adopting a more comprehensive "continuum of care" approach to treatment. A majority of the applicants include case management, information, and referral in their range of services, while a significant number of communities have formed local homeless coalitions and social services coordinating councils.

For further information regarding homeless issues please contact:

- ◆ **The Texas Homeless Network at 1-800-531-0828 or (512) 482-8270.**

For further information on TDHCA homelessness assistance please contact:

- ◆ **Eddie Fariss, Community Services Division, (512) 475-3897.**
- ◆ **TDHCA applicable programs: Emergency Shelter Grants Program**

¹ <http://nch.ari.net/who.html>

² <http://nch.ari.net/who.html>

³ <http://nhc.ari.net/families.html>

⁴ The Housing Assistance Council, Taking Stock of Rural Poverty and Housing for the 1990s, Washington, D.C., 1994, p.20

⁵ <http://nch.ari.net/who.html>

G. LEAD-BASED PAINT

LEAD-BASED PAINT HAZARD

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

In Texas, there are an estimated 3,460,146 housing units containing lead-based paint.² Approximately 220,000 of those housing units are occupied by children under the age of seven -- the population considered most at-risk. A staggering fifty-two percent (52%) of low income housing units are contaminated with lead-based paint.³

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

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

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

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

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

In response to the growing problems attributed to lead-based paint hazards, the federal government passed the Title X Residential Lead-Based Paint Hazard Reduction Act of 1992. Title X mandated that HUD issue "The Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing" (1995) to outline risk assessments, interim controls, and abatement of lead-based paint hazards in housing. Section 1018 of the act calls for the reduction of lead

G. LEAD-BASED PAINT

in housing that is federally supported and outlines the federal responsibility towards its own residential units and the need for disclosure of lead in residences, even private residences, prior to sale or lease.⁶

- ◆ **For more information regarding lead-based paint issues (i.e., types of housing covered by Title X, types of housing exempt from Title X, disclosure/acknowledgment forms), call the National Lead Information Clearinghouse toll free at 1-800-424-LEAD.**

Effective dates for this federal legislation are as follows:

- For owners of more than 4 dwelling units: September 6, 1996; and
- For owners of 4 or fewer dwelling units: December 6, 1996.

At the state level, the Texas Department of Health (TDH) has been charged with oversight of the Texas Environmental Lead Reduction Rules (TELRR). Instituted on February 19, 1996 and amended on May 10, 1998, these rules cover areas of lead-based paint activities in target housing (housing constructed prior to 1978) and child occupied facilities, including the training and certification of persons conducting lead inspections, risk assessments, abatements, and project design. The rules require that all lead-based paint activities in target housing and child occupied facilities be performed by certified individuals.⁷ The TDH sets standards for certification in the various lead disciplines.

- ◆ **For more information regarding the Texas Environmental Lead Reduction Rules contact the Texas Department of Health's Environmental Lead Program at (512) 834-6600 or 1-800-572-5548.**

The Texas Department of Health also performs a statewide Medicaid Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) for blood levels of Medicaid recipients between the ages of 0 to 42 months. The program is intended to identify geographic reporting areas with a high incidence of clients with elevated lead levels. In addition the Texas Department of Health has the Environmental and Occupational Epidemiology Program (EOEP) within the Noncommunicable Disease Epidemiology and Toxicology Division. During the period of January through August 1996, they received over 165,000 reports of blood lead results for children throughout Texas. They are currently in the process of compiling the information.

- ◆ **For more information concerning EPSTD call (512) 458-7111.**
- ◆ **For more information concerning EOEP call (512) 458-7269.**

The following is the list of applicable federal and state laws and regulations TDHCA is bound to follow with regards to lead-based paint:

- CFR 570.608(c) and 24 CFR Part 35, Subpart C.
- In accordance with Section 8 Housing Quality Standards, lead content shall be tested by using an X-ray fluorescence analyzer (XRF) or other method approved by HUD. Test readings of 1mg/cm² or higher using an XRF or \geq five thousand parts per million (5,000 ppm) or one-half percent (0.5 percent) lead by weight shall be considered positive for presence of lead-based paint.
- CFR Part 35 Subpart H, 40 CFR Part 745; Requirements for Disclosure of Known Lead-Based Paint and/or Lead-Based Paint Hazards in Housing, March 6, 1996.
- CFR Part 35-Lead-Based Paint Poisoning Prevention in Certain Residential Structures, May 1, 1996.
- Title X: Residential LBP Hazard Reduction Act of 1992 (32 U.S.C. 4851 Public Law 102-550, 106 Statute 3897, August 29, 1996).

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- CFR Part 745-Lead Requirements; LBP Activities in Target Housing and Child Occupied Facilities; Final Rule, August 29, 1996.
- Texas Environmental Lead Reduction Rules. TAC Title 25, Chapter 295.201-295.220

In accordance with Community Development Block Grant (CDBG) state regulations and the Lead-Based Paint Poisoning Prevention Act, TDHCA has adopted a policy to eliminate as far as practicable the hazards of lead poisoning due to the presence of lead-based paint in any existing housing assisted under the Texas Community Development Program (TCDP). In addition, this policy prohibits the use of lead-based paint in residential structures constructed or rehabilitated with federal assistance. The HOME Program also requires lead screening in housing built before 1978 for its Owner Occupied Rehabilitation Assistance Program. Lead hazard control is an eligible activity within that program.

For more information regarding the status of TDHCA efforts regarding lead-based paint issues contact:

- ◆ **Sarah Dale in the Housing Resource Center at (512) 475-3972.**

¹ Texas Department of Health

² 1990 Census Summary Tape File 3A

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

⁴ National Lead Information Center (National Safety Council web site: <http://www.nsc.org/ehc/nlic/ledrep.htm>)

⁵ National Lead Information Center (National Safety Council web site: <http://www.nsc.org/ehc/nlic/ledsaml.htm>)

⁶ National Lead Information Center (National Safety Council web site: <http://www.cr.nps.gov/pad/pb37/laws/htm>)

⁷ Texas Department of Health

H. MIGRANT FARMWORKERS

MIGRANT FARMWORKERS

Agricultural regions all over the country rely on migrant farmworkers for the planting, cultivating, and harvesting of crops. Over eighty-five percent (85%) of the fruits and vegetables produced in this country in the last decade were hand harvested and/or cultivated.¹ Migrant farm labor supports a multibillion dollar agricultural industry.² Physical labor is strenuous, and the workers' earnings are low. Child labor is common, contributing to an average sixth grade education level. Farmworkers also suffer from a higher rate of infectious diseases than the general population.³

A 1990 study by the U.S. Department of Health and Human Services estimated that there are 500,138 migrant and seasonal farm workers residing in Texas.⁴ A large portion of this population lives in the border region.⁵ According to the Texas Employment Commission (TEC), sixty percent (60%) of the migrant and seasonal farmworkers who register to work through TEC offices live in the Rio Grande Valley counties of Hidalgo, Cameron, and Starr. All three counties already experience high levels of poverty and unemployment, particularly in the colonia areas. Accordingly, many of the housing problems encountered by the farmworker population overlap significantly with those experienced by residents of the colonias.

The population of migrant farmworkers in Texas is growing steadily, while their average family income is dropping. The average migrant farmworker family in Texas consists of four to five people living on an average annual income of less than \$7,500. The National Agricultural Workers Survey conducted between 1994 and 1995 found that nearly sixty one percent (61%) of all farmworkers lived below the poverty level. In addition, most did not receive benefits from their employers, and virtually none received benefits from the U.S. government, despite the fact that the vast majority were working legally in this country.⁶

Farmworkers have a particularly difficult time finding available and affordable housing because their incomes are extremely low, sporadic income flow, and because of their mobility. Many of the small rural communities that migrant workers travel to do not have enough rental units to handle the seasonal influx. In addition, migrant workers may not be able to afford security deposits, pass credit checks, or commit to long-term leases. Traditionally, the need for temporary housing has been met by the growers through the establishment of labor camps. However, construction and maintenance of housing is expensive, especially if housing will only be occupied for the planting and harvesting seasons. As a result, growers may provide rooms for several people to share, or workers may be forced to sleep in tents, cars, ditches or open fields.⁷ Moreover, living arrangements also tend to lack safe drinking water, bathing or laundry facilities, and adequate sanitation. Building farmworker housing has been shown to increase a region's economic output and to create jobs for local residents.⁸ It also ensures farmers a steady and reliable workforce. Proyecto Azteca is a nonprofit organization affiliated with United Farm Workers that is currently addressing the housing issue in Texas. The project has started a program to improve farmworkers' living conditions in the unincorporated villages, or colonias, in the Rio Grande Valley.⁹

Unsanitary working and housing conditions make farmworkers vulnerable to health conditions no longer considered to be threats to the general public.¹⁰ Crop diseases, severe weather, and illness can suddenly cut the workers off from any source of employment and create unexpected hardship. Although migrant workers meet eligibility requirements for assistance programs such as Medicaid, Temporary Assistance to Needy Families (TANF), and Federal Supplemental Security Insurance (SSI), few actually receive benefits (twenty percent (20%) used Medicaid and

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foodstamps, eleven percent (11%) used WIC, and five percent (5%) used a cash assistance payment from 1994 to 1995).¹¹ Unfortunately, the mobile lifestyle and fluctuating income of migrant farmworkers often makes access to social services difficult.

For more information on migrant farmworkers contact:

- ◆ **The National Center for Farmworker Health, Inc., at PO Box 150009, Austin TX 78715 / 1770 FM 967, Buda TX 78610, (512) 312-2700.**
- ◆ **TDHCA applicable programs: HOME - Tenant-Based Rental Assistance, Section 8, Emergency Shelter Grant, Community Services Block Grant.**

¹ Oliveira, V.; Effland, J. Runyan; and Hamm, S. Hired Farm Labor Use on Fruit, Vegetable, and Horticultural Specialty Farms. Washington, D.C.: U.S. Department of Agriculture, 1993.

² Strickland, Roger P.; Johnson, Cheryl; and Williams, Robert P. Ranking of States and Commodities by Cash Receipts, 1991. Washington, D.C.: U.S. Department of Agriculture, Economic Research Service, November 1992..

³ National Center for Farmworker Health, Inc. Staff

⁴ U.S. Department of Health and Human Services, *An Atlas of State Profiles Which Estimate Number of Migrant and Seasonal Farm Workers and Members of Their Families*, 1990.

⁵ Housing Subcommittee, Housing Needs, p. 8; Border Low Income Housing Coalition, *Border Housing*, p. 28.

⁶ The Housing Assistance Council, *Taking Stock of Rural Poverty and Housing for the 1990s*, Washington, D.C., 1994, p. 20

⁷ National Center for Farmworker Health, "Who Are America's Farmworkers," <http://www.ncfh.org/pg3.htm>, October 17, 1996.

⁸ Sills, Erin O.; Alwang, Jeffrey; and Driscoll, Paul (Department of Agricultural Economics, College of Agriculture and Life Sciences, Virginia Tech University). *The Economic Impact of Migrant Farmworkers on Virginia's Eastern Shore*. Blacksburg, VA: Virginia Cooperative Extension Service, 1993.

⁹ www.ncfh.org, *Farmworker Housing*.

¹⁰ National Advisory Council on Migrant Health. Rockville, MD: U.S. Department of Health and Human Services, Bureau of Primary Health Care, May 1993.

¹¹ National Center for Farmworker Health, Inc. Staff.

I. PERSONS WITH ALCOHOL AND /OR OTHER DRUG ADDICTIONS

PERSONS WITH ALCOHOL AND/OR OTHER DRUG ADDICTION

Addiction takes an enormous toll on lives, families, and society. The population of persons with alcohol or other drug addiction is diverse and often overlaps with the mentally ill or homeless populations. In 1997, the Texas Commission on Alcohol and Drug Abuse (TCADA) estimated that there were approximately 2,700,000 persons (\approx 14% of the State's population) with drug or alcohol-related problems in Texas. Of this number, approximately 204,000 individuals are willing to enter treatment, but are indigent and unable to pay the cost of treatment. As of August 31, 1997, 34,350 persons (17% of this need) were helped through TCADA funded treatment. However, as of August 31, 1998, there were 1,065 persons on waiting lists for treatment. The average adult client was a 34 year old male. Fifty-three percent (53%) of the clients were White, twenty-four percent (24%) were Black, and twenty-two percent (22%) were Hispanic. Forty-five percent (45%) of the clients were entering treatment for the first time. The average income of those admitted was \$7,286, and only twenty-six percent (26%) were employed. Seventy-one percent (71%) of the clients lived with family, and eight percent (8%) were homeless.

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

Supportive housing programs needed for persons with alcohol and/or other drug addiction problems range from short-term, in-patient services, to long-term, drug-free residential housing environments for recovering addicts. Often, better recovery results are obtained by taking clients off the streets and into more stable living environments. In a summary of discharge/follow-up reports which were performed sixty days after a client's release from treatment, TCADA found that rates of program completion were highest for clients discharged from a residential treatment program. Clients who completed residential treatment also had the highest abstinence rates. TCADA's goals include emphasizing the concept of a "continuum of care" and increasing cooperation with other government agencies as well as community-based organizations.

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

For more information on alcohol and drug addiction contact:

◆ **TCADA Hotline: 1-800-832-9623**

J. PERSONS WITH DISABILITIES

PERSONS WITH DISABILITIES

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

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

The following housing needs assessment for a person with disabilities is divided into three major sections: Introduction, Number and Characteristics of Persons with Disabilities, and Housing Needs of Persons with Disabilities.

The *Introduction* will examine the conceptual framework that is used to define disabilities and describe the health conditions approach and the work disability approach to study the population of disabled persons. The *Number and Characteristics of Persons with Disabilities* section describes the demographic profile of disabled persons in Texas and discusses the difficulties in obtaining reliable and detailed information about the numbers of persons with disabilities at the state level. The *Housing Needs of Persons with Disabilities* section examines such issues as de-institutionalization and integration, affordable housing, accessible housing, adaptive design, and universal access.

INTRODUCTION

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

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

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

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

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

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

The consensus among persons with disabilities advocacy groups is that rather than perceiving disability as a problem of the individual, it should be perceived as a function of the relationship between an individual and his or her environment. A *disability* should be viewed as a functional limitation within the individual caused by physical, mental, or sensory impairments, and a *handicap* should be viewed as the loss or limitation of opportunities to take part in the normal life of the community on an equal level with others due to physical and social barriers.⁵

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

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

Most existing studies of the disabled population employ one of two major approaches, each of which has its own shortcomings and limitations. The first is the *health conditions approach*, that looks at all conditions or limitations impairing the health or interfering with the normal functional abilities of an individual. This approach tends to find large numbers of "disabilities" because of the inclusion of individuals with health problems that would not normally result in their classification as disabled or handicapped.⁹ For example, the National Health Interview Survey (NHIS) conducted by the National Center for Health Statistics (NCHS) has estimated that there are over one hundred and sixty million impairments and chronic conditions in the civilian, non-institutionalized population of the U.S. These figures include large numbers of various types of circulatory conditions, respiratory conditions, digestive conditions, and skin and musculoskeletal conditions not typically categorized as disabilities.¹⁰ A further drawback to the health conditions approach is that the focus on the medically oriented notions of health does not typically provide adequate data on such conditions as learning disabilities and mental conditions.

The second major study approach is the *work disability approach*. Such studies focus on individuals who report having a condition that prevents them from working or limits their ability to work. The 1990 Census, for example, estimated that there are 12.8 million civilian, non-institutional persons sixteen to sixty-four years of age with a work disability in the U.S. Of these, 6.6 million were prevented from working by their disability.¹¹ While such work disability figures provide a reasonably accurate overall

J. PERSONS WITH DISABILITIES

estimate of the numbers of working age individuals with disabilities, these types of studies are also problematic.¹² First, they tend to undercount the number of persons at lower age ranges (sixteen to twenty-four years of age) some of whom are not ready to join the work force and for whom self-identification as work-disabled is not often meaningful. Second, work disability estimates also tend to distort the population counted. For example, independent persons with a strong work history and current employment will often refuse to categorize themselves as having a work disability, even if they have a significant disabling condition. Also, persons who are out of work or not seeking work have psychological motives for reporting themselves as having a work disability, whether or not they do. Thus, work disability studies tend to underestimate the total numbers of people with disabilities and to overestimate the unemployment and nonparticipation in the labor force rates of people with disabilities.¹³

NUMBER AND CHARACTERISTICS OF PERSONS WITH DISABILITIES

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

The Texas Department of Health and Human Services estimates that in 1998 there were 3,706,532 persons in Texas with some kind of disability. They do not differentiate between types of disabilities.

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

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

The 1990 US Census only measured the disability status of civilian non-institutionalized persons above the age of fifteen. Institutionalized persons with disabilities and children with disabilities were not accounted for by this census. In addition, the disability definitions were not sufficiently comprehensive and precise enough to effectively surmise disability categories or housing needs. The 1990 Census estimated that there were 504,237 non-institutionalized "persons (sixteen years or older (16+)) with a mobility limitation" in Texas. A mobility limitation is defined as a physical or mental condition that has existed for at least six months and which makes it difficult for an individual to independently leave his or her home. The 1990 US Census also estimated 575,641 non-institutionalized persons (sixteen years or older (16+)) in the State of Texas with "self-care limitations." Self-care limitation is defined as a physical or mental condition which has existed for at least six months and which makes it difficult for an individual to take care of his or her personal needs, such as dressing, bathing, or getting around inside the home.¹⁶

J. PERSONS WITH DISABILITIES

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

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

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

SUB-GROUPS OF PERSONS WITH DISABILITIES

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

- persons with severe mental illness and
- persons with developmental disabilities.

PERSONS WITH SEVERE MENTAL ILLNESS

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

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

PERSONS WITH DEVELOPMENTAL DISABILITIES

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

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

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

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

HOUSING NEEDS OF PERSONS WITH DISABILITIES

Persons with disabilities have the same housing needs as the general population, i.e. it must be affordable, it must be usable by the individual, and the individual must choose it. The disabled person's search for housing is complicated by poverty. If the person with a disability is surviving on Supplemental Security Income, he or she is at or below thirty percent (30%) of median family income in every county in Texas. The affordable housing problems of people with disabilities are the problems of poverty, not disability.

In Texas, people with mental and physical disabilities find themselves homeless, involuntarily institutionalized, segregated, discriminated against, and without many housing options. This is due their poverty (see next section) as well as to an inadequate supply of affordable housing, and an inadequate supply of physically accessible housing.

Over the past 30 years, public service systems have gradually moved away from the wholesale institutionalized of persons with disabilities and moved towards community based service models. This is good, because the most de-humanizing and economically imprudent approach to this issue is institutionalization. Innovative initiatives for providing real housing for persons with disabilities, such as the supported housing model within the Texas Department of Mental Health and Mental Retardation system, have proven to be successful, community based, normalizing strategies. These strategies can be described as "consumer controlled" in that individuals end up in integrated, regular housing, individuals choose their housing, and individuals are able to afford their housing, and individuals end up in integrated, regular housing, individuals choose their housing, and individuals are able to afford their housing (usually through a rental subsidy).²¹

DE-INSTITUTIONALIZATION AND INTEGRATION

The de-institutionalization of people with disabilities is a growing trend. This trend needs to be complemented by the provision of affordable, accessible housing for persons with disabilities. People are often institutionalized because of the lack of affordable and accessible housing. Institutions should not be considered as an alternative housing source. Nursing homes, state schools and other facilities were created to provide

J. PERSONS WITH DISABILITIES

specific services to certain categories of people. To use them as housing sources promotes the 'warehousing' and segregation of people with disabilities. Institutionalization is an expensive procedure that ultimately dehumanizes its residents.

Tenant based rental assistance is the best method of promoting the integration of persons with disabilities into the community. The individual can afford the housing using subsidy, and the individual can choose the housing from the array available to the general population.

According to *Toward Independence*, the costs of providing appropriate housing options for disabled people are highly cost effective because of the significant savings that result by enabling disabled people to live in the community, get jobs, and pay taxes.²² The Americans with Disabilities Act of 1990 noted that "the continuing existence of unfair and unnecessary discrimination and prejudice denies people with disabilities the opportunity to compete on an equal basis ... and costs the United States billions of dollars in unnecessary expenses resulting from dependency and unproductivity."²³

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

Integration for persons with disabilities is a major goal of the Department.

AFFORDABLE HOUSING

Most communities have an inadequate supply of affordable housing. This problem is made worse when a disabling condition lowers income or requires housing with modifications.

For individuals relying upon Social Security Income (SSI) for their income, which includes many disabled persons, the affordability situation is much worse. According to a 1993 national study on the affordability of housing among individuals with severe mental illness, there is not a county in the United States in which an individual dependent on SSI can afford an efficiency or one bedroom apartment.²⁶ In most communities, individuals relying on SSI are at or below thirty percent (30%) of median family income. Most housing development resources are targeted to individuals at fifty percent (50%), eighty percent (80%) or higher of median family income. Housing is not affordable for people forced to rely on SSI.

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

J. PERSONS WITH DISABILITIES

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

Because persons with severe disabilities are often unable to secure and maintain mainstream employment, they find themselves relying upon Supplemental Social Security Income (SSI) for their income - approximately \$430 a month in Texas. Unlike forty-seven other states, Texas does not supplement SSI income. SSI income amounts to twenty-eight percent (28%) of the State median income. Based on the average HUD-calculated fair market rates, rent would consume sixty-five percent (65%) of a person with a severe disabilities' income, placing him or her beyond the fifty percent (50%) threshold for severe housing cost burden.²⁷

According to a 1990 HUD publication entitled *Worst Case Needs of Housing Assistance in the United States in 1990 and 1991*, non-elderly persons with disabilities, as a group, are very likely to have extreme housing cost burdens, often have multiple housing problems, and are the single group most likely to live in severely inadequate housing.²⁸

ACCESSIBLE HOUSING

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

There is a significant shortage of housing which is physically accessible to persons with disabilities. There is an even a greater shortage of accessible housing with multiple bedrooms.²⁹ Many people with disabilities require larger housing units because they live with family, roommates, and/or attendants. The lack of accessible multi-bedroom housing furthers the segregation of persons with disabilities.

Accessible housing is an urgent and present need for not only citizens who currently have disabilities: "as the U.S. population becomes increasingly older with the maturing of the baby-boomer generation, accessible housing will become increasingly more important for the growing population of elderly citizens."³⁰ As mentioned earlier, the chance of having a disability increases with age. Thus, the ability for self-care and mobility of people decreases with age, the need for accessible housing can be expected to grow in the future.

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

J. PERSONS WITH DISABILITIES

The 1990 National Health Interview Survey on Assistive Devices (NHIS-AD) found that three percent (3%) of all Americans live in homes which are equipped with special features designed for persons with disabilities.³¹ These features include ramps; extra-wide doors or passages; elevators or stairlifts (not counting public elevators); hand rails or grab bars (other than regular hand rails on stairs); raised toilets; levers, push bars, or special levers on doors; lowered counters; slip-resistant floors; or other special features designed for persons with disabilities. Any of the preceding features are referred to as 'home accessibility features.'³²

The statistics on home accessibility features in the NHIS-AD, however, are not without some flaws. They do not provide an accurate estimate of the number of people with disabilities living in homes which are adapted to their disability, or of the number of people who require home accessibility features. The survey only reported on people living in homes with accessibility features. These persons do not necessarily have an impairment; and, in fact, in the survey, "the majority are reported not to be limited in their activity by an impairment or chronic illness."³³ Furthermore, no questions were asked on unmet need for accessibility features.³⁴

As stated above, the Statewide Architectural Barrier Removal (SABR) program aims at systematically increasing the size of the affordable and accessible housing stock in the state. The SABR program is currently in the pilot phase. The pilot program targets persons in the Lubbock, Laredo, and McAllen areas. The Department has dedicated \$750,000 from the HOME program for this phase of the project. By allowing recipients to make alterations to their homes to make them accessible, the SABR program will both increase the stock of accessible housing in the state and allow persons with disabilities to remain in their homes. To date, the following has been accomplished: Lubbock and Lufkin have identified 100 percent (100%) of their eligible clients. Lufkin has set up fifty-nine percent (59%) of its funds and completed thirty-two percent (32%) of construction. Lubbock has set up fifty-four (54%) of its funds and completed twenty-six percent (26%) of construction. McAllen has set up twenty-two percent (22%) of its funds and expects construction to begin after the beginning of 1999.

The State of Texas is also one of seventeen states nationwide participating in the Fannie Mae HomechoiceSM single family mortgage product. Fannie Mae has dedicated \$50 million nationwide for this program. These funds, combined with flexible lending standards for persons with disabilities, make homeownership achievable for many persons who would otherwise be unable to secure a mortgage. The flexible income standards will allow persons with disabilities to count all sources of income support, something that traditional underwriting criteria do not allow.

TDHCA has participated for three (3) years in the Texas Home of Your Own (HOYO) Coalition. In this time TDHCA has supported HOYO with contracts for \$375,000 in down-payment assistance and \$500,000 in architectural barrier removal funding. These funds assisted fourteen (14) households: two (2) at less than thirty percent (30%) AMI, nine (9) at less than fifty percent (50%) of AMI, and three (3) at greater than fifty percent (50%) AMI.³⁵

ADAPTIVE DESIGN AND UNIVERSAL ACCESS

Housing for persons with disabilities is most often considered within a housing delivery system that provides accessible and non-accessible housing units.³⁶ By maintaining this distinction between accessible and non-accessible units, this system requires that efforts be made by owners and managers to assure that people with accessibility requirements are located in the corresponding units. This housing 'set-aside' approach

J. PERSONS WITH DISABILITIES

adds additional costs to housing, and also insures that a smaller amount of accessible units will be available.

A more cost-effective and integrative approach is to promote 'adaptive design' or 'universal access' housing. This type of housing is described in the Universal Federal Accessibility Standards (UFAS) and the Americans with Disabilities Act Accessibility Guidelines (ADAAG). Universal access design provides basic elements that allow easy modification to any unit in a project to make it accessible. These adaptive design elements include the following: thirty-two inch (32") minimum doorway clearances; at least one level, no-step, entrance; reinforcements in bathroom walls for grab bars; reachable light switches, electric outlets, etc.; usable kitchens and bathrooms; and accessible public-use areas.

According to a recent study by HUD, entitled *Cost of Accessible Housing*, building adaptive design into housing units adds less than one percent (1%) to the total cost of the project.³⁷ While an 'adaptable' unit is not fully accessible when a tenant moves in, it can be easily and inexpensively modified to meet the needs of any tenant.

SUMMARY OF LEGISLATIVE REQUIREMENTS

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

For More Information Contact:

- ◆ **ADAPT: (512) 442-0252**
- ◆ **Texas Department of Human Services, Services to the Aged and Disabled: (512) 834-0162**
- ◆ **Texas Department of Mental Health & Mental Retardation: (512) 454-3761**
- ◆ **Texas Commission for the Blind: (512) 459-2500**
- ◆ **Texas Rehabilitation Commission: 1-800-628-5115**
- ◆ **Consumer Controlled Housing Enterprise: 1-512-458-3200**
- ◆ **TDHCA applicable programs: HOME Investment Partnerships Programs, Housing Trust Fund, Low Income Housing Tax Credits**

Note: See program statements for special needs set-asides.

¹ *Toward Independence, p.3*

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

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

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

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

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

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

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

J. PERSONS WITH DISABILITIES

- ⁹ *Toward Independence*, p. 3.
- ¹⁰ *Toward Independence*, p. 3.
- ¹¹ *Americans With Disabilities, 1991-92*, p. 3.
- ¹² *Toward Independence*, p. 4.
- ¹³ *Toward Independence*, p. 4.
- ¹⁴ *Digest of Data on Persons with Disabilities*, p. 13.
- ¹⁵ *Digest of Data on Persons with Disabilities*, p. 13.
- ¹⁶ 1990 U.S. Census of Population and Housing.
- ¹⁷ 1990 U.S. Census of Population and Housing.
- ¹⁸ 1990 U.S. Census of Population and Housing.
- ¹⁹ *Americans With Disabilities, 1991-92*, p. 12.
- ²⁰ This definition comes from the *Developmental Disabilities Assistance and Bill of Rights Act*, and was provided through written correspondence with Diana McIver & Associates, a housing consulting firm.
- ²¹ Consumer Controlled Housing Enterprise
- ²² *Toward Independence*, p. 37.
- ²³ 42 U.S.C.A., § 12101 (1994).
- ²⁴ This information was provided through written correspondence with ADAPT.
- ²⁵ *Toward Independence*, p. 37.
- ²⁶ McCabe, S.S., Edgar, E.R. Mancuso, L.L., King, D.A., Ross, E.D., and Emery, B.D. (1993). "A National Study of Housing Affordability for Recipients of Supplementary Security Income", *Hospital and Community Psychiatry* 44 (5):494-495
- ²⁷ This information was provided through written correspondence with Diana McIver & Associates, a housing consulting firm.
- ²⁸ *Worst Case Needs for Housing Assistance in the United States in 1990 and 1991*, p. 13.
- ²⁹ This information was provided through written correspondence with ADAPT.
- ³⁰ *Toward Independence*, p. 39.
- ³¹ *Advance Data....*' p. 1.
- ³² *Advance Data....*' p. 3.
- ³³ *Advance Data....*' p. 3.
- ³⁴ *Advance Data....*' p. 4.
- ³⁵ Texas HOYO Coalition, January 1999
- ³⁶ This Information was provided through written correspondence with ADAPT, January 1999.
- ³⁵ *Cost of Accessible Housing*, p. 3.

K. PERSONS WITH HIV/AIDS

PERSONS WITH HIV/AIDS

As the AIDS pandemic enters its 17th year, there is some positive outlook. For the first time, there has been a marked decline in the number of AIDS related deaths in America and new AIDS diagnoses have begun to level off. With the number of deaths due to AIDS declining, the number of those living with AIDS has increased, rising ten percent (10%) since mid-1995.

AIDS cases are growing faster among women, children, and minorities, who are already over represented among the poor. As AIDS increasingly becomes a disease of the poor, the need for affordable housing will continue to grow. An integral aspect of acquiring affordable housing is finding renters willing to provide housing to persons with HIV/AIDS. Unfortunately, the debilitating nature of the disease prevents many persons with AIDS from developing satisfactory work histories or strong rental histories. These barriers, in addition to discrimination, prevent many persons with HIV/AIDS from acquiring adequate housing. Even when housing can be found, it still must be close enough to doctors, bus lines, and other basic facilities in order to fully serve the needs of people with HIV/AIDS, who often cannot afford private transportation of their own.

In Texas, there are approximately 6,784 to 10,177¹ people living with AIDS who are homeless or at risk of homelessness. (It is unknown how many symptomatic people with HIV are also at risk of homelessness.) Considering the financial and personal care requirements imposed by the chronic nature of the disease, it is inevitable that the need for housing assistance will increase as the number of persons living with AIDS continues to grow. This is even true for those AIDS patients who are able to return to work. These people have often found themselves in a position of losing public assistance, while at the same time being unable to qualify insurance benefits.

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

From February 1, 1997 to January 31, 1998 (Program Year 1997), TDH's HOPWA program provided housing assistance to 1,945 clients in the form of short-term rent, mortgage, utility payments and tenant-based rental assistance. HOPWA received \$1,853,000 in federal resources for housing assistance in Program Year 1998. For Program Year 1999, the federal resources expected to be available to the State of Texas HOPWA program are \$1,086,000.²

Due to the lack of resources available, many providers that furnish housing assistance to persons with HIV/AIDS have expressed the need for further cooperation between nonprofits and government agencies. There have been several suggestions for improving the state's relationship with HIV/AIDS providers. AIDS Services of Dallas has experienced delays in moving applicants from HOPWA waiting lists into housing. A possible solution would be to let TDH handle the intake process for tenant based rental assistance, rather than local nonprofits. Furthermore, the different state and federal agencies who help to administer HOPWA should work together to minimize duplicity of duties in order to maximize efficiency in finding housing assistance for persons with HIV/AIDS.³

K. PERSONS WITH HIV/AIDS

Most persons with HIV/AIDS seeking affordable housing assistance experience long waiting lists for adequate housing. Some HIV/AIDS housing providers, like AIDS Services of Austin, have found that programs like HUD's Shelter Plus Care program are successful in bypassing long waiting lists by issuing vouchers which give homeless persons with HIV/AIDS immediate access to adequate affordable housing.⁴

The Texas Department of Health reports the following statistics for the state of Texas:

- From 1980 to October 1, 1997, there have been 43,744 cases of AIDS in Texas reported to TDH;
- From 1980 to October 1, 1997, there have been 25,446 deaths from AIDS in Texas reported to TDH;
- From July 1996 to March 30, 1997, there have been 4,928 new cases of AIDS reported to TDH;
- From 1980 to October 1, 1997, there have been 4,105 females (age thirteen and above) diagnosed with AIDS as reported to TDH;
- From 1980 to October 1, 1997, there have been 39,312 males (age thirteen and above) diagnosed with AIDS as reported to TDH;
- From 1980 to October 1, 1997, there have been 327 pediatric AIDS cases (children 12 or under at the time of diagnosis) reported to TDH.

For more information on HIV/AIDS contact:

- ◆ **Texas AIDS Hotline: 1-800-299-AIDS (2437)**

For more information on the HOPWA program contact:

- ◆ **Texas Department of Health: (512) 490-2525**
- ◆ **TDHCA applicable programs: HOME Program, Housing Trust Fund, Emergency Shelter Grants, Community Services Block Grant, Low Income Housing Tax Credit, Multi-Family Revenue Bonds.**

Note: See program statements for special needs set-asides

¹ This number is based on an estimate made by the National Commission on AIDS that one-third to one-half of persons with AIDS are either homeless or at risk of homelessness.

² 1998 State of Texas Consolidated Plan Annual Performance Report on Program Year 1997 p.22

³ Mike Anderson, AIDS Services of Dallas

⁴ Michael Shavel, AIDS Services of Austin

L. DOMESTIC VIOLENCE

VICTIMS OF DOMESTIC VIOLENCE

In 1997, there were 181,773 reported incidences of family violence in Texas, up two-tenths percent (0.2%) from 1996. The largest percentages of family violence reports were between married spouses, with seventy-six percent (76%) of the victims being female. Those attempting to leave an abusive situation often face not only a serious shortage of financial resources, but also a shortage of safe and secure housing opportunities outside of temporary shelters. Women who leave their batterers are at a seventy-five percent (75%) greater risk of being killed by the batterer than those who stay¹, so the need for additional safe housing is real and great. In Texas, there are approximately 70 shelters for domestic violence victims, with the number of beds in each shelter ranging between 30 and 60² (Sixty-seven of these shelters are funded by state programs). The average stay for women is sixteen days³, with a usual limit of 30 days. Extensions are sometimes granted given a victim's situation. Because the pattern in domestic violence is to isolate the victim, victims entering shelters are often unemployed. Thus within their time limit they must find employment and housing. This task is often complicated by a lack of resources for start-up costs, transportation, and affordable childcare opportunities. These victims may be eligible for public housing and Temporary Assistance to Needy Families (TANF) assistance. However, the waiting lists are often long and the payments limited. If women are unable to secure housing within their 30-day stay, domestic violence shelters may help them find space in homeless shelters. Unfortunately, space and time is also limited in these shelters. Nationally, fifty percent (50%) of all homeless women and children are on the streets because of violence in the home.⁴ The numerous obstacles faced by domestic violence victims often make it difficult for them to believe that they can ever get out of their abusive situations.

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

Family Violence Statistics in Texas			
	1996	1997	1998
Reported Incidents ¹	181,443	181,773	N/A
Adults Sheltered ²	10,816	11,178	11,872
Children Sheltered ²	14,981	14,618	15,188
Hotline Calls Answered ²	147,293	129,918	136,008
Adults Denied Shelter ²	5,359	4,608	3,796

¹Source: Texas Department of Public Safety

²Source: Texas Department of Human Services

L. DOMESTIC VIOLENCE

For more information on domestic violence contact:

- ◆ **National Domestic Violence Hotline: 1-800-799-7233**
- ◆ **Texas Domestic Violence Hotline: 1-800-252-5400**
- ◆ **Applicable TDHCA Programs: HOME Tenant Based Rental Assistance, Housing Trust Fund, Section 8, Emergency Shelter Grants, Community Services Block Grant**

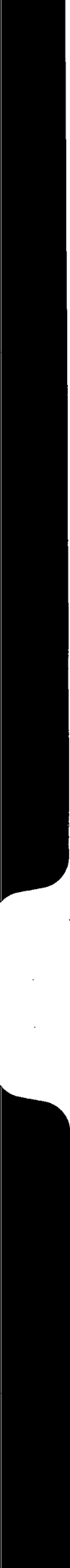
Note: See program statements for special needs set-asides.

¹ Barbara Hart, National Coalition Against Domestic Violence, 1988

² Interview with Raquel Zeller of the Bay Area Women's Shelter, Houston, TX, October 30, 1996.

³ Interview with Christina Walsh of the Texas Counsel on Family Violence, Austin, TX January 8, 1998

⁴ Senator Joseph Biden, U.S. Senate Committee on the Judiciary, Violence Against Women: Victims of the System, 1991



A. INTRODUCTION

The network of housing related program coverage for the State of Texas is as broad and diverse as the state itself. The TDHCA Housing Resource Center recognizes that there is considerable confusion regarding the jurisdictions and duties of federal, state, and local housing agencies. The following section is designed to not only identify the housing related programs TDHCA administers, but also clarify the roles of other integral parts of the housing delivery system.

- ◆ **For more information regarding general housing issues not covered in the following section please contact the Housing Resource Center at (512) 475-3976.**

PUBLIC HOUSING AUTHORITIES (PHAS)

What is a PHA?

A Public Housing Agency (PHA) is a governmental entity which is authorized to develop and/or own housing units to be occupied by low and very low income families. A PHA may also administer the tenant-based Section 8 programs under a contract with HUD. Nearly all state, county or municipal governments have a PHA and most administer both public housing and the Section 8 tenant-based programs. Some PHAs also administer other state or locally funded housing programs.

Some Facts About Public Housing

- Elderly persons and persons with disabilities account for forty-three percent (43%) of all public housing households. ¹
- Less than one-fifth of all public housing households have three or more children.
- The main source of household income is not from public assistance. Two-thirds of public housing households obtain their primary source of income from wages, social security, and pensions.
- Most households live in public housing less than ten years, and forty percent (40%) remain three years or less.
- Only three percent (3%) of public housing agencies are designated as "troubled."
- Of these few agencies designated troubled, thirteen are large housing agencies which account for less than one percent (1%) of all agencies and ninety-four percent (94%) of all PHA units. ²

- ◆ **For more information on PHAs contact Jackie Bransford, US Department of Housing and Urban Development at (817) 978-9012.**

¹ Public Housing Data Book, HUD Office of Policy Development and Research, forthcoming.

² Public Housing Management Assessment Program, System for Management Information Retrieval--Public Housing, November 1995.

COMMUNITY ACTION AGENCIES (CAAS)

What is a CAA?

Community Action Agencies (CAAs) are community based, nonprofit organizations that were established with the Economic Opportunity Act of 1964. To assist in fighting President Lyndon Johnson's "War on Poverty", local CAAs were created to provide a

A. INTRODUCTION

wide range of human services at the community level to help individuals build self-sufficiency and rise out of poverty.

The Board of Directors of a CAA is comprised of low-income representatives, elected officials, and other community leaders, each having one-third of the representation. Today, many CAAs remain as private nonprofit organizations, and others now operate as public nonprofit components of city or county governments. In Texas, there are fifty-one CAAs serving 254 counties.

Programs of CAAs may include:

- Head Start, child day care, and early childhood development programs;
- The Emergency Nutrition and Temporary Emergency Relief Program;
- The Comprehensive Energy Assistance Program;
- The Emergency Food Assistance Program;
- The Weatherization Assistance Program;
- Affordable Housing Development Programs;
- Transportation Services;
- The Senior Nutrition Program;
- Senior Citizens Day Activity and Health Services;
- The Homemaker Program;
- The Retired Senior Volunteer Program; and
- Health Clinics.

- ♦ **For more information on Community Action Agencies contact Eddie Fariss, Texas Department of Housing and Community Affairs at (512) 475-3897 or Stella Rodriguez, Executive Director, Texas Association of Community Action Agencies (512) 462-2555.**

COMMUNITY DEVELOPMENT CORPORATIONS (CDCS)

What is a CDC?

A Community Development Corporation (CDC) is a community based, nonprofit organization that is committed to revitalizing a specific very low or moderate-income community for and with the help of its residents. The organization defines its own community-based representation through the composition of its Board of Directors. The organization may engage in developing or rehabilitating affordable housing, developing economic development projects, providing job training and job search activities, assisting with crime prevention, providing childcare facilities, and any other programs that benefit the community.

In recent years, financial institutions have been creating Community Development Financial Institutions (CDFIs) which are also sometimes called Community Development Corporations. These are banks, credit unions, or other nondeposit gathering institutions that have community development as their primary mission, serve a targeted neighborhood or market segment, provide development services in addition to lending or investments, and maintain accountability to the target neighborhood or population.

- ♦ **For more information regarding Community Development Corporations contact Reymundo Ocanas, Executive Director, Texas Association of Community Development Corporations (512) 457-8232.**

A. INTRODUCTION

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOS)

What is a CHDO?

CHDOs play an important role in developing affordable housing. They are community based, private nonprofit organizations with 501(c)(3) or 501 (c)(4) federal tax exemption status. A CHDO must also have as its purpose in its charter, articles of incorporation, or by-laws, the goal of providing decent, affordable housing to low-income households. CHDOs are certified through the city and state. They must serve a specific, delineated geographic area: either a neighborhood, several neighborhoods, or the entire community. Although many nonprofit organizations share common characteristics with CHDOs, not all nonprofits qualify as CHDOs under the HOME program.

Background

The purpose of the Cranston-Gonzales National Affordable Housing Act of 1990 (NAHA) was to promote partnerships between states, units of general local government and nonprofit organizations, and to expand nonprofit organizations' capacity to develop and manage decent and affordable housing. In an effort to assist in achieving these goals, participating jurisdictions (PJs) and states, under the HOME Investment Partnership Program (HOME), must reserve not less than fifteen percent (15%) of their HOME allocations for investment in housing to be developed, sponsored, or owned by CHDOs.

Experience

A CHDO must demonstrate the capacity to carry out HOME projects by displaying a development track record, by hiring experienced development staff, or by hiring experienced consultants with plans to train the CHDO staff. The CHDO must also have at least one year of serving its target community prior to receiving HOME funds. Since some CHDOs are likely to be new organizations established specifically to administer HOME funds, they can inherit their required one year of community service from a parent organization. Along with this experience, each applicant for CHDO certification has to meet certain CHDO eligibility criteria set by the U.S. Department of Housing and Urban Development (HUD) 24 CFR§ Part 92.

Benefits of Being a CHDO

- Fifteen percent (15%) of the HOME funds allocated to every PJ (city, county, or multi-jurisdictional consortium) or state are set aside for projects developed by CHDOs;
- Thirty-five percent (35%) target CHDO set-aside for the State of Texas Housing Trust Fund Program;
- Many jurisdictions are prohibited from using HOME funds for new construction. There are two exceptions: special needs housing and new construction in conjunction with neighborhood revitalization efforts. In officially designated neighborhood revitalization areas (not the entire municipality), a CHDO or a public agency can own, develop, or sponsor HOME-subsidized new construction projects within certain guidelines;
- CHDOs are eligible to receive free training and technical assistance by designated technical assistance providers through a grant from the US Department of Housing and Urban Development; and
- The 1997 Texas Legislature passed HR 137 which states that CHDOs will be exempt from property taxes on qualified properties as of January 1998. These properties may be the CHDO's office of operations, multifamily rental properties owned by the CHDO, or single family properties waiting to be sold.

A. INTRODUCTION

- ◆ For more information on becoming a State Certified CHDO contact Rebecca Peterson, Nonprofit Resources Coordinator, Texas Department of Housing and Community Affairs Housing Resource Center at (512) 475-4577.

B. DIRECT HOUSING PROGRAMS

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

HOME

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

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

FY99 TARGET: 2,106

**Note: Additional points are awarded to applications targeting extremely low income families (0-30% AMFI).*

Funding Source: HUD

Type of Assistance: Loan/grant

Recipients: Local service providers (e.g., units of local government, Public Housing Agencies (PHAs), Community Housing Development Organizations (CHDOs), nonprofits, and for-profit organizations)

Targeted Beneficiary: Low, very low, and extremely low income households (at or below eighty percent (80%) of AMFI)

Funding for 1998: \$34,247,000

Funding for 1999: \$37,000,000

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

The State of Texas receives an annual allocation from HUD. Units of Local Government, Public Housing Agencies (PHAs), Community Housing Development Organizations (CHDOs), other nonprofit organizations and for-profit housing developers are eligible to apply for HOME funds through TDHCA. TDHCA provides technical assistance to all recipients of the HOME Program in order to ensure that all participants meet and follow state and federal implementation guidelines.

A minimum of fifteen percent (15%) of the annual HOME allocation is reserved for Community Housing Development Organizations (CHDOs) to fund housing developed, sponsored, or owned by the CHDO. The flexibility of the regulations governing the HOME Program allows for a variety of activities such as owner-occupied housing

B. DIRECT HOUSING PROGRAMS

rehabilitation and reconstruction, homebuyer down payment and closing costs assistance, rental housing development, tenant-based rental assistance, and homeownership development.

The Department distributes HOME funds through statewide or regional competitions or by direct award (as per State of Texas HOME Program Rules, 10 TAC Sections 53.50-53.62.). Applications for funds distributed on a competitive basis are reviewed and ranked using scoring criteria that reflect the Department's housing priorities as outlined in the State Low Income Housing Plan, Consolidated Plan, and Strategic Plan. Applications for funds distributed by direct award will be scored and funded only if the score exceeds the threshold established in the State of Texas HOME Program rules. The Department will consider applications for HOME funds from Participating Jurisdictions, but such applications will be given lower priority for funding than non-Participating Jurisdictions. A Participating Jurisdiction is one that receives HOME funding directly from HUD.

State HOME funds for owner-occupied housing assistance and homebuyer assistance may be distributed equally among each of the eleven planning regions, described in the *1996 State of Texas Consolidated Plan*. Additional funds may be allocated to those regions with a high level of poverty or substandard housing. Tenant-based rental assistance, homeownership development, and rental housing development may be distributed through statewide allocations. HOME regional allocations will serve as targets or goals, not absolute limits, on the amount of funds for which communities within a region may apply.

Owner-Occupied Housing Assistance

Funds are available to units of local government, public housing agencies, CHDOs, and nonprofit organizations to assist low, very low, and extremely low income owners in repairing or rebuilding their existing owner-occupied homes. At the completion of the assistance, all properties must meet Section 8 Housing Quality Standards and local codes. In addition, all construction work must meet the State of Texas Minimum New and Rehabilitation Construction Standards. The present allocation for this fund is approximately thirty-five percent (35%) of the total HOME allocation.

Homebuyer Assistance

Funds are available to units of local government, public housing agencies (PHAs), CHDOs, nonprofit organizations, and for profit housing developers to expand the supply of affordable housing. Recipients offer eligible homebuyers loans for down payment assistance and closing cost assistance. This program provides up to \$5,000, \$7,500, or \$10,000 per homebuyer, depending upon property location. The loans are to be repaid to the Department at the time of resale of the property, refinance of the first lien, or repayment of the first lien. Repayment provisions ensure the long-term use of funds to assist future low income homebuyers. This activity is eligible for the CHDO set-aside if used in conjunction with the Homeowner Development Program. The present allocation for Homebuyer Assistance is approximately twenty percent (20%) of the total HOME allocation.

Rental Housing Development

The Department funds loans to units of local government, CHDOs, PHAs, nonprofit organizations, and for-profit housing developers for the acquisition, rehabilitation, or new construction of affordable rental housing units. Owners are required to make the units available to low, very low, and extremely low income families and must meet long-term rent restrictions. The Department underwrites applications. Owners of rental units assisted with HOME funds must comply with initial and long term income qualifications and must keep the units affordable for a period of five to 30 years. The

B. DIRECT HOUSING PROGRAMS

period of affordability depends upon the amount of HOME assistance provided and the term of the loan, whichever is longer. Housing assisted with HOME funds must meet all applicable local codes and standards. Rental Project Assistance is a CHDO set-aside eligible activity. The present allocation for this fund is approximately thirty percent (30%) of the total HOME allocation.

Housing Development

These funds are available for land acquisition and development of single-family housing and must be repaid to the Department at the end of the contract period. The funds are distributed through non-profit organizations, CHDOs, units of general local government, for-profit housing organizations, sole proprietors, and public housing agencies for low income households. Newly constructed housing must meet all applicable local codes, construction standards, ordinances, and zoning ordinances. An entity that applies for this activity is also eligible to receive a homebuyer assistance allocation, not to exceed a total of \$10,000 per recipient, which is also repayable (see Homebuyer Assistance). Homeownership Development is a CHDO set-aside eligible activity. All newly constructed units funded through this program must comply with the Model Energy Code. The present allocation for this fund is approximately four percent (4%) of the total HOME allocation.

Tenant Based Rental Assistance

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

HOME Demonstration Fund

The Department, with the approval of the Board, may reserve HOME funds to combine with other programs administered by the Department, as outlined in the State of Texas Consolidated Plan. Such programs include the Down Payment Assistance Program for first time homebuyers, the Weatherization Assistance Program, the Low Income Housing Tax Credit Program, and other programs as developed by staff and presented to the Board for approval. Proposals for the Demonstration Fund undergo strict underwriting procedures and seek significant local match.

The present allocation of the HOME Demonstration Fund is six percent (6%) of the total HOME fund allocation. Based on historical funding patterns of the Demonstration Fund, of this six percent (6%) the Department expects to fund according to the table below.

Demonstration Fund		
Weatherization	29.50%	\$500,000
HOME/LIHTC	70.50%	\$1,200,000
Total	100.00%	\$1,700,000

The flexibility of this fund allows Department investment in innovative demonstration projects throughout the year. This enables the Department to better meet ever-changing and varying housing needs. This progressive program allows for out of cycle funding which has proven to be an excellent way of leveraging limited resources.

In PY 1998 the Department has made some structural changes to the Demonstration Fund. Applications for this program will undergo standard underwriting procedures

B. DIRECT HOUSING PROGRAMS

and will be scored using the same criteria as are all other applications for HOME Program funding. This includes general proof of need for the stated assistance; information regarding the income category and ethnicity of targeted consumers; proof of the financial feasibility of the proposed demonstration project; a capacity statement supporting that the applicant is capable of completing the proposed project; certification that the proposed demonstration project addresses goals and objectives as identified in the State of Texas Consolidated Plan and TDHCA Strategic Plan.

Special Needs Initiatives: Ten percent (10%) of the total HOME allocation is reserved for persons with special needs. Eligible applicants with documented histories of working with special needs populations may apply. Special needs are defined as those individuals or categories of individuals determined by the Department to have unmet housing needs consistent with 42 USC §12701 et seq., as may be amended, and as provided in the Consolidated Plan. Other special needs qualifications include the following: a) elderly (62 years of age or older), b) homeless, c) persons with HIV/AIDS, or, d) persons with disabilities. A disability is defined as a physical or mental impairment, or being regarded as having such an impairment. Disabilities may include, but is not limited to, HIV/AIDS, epilepsy, heart disease, disfigurement, obesity, diabetes, mental retardation, emotional illness, cancer, learning disabilities, sensory impairment, or psychological disorders. The disability must be long-term, permanent and /or progressive, as certified in writing by a medical statement or public service agency with access to medical records.

TDHCA's commitment to better serving persons with special needs led the HOME Program to adopt the following four items as requirements for the construction of new homes:

- an accessible, no step, route into the dwelling;
- all interior doors, including bath and closet doors, have a minimum thirty-two inch (32") clearance to accommodate a wheelchair.
- light switches, electrical outlets and breaker boxes be located so as to be accessible to all; and
- continuous wood blocking be installed during framing at tub/shower and toilet areas for future installation of grab bars.

Public Participation: The Consolidated Plan requires one annual public hearing. The Department held five public hearings at which citizens were given an opportunity to comment on the HOME Program statement. In addition, amendments made to the HOME Program Rules are published in the Texas Register for a thirty day comment period. The Department holds public hearings around the State to allow for comment on proposed changes to the HOME Program Rules.

Special Initiatives and Partnerships: The HOME Program strongly encourages partnerships between state and local governments and the private sector.

The following are examples of of HOME's partnerships:

Texas Home of Your Own (HOYO) Coalition: The HOYO Coalition is a partnership of state and local direct service providers, state government agencies, disability advocacy groups, community groups, and statewide lending institutions. The participation of the Department's HOME division allows the HOYO Coalition to provide down payment assistance and architectural barrier removal funds to low income homebuyers with disabilities. In doing so, it helps bring houses up to Texas Minimum New and Rehabilitation Construction Standards. The program coordinates existing

B. DIRECT HOUSING PROGRAMS

homeownership services which streamlines the process homebuyers must follow. HOYO also provides easier access to information and assistance, and it enhances opportunities for homeownership. HOYO combines homebuyer counseling, down payment assistance, and architectural barrier removal that not only increases the number of low income homeowners but also expands the stock of barrier-free housing. The unique partnerships developed through this coalition allows HOYO to ensure that individuals receive comprehensive assistance in support of their goal of homeownership.

The Statewide Architectural Barrier Removal Program (SABR): In 1996, \$750,000 was set aside to fund a pilot program aimed at removing architectural barriers in dwellings housing Texas with disabilities. Three localities and their surrounding areas (Lubbock, Lufkin, McAllen) were selected as the sites for the pilot phase. Throughout the program TDHCA staff assigned to field offices in these areas will be available to provide on-site technical assistance and inspections of the construction work.

The SABR Pilot Program is modeled after the Architectural Barrier Removal Program developed by the United Cerebral Palsy of the Capitol Area and implemented in Austin, Texas. The program, which has been duplicated in New Jersey and Kansas City, is the national benchmark for architectural barrier removal.

Texas YouthWorks Program: The Texas YouthWorks program is designed to increase the stock of affordable housing in Texas while providing at-risk youth with job training and educational opportunities, such as JTPA Charter Schools and High School equivalency programs. During the pilot phase of this program, the Department is partnering with an Austin-based organization to establish approximately seven YouthWorks programs with other existing nonprofit organizations around the State.

Texas Minimum New and Rehabilitation Construction Standards: The Purpose of the Texas Minimum New and Rehabilitation Construction Standards (TMNRCS) is to ensure that all Texans who receive new or rehabilitated housing (for one to two family dwellings) through programs funded by the Texas Department of Housing and Community Affairs (TDHCA) live in housing which is safe, decent, and affordable. Furthermore, the Texas Minimum New and Rehabilitation Construction Standards should ensure the investment of public and homeowner funds is designed to increase the value of the property, lengthen the term of affordability, preserve habitability, and promote energy efficiency.

All work carried out with the assistance of funds provided through TDHCA shall be carried out in accordance with these standards, shall meet minimum specifications, and unless otherwise defined, shall meet or exceed industry and trade standards.

- ♦ **For more information on any of these programs please contact Joe Mann, Manager, HOME Program, Texas Department of Housing and Community Affairs at (512) 475-3109.**

B. DIRECT HOUSING PROGRAMS

HOUSING TRUST FUND

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

OUTPUT 1:	Projected number of very low and low income households benefiting from Housing Trust Fund loans and grants.
FY99 TARGET:	210

Funding Source: State of Texas, Multifamily Bond Issuance Fees

Type of Assistance: Loans/grants

Recipients: Local service providers

Targeted Beneficiary: Low, very low, and extremely low income households (0-80% of AMFI)

Funding for 1998: Housing Trust Fund Program: \$2,300,000
Oil Overcharge Program: \$2,000,000 (for 1998-1999 biennium)
Capacity Building Program: \$331,000 (for 1998-1999 biennium)
Predevelopment Loan Fund Demonstration Program: \$260,000 (for 1998-1999 biennium)

Projected funding for 1999: Housing Trust Fund Program: \$5,200,000 (note: Projected funding includes \$1,518,300 remaining from 1998)

Program Description: The Housing Trust Fund (HTF) is the only state authorized program for affordable housing. It was created by the 72nd Legislature, Senate Bill 546, to create affordable housing for low and very low income individuals and families. Funds are available to non-profit organizations, units of local government, public housing authorities, community housing development organizations (CHDOs), for-profit entities, and income eligible individuals and families. HTF funds may be used for the acquisition, rehabilitation, and new construction of affordable housing. The Housing Trust Fund also provides predevelopment loans and capacity building programs to nonprofits and CHDOs engaged in developing affordable housing for persons and families of low, very low, and extremely low income.

Target Populations: All assistance must benefit extremely low, very low, and low income individuals and families. Extremely low income is defined as thirty percent (30%) or less of area median income, very low income is defined as thirty-one to sixty-one percent (31-61%), and low income is defined as sixty-one percent to eighty percent (61-80%) of area median family income. The HTF also strives for a broad geographic distribution of projects, with a focus on rural areas.

Regulatory Requirements: Housing units assisted with HTF funds must remain affordable for a period of twenty-years. Funds are not available to projects that will have the effect of permanently and involuntarily displacing persons of low income. Projects will be funded based on ranking criteria including leveraging of funds, cost-effectiveness, and the extent to which persons of low income are served.

Distribution of Funds: Funds are awarded on a competitive basis through periodic application cycles. A Notice of Funding Availability (NOFA) is announced in the Texas Register. Applications are evaluated against a number of criteria, including degree of targeting income categories, the degree to which the project meets area housing needs,

B. DIRECT HOUSING PROGRAMS

financial feasibility, long-term affordability, the project's need for funds, and the degree of leveraging of other funds.

Capacity Building/Technical Assistance: Ten percent (10%) of Housing Trust Funds is set aside for capacity building activities. Currently these funds are being used to fund the East Texas Technical Assistance Center, which provides technical assistance to a twenty-nine county area in East Texas; and to provide training programs for nonprofit and community housing development organizations.

Three organizations were selected to provide training for 1998-1999 biennium:

- Texas Development Institute is providing training in CHDO organizational development, and the real estate development process;
- ICF Kaiser Housing and Community Development Group is providing training in Construction Management and Property Management; and
- National Development Council is providing its Housing Development Finance Professional certification program curriculum.

Program Changes: There were no changes made to this program from 1998-1999.

Public Participation: The Housing Trust Fund sends out a survey to all applicants (both those awarded and those not awarded) to get feedback on the program. The HTF will consider all comments and suggestions in developing policy. When any rule changes or additions are made, the HTF will hold public hearings and take public comment on the proposed changes. Furthermore, citizens may attend Board meetings to voice their opinions on projects which are being considered for funding.

Special Needs Initiatives: Ten percent (10%) of housing units assisted with HTF funds must be set aside for special needs populations. Five percent (5%) must be fully wheelchair accessible, and two percent (2%) must be for sight or hearing impaired individuals. HTF provides scoring incentives for developments that choose to set aside a greater percentage of units for special needs populations.

Special Initiatives and Partnerships:

Housing Trust Fund / State Energy Conservation Office Housing Partnership Program: The Housing Trust Fund is working with the General Services Commission – State Energy Conservation Office to administer the Housing Partnership Program. This program provides Exxon Oil Overcharge funds for energy efficient design, equipment, and appliances in affordable housing development.

Predevelopment Loan Fund Demonstration Program: In response to public comment in December, 1997, the TDHCA Board of Directors added language to the Housing Trust Fund Rules to set aside up to ten percent (10%) of Housing Trust Fund allocated funds specifically for predevelopment. The purpose of the *Predevelopment Loan Fund Demonstration Program*, is to provide opportunities for nonprofit and community housing development organizations to develop affordable housing, by eliminating the barrier of costs incurred prior to securing project financing. Through a Request for Proposals, HTF selected the Texas Housing Finance Corporation to administer this program.

- ♦ **For more information contact Keith Hoffpauir, Acting Manager, Housing Trust Fund, Texas Department of Housing and Community Affairs at (512) 475-1458.**

B. DIRECT HOUSING PROGRAMS

TEXAS YOUTHWORKS

Funding Source: Various TDHCA Programs (HOME, CDBG, CSBG, HTF)

Type of Assistance: Construction and related administration costs

Recipients: Nonprofits

Targeted Beneficiaries: At risk youth, low, very low, and extremely low income individuals

Funding for 1998: approximately \$2,300,000

Funding for 1999: undetermined

Program Description: YouthWorks aims to add to the affordable housing stock of Texas by building sustainable, energy efficient homes, while providing participants with traditional schooling in preparation for the high school equivalency exam (GED) and work site training at construction sites. Additionally, they receive leadership training, earned scholarship awards for post-secondary schooling or training, counseling, and job placement assistance, among other types of assistance. This program is open to young adults who have dropped out of school, are at risk of dropping out of school, are homeless, or are potential wards of the Texas criminal justice system

The funds awarded by TDHCA for the YouthWorks Program can be used only for construction and related administration costs. Applicants will have to provide matching funds from other sources to cover the educational component of Texas YouthWorks

Special Initiatives and Partnerships: This program requires an achievement of energy efficiency savings of at least twenty percent (20%) over conventional building.

For more information on the Texas YouthWorks Program please contact John Garvin, Director, Housing Resource Center, at (512) 305-9038.

B. DIRECT HOUSING PROGRAMS

SECTION 8 HOUSING ASSISTANCE PAYMENTS

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

OUTPUT 1:	Number of very low income households that received Section 8 certificates and vouchers.
FY99 TARGET:	1,750

Funding Source: HUD

Type of Assistance: Rent subsidy

Recipients: TDHCA

Targeted Beneficiaries: 100% of households earn fifty percent (50%) or less of median income

Funding for 1998: \$7,146,242

Funding for 1999: \$7,400,000

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

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

- ◆ **For more information contact Mario Aguilar, Manager, Section 8, Texas Department of Housing and Community Affairs at (512) 475-3892.**

C. TAX CREDIT PROGRAMS

LOW INCOME HOUSING TAX CREDIT

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

OUTPUT 1:	Number of rental units projected to be set aside for low and very low income households as a result of federal tax credits provided through TDHCA.
FY99 TARGET:	7,539

Funding Source: US Treasury Department

Type of Assistance: Tax credits

Recipients: Nonprofits/for-profit developers/ syndicators (investors)

Targeted Beneficiaries: Very low income households (at or below 50-60% AMFI)

Funding for 1998: \$58,540,287 (includes both the 1997 and 1998 Allocation Rounds)

Projected Funding for 1999: \$28,000,000

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

The LIHTC program aids in building affordable housing through the issuance of federal tax credits used to fund new construction and rehabilitation of multifamily residential developments. Although a developer must set-aside at least twenty percent (20%) of a project's units for qualified tenants, typically a developer will set-aside one hundred percent (100%) and in doing so claim the maximum amount of tax credits eligible for the development. The allocation of the tax credits allows the quality developments to be leased to qualified families at below market rents.

Pursuant to the Code, a low income housing project qualifies for residential rental occupancy if it meets the either of the two following criteria:

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

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

The developer sells the credits for cash to investors seeking to reduce their tax burden. Most developers use a professional syndicator to market housing credits to the largest possible number of investors to get the highest possible return. The money from selling housing credits reduces the mortgage needed to build the apartments. The mortgage savings enables the property to support lower rents for low income tenants. When the apartments are ready to be occupied the Department inspects the development, verifies that all elections made at the time of application (e.g. amenities provided, design elements, setting units aside for special needs, etc.) have been honored, and reviews all costs again. The Department continuously checks tenant rents and incomes and inspects property conditions. It notifies the IRS about any ineligible tenant, excessive rent, or significant defect. The IRS can recover any housing credit claimed by investors on apartments out of compliance.

C. TAX CREDIT PROGRAMS

The Low Income Housing Tax Credit Process:

- On an annual basis, the Department develops the Qualified Application Plan (QAP) to give priority to its most pressing low income housing needs.
- The Department holds public hearings across the State on the QAP before the final adoption of the plan.
- Applications are accepted during a published Application Acceptance Period.
- The Department scores applications based on program criteria.
- The Department selects applications to be underwritten for financial feasibility.
- The Department makes recommendations to the Board of Directors and awards are announced.

Special Needs Initiatives: Projects designed and equipped for the elderly; projects that are equipped for persons with physical or mental disabilities, and projects that provide transitional housing units for the homeless. The Department also gives preference in its selection criteria to projects that include supportive services for its tenants.

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

Special Initiatives and Partnerships: The Department requires recipients of tax credits to document the participation of Historically Underutilized Businesses (HUB's) in the development and management of tax credit projects. Extra points are awarded to projects owned by HUB's. LIHTC established a minimum goal of thirty percent (30%) participation of HUB's. The Department also provides extra points for areas with colonias. Efforts are made in the allocation of funds and the planning process to ensure the involvement of housing advocates, community-based institutions, developers, and local municipalities. The Department also encourages the participation of Community Development Corporations and other neighborhood-based groups.

- ◆ **For more information contact Stephen Schottman, Low Income Housing Tax Credit Division, Texas Department of Housing and Community Affairs at (512) 475-3340.**

D. HOUSING FINANCE PROGRAMS

SINGLE FAMILY BONDS

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

<u>OUTPUT 1:</u>	Number of very low and low income households that received loans through the MRB program.
<u>FY99 TARGET:</u>	1,530
<u>OUTPUT 2:</u>	Number of moderate income households that received loans through the MRB program.
<u>FY99 TARGET:</u>	170

First Time Homebuyer

Funding Source: Tax-exempt and Taxable Mortgage Revenue Bonds. \$147 million in First Time Homebuyer programs were issued in fiscal year 1998. Issues for fiscal year 1999 will total approximately \$118 million.

Type of Assistance: 30-year fixed rate mortgage loan financing at below-market interest rates. Interest rate on 1998 funds was 6.75%. 1999 funds will offer a 5.85% interest rate.

Recipients: Qualified residents of Texas access First Time Homebuyer program funds by contacting any Participating Lender, making loan application and receiving subsequent loan approval from such Lender. After loan closing, the Lender transfers the mortgage loan to a Master Servicer designated by TDHCA.

Targeted Beneficiaries: Very low to moderate income Texas residents who are purchasing their first home or who have not owned a home during the past three years.

Program Description: The First Time Homebuyer Program provides homeownership opportunities for qualified individuals and families whose gross annual household income (adjusted for family size) does not exceed one-hundred and fifteen percent (115%) of Area Median Family Income ("AMFI") limitations. Recipients must have adequate income stability and credit history sufficient to qualify for an industry-standard mortgage loan, and the purchase price of the home must not exceed stipulated maximum purchase price limits. Program funds are distributed through an allocation process structured to accomplish the greatest possible statewide dispersion, with priority given to lenders who demonstrate a history of lending to historically underserved markets or population segments. A minimum of thirty percent (30%) of the program funds are set aside to assist Texans earning sixty percent (60%) or less of Area Median Family Income. Twenty-five percent (25%) (approximately \$29,000,000) of funds issued in 1999 will be set aside for use in rural and underserved areas of the state.

Income limits for the program are set by the IRS Tax Code (1986) based on income figures determined by the U.S. Department of Housing and Urban Development. The first time homebuyer restriction is established by federal Internal Revenue Service regulations, which also require that program recipients may be subject to a recapture tax on any capital gain (profit) realized from a sale of the home during the first nine years of ownership. Certain exceptions to the first time homebuyer restriction, income ceiling and maximum purchase price limitation apply in Targeted Areas (qualified census tracts, as designated by the Secretary of Commerce, in which seventy percent (70%) or more of the families have an income which is eighty percent (80%) or less of the statewide median income; and/or areas of chronic economic distress as designated from time to time by the state and approved by the Secretaries of Treasury and Housing and Urban Development, respectively) and in Disaster Areas (those areas determined by the President of the United States of America to warrant assistance from the Federal

D. HOUSING FINANCE PROGRAMS

Government under the Robert T. Stafford Disaster Relief and Emergency Assistance Act).

Public Participation: TDHCA Board meetings are open to the public for discussion, comments and input with regard to all programs. Citizens can also voice opinions through public hearings and workshops sponsored by TDHCA throughout the State.

Special Initiatives and Partnerships: In accordance with recent state legislation, TDHCA has entered into contractual arrangement whereby its affiliate non-profit, Texas State Affordable Housing Corporation, will serve as Master Servicer for first time homebuyer programs issued in fiscal year 1998 and 1999. This will enable the Program to generate more revenue to be used for additional funding for TDHCA's Housing Trust Fund.

Contact: Call (800) 792-1119 to request an information packet.

Down Payment Assistance Program

Funding Source: Derived from MRB-related funds (yield savings) and from Federal HOME funds

Type of Assistance: Subordinate lien financing

Recipients: Qualified residents of Texas access Down Payment Assistance programs by contacting lenders who participate in the First Time Homebuyer Program, making loan application, and receiving subsequent loan approval from such lender.

Targeted Beneficiaries: Low income households (at or below 80% AMFI)

Program Description: The Down Payment Assistance Program ("DPAP") assists Texas families earning no more than eighty percent (80%) of HUD's Area Median Family Income (adjusted for family size) in the purchase of their home. Eligible home purchasers with limited liquid assets who qualify for a mortgage loan through the TDHCA First Time Homebuyer Program may apply for DPAP assistance. The program provides up to \$5,000, \$7,500, or \$10,000 (depending upon property location) to be used for downpayment and closing costs associated with the home purchase.

The assistance is in the form on a non-interest bearing second lien mortgage, the term of which runs concurrently with the first lien loan. Monthly payments are not required. Repayment of the principal of the second lien loan is required upon sale, lease, refinance and/or payoff of the first lien obligation.

Public Participation: TDHCA Board meetings are open to the public for discussion, comments and input with regard to all programs. Citizens can also voice opinions through public hearings and workshops sponsored by THDCA throughout the State.

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

Contact: (800) 792-1119

Single Family Interim Construction Program

Funding Source: Residual CMO Indenture Funds as available

D. HOUSING FINANCE PROGRAMS

Type of Assistance: Interim construction financing

Recipients: Nonprofit and for-profit developers, mortgage lenders

Targeted Beneficiaries: Low income households (at or below 80% AMFI)

Program Description: The Single Family Interim Construction Loan Program provides low interest loans to developers and nonprofits for the creation of affordable housing for resale or lease/purchase to low and very low income families. The program reduces the interest cost of the homes so that the savings can be passed on to eligible families while encouraging further development of affordable housing. Down payment assistance and first time homebuyers bond loans can also be utilized in conjunction with this program.

Through the Interim Construction Program, financing is provided to builders/developers who demonstrate the capability to structure feasible financing packages, develop community support and facilitate homebuyer counseling as an added tool to accomplish homeownership for lower income families.

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

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

Special Initiatives and Partnerships: Partnerships have been established with three city governments (Houston, Austin and Edinburg) in conjunction with TDHCA's Neighborhood Partnerships for Texans program. Since the inception of the Single Family Interim Construction program, TDHCA has funded interim financing for a total of 87 homes with an average loan amount of \$48,327 per transaction. Repayments derived from the Interim Construction program are made available for additional Neighborhood Partnership initiatives.

Contact: Keith Doran (512) 475-2567

D. HOUSING FINANCE PROGRAMS

The Department acts as a conduit issuer of taxable and tax-exempt bonds. The Department issues Mortgage Revenue Bonds (MRBs) to help lower income working families buy their first homes with low interest loans. Tax-exempt mortgage revenue bond financing is authorized by the Department's enabling legislation and is regulated by the Internal Revenue Code of 1986. In 1997, Texas was allocated approximately \$950 million in tax-exempt private activity bond issuance authority under applicable IRS regulations. Of the total allotment, one-third is distributed to local housing finance agencies and the Department for its single-family programs. Of this one-third, approximately two-thirds is distributed among local housing finance agencies; the remaining one-third, approximately \$100 million dollars was allocated to the Department. It is anticipated that Texas' private activity bond allocation for 1998 will total approximately \$971 million, which will equate to approximately \$106 million in single-family MRB allocations to TDHCA.

MRB investors accept a lower rate of return due to the tax exempt nature of the bonds. The Department passes the interest savings on to first-time homebuyers in the form of mortgages with below market interest rates. These low interest mortgages significantly lower the cost of owning a home. Program recipients can earn no more than the median family income in their state or local area. Families of three or more can earn up to one-hundred and fifteen percent (115%) of AMFI. An MRB financed home cannot exceed ninety percent (90%) of the average price in its area. The MRB First Time Homebuyer Program is the only program administered by TDHCA which allows the participation of moderate income families (those earning from eighty to one-hundred and fifteen percent 80% to 115% of applicable Area Median Family Income). Inclusion of the moderate income range allows TDHCA to successfully reach a wider segment of the working-class population in Texas, and serves to address the critical need for home purchasers able to qualify for a home mortgage in portions of the state where housing costs are high.

MULTIFAMILY BOND PROGRAM

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

OUTPUT 1:	Number of multifamily rental units acquired, rehabilitated, constructed or preserved through the MRB program.
FY99 TARGET:	1,500

Funding Source: Taxable and Tax Exempt Mortgage Revenue Bonds ("MRB")

Type of Assistance: Loans

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

Targeted Beneficiaries: moderate, low, and very low income households

Funding for FY 1998: \$43,525,000

Funding for FY 1999: Indeterminable

Program Description: The Multifamily Bond Program issues taxable and tax-exempt mortgage revenue bonds ("MRBs") to fund loans to qualifying nonprofit or for-profit developers. The proceeds of the bonds are used to finance the construction, acquisition, or rehabilitation of multifamily properties. In return for the favorable interest rates which are typically available through the tax-exempt bond transaction, property owners restrict a portion of the units in the development for families who earn moderate, low, and very low incomes. Owners elect to set aside twenty percent (20%) of

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the units in each project for households earning fifty percent or less ($\leq 50\%$) of area median income, or forty percent (40%) of the units for households earning sixty percent or less ($\leq 60\%$) of area median income. Five percent (5%) of the units must be occupied by persons with special needs. Property owners are also required to offer a variety of services to benefit the residents of the development. Specific tenant programs must be designed to meet the needs of the current tenant profile and must be approved by TDHCA annually on a case by case basis.

TDHCA issues tax-exempt, multifamily MRBs through two different authorities defined by the Internal Revenue Code. Under one authority, tax-exempt bonds which are used to create housing projects are subject to the state's private activity volume cap. Currently the state legislature allocates seven and one half percent (7.5%) of the private activity volume cap for multifamily projects annually. In 1998, approximately \$73 million in issuance authority was made available to various issuers to finance eight (8) multifamily projects throughout the state. Issuance authority is allocated through a lottery administered by the Texas Bond Review Board. TDHCA, local housing authorities, and other eligible bond issuers enter the lottery with applications for specific projects on behalf of project owners. Projects which receive fifty percent (50%) or more of their funding from the proceeds of tax-exempt bonds under the private activity volume cap are also eligible to apply for low income housing tax credits.

Under the second authority, TDHCA may issue tax-exempt MRBs to finance properties which are owned entirely by non-profit organizations. Bonds issued under this authority are exempt from the private activity volume cap. The application process is not competitive and applications may be received at any time throughout the year. In addition to the set asides given above, seventy-five percent (75%) of the units in projects financed under the 501(c)(3) authority must be occupied by households earning 80% or less ($\leq 80\%$) of the area median income.

Special Needs Initiatives: Five percent (5%) of the units in the multifamily bond program are reserved for tenants with special needs.

Contact: Brent Stewart (512) 475-2213

E. COMMUNITY DEVELOPMENT BLOCK PROGRAMS

COMMUNITY DEVELOPMENT BLOCK GRANTS

STRATEGY 2.2.1: Maintain a competitive application process to distribute HUD federal funds that gives priority to basic human need projects (water, sewer and housing), fund economic development projects that create or retain jobs, and provide ongoing technical assistance, monitoring and contract management to ensure that needs of persons to be served are met.

<u>OUTPUT 1:</u>	Number of new community and economic development contracts awarded annually.
<u>FY99 TARGET:</u>	280
<u>OUTPUT 2:</u>	Number of projected beneficiaries from community and economic development projects - new contracts awarded annually.
<u>FY99 TARGET:</u>	350,000
<u>OUTPUT 3:</u>	Number of jobs created/retained through economic development contracts awarded annually.
<u>FY99 TARGET:</u>	1,300
<u>OUTPUT 4:</u>	Number of onsite technical assistance visits conducted annually.
<u>FY99 TARGET:</u>	350
<u>OUTPUT 5:</u>	Number of programmatic monitoring visits conducted annually.
<u>FY99 TARGET:</u>	250

Funding Source: HUD

Type of Assistance: Loans/grants

Recipients: Cities/counties

Targeted beneficiaries: Low and moderate income households (0-80% AMFI).

1998 Fiscal Year Allocation: \$83,931,000

1999 Fiscal Year Allocation: \$84,441,000

Program Description: Allocates funds to non-entitlement cities with populations less than 50,000 and counties with populations less than 200,000.

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

Housing Fund

Fifty percent (50%) of the housing fund allocation is available for infrastructure improvements in support of new affordable housing. Fifty percent (50%) of the housing fund allocation is available for Housing Rehabilitation activities.

Housing Infrastructure Fund: The Housing Infrastructure Fund provides grants for infrastructure to support the development of new single family and multifamily housing for low to moderate income persons. The funds may not be used for the actual construction cost of new housing. Eligible activities under this fund are:

- The provision of public facility improvements supporting the development of low to moderate income housing;
- Engineering costs associated with public facility improvements; and

E. COMMUNITY DEVELOPMENT BLOCK PROGRAMS

- Administrative costs associated with site clearance and improvements, and with public facility improvements.

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

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

In accordance with House Bill 2577 (75th Texas Legislative Session), the TCDP encourages the construction of housing units under this fund that incorporate energy efficient construction and appliances.

Housing Rehabilitation Fund

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

Texas Capital Fund

The Texas Capital Fund is used to create and retain permanent employment opportunities, primarily to low income persons. This fund is administered by the Texas Department of Economic Development. For more information please contact Karl Young at (512) 936-0281.

Community Development Fund

For 1999 and 2000, the Community Development Fund is available (primarily for public facilities) on a biennial basis. There is a shared selection process between 24 planning regions and the state with the next competition to be held during 1999. Through the Community Development Fund, water, sewage, and housing projects are funded that benefit low income persons.

Colonia Fund

This fund is available to eligible county applicants for projects in severely distressed unincorporated areas located within 150 miles of the Texas-Mexico border. The Fund has three different components:

- **Colonia Construction Fund:** The Colonia Construction Fund shall be distributed to localities that have been funded through the Texas Water Development Board Economically Distressed Areas Program (TWDB EDAP). Whereas, the TCDP project will provide assistance to Colonia residents who cannot afford the cost of service lines, service connections, and plumbing improvements.
- **Colonia Planning Fund:** The Colonia Planning Fund has two different categories for colonia planning assistance, the Colonia Area Planning Fund (CAPF) and the Colonia Comprehensive Planning Fund (CCPF). The Colonia Area Planning Fund provides assistance towards the cost of developing water, sewage, and housing activities, provides information and technical assistance to colonia residents and nonprofit organizations, and aids in the funding of

E. COMMUNITY DEVELOPMENT BLOCK PROGRAMS

preliminary surveys and site engineering. In addition, the CAPF is also charged with assisting in architectural services, mortgage commitments, legal services, and obtaining construction loans. The Colonia Comprehensive Planning Fund provides assistance that is used to conduct a complete inventory of the colonias that includes demographic, housing, public facilities, public services, and land use statistics.

- **Colonia Self-Help Centers Fund:** The Colonia Self-Help Centers Fund establishes self-help centers in Cameron, El Paso, Hidalgo, Starr, and Webb counties. Each self-help center shall set a goal to improve the living conditions of the colonia residents within a two-year period.

Disaster Relief/Urgent Need Fund

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

Planning/Capacity Building Fund

For 1999 and 2000, the Planning/Capacity Building Fund is available on a biennial basis through a statewide competition held in 1999. The Planning/Capacity Building Fund assists eligible cities and counties in assessing and developing strategies to address their needs.

Step Fund

Funds will be available for grants on a direct-award basis to cities and counties to provide grant assistance to communities with the need and the willingness to solve water and sewer problems through Small Towns Environment Program (STEP) self-help techniques.

Public Participation

TDHCA is required to adopt a Citizen Participation Plan and hold public hearings for public input. TDHCA holds annual public hearings to inform the public with regards to the State of Texas Consolidated Plan - One Year Action Plan. CDBG program applicants and grantees are required to hold one public hearing covering citizen participation during the preparation of an application, are required to publish a notice announcing the availability of the application for public review, and are required to hold a public hearing covering the program-funded final accomplishments. Furthermore, citizens are given the opportunity to participate in the development of regional priorities at each of the twenty-four Regional Review Committee scoring procedures and operations meetings.

Special Initiatives and Partnerships: TDHCA, the Texas Natural Resource Conservation Commission, the Texas Water Development Board, the Texas Department of Health, and the General Land Office have joined together to form Texas STEP. This partnership between state agencies has resulted in a coordinated effort to solve communities' water and wastewater problems and has become a model for other states across the country. By utilizing volunteer labor and other cost containment measures, the STEP approach builds communities while significantly reducing construction costs.

- ♦ **For more information contact Ruth Cedillo, Texas Community Development Division, Texas Department of Housing and Community and Affairs at (512) 475-3900.**

F. THE COLONIAS

OFFICE OF COLONIA INITIATIVES (OCI)

STRATEGY 2.2.2: To provide technical assistance to colonias through field offices.

OUTPUT 1:	Number of onsite technical assistance visits conducted annually from the field offices.
FY99 TARGET:	400

Funding Source: Federal and State

Type of Assistance: Loans and grants

Recipients: Non-profits, For-profit, Units of General Local Government, state certified Community Housing Development Organizations (CHDOs) and Public Housing Agencies

Targeted Beneficiary: Colonia residents earning sixty percent (60%) or less of AMFI.

Funding for 1998: The OCI was allocated \$2,098,000 from the CDBG program to fund the 1998-year operations of the Colonia Self-Help Centers.

Projected Funding for 1999: The OCI will receive an allocation of \$2,111,025 from the CDBG program to fund the 1999-year operations of the Colonia Self-Help Centers.

Program Description: The Office of Colonia Initiatives (OCI) was established within TDHCA in June 1996. The OCI coordinates all Department and Legislative initiatives involving border issues and manages a portion of the Department's existing programs targeted for colonias. These programs include housing finance and mortgage revenue bond set-asides, community development block grants and self-help centers, as well as the implementation of legislation effecting the colonias (Senate Bill 336; House Bill 1001; and Senate Bill 1509).

Colonias are generally described as subdivisions in unincorporated areas, typically within 150 miles of the Texas-Mexico border, that lack adequate sewer and waste water services. According to a 1995 Texas Water Development Survey, more than 396,000 Texans live in over 1,436 colonias. Most colonias are located in Hidalgo, Cameron, Maverick, Willacy, Webb, Starr and El Paso counties.

The OCI focuses on the following activities:

BORDER FIELD OFFICE

OCI oversees three field offices located in El Paso, Laredo and Edinburg. These field offices are stationed in these specific areas to provide technical assistance along the Texas-Mexico border region.

Self Help Centers

The 74th Legislative Session created self-help centers which provide housing and technical assistance to improve the quality of life for colonia residents in ways that go beyond the provision of basic infrastructure. Five colonias were designated in each of the five counties (El Paso, Webb, Starr, Hidalgo and Cameron/Willacy) selected by the legislature to receive concentrated technical assistance in the area of housing rehabilitation, new construction, surveying and platting, construction skills, tool library access, housing finance, credit and debt counseling, grant preparation, infrastructure construction and access, contract-for-deed conversions, and capital access for mortgages and other improvements. To date, all five Self-Help Centers are open and providing services to colonia residents.

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The following is a breakdown of self-help center activities and proposed number of households to be assisted in Fiscal Year 1999:

• rehabilitation of private properties:	200
• new construction:	25
• contract-for-deed conversions:	200
• septic tank installations:	100
• service connections:	100
• technical assistance visits	<u>1,200</u>
TOTAL:	1,825 HOUSEHOLDS

In addition to these activities, OCI manages the following programs:

Contract for Deed Consumer Education Program

Senate Bill 336 (74th Legislature, 1995) required the creation of a consumer education program for colonia residents. The OCI has developed and implemented a Contract for Deed Consumer Education Program to educate residents about their rights when they purchase residential property with a Contract for Deed in designated counties in Texas. Annually, the OCI determines the counties that are affected by the new provisions based on a formula in the Texas Property Code. Thirty (30) counties are presently affected: Atascosa, Bee, Brooks, Cameron, Coleman, Culberson, Dimmit, Duval, Edwards, El Paso, Frio, Hidalgo, Jim Hogg, Jim Wells, Kinney, Kleberg, La Salle, Maverick, Pecos, Presido, Reeves, San Patricio, Starr, Uvalde, Val Verde, Webb, Willacy, Winkler, Zapata, and Zavala. Contract for Deed workshops are being implemented in these counties for residents, county officials, and other interested parties.

Special Initiatives and Partnerships

OCI has established a partnership with the University of Texas Pan American, Community Outreach Partnership Center in Edinburg, Texas. The Center will provide contract for deed consumer education to colonia residents and assist them with contract for deed conversions. The Texas Department of Housing and Community Affairs (TDHCA) Office of Colonia Initiatives and the United States Department of Agriculture (USDA) Food and Nutrition Services have created "Partnership for Change"; a coalition of state and federal agencies that are identifying specific nutritional needs in colonias along the Texas-Mexico border. The coalition is presently focusing on the nutritional needs of school children and residents living in colonias and the accessibility of Food and Nutrition Programs to colonia populations. Additionally, the OCI is working with the Texas Department of Insurance to provide literature to colonia residents about insurance programs.

Contract for Deed Conversion Initiative

Many colonia residents have acquired unimproved property under contracts for deed. Often the homes they construct are severely substandard. Because most were not fluent in English, and did not understand State laws, they did not realize that the contract they signed allowed the developer to retain title to the property until the debt was fully paid. The key purpose of this initiative is to provide a means for colonia residents to convert their contracts for deed into conventional mortgages. This initiative will also provide colonia residents the opportunity to seek funding for construction, rehabilitation, and other benefits that come with owning property.

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Colonia Planning Initiative

The State of Texas has placed a high priority on resolving the colonia problems. In order to accurately assess the needs and priorities of the colonias, the OCI recognized the need to utilize colonia resident input. To that end, the OCI will continue to conduct comprehensive studies along the Texas-Mexico border.

As a direct result of a previous study conducted in El Cenizo, the Community Development Block Grant (CDBG) program included comprehensive planning as an eligible activity under the colonia set-aside for colonia planning. Approximately \$455,970 is allocated for FY 1999. The needs of Hidalgo County alone exceed this amount. The OCI will continue to seek to redirect future funding towards not only the identification by the residents of their priority needs, but also the implementation of funding programs consistent with these priorities.

Construction, Acquisition, Self-Help Assistance Program (CASA Fronteriza)

The Construction, Acquisition, Self-Help Assistance Program (CASA Fronteriza) is designed to promote and enhance homeownership for very low income Texans along the Texas-Mexico border by providing loan funds for construction and acquisition of single family residences. CASA Fronteriza utilizes for-profit and non-profit organizations, including state certified Community Housing Development Organizations and Community Development Corporations, Units of General Local Government, and Public Housing Authorities to locate eligible borrowers. These organizations also provide homeownership and financial counseling and assist borrowers in completing and submitting the required information to the Department for loan consideration.

The borrower must meet the following qualifications:

- be a first-time homebuyer, unless the property is located in a targeted area;
- demonstrate the willingness and ability to repay the loan;
- not exceed a combined family income of sixty percent (60%) of the Statewide Area Median Family Income;
- not exceed a net worth of \$75,000;
- not have more than \$6,000 in liquid assets; and
- not be an employee of, or related to employees of, any party in the loan transaction.

The residence constructed must meet the following qualifications:

- be a detached single family residence;
- be located in a border community within the State of Texas. (A "border" community is currently defined as being located within 150 miles of the Texas/Mexico border.);
- be occupied as the principal residence of the borrower within sixty days following completion of the construction period; and
- at a minimum, meet Colonia Housing Standards (CHS).

Mortgage Loan Characteristics:

- All mortgage loans will be evidenced by a promissory note and will be secured by a lien on the property.
- The maximum mortgage loan amount will be \$65,000.
- Interest will be charged at a low per annum rate (up to 4%) or may be interest-free.
- The borrower may finance certain allowable closing costs, PROVIDED THAT the maximum mortgage loan amount is not exceeded.
- The mortgage insurer will dictate the maximum combined loan-to-value ratio, if any.

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rehabilitated, it indirectly hurt those who were unable to meet this minimum standard. The Department conferred with HUD and presented a new, more comprehensive standard, called the "Colonia Housing Standard"(CHS). These standards were not only adopted by HUD, but also accepted by FHA, who will use them in FHA insured loans to colonia residents. The new standard provides the basis of a sanitary and structurally sound home that can be occupied by families in lieu of their current conditions.

The Department is researching the possibility of using this standard in combination with a self-help component that will allow families to improve their living conditions when they can afford it. The CHS provides a basic structure consisting of four walls, a kitchen, and a private sanitary facility. Through self-help, families can develop the interior of their homes by erecting interior walls and sectioning off separate rooms as needed. To that end, the Department has taken this concept and unveiled the construction of the first "Colonia Cottage" in El Paso, Texas using CHS. This achievement was realized through the efforts of dedicated partners. The University of Texas at El Paso, through the General Services Commission provided a grant of \$1,200 for energy efficiency features in the construction process. Labor costs were kept to a bare minimum by combining the resources of the Rio Grande Tech Prep School to Work Consortium and the Socorro Independent School District (SISD). Students enrolled in construction and electrical vocational courses within SISD provided volunteer labor under the direction of the developer and two instructors. The total cost to build the cottage was \$30,900. The 1,020 square foot home contains three bedrooms and two baths. Thirteen additional cottages are scheduled to be built in El Paso in the summer of 1998. The success of this project has spurred the interest of over 1,000 telephone inquiries in the El Paso area alone. Additional partnerships are being sought to develop more cottages along the entire border region.

Model Subdivision

In March of 1997, the TDHCA Board of Directors approved an initiative known as the "Model Subdivision". A total of seventeen families living in the Jessups Colonia, in Hidalgo County, will be relocated to a subdivision in Monte Alto. Jessups residents do not currently have water, sewer, paved streets, or drainage. The colonia is located in a low-level area that is prone to flooding. The new location is approximately one mile from the Jessups location and contains all the necessary infrastructure. Residents will participate in the Proyecto Azteca Self-Help New Construction Program to build their own homes. In October of 1998, the first nine families began moving into their new homes, while the remaining eight farm worker families, who are on the migrant stream, will complete the construction process in 1999.

Public Participation

As part of S.B. 1509, from the 74th Legislative Session, the Department established a Colonia Resident Advisory Committee (CRAC), made up of two representatives from each county affected by this bill. The OCI established a policy to meet with CRAC members on a quarterly basis or thirty (30) days prior to making an award to a Self-Help Center. The CRAC has been instrumental in voicing the concerns of the targeted populations and has helped both the Department and the Colonia Self-Help Centers develop useful tools and programs to address colonia residents' needs.

Consumer Information Hot-Line

The OCI is managing a toll free 800 hot-line (1-800-462-4251-English/Spanish) that allows colonia residents to voice concerns and/or request information. The OCI has developed a database, which includes program activities within the Department, targeted specifically to border counties. Colonia residents and consumers will then have access to valuable information, which would otherwise take longer to research. Furthermore, it is the OCI's intent to work closely with other federal, state, and local

F. THE COLONIAS

organizations to link data sources through the Internet. In addition, OCI published a "Resource Guide For Border Communities", which summarizes programs and services available from state and federal agencies, as well as non-profit organizations and bi-national programs. This guide will assist in locating resources necessary for organized community development and growth, and keep abreast of changes in state and federal programs that affect the quality of life along the Texas-Mexico border.

- ◆ **For more information contact Homero V. Cabello, Director, Office of Colonia Initiatives or Juan D. Palacios, Manager, Office of Colonia Initiatives at the Texas Department of Housing and Community Affairs at (800) 462-4251.**

G. HOMELESS/EMERGENCY RELIEF PROGRAMS

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

COMMUNITY SERVICES BLOCK GRANT (CSBG)

STRATEGY 3.1.1: Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low income persons throughout the state.

<u>OUTPUT 1:</u>	Number of persons assisted through homeless and poverty related funds.
<u>FY99 TARGET:</u>	341,000

Funding Source: U.S. Department of Health and Human Services

Type of Assistance: Grants

Recipients: Community Action Agencies

Targeted Beneficiaries: Persons at or below federal poverty guidelines

Funding for 1998: \$23,615,765

Funding for 1999: \$23,930,534

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

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

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

♦ For more information contact Eddie Fariss, Community Services Division, Texas Department of Housing and Community Affairs at (512) 475-3897.

COMMUNITY FOOD AND NUTRITION

Funding Source: U.S. Department of Health and Human Services

Type of Assistance: Grants

Recipients: Local governments and nonprofit organizations

Targeted Beneficiaries: Low, very low, and extremely low income persons

Funding for 1998: \$181,307

G. HOMELESS/EMERGENCY RELIEF PROGRAMS

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

Public Participation: Four public hearings are held annually.

Special Initiatives and Partnerships: 1,780,748 pounds of food were donated through Share Our Surplus Service and Hunters for the Hungry in FY1998.

- ◆ **For more information contact Eddie Fariss, Community Services Division, Texas Department of Housing and Community Affairs at (512) 475-3897.**

PERMANENT HOUSING FOR DISABLED HOMELESS PERSONS

Funding Source: HUD

Type of Assistance: Grants

Recipients: Nonprofit organizations

Targeted Beneficiaries: Homeless persons with disabilities

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

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

EMERGENCY SHELTER GRANTS PROGRAM

STRATEGY 3.1.1: Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low income persons throughout the state.

<u>OUTPUT 3:</u>	Number of shelters assisted.
<u>FY99TARGET:</u>	40

Funding Source: HUD

Type of Assistance: Grants

Recipients: Local governments or nonprofit entities

Targeted Beneficiaries: Homeless persons

Funding for 1998: \$5,058,000

Funding for 1999: \$4,721,000

Program Description: The Emergency Shelter Grant Program (ESGP) funds provide grants to eligible entities that provide shelter and related services for homeless persons, as well as intervention services to persons threatened with homelessness. Activities eligible for funding through the ESGP grant include:

- the renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless;

G. HOMELESS/EMERGENCY RELIEF PROGRAMS

- provision of essential services, including (but not limited to)
- assistance in obtaining permanent housing;
- medical and psychological counseling and supervision;
- nutritional counseling;
- substance abuse treatment;
- assistance in obtaining other federal, state and local aid;
- child care, transportation, job placement, and job training.
- general operating and administrative costs (not to exceed ten percent (10%) of the amount of the grant);
- and developing and implementing homeless prevention activities.

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

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

Special Initiatives and Partnerships: TDHCA has established a Memorandum of Understanding agreement with the Texas Department of Human Services to facilitate and promote coordination of services at both the state and local levels.

TDHCA has joined with the Children's Trust Fund of Texas (CTF), an organization whose aim is the prevention of child abuse and neglect. Through a network of community-based organizations, CTF offers a continuum of preventive services for children and families, including respite care for families with children with disabilities.

TDHCA also allocated FY 1998 ESGP funds in the amount of \$100,000 to assist in building or strengthening local homeless provider coalitions in Nueces and Hidalgo counties. In conjunction with the Texas Homeless Network, ESGP funds were used to provide technical assistance in building coalitions to provide comprehensive service to the homeless population in these counties. The coalitions then applied for more than \$4 million dollars to provide services for the homeless population in these counties. The investment resulted in the award of more than \$1.4 million dollars to provide homeless services.

- ♦ For more information contact Eddie Fariss, Community Services Division, Texas Department of Housing and Community Affairs at (512) 475-3897.

EMERGENCY NUTRITION/TEMPORARY EMERGENCY RELIEF PROGRAM

Funding Source: State general revenue and oil overcharge

Type of Assistance: Grants

Recipients: County governments or nonprofit organizations

Targeted Beneficiaries: Low and very low income persons

G. HOMELESS/EMERGENCY RELIEF PROGRAMS

- the renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless;
- provision of essential services, including (but not limited to)
- assistance in obtaining permanent housing;
- medical and psychological counseling and supervision;
- nutritional counseling;
- substance abuse treatment;
- assistance in obtaining other federal, state and local aid;
- child care, transportation, job placement, and job training.
- general operating and administrative costs (not to exceed ten percent (10%) of the amount of the grant);
- and developing and implementing homeless prevention activities.

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

Special Needs Initiatives: ESGP serves only homeless persons, who are defined, by HB 2577, as persons with special needs.

Special Initiatives and Partnerships: TDHCA has established a Memorandum of Understanding agreement with the Texas Department of Human Services to facilitate and promote coordination of services at both the state and local levels.

TDHCA has joined with the Children's Trust Fund of Texas (CTF), an organization whose aim is the prevention of child abuse and neglect. Through a network of community-based organizations, CTF offers a continuum of preventive services for children and families, including respite care for families with children with disabilities.

TDHCA also allocated FY 1998 ESGP funds in the amount of \$100,000 to assist in building or strengthening local homeless provider coalitions in Nueces and Hidalgo counties. In conjunction with the Texas Homeless Network, ESGP funds were used to provide technical assistance in building coalitions to provide comprehensive service to the homeless population in these counties. The coalitions then applied for more than \$4 million dollars to provide services for the homeless population in these counties. The investment resulted in the award of more than \$1.4 million dollars to provide homeless services.

- ◆ **For more information contact Eddie Fariss, Community Services Division, Texas Department of Housing and Community Affairs at (512) 475-3897.**

EMERGENCY NUTRITION/TEMPORARY EMERGENCY RELIEF PROGRAM

Funding Source: State general revenue and oil overcharge

Type of Assistance: Grants

Recipients: County governments or nonprofit organizations

G. HOMELESS/EMERGENCY RELIEF PROGRAMS

Targeted Beneficiaries: Low and very low income persons

Funding for 1998: \$355,248 (general revenue funds only)

Funding for 1999: \$355,248 (general revenue funds only -- Oil overcharge still to be determined)

Program Description: The Emergency Nutrition/Temporary Emergency Relief Program (ENTERP) is a state program that provides emergency and energy related assistance to low income persons. ENTERP aid is provided to county governments or nonprofit organizations serving each Texas county. Funds are used to provide emergency services such as utility assistance, housing, food, clothing, medical services, and transportation.

- ◆ **For more information contact Eddie Fariss, Community Services Division, Texas Department of Housing and Community Affairs at (512) 475-3897.**

H. ENERGY ASSISTANCE PROGRAMS

The programs in the following section provide housing-related assistance by reducing energy expenses and energy consumption through assistance with utility payments and weatherization improvements. Doing so enhances the affordability of housing for families with income at or below the poverty line. Both programs are funded by the federal government.

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

STRATEGY 3.2.1: Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low income persons and for assistance to very low income households for heating and cooling expenses and energy related emergencies.

<u>OUTPUT 1:</u>	Number of households assisted through the Comprehensive Energy Assistance Program.
<u>FY99 TARGET:</u>	38,532

Funding Source: U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP) grant

Type of Assistance: Grants

Recipients: Community Action Agencies, non-profits and local units of government

Targeted Beneficiary: Households with incomes at or below 125% of Federal poverty guidelines \cong <fifty percent (50%) AMFI (Area Median Family Income)

Program funding amount 1998: \$63,123,838 (includes \$43,391,177 from LIHEAP Emergency Contingency funds for 1998 summer heat wave and \$1,000,000 in general revenue funds)

Program funding amount 1999: \$20,159,767

Program Description: The Comprehensive Energy Assistance Program (CEAP) combines case-management, education, and financial assistance to help very low and extremely low-income consumers reduce their utility bills to an affordable level. There are four basic components which can be mixed and matched to suit the customer's needs. 1) The co-payment component assists households towards energy self-sufficiency by helping households set goals for reducing utility bills, giving advice on improving household budgets, and assisting with utility bills for six to twelve months. 2) The heating and cooling systems component repairs and replaces heating and cooling appliances to increase energy efficiency. 3) CEAP provides assistance during an energy crisis caused by weather conditions or an energy supply shortage. 4) The elderly persons with disabilities component protects vulnerable households from fluctuations in energy costs by paying up to four of the highest bills during the year.

Regulatory Parameters: Recipients must meet the federal income guidelines of having an income at or below one hundred and twenty five percent (125%) of the poverty guideline. It is not an entitlement program and priority is given to the elderly, disabled, families with young children, and households with the highest energy cost and the lowest income.

Funding Categories: By statute, ten percent (10%) of total funding is allocated for administration and five percent (5%) is allocated to case management activities. The State has opted to allocate half of its administrative budget towards local administration. The remaining eighty-five percent (85%) is intended for direct client services.

Public Participation: The Department holds an annual public hearing to solicit public comment on the CEAP. Comments on the CEAP are also encouraged and received at

H. ENERGY ASSISTANCE PROGRAMS

eight State Low Income Housing Plan hearings held annually across the State. Additionally, the majority of the entities who provide CEAP services at the local level are Community Action Agencies who must have a fair representation of the community on their board of directors. The local agencies are responsible for outreach and targeting.

Special Needs Initiatives: CEAP has a separate component for the elderly and persons with disabilities to provide financial assistance. In addition, CEAP gives priority in all components to the elderly, to persons with disabilities, and to households with children under the age of six. Further priority must be given to households with the highest energy costs and the lowest incomes. Local providers must undertake special outreach efforts to these special needs populations.

Special Initiatives and Partnerships: CEAP providers are expected to create partnerships with programs within and outside their agencies and with private entities. The program requires that providers refer CEAP clients to the Department's Weatherization Assistance Program. Because the CEAP is designed to help clients achieve energy self-sufficiency, it encourages the consumer to control energy costs for years to come without having to rely on other government programs to pay for energy bills. In FY98 CEAP leveraged \$2,208,715 from private sources for direct client assistance.

- ◆ **For more information contact Peggy Colvin, Energy Assistance Division, Texas Department of Housing and Community Affairs at (512) 475-3864.**

WEATHERIZATION ASSISTANCE PROGRAM

STRATEGY 3.2.1: Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low income persons and for assistance to very low income households for heating and cooling expenses and energy related emergencies.

OUTPUT 2:	Number of dwelling units weatherized by the Department.
FY99 TARGET:	2,598

Funding Source: U.S. Department of Energy's Weatherization Assistance Program for Low-Income Persons grant, U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP) grant and the State's Energy Conservation Office Oil Over Charge funds

Eligible population: Households with incomes at or below 125% of Federal poverty guidelines \cong <fifty percent (50%) AMFI

Recipients: Community Action Agencies, non-profits and local units of government

Program funding amount 1998: \$14,019,598 (includes \$7,657,267 from LIHEAP Emergency Contingency funds for 1998 summer heat wave)

Program funding amount 1999: \$7,288,320

Program Description: In order to help consumers control energy costs, the Weatherization Assistance Program funds the installation of weatherization measures and provides energy conservation education. The maximum allowable expenditure per unit for 1999 is \$2,032.

Regulatory parameters: Recipients must meet the federal income guidelines of having an income at or below 125% of poverty. It is not an entitlement program and priority is

H. ENERGY ASSISTANCE PROGRAMS

given to the elderly, disabled, families with young children, and households with the highest energy cost and the lowest income.

Funding categories: By statute, ten percent (10%) of total funding is allocated for administration. The State has opted to allocate half of its administrative budget towards local administration. The remaining ninety percent (90%) is intended for direct client services.

Public Participation: The Department holds a public hearing each year to solicit public comment on the Weatherization Assistance Program. Comments on the Weatherization Assistance Program are also encouraged and received at eight State Low Income Housing Plan hearings held annually across the State. It is also a policy of the Department to hold a public hearing prior to any major policy changes. Furthermore, the majority of the local providers that distribute Weatherization Assistance Program funds are Community Action Agencies who must have a fair representation of the community on their board of directors. The local agencies are responsible for outreach and targeting.

Special Needs Initiatives: Priority is given to households with persons over sixty years of age, persons with disabilities, and households with children under six years of age. Local providers undertake special outreach efforts to reach these priority populations. Applicants who have special needs receive additional points in the application process.

Special Initiatives and Partnerships: Funds and resources from the HOME program and the Weatherization Assistance Program have been combined in order to provide a more comprehensive service. Furthermore, partnerships with over \$5.3 million in commitments between the Weatherization Assistance Program and Texas Utilities, Central Power & Light, West Texas Utilities, Southwestern Public Power Company, Southwest Public Service Company and Energy provide energy conservation measures to very low and extremely low income utility customers. Similar partnerships are being negotiated with Houston Power & Light, Texas New Mexico Power Company, and El Paso Electric. These partnerships increase the total number of low-income households receiving weatherization services and allow customers to receive more comprehensive energy efficiency measures.

- ◆ **For more information contact Peggy Colvin, Energy Assistance Division, Texas Department of Housing and Community Affairs at (512) 475-3864.**

I. LOCAL GOVERNMENT

LOCAL GOVERNMENT

Funding Source: State of Texas (general revenue)

Type of Assistance: Provide training, information, and technical advice regarding subjects such as elected official orientation, fire service districts, annexation and incorporation, personnel management, planning and zoning, and resource development.

Recipients: Local governments (primarily those with a population under 10,000); local officials.

Funding for 1998: \$264,431

Funding for 1999: \$284,980

Program Description: Local Government Services assists local governments and local officials in providing essential public services and in resolving financial, social, and environmental problems in their communities. Services are provided through workshops, responding to individual requests for information, advice, and technical assistance, and through the development and distribution of publications and information packages of interest to smaller Texas cities, counties, rural fire prevention districts, and other local governments. Workshops and trainings are conducted on such subjects as:

- duties and responsibilities of municipal officials. While targeted to newly elected officials, more experienced officials have found this training very beneficial.
- personnel management,
- fair labor standards,
- immigration,
- Americans with Disabilities Act,
- creation and operation of rural fire prevention districts, including duties and responsibilities of the fire commissioners,
- comprehensive planning,
- subdivision, zoning, and other land use regulations,
- goal setting,
- incorporation of new cities,
- resource identification,
- budgeting and financial management,
- board procedures of local governments and agencies funded by the Department, etc.
- duties and responsibilities of non-profit boards.

Local Government Staff provided training for 2,211 local officials in FY98.

Local Government Services also produces (for city, county, and other local officials) more than 20 publications such as: the *Resource Guide for Local Governments*, last updated in 1996; *The Guide to Texas Laws for County Officials*, last version 1998 (Developed and regularly up-dated in conjunction with the Texas Association of Counties); *Introduction to Texas County Government*; *Introduction to Texas City Government*; *How to Work With Rural Fire Prevention Districts*; *an Operating Manual for Board of Fire Commissioners of Rural Fire Prevention Districts*; *Guide for Council members up-dated in 1998*; *Budget Manual for Small Texas Cities*; *Handbook for Administrators for Small Texas Cities*; *Guide for Board Members of Nonprofit Texas Community Action Agencies*, and other publications of interest to local officials. The *Guide to Texas Laws for County Officials* has become the official handbook for county judges and commissioners, county and district attorneys, county tax assessors and other county officials as they conduct their training for certification for their positions.

I. LOCAL GOVERNMENT

Special Initiatives and Partnerships: Other key efforts in 1998 were joining with the Texas Association of Regional Councils, the Texas Municipal League, and the Texas Chapter of the American Planning Association in holding Planning and Zoning Workshops in most of the 24 planning regions. Efforts continue with the Texas Association of Counties, LBJ School, State Firemen's and Fire Marshall's Association, The Texas Association of Community Action Agencies, The Texas Association of Regional Councils, and the Texas Housing Association for City Official Training in connection with the Texas Municipal League, as well as training in setting up and operation of boards of fire commissioners for rural fire prevention districts, and housing authority directors and commissioners.

- ◆ **For more information contact John Clary, Manager, Local Government, Texas Department of Housing and Community Affairs at 1-800-544-2042 or (512) 475-3844.**

J. MANUFACTURED HOUSING

MANUFACTURED HOUSING DIVISION

STRATEGY 5.1.1: Provide titling and licensing services in a timely and efficient manner.

OUTPUT 1: Number of manufactured housing titles issued.
FY99 TARGET: 94,000

OUTPUT 2: Number of licenses issued.
FY99 TARGET: 3,412

STRATEGY 5.1.2: Conduct installation inspections of manufactured homes in a timely and efficient manner.

OUTPUT 1: Number of routine installation inspections conducted.
FY99 TARGET: 20,000

OUTPUT 2: Number of non-routine inspections conducted.
FY99 TARGET: 1,996

STRATEGY 5.1.3: To process consumer complaints, conduct investigations, and take administrative actions to protect the general public and consumers.

OUTPUT 1: Number of complaints resolved.
FY99 TARGET: 1,800

Funding Source: State general revenue; Federal fees received from HUD through a cooperative agreement; State fees collected from consumers and license holders; and interest from the Home Owners' Recovery Fund (HORF).

Type of Assistance: The Division provides the following services:

- Provides forms, documents, and assistance with filing the proper documents;
- Issues and cancels titles;
- Conducts titling research;
- Provides training and issues licenses to individuals who desire to be a manufactured housing manufacturer, retailer, rebuilder, installer, broker, or salesperson;
- Records and releases tax and mortgage liens;
- Conducts installation inspections;
- Receives, investigates, tracks, and resolves consumer complaints;
- Investigates and takes appropriate action against violators of the Texas Manufactured Housing Standards Act; and
- Performs federal oversight responsibilities under a cooperative agreement with HUD.

Target Population/Recipients/Targeted Beneficiary: Low, very low, and extremely low income households.

Funding for 1998: Operating budget of \$6,948,167

Projected Funding for 1999: Operating budget of \$5,527,020

Program Description:

TDHCA's Manufactured Housing Division administers the Texas Act which ensures that manufactured homes are well-constructed and safe, are installed correctly, that consumers are provided fair and effective remedies, and that measures are taken to provide economic stability for the Texas manufactured housing industry.

Manufactured home titles are issued through the Manufactured Housing Division. The official state titling data base is maintained, operated, and managed by the Division. The Division issues various types of titles, cancels titles, and issues certificates of

J. MANUFACTURED HOUSING

attachment. Additionally, the Division records tax and mortgage liens and releases liens as well as processes title searches monthly and documents a creditor-lender's security interest in manufactured homes.

Manufacturers, retailers, installers, brokers, salvage/rebuilders, and salespersons must be licensed with the Department to legally do business in Texas.

Customer assistance is provided for the general public, industry, and others who desire information on manufactured housing titles, license holders, and other operations of the Department.

The Division has broad oversight responsibilities to ascertain each manufacturer's compliance in handling consumer complaints, searching for and initiating class action cases when there is evidence that a particular problem is or may be wide-spread, and performing post-production monitoring of manufactured homes produced and/or installed in Texas. Consumer complaints received by manufacturers are tracked and investigated by the Manufactured Housing Division. Standards and requirements for the installation of manufactured homes are established by TDHCA (and codified as the Texas Manufactured Housing Code). Division staff and other contracted personnel inspect the installation of manufactured homes in order to protect the health, safety, and welfare of the occupants and the public.

When consumers have problems with their manufactured home, they should provide written notice by certified mail to the retailer and manufacturer. If the consumer is not satisfied with the response from the retailer or manufacturer, the consumer can file a complaint with the Manufactured Housing Division. The Division investigates and takes appropriate action against violators of the Texas Act, Department rules, and HUD regulations/rules governing manufactured housing.

Regulatory Requirements: Effective September 1, 1995, in accordance with House Bill 785 passed during the 74th Texas Legislature, the regulation of manufactured housing was transferred from the Texas Department of Licensing and Regulation (TDLR) to the Texas Department of Housing and Community Affairs (TDHCA).

The National Manufactured Housing Construction and Safety Standards Act of 1974 (the Act) assigns the responsibility of administering the Act to the Department of Housing & Urban Development (HUD). Federal law makes provision for the states to participate in the enforcement of the Act. Over the years, the Texas Legislature has chosen various levels of State involvement. TDHCA administers parts of the Act on behalf of HUD. TDHCA is the State Administrative Agency (SAA) for the State of Texas. Currently, TDHCA administers parts of the Act which involve: monitoring manufacturers' performance in handling consumer complaints; searching for and, when warranted, initiating class action cases; and performing post-production monitoring of manufactured homes produced and/or shipped to Texas.

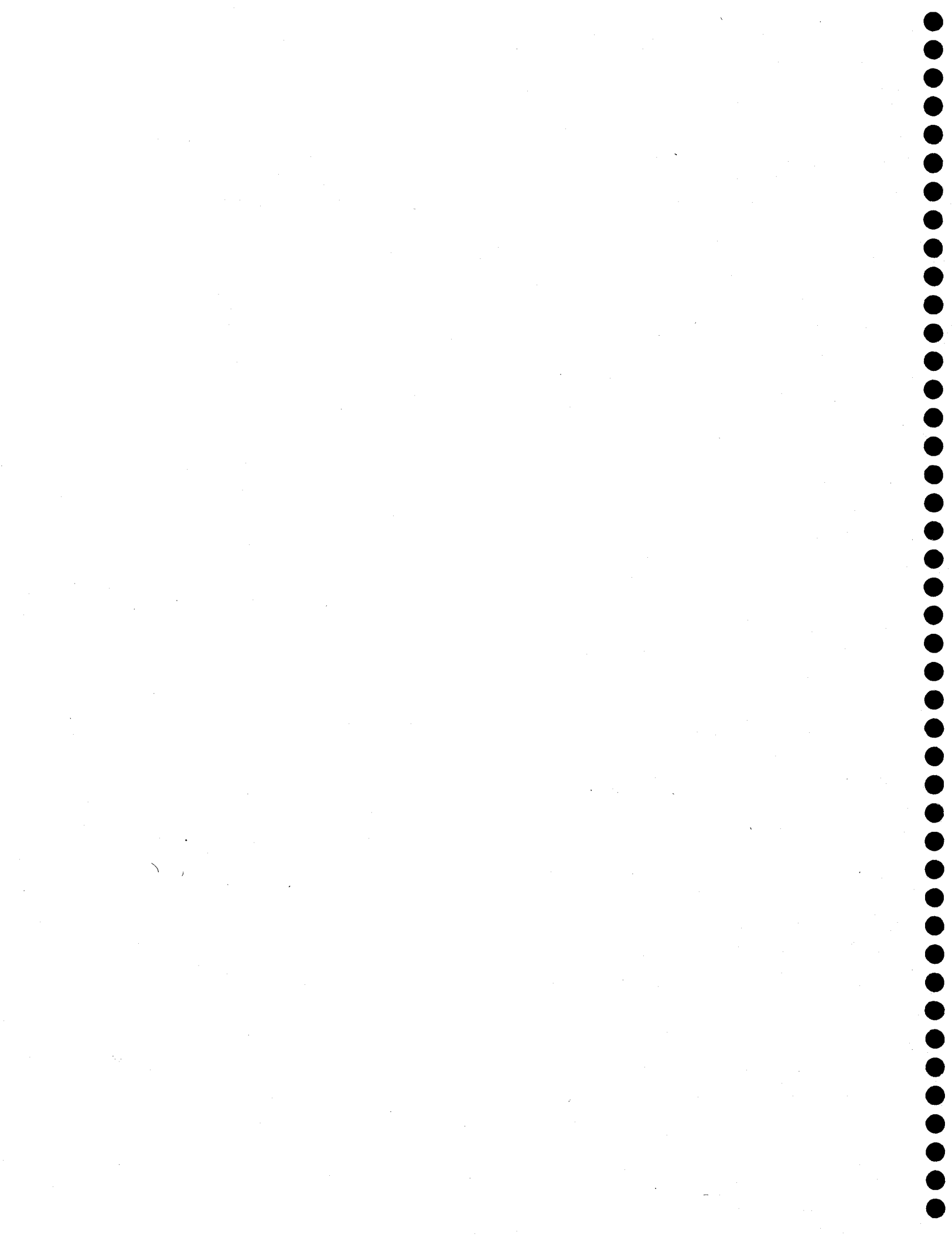
The Texas Manufactured Housing Standards Act, (the Texas Act), assigns additional responsibilities to TDHCA for: issuing and canceling titles; recording and releasing tax and mortgage liens; conducting training and issuing licenses to persons who desire to operate a manufactured housing business; performing installation inspections; issuing state seals; investigating consumer complaints; and investigating and taking appropriate action against violators of the Texas Act.

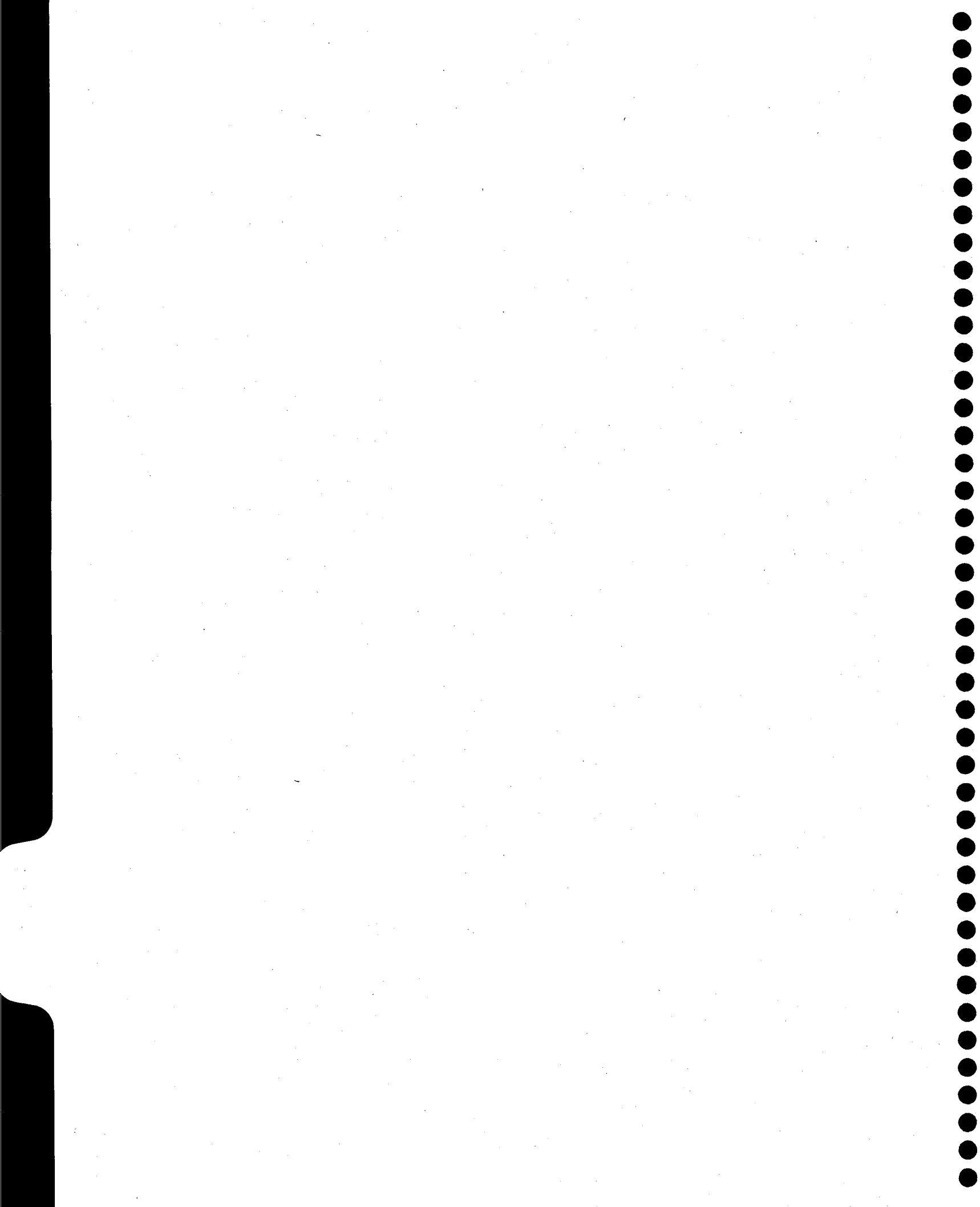
J. MANUFACTURED HOUSING

Public Participation:

The Manufactured Housing Division laws are passed by the Legislature. The Manufactured Housing Division Rules can be passed at anytime. When any rule changes or additions are proposed by TDHCA, the Division holds public hearings and takes public comments and suggestions into consideration before implementing any rule changes or additions. Also, the public may attend Board meetings to voice concerns about manufactured housing issues being considered.

- ◆ **For more information, contact Bobbie Hill, Director of Manufactured Housing, at P.O. Box 12489, Austin, TX 78711-2489 or (512) 475-3983.**





ANNUAL LOW INCOME HOUSING REPORT

COMPREHENSIVE PERFORMANCE STATEMENT

This section reports on agency performance for FY 1998(9/1/97-8/31/98). For the first time, strategies from TDHCA's 1997-2001 Strategic Plan have been incorporated to reflect how well the agency has done to meet the performance measures, as outlined in the Legislative Appropriations Request for the 1998-1999 biennium. FY 98 was one of the highest performing years since the creation of the agency in 1991.

The measures are part of Texas' performance based budget management system. Performance indicators are a component of each state agency's budget structure. These indicators ensure that the funds appropriated by the Legislature are directed to priority populations exhibiting a high degree of need. For example, housing program measures focus on serving low and very low income households which are in need of assistance. Those for community and homeless services, measure assistance to individuals living in poverty. Principally, each measure is specific to program guidelines as well as targeted populations.

As this Plan only focuses on housing activity, performance measures relating non-housing programs are not included. Information on measures for all agency programs, including explanations of variance between annual targets and actual performance is available in the *FY 98 Output and Efficiency Measures Report*. For a copy of this report, contact the Office of Strategic Planning at 512/305-9038.

In addition to reporting on performance measures, assistance is also categorized by area median family income. For purposes of this report, state definitions are used for income categorization. When tracked, service delivery is also reported based on ethnicity and special needs status. Not wanting to overstate assistance in any category, the numbers are conservative, and avoid, whenever possible, duplicative reporting.

Performance for each housing or housing related program is first reported individually by program, and at the end of this section, a comprehensive statement of overall performance is included.

Performance by Income Category

The following analysis of the Department's progress in meeting the need of individuals and families of extremely low, very low, low, and moderate income is compiled from the 1998 housing program activities reported by each program area. The following discrepancies in data reporting requirements should be considered when reviewing the Department's FY 1998 data:

- whereas the Low Income Housing Plan and Annual Report is a State regulated planning requirement, state definitions have been used for income categorization;
- the Department administers programs that operate on a state fiscal year, federal fiscal year, program year, and those that follow the calendar year; the most consistent measurement of time for this report is the fiscal year beginning September 1, 1997 and ending on August 31, 1998; and
- the primary beneficiaries of the CDBG program are households earning less than 80% of median family income, but the 0-60% and 61-80% of AMFI are not distinguished in the reporting of program information.

Prioritization of Assistance to the Neediest Individuals and Families

The distribution of the Department's resources in fiscal year 1998 showed a clear prioritization of assistance to individuals and households with the most need (*See Table One*). The vast majority of households served by the Department were classified as low,

ANNUAL LOW INCOME HOUSING REPORT

very low, and extremely low income. As in prior years, these three income categories account for over ninety percent (90%) of households assisted by the Department in FY 98.

Responding to public comment from prior years' Plans, housing assistance and poverty-related assistance have been delineated. This year the table illustrating assistance by household income (*Table One*) has not included those served by poverty-related programs. Individuals served by these programs are included in a separate table (*Table Two*).

The vast majority of households and individuals served in certain programs, CEAP, WAP, ENTERP, ESG, EHP earn less than thirty percent (30%) area median family income. However, federal tracking of assistance from these programs is based on poverty guidelines, which do not translate easily to an AMFI equivalent. For conservative reporting purposes, assistance in these programs is reported in the 30-60% AMFI category.

The following program performance variables demonstrate the Department's commitment to serving households with the greatest need:

HOME INVESTMENT PARTNERSHIPS PROGRAM

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

<u>OUTPUT 1:</u>	Projected number of low income households benefiting from HOME Investment Program loans and grants.
<u>FY98 TARGET:</u>	1,264
<u>ACTUAL PERFORMANCE</u>	2,488
<u>VARIANCE:</u>	196.8%
 <u>OUTPUT 2:</u>	 Projected number of very low income households benefiting from HOME Investment Program loans and grants.
<u>FY98 TARGET:</u>	842
<u>ACTUAL PERFORMANCE</u>	685
<u>VARIANCE:</u>	81.4%

*Note: Additional points are awarded to applications targeting extremely low income families (0-30% AMFI).

PERFORMANCE BY INCOME CATEGORY: HOME Program performance is based on data retrieved from contracts executed within FY 98. While the HOME Program application does award more points to organizations serving extremely low and very low income individuals and families, the majority of applications submitted in FY 98, were requesting funding to serve low income households. FY 98 performance illustrates that while 10.5% of households served were extremely low income, 21% of HOME funds were awarded to this category. The same trend is evident within assistance to very low income households. While 13.3% of household of all households served were categorized as very low income, 27.3% of program funds were directed to this category. In total 47% of HOME Program funds were directed to extremely low and very low income households. The remaining funds were directed to low income households.

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>HOUSEHOLDS:</u>	335	421	2,417	3,173
<u>DOLLAR VALUE:</u>	\$8,031,213	\$10,395,970	\$19,625,677	\$38,052,860

PERFORMANCE BY ACTIVITY:

	New Construction	Rehabilitation	Rental Assistance	Homebuyer Assistance
<u>HOUSEHOLDS:</u>	268	617	442	1,846
<u>DOLLAR VALUE:</u>	\$6,258, \$	10,395,970	\$19,625,677	\$38,052,860

ANNUAL LOW INCOME HOUSING REPORT

HOUSING TRUST FUND

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

<u>OUTPUT 1:</u>	Projected number of very low and low income households benefiting from Housing Trust Fund loans and grants.
<u>FY98 TARGET:</u>	210
<u>ACTUAL PERFORMANCE</u>	358
<u>VARIANCE:</u>	170.5%

PERFORMANCE BY INCOME CATEGORY: The Housing Trust Fund assisted primarily very low and low income families in FY 98. The majority of applications directed assistance to these two income categories. Only two applications that were awarded funds committed to serving extremely low income households.

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>HOUSEHOLDS:</u>	5	161	197	358
<u>DOLLAR VALUE:</u>	\$25,755	\$786,277	\$771,168	\$1,583,200

PERFORMANCE BY ACTIVITY:

	Down Payment	Multifamily Rehabilitation	Single Family New Construction	Multifamily New Construction
<u>HOUSEHOLDS:</u>	60	131	84	83
<u>DOLLAR VALUE:</u>	\$500,000 \$	\$416,500	\$126,000	\$540,700

SECTION 8 HOUSING ASSISTANCE PAYMENTS

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

<u>OUTPUT 1:</u>	Number of very low income households that received Section 8 certificates and vouchers.
<u>FY98 TARGET:</u>	1,700
<u>ACTUAL PERFORMANCE</u>	2,057
<u>VARIANCE:</u>	121%

PERFORMANCE BY INCOME CATEGORY: Section 8 assistance is directed primarily to very low and extremely low income household. Poverty guidelines were translated into area median family income approximates.

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>HOUSEHOLDS:</u>	1,646	411		2,057
<u>DOLLAR VALUE:</u>	\$5,716,993	\$1,429,248		\$7,146,242

PERFORMANCE BY ACTIVITY:

<u>ANNUAL AVERAGE COST PER HOUSEHOLD:</u>	\$3,474.10
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LOW INCOME HOUSING TAX CREDIT PROGRAM

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

<u>OUTPUT 1:</u>	Number of rental units projected to be set aside for low and very low income households as a result of federal tax credits provided through TDHCA.
<u>FY98 TARGET:</u>	7,539
<u>ACTUAL PERFORMANCE</u>	11,919
<u>VARIANCE:</u>	158%

PERFORMANCE BY INCOME CATEGORY: Two allocations occurred in FY 98. Performance is based on allocations made. Tax credit units serve households earning less than 60% amfi. Information reported by tax credit awardees only includes households assisted at 50% and 60% of amfi. Information has been updated since submission to the Legislative Budget Board.

ANNUAL LOW INCOME HOUSING REPORT

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>HOUSEHOLDS:</u>		11,919		11,919
<u>DOLLAR VALUE:</u>		\$58,540,287		\$58,540,287

PERFORMANCE BY ACTIVITY:

	New Construction	Rehabilitation	Total
<u>HOUSEHOLDS:</u>	10,411	1,508	11,919
<u>DOLLAR VALUE:</u>	\$55,700,445	\$2,839,842	\$58,540,287

ANNUAL AVERAGE
COST PER HOUSEHOLD: \$4,911.00

SINGLE FAMILY MORTGAGE REVENUE BOND PROGRAM

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

<u>OUTPUT 1:</u>	Number of very low and low income households that received loans through the MRB program.
<u>FY98 TARGET:</u>	1,530
<u>ACTUAL PERFORMANCE</u>	1,416
<u>VARIANCE:</u>	93%
<u>OUTPUT 2:</u>	Number of moderate income households that received loans through the MRB program.
<u>FY98 TARGET:</u>	170
<u>ACTUAL PERFORMANCE</u>	295
<u>VARIANCE:</u>	174%

PERFORMANCE BY INCOME CATEGORY: The Single Family MRB provided 1,711 loans to Texans in FY 98. Of this amount 4% were extremely low income, 48% were very low income, 31% were low income and the remaining 17% were moderate income. This information has been updated since its submission to the Legislative Budget Board.

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Moderate Income >80%	Total
<u>HOUSEHOLDS:</u>	65	826	525	295	1,711
<u>DOLLAR VALUE:</u>	\$1,749,637	\$38,096,716	\$32,932,374	\$23,344,337	\$96,123,064

PERFORMANCE BY ACTIVITY:

AVERAGE AMOUNT PER
FIRST-TIME HOMEBUYER LOAN: \$66,073.00

MULTIFAMILY MORTGAGE REVENUE BOND PROGRAM

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

<u>OUTPUT 1:</u>	Number of multifamily rental units acquired, rehabilitated, constructed or preserved through the MRB program.
<u>FY98 TARGET:</u>	1,500
<u>ACTUAL PERFORMANCE</u>	645
<u>VARIANCE:</u>	43%

PERFORMANCE BY INCOME CATEGORY: The Multifamily MRB Program has no predetermined dollars associated with it nor is there a set application or funding cycle; therefore timing and amount of production is difficult to predict

ANNUAL LOW INCOME HOUSING REPORT

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>HOUSEHOLDS:</u>		645		645
<u>DOLLAR VALUE:</u>		\$43,525,000		\$43,525,000

PERFORMANCE BY ACTIVITY:

<u>AVERAGE AMOUNT PER UNIT DEVELOPED:</u>	\$48,239.00
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Note: All funds went for new construction projects.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

STRATEGY 2.2.1: Maintain a competitive application process to distribute HUD federal funds that gives priority to basic human need projects (water, sewer and housing), fund economic development projects that create or retain jobs, and provide ongoing technical assistance, monitoring and contract management to ensure that needs of persons to be served are met.

PERFORMANCE BY INCOME CATEGORY: The majority of CDBG funds go to infrastructure. Information reported here only pertains to the CDBG Housing Fund. In FY 98 a little more than 4% of CDBG funds were dedicated to the Housing Fund. Additionally, while CDBG has an overall strategy, none exists solely to measure the Housing Fund. As previously mentioned in the Plan CDBG grantees primarily fund beneficiaries earning less than 80% amfi, however distinctions between lower income categories are not tracked.

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>HOUSEHOLDS:</u>			125	125
<u>DOLLAR VALUE:</u>			\$2,156,000	\$2,156,000

PERFORMANCE BY ACTIVITY:

<u>AVERAGE AMOUNT PER HOUSEHOLD SERVED:</u>	\$17,387.00
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COMMUNITY AFFAIRS

STRATEGY 3.1.1: Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low income persons throughout the state.

<u>OUTPUT 1:</u>	Number of persons assisted through homeless and poverty related funds.
<u>FY98 TARGET:</u>	341,000
<u>ACTUAL PERFORMANCE</u>	540,559
<u>VARIANCE:</u>	158%

PERFORMANCE BY INCOME CATEGORY: This figure represents assistance through the Community Services Block Grant, the Emergency Shelter Grant, and the Emergency Nutrition and Emergency Temporary Relief Programs. While a significant number of people assisted are extremely low income, this information is not tracked, and for conservative reporting purposes, all assistance is reported in the very low income category.

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>INDIVIDUALS:</u>			540,559	540,559
<u>DOLLAR VALUE:</u>			\$30,000,840	\$24,985,745

PERFORMANCE BY ACTIVITY: Assistance in the three programs varies to the extent that an average cost estimate would not accurately measure performance. CSBG=\$24,985,745, ESG=\$3,463,000, ENTERP=\$1,589,000.

ANNUAL LOW INCOME HOUSING REPORT

EMERGENCY SHELTER GRANT PROGRAM

STRATEGY 3.1.1: Administer homeless and poverty-related funds through a network of community action agencies and other local organizations so that poverty-related services are available to very low income persons throughout the state.

<u>OUTPUT 3:</u>	Number of shelters assisted.
<u>FY98 TARGET:</u>	40
<u>ACTUAL PERFORMANCE</u>	58
<u>VARIANCE:</u>	145%

PERFORMANCE BY ACTIVITY: Performance figures for the ESG Program are included under the Community Affairs section on the previous page. Of the 540,559 individuals served by Community Affairs, 201,572 were assisted through the ESG Program. ESG funded approximately \$3,463,000 in homeless assistance.

COMPREHENSIVE ENERGY ASSISTANCE PROGRAM

STRATEGY 3.2.1: Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low income persons and for assistance to very low income households for heating and cooling expenses and energy related emergencies.

<u>OUTPUT 1:</u>	Number of households assisted through the Comprehensive Energy Assistance Program.
<u>FY98 TARGET:</u>	52,463
<u>ACTUAL PERFORMANCE</u>	125,250
<u>VARIANCE:</u>	238%

PERFORMANCE BY INCOME CATEGORY: CEAP funds are required to serve only individuals at or below 125% of poverty guidelines. This is roughly equivalent 50% of area median family income.

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>HOUSEHOLDS:</u>		125,250		125,250
<u>DOLLAR VALUE:</u>		\$43,391,177		\$43,391,177

PERFORMANCE BY ACTIVITY: Performance exceeded the annual target due to the emergency heatwave in FY98. Additional LIHEAP funds were allocated to TDHCA. Also additional general revenue funds were allocated in FY 98 in response to the heat wave.

WEATHERIZATION ASSISTANCE PROGRAM

STRATEGY 3.2.1: Administer the state energy assistance programs by providing grants to local organizations for energy related improvements to dwellings occupied by very low income persons and for assistance to very low income households for heating and cooling expenses and energy related emergencies.

<u>OUTPUT 2:</u>	Number of dwelling units weatherized by the Department.
<u>FY98 TARGET:</u>	2,996
<u>ACTUAL PERFORMANCE</u>	3,149
<u>VARIANCE:</u>	105%

PERFORMANCE BY INCOME CATEGORY: CEAP funds are required to serve only individuals at or below 125% of poverty guidelines. This is roughly equivalent 50% of area median family income.

	Extremely Low Income 0-30%	Very Low Income 31-60%	Low Income 61-80%	Total
<u>HOUSEHOLDS:</u>		3,149		3,149
<u>DOLLAR VALUE:</u>		\$7,657,267		\$7,657,267

PERFORMANCE BY ACTIVITY:

<u>AVERAGE COST PER HOUSEHOLD WEATHERIZED:</u>	\$2,431.00
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ANNUAL LOW INCOME HOUSING REPORT

Table One: Housing Assistance by Income Category in FY 1998

	Funds Committed in FY 1998	Total Households Served	Extremely Low Income (0-30%)	Very Low Income (31-60%)	Low Income (61-80%)	Moderate Income (>80%)
HOME Program	\$38,052,860	3,173	335	421	2,417	
Housing Trust Fund	\$1,583,200	358	5	156	197	
Section 8	\$7,146,242	2,057	1,646	411		
Low Income Housing Tax Credit Program	\$58,540,287	11,919		11,919		
CDBG Housing Fund	\$2,156,000	125			125	
Single Family Bond Program	\$96,123,064	1,711	65	826	525	295
Multifamily Bond Program	\$43,525,000	645		645		
TOTAL:	\$247,126,653	19,988	\$15,523,599	\$152,773,498	\$55,485,219	\$ 23,344,337.00
	100.00%		6.28%	61.82%	22.45%	9.45%

Table Two: Emergency Shelter & Community Services Provided in FY 1998

	Funds Committed in FY 1998	Total Individuals Served
Emergency Shelter Grants Program	\$3,463,000	201,572
Community Services Block Grant	\$25,985,745	290,818
Comprehensive Energy Assistance Program	\$43,391,177	338,175
Weatherization Assistance Program	\$7,657,267	3,143
TOTAL:	\$80,497,189	833,714
Notes:	Individuals, computed 125,000 households served multiplied by 2.7 - avg. persons/household.	

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Special Needs Assistance - Statistical Analysis

The table below illustrates the efforts of the Department in providing services and housing assistance to special needs populations. A more comprehensive report on these efforts is included in the program statements in Section Five.

Table Three: Assistance by Special Needs Category in FY 1998

	Total Special Needs Population Served	Homeless persons	Persons with Disabilities	Elderly Persons
HOME Program	692	100	292	300
Housing Trust Fund	129		80	71
CDBG Housing Fund	124		88	36
Low Income Housing Tax Credit Program	3,145	34	200	2,911
CEAP & WAP Programs	96,516		50,259	46,257
Community Affairs Programs (ENTERP, ESG, CSBG)	277,789	201,572	30,939	45,278
TOTAL:	378,395	201,706	81,858	94,853

Notes:

- 1: Some elderly units are also accessible for persons with disabilities.
- 2: households, not individuals.
- 3: Units, 2.7 people per household.

Ethnic and Racial Composition of TDHCA Consumers

Table Four describes Department assistance by ethnic and/or racial background. As the table shows, of the programs that track assistance by ethnicity or race, distribution of assistance was relatively even among populations of different ethnic and racial makeup.

Table Four: Housing Assistance by Ethnic/Racial Category in FY 1998

	Total Served	Black	Hispanic	White	Other
CDBG Housing Fund	340	54	30	254	2
Section 8	2,578	810	491	1,261	16
Community Affairs Programs	470,993	127,268	203,119	129,352	11,254
Emergency Shelter Grant Program	71,445	18,747	23,154	28,180	1,364
CEAP & WAP Programs	83,061	24,764	36,091	21,185	1,021
TOTAL:	628,417	171,643	262,885	180,232	13,657
	100%	27.31%	41.83%	28.68%	2.17%

¹ This chart only reports programs that track ethnicity. In most cases a complete ethnicity breakdown/consumer is not reported because: a.) it is a fair housing violation in many circumstances to ask one's ethnicity, b.) certain programs fund the new construction of single and multifamily housing, and if the dwelling is not yet built, the ethnicity of the occupant cannot be determined.

² calculation made using 2.7 persons per household.

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HOME						
County	White	Black	Hispanic	Other	Vacant	TOTAL
Anderson	3	12	0	0	0	15
Angelina	1	0	0	0	0	1
Armstrong	1	0	0	0	0	1
Atascosa	1	1	6	0	0	8
Bailey	0	0	0	0	12	12
Bastrop	1	0	11	0	0	12
Bee	25	17	7	0	10	59
Bell	4	4	28	0	4	40
Bexar	2	0	1	0	0	3
Borden	2	0	0	0	0	2
Bowie	3	10	0	0	0	13
Brazoria	34	34	19	2	13	102
Brazos	1	0	0	0	0	1
Briscoe	3	0	0	0	0	3
Brown	0	1	1	0	0	2
Burleson	2	2	8	0	1	13
Burnet	2	0	59	0	0	61
Cameron	1	0	0	0	0	1
Carson	1	0	0	0	0	1
Cass	0	1	5	0	0	6
Castro	8	4	2	0	0	14
Chambers	0	6	0	0	0	6
Cherokee	3	0	0	0	0	3
Childress	1	0	0	0	0	1
Clay	3	0	0	0	0	3
Coleman	7	6	6	1	0	20
Collin	1	4	3	0	0	8
Colorado	2	0	1	0	0	3
Comal	3	0	0	0	0	3
Crosby	1	0	1	0	0	2
Dallam	20	24	50	0	0	94
Dallas	1	0	4	0	0	5
Deaf Smith	9	12	0	0	1	22
Delta	1	1	0	0	0	2
Denton	0	0	13	0	0	13
Dimmit	4	0	0	0	0	4
Donley	1	1	0	0	0	2
Ellis	4	0	55	1	0	60
El Paso	5	3	0	0	0	8
Fayette	4	0	2	0	0	6

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Fisher	0	0	1	0	0	1
Floyd	4	4	2	0	0	10
Fort Bend	0	0	10	0	12	22
Frio	25	16	10	0	17	68
Galveston	0	0	0	0	1	1
Gillespie	0	0	1	0	0	1
Gonzales	4	2	1	0	0	7
Gregg	0	0	1	0	0	1
Guadalupe	1	0	1	0	0	2
Hale	2	2	0	0	0	4
Hardin	39	21	64	6	0	130
Harris	2	1	0	0	0	3
Harrison	12	0	7	0	1	20
Hays	7	0	1	0	0	8
Henderson	0	0	63	0	1	64
Hidalgo	1	0	0	0	0	1
Hill	5	3	6	0	0	14
Hockley	0	0	0	0	1	1
Hood	0	5	0	0	0	5
Houston	0	0	1	0	0	1
Howard	1	0	2	0	0	3
Hutchinson	1	0	4	0	0	5
Irion	1	0	0	0	0	1
Jack	1	0	0	0	0	1
Jasper	13	3	1	0	0	17
Jefferson	0	0	4	0	0	4
Jim Wells	2	0	5	0	0	7
Karnes	0	3	0	0	0	3
Kaufman	7	0	3	0	0	10
Kimble	4	0	4	0	0	8
Lamb	4	0	1	0	0	5
Lee	4	1	1	0	0	6
Leon	5	1	1	0	0	7
Liberty	0	1	0	0	0	1
Limestone	5	1	5	0	0	11
Lubbock	0	0	1	0	0	1
Lynn	9	2	0	0	0	11
McLennan	4	1	7	0	0	12
Matagorda	1	0	39	0	0	40
Maverick	5	6	16	1	0	28
Midland	0	4	1	0	12	17
Mitchell	5	0	0	0	0	5
Montague	2	0	0	0	0	2

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Montgomery	2	0	0	0	0	2
Moore	3	8	0	0	0	11
Nacogdoches	1	0	1	0	0	2
Nueces	1	0	0	0	0	1
Ochiltree	10	0	0	0	0	10
Orange	1	0	0	0	0	1
Parker	3	0	0	0	0	3
Potter	2	0	0	0	0	2
Randall	1	0	0	0	0	1
Real	0	1	0	0	0	1
Red River	6	0	0	0	0	6
Refugio	8	3	2	0	0	13
Robertson	1	9	0	0	0	10
San Jacinto	0	0	9	0	0	9
San Patricio	3	4	3	0	1	11
Smith	4	3	3	0	0	10
Swisher	21	11	8	0	1	41
Tarrant	1	0	0	0	0	1
Taylor	0	1	0	0	0	1
Terry	1	2	10	0	0	13
Titus	6	8	0	0	0	14
Tom Green	39	38	72	3	23	175
Travis	0	0	13	0	20	33
Uvalde	2	0	6	0	0	8
Val Verde	3	1	5	0	0	9
Victoria	6	3	6	0	0	15
Waller	1	1	1	0	0	3
Washington	0	0	168	0	0	168
Webb	0	0	2	0	0	2
Wharton	0	0	2	0	0	2
Wichita	1	0	0	0	0	1
Wilbarger	26	2	11	0	0	39
Williamson	0	0	1	0	0	1
TOTALS	566	347	1002	14	329	2,258

MRB LOANS

COUNTY	WHITE	BLACK	HISPANIC	OTHER	TOTAL
Angelina	2	0	0	0	2
Bastrop	1	0	1	0	2
Bell	16	7	3	0	26
Bexar	27	9	35	1	72

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Bowie	1	1	0	0	2
Brazoria	3	0	0	0	3
Calhoun	0	0	1	0	1
Cameron	4	0	20	0	24
Collin	0	1	6	0	7
Comal	3	3	9	0	15
Dallam	1	0	0	0	1
Dallas	19	38	46	4	107
Denton	3	1	0	0	4
El Paso	1	1	9	0	11
Ellis	7	0	0	0	7
Fort Bend	6	13	29	3	51
Galveston	1	1	0	0	2
Gray	2	0	0	0	2
Guadalupe	5	0	0	0	5
Hale	2	0	2	0	4
Harris	61	49	116	6	232
Harrison	2	0	0	0	2
Hays	16	1	7	0	24
Hidalgo	6	0	98	2	106
Howard	1	0	0	0	1
Jasper	1	0	0	0	1
Kaufman	2	0	0	0	2
Kerr	1	0	0	0	1
Live Oak	1	0	2	1	4
Lubbock	7	0	5	0	12
Marion	1	0	0	0	1
Maverick	0	0	29	0	29
Midland	1	0	0	0	1
Milam	0	0	1	0	1
Mitchell	0	0	1	0	1
Montgomery	14	0	3	2	19
Moore	1	0	0	0	1
Nacogdoches	1	0	0	0	1
Nueces	2	0	4	0	6
Ochiltree	1	0	0	0	1
Potter	4	0	1	1	6
Randall	6	0	0	0	6
Refugio	0	0	1	0	1
San Patricio	3	0	4	0	7
Smith	0	1	1	0	2
Tarrant	60	17	15	2	94
Taylor	1	0	0	0	1

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Titus	1	0	0	0	1
Travis	42	37	75	4	158
Val Verde	1	0	4	0	5
Waller	1	0	0	0	1
Webb	8	0	252	2	262
Wichita	2	0	0	0	2
Williamson	62	14	21	3	100
Zapata	0	0	2	0	2
TOTAL	414	194	803	31	1,442

CDBG

County	White	Black	Hispanic	Native American/ Eskimo & Aleut	Asian & Pacific Islander	Other	TOTAL
Anderson	18	73	0	0	0	0	91
Angelina	1,552	630	89	5	1	0	2,277
Aransas	26	7	23	97	0	0	153
Archer	1,284	0	56	67	0	1	1,408
Armstrong	1,046	0	37	5	5	1	1,094
Atascosa	318	0	1,470	0	3	0	1,791
Bailey	0	36	48	0	0	0	84
Bastrop	3,856	1,362	2,127	19	9	10	7,383
Bee	243	2	267	0	0	0	512
Bell	2,805	138	806	14	35	4	3,802
Bosque	442	0	102	0	0	0	544
Bowie	3,360	817	36	15	4	0	4,232
Brazoria	5,898	1,922	4,696	6	20	0	12,542
Brewster	164	25	475	0	2	0	666
Brooks	101	0	1,572	2	0	0	1,675
Burleson	846	529	387	2	2	0	1,766
Burnet	5,084	156	857	10	13	5	6,125
Caldwell	1,626	340	2,102	6	7	14	4,095
Calhoun	184	68	194	0	0	0	446
Callahan	1,759	0	205	27	13	0	2,004
Cameron	352	4	4,381	1	0	5	4,743
Carson	1,201	0	73	13	4	0	1,291
Cass	62	335	0	0	0	0	397
Castro	351	20	655	0	0	1	1,027
Cherokee	4,684	1,239	142	0	26	0	6,091
Childress	751	50	135	4	3	1	944
Clay	3,972	15	55	22	7	0	4,071

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Cochran	330	40	153	0	1	0	524
Coke	88	0	10	0	0	0	98
Coleman	65	0	4	0	0	0	69
Collin	126	6	10	1	4	0	147
Collin/Denton	0	0	41	0	0	0	41
Collin/Hunt	525	5	22	0	0	0	552
Collingsworth	815	55	173	1	8	1	1,053
Colorado	66	160	102	0	0	0	328
Comanche	125	0	55	0	0	0	180
Concho	739	15	808	0	5	0	1,567
Cottle	231	0	60	0	0	0	291
Crosby	32	0	55	1	0	0	88
Dallam	348	0	69	1	0	0	418
Deaf Smith	9	0	111	0	1	0	121
Delta	153	3	6	0	0	0	162
Denton	3,519	20	220	32	7	0	3,798
DeWitt	408	49	361	0	0	0	818
Dickens	961	51	525	9	0	0	1,546
Dimmit	782	48	4,882	11	22	0	5,745
Donley	356	0	32	0	2	0	390
Duval	2	14	70	0	0	0	86
Ector	4,750	340	2,371	38	37	15	7,551
Edwards	389	0	944	3	3	0	1,339
El Paso	404	4	1,320	11	1	0	1,740
Ellis	178	74	135	0	0	0	387
Falls	2,877	2,550	686	8	6	0	6,127
Fannin	8,168	1,285	133	54	35	1	9,676
Fayette	205	22	28	2	0	0	257
Floyd	707	42	799	6	0	0	1,554
Foard	137	2	23	2	0	0	164
Freestone	940	189	21	1	0	1	1,152
Frio	1,248	130	5,553	16	2	0	6,949
Galveston	2,742	1,519	341	13	4	0	4,619
Garza	132	38	133	0	0	0	303
Gonzales	3	6	14	0	0	0	23
Gray	17,090	860	1,802	63	181	12	20,008
Grayson	3,420	132	100	25	9	0	3,686
Guadalupe	384	42	268	6	2	2	704
Hale	1,401	121	1,903	7	0	0	3,432
Hardeman	3,374	305	535	1	14	0	4,229
Harrison	261	47	5	0	1	0	314
Hartley	322	0	18	0	1	0	341
Haskell	398	49	290	4	0	0	741

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Hays	99	4	24	0	0	0	127
Henderson	1,233	578	13	0	0	0	1,824
Hidalgo	0	0	443	0	0	0	443
Hill	1,648	111	51	3	0	0	1,813
Hockley	350	9	175	2	0	0	536
Hopkins	431	3	48	0	0	3	485
Houston	322	884	8	0	0	0	1,214
Hudspeth	134	2	288	0	0	0	424
Hunt	2,821	284	49	0	37	0	3,191
Jack	166	4	20	0	0	0	190
Jeff Davis	1,263	5	840	12	4	0	2,124
Jefferson	1,884	765	25	0	0	0	2,674
Jim Wells	150	0	217	0	0	0	367
Johnson	5,517	777	785	7	30	0	7,116
Johnson/Ellis	275	0	43	0	0	32	350
Jones/Fisher	1,664	181	451	2	17	0	2,315
Jones/Haskell	4,026	474	1,422	0	0	0	5,922
Karnes	502	9	257	0	0	0	768
Kaufman	7,274	4,602	946	31	110	0	12,963
Kimble	39	0	67	0	0	0	106
Kleberg	20	0	73	0	0	0	93
Knox	1,968	289	902	1	5	0	3,165
La Salle	2,346	97	5,059	10	11	12	7,535
Lamar/Red River	699	17	0	0	5	0	721
Lamb	1,487	124	936	0	0	0	2,547
Lampasas	702	22	188	4	1	0	917
Leon	679	220	18	0	0	0	917
Leon/Madison	493	170	24	0	2	0	689
Liberty	10,325	3,199	1,356	48	22	22	14,972
Limestone	2,692	984	351	7	16	3	4,053
Lipscomb	418	0	39	7	0	0	464
Lubbock	490	22	152	9	3	0	676
Lynn/Dawson	299	15	783	0	5	0	1,102
Madison	2,657	409	592	0	0	0	3,658
Matagorda	2,795	715	3,751	20	285	9	7,575
Maverick	600	138	1,312	2	22	2	2,076
McCulloch	3,945	147	1,841	7	6	0	5,946
McLennan	1,536	487	96	1	0	0	2,120
McMullen	144	0	94	1	0	0	239
Medina	652	22	2,132	0	0	0	2,806
Milam	194	14	49	0	0	0	257
Mitchell	166	28	190	0	4	0	388
Montague	2,088	2	113	10	1	1	2,215

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Montgomery	6,021	1,719	773	7	26	4	8,550
Morris	7	269	18	0	0	0	294
Nacogdoches	241	1,385	7	0	0	0	1,633
Navarro	2,716	821	115	5	0	0	3,657
Nueces	2,290	239	13,455	0	12	43	16,039
Orange	466	115	43	0	1	0	625
Palo Pinto/Parker	20	1	3	0	0	0	24
Panola	482	415	25	0	0	0	922
Parmer	1,660	49	1,818	14	12	4	3,557
Pecos	3,150	29	4,802	23	0	0	8,004
Polk	28	0	11	0	0	0	39
Presidio	100	0	531	12	0	0	643
Red River	889	93	4	17	0	0	1,003
Reeves	2,206	336	6,417	2	0	0	8,961
Refugio	114	117	389	0	0	0	620
Robertson	642	403	769	0	0	0	1,814
Rockwall/Collin	177	20	25	0	1	0	223
Runnels	5,943	126	2,695	11	21	0	8,796
Rusk	323	25	9	0	0	0	357
Sabine	111	151	3	0	0	0	265
San Augustine	254	33	11	0	0	0	298
San Jacinto	1,227	302	36	6	7	0	1,578
San Patricio	2,635	23	7,809	1	1	6	10,475
San Saba	225	4	182	0	0	2	413
Schleicher	1,138	17	0	2	678	0	1,835
Shackelford	0	0	0	0	0	0	0
Shelby	771	1,447	2	0	0	0	2,220
Smith	573	0	5	0	0	0	578
Starr	13	0	5,543	0	0	0	5,556
Sutton	263	0	564	1	4	0	832
Swisher	726	87	649	9	2	0	1,473
Taylor	633	10	76	10	12	0	741
Titus	457	79	34	0	19	0	589
Tyler	394	0	5	0	0	0	399
Upshur	1,381	257	36	0	0	0	1,674
Uvalde	584	1	998	0	1	0	1,584
Val Verde	12,096	882	31,241	60	245	7	44,531
Van Zandt	3,308	126	128	2	7	0	3,571
Victoria	530	88	265	0	0	0	883
Walker	1,316	721	194	2	0	0	2,233
Waller	278	311	73	0	0	0	662
Ward	526	1	315	0	0	0	842
Webb	285	0	4,883	1	0	0	5,169

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Wharton	45	9	161	0	0	0	215
Wichita	2,501	156	109	25	1	0	2,792
Wilbarger	2,310	122	279	36	0	0	2,747
Willacy	1,005	54	7,884	13	23	0	8,979
Williamson	346	67	137	0	0	0	550
Wilson	1,437	84	2,510	17	15	0	4,063
Wise	1,546	1	57	20	2	0	1,626
Wood	811	362	13	0	0	0	1,186
Wood/Franklin	486	31	7	1	2	0	527
Yoakum	268	5	169	1	1	0	444
Young	3,255	86	379	9	2	0	3,731
Zavala	17	10	701	0	0	0	728
TOTALS	239,614	43,493	169,771	1,122	2,181	224	456,405

ESG

County	White	Black	Hispanic	Other	Total
Bastrop	379	563	269	63	1,274
Bexar	1,002	416	2,714	44	4,176
Brazos	898	835	407	0	2,140
Cameron	59	0	937	0	996
Cherokee	1,719	209	63	105	2,096
Comal	199	37	177	0	413
Crosby	39	61	130	3	233
Dallas	313	447	263	18	1,041
El Paso	296	318	1,480	21	2,115
Galveston	430	518	225	80	1,253
Gray	19	0	3	0	22
Grayson	127	10	16	12	165
Gregg	530	264	109	9	912
Harris	2,990	5,536	1,047	87	9,660
Hays	241	31	214	37	523
Hunt	1,130	584	92	18	1,824
Hutchinson	186	6	46	70	308
Jefferson	196	175	43	11	425
Midland	364	145	477	52	1,038
Montgomery	603	171	93	9	876
Moore	76	0	192	14	282
Nacogdoches	730	396	201	14	1,341
Navarro	146	1,630	313	0	2,089
Nolan	40	11	25	0	76
Nueces	6,915	1,188	10,287	594	18,984
Palo Pinto	613	134	144	10	901

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Potter	3,835	1,160	970	121	6,086
Smith	3,797	4,243	3,127	0	11,167
Tarrant	2,715	1,282	453	114	4,564
Taylor	590	259	331	0	1,180
Tom Green	157	0	218	0	375
Travis	635	419	496	0	1,550
Victoria	181	159	353	0	693
Walker	163	33	12	0	208
Wichita	2,184	975	625	117	3,901
TOTALS	34,497	22,215	26,552	1,623	84,887

The following is a compilation of ethnicity served broken down by Uniform State Service Regions:

Region 1: 37 Counties/ 30 Counties Served

County	White	Black	Hispanic	Other	Total
Armstrong	1,047	0	37	11	1,095
Bailey	0	36	48	12	96
Briscoe	3	0	0	0	3
Carson	1,202	0	73	17	1,292
Castro	359	24	657	1	1,041
Childress	752	50	135	8	945
Cochran	330	40	153	1	524
Collingsworth	815	55	173	10	1,053
Crosby	72	61	186	4	323
Deaf Smith	18	12	111	2	143
Dickens	961	51	525	9	1,546
Donley	357	1	32	2	392
Garza	132	38	133	0	303
Gray	17,111	860	1,805	256	20,032
Hale	1,405	123	1,905	7	3,440
Hartley	322	0	18	1	341
Hockley	350	9	175	3	537
Hutchinson	187	6	50	70	313
Lamb	1,491	124	937	0	2,552
Lipscomb	418	0	39	7	464
Lubbock	497	22	158	12	689
Lynn	308	17	783	5	1,113
Moore	80	8	192	14	294
Ochiltree	11	0	0	0	11
Parmer	1,660	49	1,818	30	3,557
Potter	3,841	1,160	971	122	6,094

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Randall	7	0	0	0	7
Swisher	747	98	657	12	1,514
Terry	1	2	10	0	13
Yoakum	268	5	169	2	444
TOTAL	34,752	2,851	11,950	618	50,171

Region 2: 30 Counties/ 22 Counties Served

County	White	Black	Hispanic	Other	TOTAL
Archer	1,284	0	56	68	1,408
Brown	0	1	1	0	2
Callahan	1,759	0	205	40	2,004
Clay	3,975	15	55	29	4,074
Coleman	72	6	10	1	89
Comanche	125	0	55	0	180
Cottle	231	0	60	0	291
Fisher	0	0	1	0	1
Foard	137	2	23	2	164
Hardeman	3,374	305	535	15	4,229
Haskell	398	49	290	4	741
Jack	167	4	20	0	191
Jones	5,690	655	1,873	19	8,237
Knox	1,968	289	902	6	3,165
Mitchell	171	28	191	4	394
Montague	2,090	2	113	12	2,217
Nolan	40	11	25	0	76
Runnels	5,943	126	2,695	32	8,796
Taylor	1,224	270	407	22	1,923
Wichita	4,688	1,131	734	143	6,696
Wilbarger	2,336	124	290	36	2,786
Young	3,255	86	379	11	3,731
TOTAL	38,927	3104	8920	444	51,395

Region 3: 19 Counties/ 15 Counties Served

County	White	Black	Hispanic	Other	Total
Collin	652	16	82	5	882
Dallas	333	485	313	22	1,153
Denton	3,522	21	233	39	3,815
Ellis	189	74	190	1	454
Fannin	8,168	1,285	133	90	9,676
Grayson	3,547	142	116	46	3,851

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Hood	0	5	0	0	5
Hunt	3,951	868	141	55	5,015
Johnson	5,792	777	828	69	7,466
Kaufman	7,283	4,602	949	141	12,975
Navarro	2,862	2,451	428	5	5,746
Palo Pinto	633	135	147	10	925
Parker	3	0	0	0	3
Tarrant	2,776	1,299	468	116	4,659
Wise	1,546	1	57	22	1,626
TOTAL	41,257	12,161	4,085	621	58,251

Region 4: 23 Counties/ 20 Counties Served

County	White	Black	Hispanic	Other	Total
Anderson	21	85	0	0	106
Bowie	3,364	828	36	19	4,247
Cass	62	336	5	0	403
Cherokee	6,406	1,448	205	131	8,190
Delta	154	4	6	0	164
Gregg	530	264	110	9	913
Harrison	275	47	12	2	336
Henderson	1,233	578	76	1	1,888
Hopkins	431	3	48	3	485
Lamar	699	17	0	5	721
Marion	1	0	0	0	1
Morris	7	269	18	0	294
Panola	482	415	25	0	922
Red River	895	93	4	17	1,009
Rusk	323	25	9	0	357
Smith	4,374	4,247	3,136	0	11,757
Titus	464	87	34	19	604
Upshur	1,381	257	36	0	1,674
Van Zandt	3,308	126	128	9	3,571
Wood	1,297	393	20	3	1,713
TOTAL	25,707	9,522	3,908	218	39,355

Region 5: 15 Counties/ 13 Counties Served

County	White	Black	Hispanic	Other	Total
Angelina	1,555	630	89	6	2,280
Hardin	39	21	64	6	130
Houston	322	884	9	0	1,215
Jasper	14	3	1	0	18

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Jefferson	2,080	940	72	11	3,103
Nacogdoches	973	1,781	209	14	2,977
Orange	467	115	43	1	626
Polk	28	0	11	0	39
Sabine	111	151	3	0	265
San	254	33	11	0	298
San Jacinto	1,227	302	45	13	1,587
Shelby	771	1,447	2	0	2,220
Tyler	394	0	5	0	399
TOTAL	8,235	6,307	564	51	15,157

Region 6: 13 Counties/ 12 Counties Served

County	White	Black	Hispanic	Other	Total
Brazoria	5,935	1,956	4,715	41	12,647
Chambers	0	6	0	0	6
Colorado	68	160	103	0	331
Fort Bend	6	13	39	15	73
Galveston	3,173	2,038	566	98	5,875
Harris	3,053	5,586	1,163	93	9,895
Liberty	10,325	3,200	1,356	92	14,973
Matagorda	2,796	715	3,790	314	7,615
Montgomery	6,640	1,890	869	48	9,447
Walker	1,479	754	206	2	2,441
Waller	280	312	74	0	666
Wharton	45	9	163	0	217
TOTAL	33,800	16,639	13,044	703	64,186

Region 7: 30 Counties/ 24 Counties Served

County	White	Black	Hispanic	Other	Total
Bastrop	4,237	1,925	2,408	101	8,671
Bell	2,809	142	834	57	3,842
Bosque	442	0	102	0	544
Brazos	899	835	407	0	2,141
Burleson	848	531	395	5	1,779
Burnet	5,086	156	916	28	6,186
Caldwell	1,626	340	2,102	27	4,095
Falls	2,877	2,550	686	14	6,127
Fayette	209	22	30	2	263
Freestone	940	189	21	2	1,152
Hays	363	36	246	37	682

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Hill	1,653	114	57	3	1,827
Lampasas	702	22	188	5	917
Lee	4	1	1	0	6
Leon	1,177	391	43	2	1,613
Limestone	2,697	985	356	26	4,064
Madison	2,657	409	592	0	3,658
McLennan	1,540	488	103	1	2,132
Milam	194	14	50	0	258
Robertson	643	412	769	0	1,824
San Saba	225	4	182	2	413
Travis	677	456	584	24	1,741
Washington	0	0	168	0	168
Williamson	408	81	159	3	651
TOTAL	32,913	10,103	11,399	339	54,754

Region 8: 47 Counties/ 41 Counties Served

County	White	Black	Hispanic	Other	Total
Aransas	26	7	23	97	153
Atascosa	319	1	1,476	3	1,799
Bee	268	19	274	10	571
Bexar	1,031	425	2,750	45	4,251
Brooks	101	0	1,572	2	1,675
Calhoun	184	68	195	0	447
Cameron	416	4	5,338	6	5,764
Comal	205	40	186	0	431
DeWitt	408	49	361	0	818
Dimmit	786	48	4,882	33	5,749
Duval	2	14	70	0	86
Edwards	389	0	944	6	1,339
Floyd	711	46	801	6	1,564
Frio	1,273	146	5,563	35	7,017
Gillespie	0	0	1	0	1
Gonzales	7	8	15	0	30
Guadalupe	390	42	269	10	711
Hidalgo	7	0	541	2	550
Jim Wells	152	0	222	0	374
Karnes	502	12	257	0	771
Kerr	1	0	0	0	1
Kleberg	20	0	73	0	93
La Salle	2,346	97	5,059	33	7,535
Live Oak	1	0	2	1	4

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Maverick	605	144	1,357	27	2,133
McMullen	144	0	94	1	239
Medina	652	22	2,132	0	2,806
Nueces	9,208	1,427	23,746	649	35,030
Real	0	1	0	0	1
Refugio	122	120	392	0	634
Rockwall	177	20	25	1	223
San Patricio	2,641	27	7,816	9	10,493
Starr	13	0	5,543	0	5,556
Uvalde	586	1	1,004	1	1,592
Val Verde	12,100	883	31,250	312	44,545
Victoria	717	250	624	0	1591
Webb	293	0	5,137	3	5,433
Willacy	1,005	54	7,884	36	8,979
Wilson	1,437	84	2,510	32	4,063
Zapata	0	0	2	0	2
Zavala	17	10	701	0	728
TOTAL	39,262	4069	121,091	1360	165,782

Region 9: 30 Counties/ 15 Counties Served

County	White	Black	Hispanic	Other	Total
Borden	2	0	0	0	2
Coke	88	0	10	0	98
Concho	739	15	808	5	1,567
Ector	4,750	340	2,371	90	7,551
Howard	2	0	2	0	4
Irion	1	0	0	0	1
Kimble	43	0	71	0	114
McCulloch	3,945	147	1,841	13	5,946
Midland	365	149	478	64	1056
Pecos	3,150	29	4,802	23	8,004
Reeves	2,206	336	6,417	2	8,961
Schleicher	1,138	17	0	680	1,835
Sutton	263	0	564	5	832
Tom Green	196	38	290	26	550
Ward	526	1	315	0	842
TOTAL	17,414	1,072	17,969	908	37,363

Region 10: 6 Counties/ 6 Counties Served

County	White	Black	Hispanic	Other	Total
Brewster	164	25	475	2	666

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Dallam	369	24	119	1	513
El Paso	706	326	2,809	33	3,874
Hudspeth	134	2	288	0	424
Jeff Davis	1,263	5	840	16	2,124
Presidio	100	0	531	12	643
TOTAL	2,736	382	5,062	64	8,244

LOW INCOME HOUSING TAX CREDIT ALLOCATION DISTRIBUTION

Elm Creek Village Apts.	Windmill Cir. at US Hwy. 84 W.	Abilene
Sun Meadow Senior Apartments	Southeast Corner of Carrol Rd. And Cesar Chavez Rd.	Alamo
Papyrus at Greenville	1000 block of Hwy. 5	Allen
Alvarado Seniors Apartments, L.P.	N. Cummings Rd. (across Alvarado Md. School)	Alvarado
Amarillo Greentree Village, Ltd.	5200 N. E. 24th Ave.	Amarillo
Greystone Villas	2617 N. Grand St.	Amarillo
NWTH Meridian, Ltd.	2201 S.W. 6th Ave.	Amarillo
Quil Creek Senior Residences	N.E. corner of Quail Creek Dr. and Plum Creek Dr.	Amarillo
The Gateway at Plum Creek	Plumb Creek Dr. b/a Amarillo Blvd. and Tascosa Rd.	Amarillo
Gadsden, Ltd.	920 Franklin St.	Anthony
Cambridge Terrace Apts.	701 E. Rogers St.	Arlington
Courtyards of Arlington	NW Corner of Collins St. & Second St.	Arlington
Parkland Pointe	931 W. Sublett Rd.	Arlington
Woodcreek Apts.	2100 block of E. Mayfield	Arlington
Austin Senior Residences	N.E. corner of E. Oltorf and Sundridge Dr.	Austin
Creeside Village	1000-1027 Clayton Ln.	Austin
GNU Ltd.	2400 Block (Approx.) of William Cannon Dr.	Austin
Green Canyon Townhomes	2008 E. William Cannon Dr.	Austin
Merrilltown Homes For Seniors	14745 Merrilltown Dr.	Austin
Oltorf Apts.	4416 E. Oltorf	Austin
St. John's Village	Blessing Ave. at Wheatley Ave.	Austin
SunCity Villas	8515 Cahill Dr.	Austin
Sweetwater Hardin	2400 Block (Approx.) of William Cannon Dr.	Austin
Trails at the Park	815 Slaughter Lane West	Austin
Village at Collinwood	Bluff Bend Dr. at Collinwood West Drive (proposed)	Austin
Village of Oak Creek Apts.	11003 F.M. 2304	Austin
Azle Village	201 Las Bresas	Azle
Villas of Hickory Estates	W. side of Hickory Tree Rd. (one block S. of Red Bud Ln.)	Balch Springs
Settlement Estates Senior Housing	S.E. corner of Settlement Dr. & Trail Dr. Cir. & Wagon Wheel	Bastrop
Dezavala Courts, Ltd.	2000 W. Texas	Baytown
Independence Park Apartments	Independence Blvd. @ Alamo St.	Baytown

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Shady Creek Apts.	1220 Knowlton	Baytown
Briar Bend Townhomes	N. Concord at Judy Ln.	Beaumont
Boerne Creekside Apartments	625 River Rd.	Boerne
Heritage Square	S. E. corner of Hwy 121 and Hwy 82	Bonham
Breckenridge Village	102 Shirley Cts.	Breckenridge
Glen Oak Village	N. side of Sandy Point Rd. approx. 1/2 mile N. of Hwy 21	Bryan
Oak Creek Apartments - Phase II	2318 Jaguar Dr.	Bryan
The Legends Retirement Community	On Shady Point Rd. N. of Hwy. 21	Bryan
Gateway at Wilshire	NE Corner of NW Hillery St. & Hwy. 174 (NE Wilshire Blvd)	Burleson
Shenandoah Townhomes, L.P.	Corner of F.M. Hwy. 731 and County Rd. 714	Burleson
Burleson Heights Apartments, Ltd.	300 S. Highway 36	Caldwell
Center Place Apartments II, Ltd.	705 Clifford	Center
Brazoswood Apartments	500 Block of Brazoswood Dr. (east side)	Clute
Heritage at Dartmouth	2500 Block of Dartmouth	College Station
Colorado City Apts., II, Ltd.	2330 Hwy. 208	Colorado City
New Columbus Plaza, Ltd.	1425 Montezuma	Columbus
Western Village Apartments	1900 Block of Longmire Rd. off of HWY 336 W.	Conroe
Cimmarron Village Apts.	7600 Block of Cimmarron Blvd.	Corpus Christi
Don Patricio Apartments	N. W. Corner of Flour Bluff and Don Patricio	Corpus Christi
South Pointe Apts.	600 Ft. E. of Intersection S. Staples St. & Curtis Clark Dr.	Corpus Christi
Crowley Senior Residences	N.W. corner of intersection of E. Harris Dr. and Wallace Dr.	Crowley
Charlton Oaks Apts.	7920 Marvin D. Love Fwy.	Dallas
Eban Village Phase II	3000 Park Row	Dallas
Homes of Persimmon	3100 Persimmons	Dallas
Oakwood Place Apts.	4950 Wadsworth	Dallas
Robin Oaks Apartments	3035 E. Ledbetter Dr.	Dallas
Town Plaza 1 Apartments	2755 E. Ledbetter Dr.	Dallas
Villas at Remond	SE. corner of Remond and Westmoreland	Dallas
Dayton Park Apts. - Phase II	4490 N. Cleveland (Hwy 321 at LeBlanc Ln.)	Dayton
Winfree Garden Homes	W. side of Winfree St. south of Lawrence St.	Dayton
Vista del Sol Apartments, Ltd.	2207 Bedell	Del Rio
Pebble Creek Apts. aka Hunters Ridge	2301 E. McKinney	Denton
Pecan Creek Seniors	200 Block of S. Loop 288	Denton
Villas of Thorntree	2500 blk. of Bolton Boone Rd. (b/w Kirnwood & Daniieldale Rd)	Desoto
Casa Retirement Community, L.P.	Rt. 3, Box 1210 (located approx 1000 ft. behind Jr. College)	Eagle Pass
Delta Estates Apartments	2400 E. Santa Rosa	Edcouch
Belvidere Hunt, Ltd.	600 Belvidere Dr.	El Paso
Lee Seniors, Ltd.	2965 Lee Blvd.	El Paso

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NCDO Housing, Ltd.	5250 Wren Ave.	El Paso
Santa Lucia Housing, Ltd.	596 Giles Rd.	El Paso
Socorro Hunt, Ltd.	9445 Socorro Rd.	El Paso
Eldorado Apts. II, Ltd.	Hwy. 190 E.	Eldorado
Oak Grove Apartments	1009 Gaddy St.	Farmersville
Homes of Parker Commons	1015 South Jennings Ave.	Fort Worth
Marine Creek Ranch Apts.	Angle Ave. & Marine Creek Pkwy	Fort Worth
Villas of Marine Creek	Azle Ave. @ 820	Fort Worth
Bremond Street Apartments, Ltd.	715 N. Bremond St.	Franklin
Sea Mist Village Apartments	3651 Hwy. 35 N.	Fulton
Willowick Apartments	1501 Newland St.	Gainesville
E.S. Levy Building	2221 Market St.	Galveston
Oaks at Winding Way	Winding Way Dr. and Sara DeWitt Dr. (Hwy 90A)	Gonzalez
Timber Oakes	S.W. corner of Osler Dr. and Timber Oaks Lane	Grand Prairie
Villas of Greenville	NE. corner of O'Neal St. & Loop Hwy. 315/Joe Ramsey Blvd.	Greenville
New Hampshire Point Apts.	E. side of New Hampshire St. (1/4 m. S. of Exprwy. 77/83)	Harlingen
Rancho del Cielo, Harlingen	Intersection of Haverford and Aragon (S.E. and S.W. corners)	Harlingen
Sundance Apts.	1030 S. Hwy. 77-Sunshine Strip	Harlingen
Rose Marie Arms, Ltd.	101 Rose Marie Dr.	Hearne
West Lake Apts. II, Ltd.	Addiscks Alley (S.E. Hwy 87) (Located at the edge of town)	Hemphill
Bellfort Pointe	10200 Block of W. Bellfort	Houston
Cornerstone Pointe Apartments	E. side of Walters Rd. 2500 Ft. S. of Walter Rd. & FM1960	Houston
Deerwood Pines Apts.	Stowbridge Dr. 1/2 block N. of Northpark Dr. (W. U.S. 59)	Houston
Dove Park Village	301 W. Little York Rd.	Houston
Emanuel Toby Center	N. E. corner of Hill & Burnett Streets	Houston
Esplanade at Greenspoint	16100 Imperial Valley	Houston
Highland Meadow Village	10900 Block of Highland Meadow Village Dr.	Houston
Inwood Townhomes	N.E. corner of W. Little York Rd. and T.C. Jester Blvd.	Houston
Las Villas de Navigation	5400 Navigation Dr.	Houston
Leisure Life Senior Apts., Ltd.	6333 Chimney Rock	Houston
Plum Creek Townhomes	Loop 610 S. @ Telephone Rd.	Houston
Reed Parque Townhomes	NE Corner of Reed Rd. and S. Fwy. (St. Hwy. 288)	Houston
Sugar Creek Apartments	N.E. corner of Ella Blvd. & Airtex Blvd.	Houston
Swis Village II	9603 Homestead Rd.	Houston
Tidwell Estates	1632 W. Tidwell Rd.	Houston
Tidwell Townhomes	Crofton St. and Hallshire	Houston
Village Plaza Seniors	11000 Block of S. Main	Houston
Villas on Woodforest	451 Maxey Rd.	Houston
Washington Courtyards	2505 Washington Ave.	Houston

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Huntsville Ridgeview Apts., Ltd.	1921 Industrial Blvd.	Huntsville
Pine Forest Apartments	W. of Normal Park Rd.S.of 16th	Huntsville
Ravenwood Village Apts.	2917 Montgomery Rd.	Huntsville
Wellington Square Townhomes	105 S. Sam Houston Ave.	Huntsville
Jewett Apartments, Ltd.	802 Hwy. 79 N.	Jewett
Millstone Apartments	N.E. corner of Westborough and Master Manor Ln.	Katy
Creekside Apartments	2101 St. Hwy. 27	Kerrville
Kerrville Meadows Apartments	2200 Block of Junction Hwy.	Kerrville
Kerrville Oaks Apartments	2400 Block of Junction Hwy.	Kerrville
Kilgore Apts.	N.E. corner of Peterson Rd. & County Rd. 179D	Kilgore
Quail Run Apts.	Bacon Ranch Rd. (b/w Trimmer Ave. & W.S. Young Dr.)	Killeen
Las Palmas Apts.	400 S. Kansas City Road	La Feria
Churchill Place	1200 S. Broadway @ W. L" St."	La Porte
Fairmont Oaks Apts.	N.E. Corner of Fairmont Pkwy and Underwood Blvd.	La Porte
Bahia Palms Apartments	1303 Pino Dr.	Laguna Vista
Lamesa Apartment Homes	200 Block of NE 27th St.	Lamesa
Eastwood Place Apts.	4404 Hwy. 359	Laredo
The Hamilton	815 Salinas Ave.	Laredo
Villa Del Rio	4000 S. Zapata Hwy.	Laredo
Lakeside Village	2649 FM Rd. 518	League City
Ridgecrest Inn Apartments, Ltd.	901 Forest Hollow	Livingston
New Lockhart Apartments, Ltd.	1320 Wilson St.	Lockhart
High Pointe Apts.	W. of S. High St. across from W. Jewell Rd.	Longview
Highland Village Apts.	330 FM 1845	Longview
The Waterford at Bishop's Gate	S. W. corner of Intersection H.G. Mosley & Bill Owens Pkwy.	Longview
High Pointe Plaza, LTD.	3500 N. John Redditt	Lufkin
River View Terrace Apartments	E. of Hillview Dr. (@ the end of Hillview Dr.)	Luling
Sandia Crossing	1000 N. Magnolia (Hwy. 183 N.) near Intersection Palm St.	Luling
Forrest View Apts.	Loop 390 & Norwood St.	Marshall
Villas De Gardenia	Jackson Rd. at Hi Line Rd.	Mcallen
Park Glen Apartments	I-20 W. of Rankin Hwy.	Midland
Huisache Villa Apts.	Huisache St. (Appx. 2 Blks from Bus. I-35)	New Braunfels
New Braunfels Senior Residences	1372 Hanz Dr.	New Braunfels
Garden Gate II Apartments ²	931 FM 1485 West	New Caney
New Normangee Apartments, Ltd.	OSR & 3rd St.	Normangee
Villas on Bear Creek	8009 Davis Boulevard	N. Richland Hills
Amistad Apartments, Limited Partnership	1300 Block of Windhaven St. at W. I-20 Service Rd.	Odessa
Antiqua Terrace Apts.	N.E. corner of Laredo Dr. and Fitch Ave.	Odessa
Simmons Road Apts.	516 Burton	Orange
Crockett Apts., II, Ltd.	Hwy. 163 S.	Ozona

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Arborstone Apts.	Gillespie at Sycamore	Palestine
Savanna Townhomes	16107 White River Blvd.	Pflugerville
Lakeside Apartments	629 Quitman St.	Pittsburg
The Villas of Tuscany	N.W. Corner of Jomar and Medical Ave.	Plano
One Austin Place	8601 Austin Ave.	Port Arthur
Sea Breeze Village Apartments	200 Block of S. Alcoa Dr.	Port Lavaca
Princeton Arms	100 S. Fourth	Princeton
Cottonwood Courts	U.S. Hwy. 77 near Petronila Rd.	Robstown
Brazos Bend	N. side of Avenue I (b/w Cole Ave. and Miles St.)	Rosenberg
Falcon Pointe Apartments	1000 Block of Cole Street	Rosenberg
Runge Housing, Ltd.	Corner of Madison & Giliad St.	Runge
Pine Meadows Apartments	1906 W. 6th St.	Rusk
Timbercreek Village	1908 W. 6th	Rusk
Glendale Apts.	4600 block of E. Houston St.	San Antonio
Kelly Creek Apts.	2506 S. General McMullen	San Antonio
Las Villas De Leon	6600 block of W. Commerce (N)	San Antonio
Pecan Manor Apartments	6840 Pecan Valley Dr.	San Antonio
Robert E. Lee	111 Travis at Main	San Antonio
San Antonio Seniors Apts. ¹	Camino Real Dr. (near the 6000 block of Ingram Rd.)	San Antonio
Stonegate at Danbury	2726, 2727, 2730 Danbury Dr.	San Antonio
Stonegate Northwest	6200 Danny Kaye Dr.	San Antonio
Summercreek Townhomes	4100 block IH-10 E.	San Antonio
Jackson Community Apts., L.P.	1400 Wonderworld Dr.	San Marcos
Leah Place, L.P.	Leah St. @ Juncture of San Marcos Pkwy. (E. side of Leah)	San Marcos
Hunter's Glen Townhomes, L.P.	Sanger West and Exchange Dr.	Sanger
Seagoville Senior Villas	553 Crestview Dr.	Seagoville
Carleton-Sherman, Ltd.	201-323 S. Kerr St.	Sherman
Saddle Brook Retirement Community	At the N.W. corner of Loop 230 and Hill Rd.	Smithville
New Cotton Village, Ltd.	Hwy.60 (1/4 from F.M 2155)	Snook
Tierra Socorro, Ltd.	10560 N. Loop	Socorro
Sonora Sage Apts. II, Ltd.	101 Deerwood Ln.	Sonora
Wilson Park Apartment Community	4000 E. Ave. H (approx.) (directly S. of Wilson Park)	Temple
Windsor Senior Terraces	252 FM 2578	Terrell
Winfield Estates	S.E. corner Leopard Dr. and S. Lake Dr.	Texarkana
Waterford Villas Apts.	7700 Emmett Lowry Expressway	Texas City
Alden Pond in The Woodlands	7901 Bay Branch Dr.	The Woodlands
Dartford Square Townhomes	1130 S. Cherry	Tomball
The Village	517 School Street	Tomball
Indian Creek Villas	2307 Old Noonday Rd.	Tyler
Parkview Gardens Apts.	S.E. corner of Bellwood Rd. and S. Lyons	Tyler
Pine Creek Townhomes, L.P.	Lake Placid Rd. b/w Jacksonville Rd. & Old Noonday	Tyler

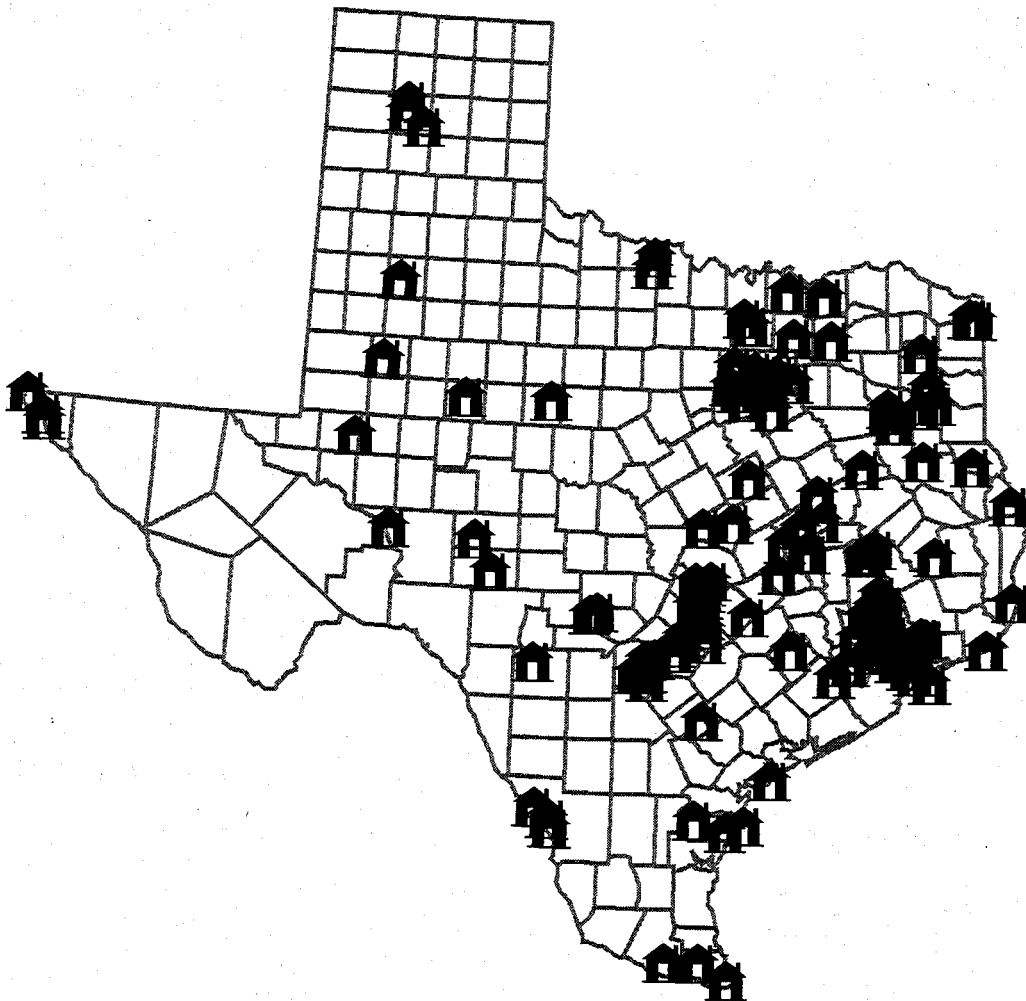
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Senior Cottages of Tyler	1 Blk. N. of Intersection of Walton Rd. and Flint St.	Tyler
Ashley Point Apts.	Kitty Hawk Rd. and Wagon Crossing	Universal City
The Park Apts.	600 Block of Brazos St.	Uvalde
Senior Cottages of Victoria	NE corner of Laurent St. and Odem St.	Victoria
Waco Apts.	N. side of MLK Blvd. I-35 and Herring Dr.	Waco
Autumn Leaves Retirement Village	600 Block of US Hwy 77 S. (W.Side of US 77 S. @ IH-35)	Waxahachie
Countryside Apts.	E. Side of N. Alabama Rd. (S. of Hodges Ln. & N. of SH 6)	Wharton
Pecanwood Housing II, Ltd.	501 West Main	Whitehouse
Pecanwood Housing, Ltd.	500 W. Main	Whitehouse
Pheasant Ridge Townhomes	Midwestern Pkwy. @ Henry S. Grace Fwy.	Wichita Falls
The Holt Senior Residents	600 Eighth St.	Wichita Falls

Total Amount of Credits Awarded: **\$58,540,287** (All credits available to the State were awarded in the 1998 Tax Credit Cycle)

Total amount received from the 1998 national Tax Credit Pool: **\$100,789**

Below is a map illustrating the 1998 Tax Credit Allocation Distribution:



ANNUAL LOW INCOME HOUSING REPORT

The following list of the estimated number of federally assisted housing units in Texas was compiled from the HUD Community 2020 software. The number of units includes actual housing units in addition to Section 8 vouchers. Units/vouchers that are shared by several counties are indicated.

County	Number of Federal Units and/or Section 8 Vouchers	Number of Units Shared with Other Counties	County	Number of Federal Units and/or Section 8 Vouchers	Number of Units Shared with Other Counties
Anderson	483		Chambers		
Andrews	35		Cherokee	324	35
Angelina	404		Childress		
Aransas			Clay		
Archer	16		Cochran		
Armstrong			Coke	72	
Atascosa	251		Coleman	181	
Austin	34		Collin	13,979	13,357
Bailey			Collingsworth	33	
Bandera			Colorado		
Bastrop	341		Comal		599
Baylor	176		Comanche	155	
Bee	254		Concho	36	
Bell	2,481	51	Cooke	415	
Bexar	10,902	1,232	Coryell	100	
Blanco	50		Cottle		
Borden			Crane		
Bosque	72		Crockett	9	
Bowie	2,750		Crosby	43	
Brazoria			Culberson		
Brazos	1,976		Dallam		
Brewster	173		Dallas	15,971	14,430
Briscoe			Dawson	133	20
Brooks	357		Deaf Smith		
Brown	538		Delta	84	
Burleson	40		Denton	18,165	17,435
Burnet	267		De Witt	290	16
Caldwell	236		Dickens	26	
Calhoun	107		Dimmit	273	
Callahan	165		Donley	71	
Cameron	4,883	2,266	Duval	169	

ANNUAL LOW INCOME HOUSING REPORT

County	Number of Federal Units and/or Section 8 Vouchers	Number of Units Shared with Other Counties	County	Number of Federal Units and/or Section 8 Vouchers	Number of Units Shared with Other Counties
Camp	25		Eastland	88	
Carson			Ector	1,024	
Cass	120		Edwards		
Castro			Ellis	1,351	1,121
El Paso	9,672		Henderson	199	
Erath			Hidalgo	6,590	
Falls	165		Hill	255	
Fannin	26		Hockley	58	
Fayette	229		Hood		
Fisher	54	34	Hopkins	10	
Floyd	140		Houston	470	
Foard	30		Howard	364	
Fort Bend	149		Hudspeth		
Franklin	58		Hunt	734	48
Freestone	110		Hutchinson	204	
Frio	212		Irion		
Gaines			Jack		
Galveston	2,654		Jackson	228	
Garza	90		Jasper	144	
Gillespie			Jeff Davis		
Glasscock			Jefferson	3,372	
Goliad	47		Jim Hogg	75	
Gonzales	291		Jim Wells	209	
Gray			Johnson	362	
Grayson	785		Jones	912	830
Gregg	662	125	Karnes	92	
Grimes	101		Kaufman	246	
Guadalupe	1,063	599	Kendall	101	
Hale	373		Kenedy		
Hall			Kent		
Hamilton	88		Kerr		
Hansford			Kimble		
Hardeman	95		King		
Hardin			Kirney	32	
Harris	15,333		Kleberg	672	
Harrison	478		Knox	107	
Hartley			Lamar	604	

ANNUAL LOW INCOME HOUSING REPORT

County	Number of Federal Units and/or Section 8 Vouchers	Number of Units Shared with Other Counties	County	Number of Federal Units and/or Section 8 Vouchers	Number of Units Shared with Other Counties
Haskell	132	45	Lamb		
Hays	515		Lampasas	20	
Hemphill			La Salle	107	
Lavaca	49	16	Ochiltree		
Lee			Oldham		
Leon	72		Orange	1,427	
Liberty	411		Palo Pinto		254
Limestone	183		Panola	367	94
Lipscomb			Parker	726	254
Live Oak	42		Parmer		
Llano	50		Pecos		
Loving			Polk	295	
Lubbock	570		Potter		974
Lynn	70	20	Presidio	19	
McCulloch	270		Rains		
McLennan	2,384		Randall		974
McMullen			Reagan		
Madison	36		Real		
Marion	110		Red River	183	
Martin	123		Reeves		
Mason	50		Refugio		
Matagorda	440		Roberts		
Maverick	780		Robertson	301	
Medina	120		Rockwall	148	48
Menard			Runnels	144	
Midland	474		Rusk	300	154
Milam	375		Sabine	120	
Mills	36		San Augustine	72	
Mitchell			San Jacinto		
Montague	110		San Patricio	571	
Montgomer	52		San Saba	50	
Moore			Schleicher	40	
Morris	120		Scurry		
Motley			Shackelford		
Nacogdoche	568		Shelby	181	
Navarro	489		Sherman		
Newton	64		Smith	881	95
Nolan			Somervell	60	

ANNUAL LOW INCOME HOUSING REPORT

County	Number of Federal Units and/or Section 8 Vouchers	Number of Units Shared with Other Counties	County	Number of Federal Units and/or Section 8 Vouchers	Number of Units Shared with Other Counties
Nueces	3,068		Starr	301	
Stephens	110		Yoakum		
Sterling			Young	190	
Stonewall	34		Zapata	90	
Sutton	23		Zavala	488	
Swisher	54				
Tarrant	7,984	5,247			
Taylor	795	751			
Terrell					
Terry					
Throckmort	32				
Titus	145				
Tom Green	600				
Travis	4,527				
Trinity	18				
Tyler	86				
Upshur	305	125			
Upton					
Uvalde	265				
Val Verde	1,024				
Van Zandt	181				
Victoria	817				
Walker	300				
Waller					
Ward					
Washington	384				
Webb	2,061				
Wharton	150				
Wheeler					
Wichita	1,278				
Wilbarger	224				
Willacy	57				
Williamson	618	51			
Wilson	139				
Winkler	50				
Wise					
Wood	14				

ANNUAL LOW INCOME HOUSING REPORT

REPORTS OF NON-COMPLIANCE

**Non-Compliance List for 1998
Affordable Housing Disposition Program**

Violation Type

- 1) Failed to maintain required number of qualifying units
- 2) Violations of health, safety, and building codes (not suitable for occupancy)
- 3) Owner failed to submit required reports (compliance monthly/ annual report, housing sponsor report)
- 4) Qualifying unit rent exceeds appropriate limit
- 5) Household income increased above recertification limit and an available unit was rented to a market rate tenant
- 6) Owner failed to maintain or provide tenant income certification and documentation
- 7) Owner failed to respond to agency request for monitoring reviews or fees
- 8) Other non-compliance issues
- 9) Never expected to comply/litigation may be pending

Property #	Property Name	Address	City	Date of Violation	Violation Type	Date Corrected
165011742	605 E. Houston	605 East Houston	Marshall	11/09/1995	1,3,7	
998340693	Chimney Hill	421 Holly Street	Atlanta	12/12/1995	1,3,5,6,9	
439181472	Emerald Isle Apts.	9901 Club Creek	Houston	07/01/1997	3,7	
454061713	Ewing Place	706 - 710 N. Ewing Ave.	Dallas	01/03/1998	7	
122828071	Just In Time	Scattered Sites	Ft Worth	07/01/1997	1,3,7,9	
27630082	Kontiki Beach	2292 N. Fulton Beach Road	Rockport	02/09/1995	8	
520950471	The Reef Condos	8502 Seawall Blvd.	Galveston	02/09/1995	8	
580645248	Lafayette Apts.	9450 Woodfair	Houston	04/01/1996	1,3,7,9	
139715218	Sandalwood Apts.	8308 Gulf Freeway	Houston	01/01/1996	1,7,8,9	
266301150	Market Square	5327 Market Street	Arlington	02/05/1998	2,3,7,8	
765782913	Oaks Meadows Apts.	3903 Barrington Drive	San Antonio	08/15/1997	5,7,9	
923715059	Republic Drive	3409, 3411, 3413, 3414 Republic	Forest Hill	10/01/1997	3	
811042535	Spring Rose Apts.	10000 Club Creek	Houston	02/28/1997	7	
354863707	Summertree Apts.	7100 Smilingwood Lane	Houston	12/01/1997	1,4,6	
831496806	Tower East Apts.	1610 59th Street	Lubbock	02/11/1998	3	
175552842	Unity Housing	Scattered Sites	Houston	10/06/1997	3,7,9	
235220909	Village East	105 South 5th Street	Wylie	10/22/1997	7	
540577163	Willow Creek	7575 Office City Drive	Houston	08/12/1998	8	
960490812	Bellfort Southwest IV & V	8201-8301 West Bellfort Avenue	Houston	08/12/1998	8	
251435806	Bellfort Southwest III	6400 West Bellfort	Houston	08/12/1998	8	
990844108	Southwest Village	11726 West Bellfort	Stafford	08/12/1998	8	
990558797	303 Spofford	303 Spofford	San Antonio	07/01/1998	2	
980481318	512 West Magnolia	512 West Magnolia	San Antonio	07/01/1998	2	
863107927	2350 E. Houston	2350 E. Houston	San Antonio	07/01/1998	2	

HOME Non-Compliance for 1998

Violation Type

- 1) No longer participating in program
- 2) Foreclosure/Bankruptcy
- 3) Violation of recordkeeping provision, obligations of restrictive covenants, or representations of application
- 4) Violation of Set-aside requirements
- 5) Qualifying unit rent exceeds appropriate limit
- 6) Violation of health, safety, and building codes (i.e. not suitable for occupancy, failure to supply annual inspection)
- 7) Failed to meet occupancy standards
- 8) Owner failed to submit required reports (i.e. compliance monthly/annual report, owner certification, financials or housing sponsor report)
- 9) Owner failed to respond to agency request for monitoring reviews or fees
- 10) Other non-compliance issues (i.e failure to rent to Section 8 tenants)

Property #	Property Name	Property Address	City	Date of Non-Compliance	Violation Type
532312	Brownfield HOME 2	1215 East Hill	Brownfield	12/03/1998	8
532329	CACST/Duval	Tract #5, N. Buena Vista Lot	San Diego	11/02/1998	7
532331	CACST/Jim Hogg	Lots 1-5 of Blk 129, Section	Hebronville	11/02/1998	7
532306	CACST/Starr	Lots 2-7, 11 & 13 Live Oak	Rio Grande City	11/02/1998	7
532307	CACST/Zapata	Lots 6, 8, and 9 on 20th Street	Zapata	11/02/1998	7
532308	Plainview Duplex	508 W. 7th Street	Plainview	12/01/1998	4
534284	Cedar Ridge	2702 Baghdad Road	Leander	11/14/1998	9
534142	Chandler Place	1301 N. Meadow	Granbury	11/30/1998	8
532322	Claremont Apartments	131 Claremont	San Antonio	11/10/1998	8
536279	Crestview Apartments	107 Crosby Street	Mansfield	10/27/1998	8
535028	Jefferson Square Apartments	P.O. Box 489	New Caney	12/10/1998	8
535004	Jourdanton Elderly Housing	Highway 16 North	Jourdanton	10/19/1998	8
533345	Juan Linn	601 E. Juan Linn	Victoria	11/25/1998	8
532311	Levelland HOME 2	110 13th Street	Levelland	12/03/1998	8
532313	Littlefield HOME 1	1300 Monticello	Littlefield	12/03/1998	8
536272	City of Lockhart	809 Redwood	Lockhart	10/27/1998	8
532304	Longview Commons	1500 E. Marshall	Longview	11/06/1998	8
532305	Meadows	1001 N. Avenue J	Freeport	11/18/1998	3, 4, 6
533027	Mountainview	1600 N. Main	Copperas Cove	11/10/1998	4, 8
532318	Railroad Street Rental	1826-2120 Railroad Street	Nacogdoches	10/13/1998	3, 6
533288	Ranchland Estates	1212 E. Wadley	Midland	12/03/1998	8
532303	Sterling Park Square	400A W. 15 Street	Bryan	11/12/1998	8
532410	Sunrise Villas	1311 E. Broadway Avenue	Sweetwater	11/10/1998	8
532319	Thomas Street	600 Thomas Street	Linden	10/31/1998	4
532321	Warren House	401 Warren Street	San Antonio	12/11/1998	6
533308	Webb Street Revitalization	309-333 Webb Street	Smithville	06/30/1998	8

Housing Trust Fund Non-Compliance for 1998

Violation Type

- 1) No longer participating in program
- 2) Foreclosure/Bankruptcy
- 3) Violation of recordkeeping provision, obligations of restrictive covenants, or representations of application
- 4) Violation of Set-aside requirements
- 5) Qualifying unit rent exceeds appropriate limit
- 6) Violation of health, safety, and building codes (i.e. not suitable for occupancy, failure to supply annual inspection)
- 7) Failed to meet occupancy standards
- 8) Owner failed to submit required reports (i.e. compliance monthly/annual report, owner certification, financials or housing sponsor report)
- 9) Owner failed to respond to agency request for monitoring reviews or fees
- 10) Other non-compliance issues (i.e. failure to rent to section 8 tenants)

Property #	Property Name	Property Address	City	Date of Non-Compliance	Violation Type	Date Corrected
95044	Arlington Square	3925 Arlington Square Drive	Houston		1	
95009	Brentwood Senior Citizens	13033 Landmark	Houston		1	
96005	Castle Ridge Apartments	8021 W. Military Drive	San Antonio	10/28/1998	4	12/03/1998
354003	Mary Olson Apartments	300B E. 9th Street	Taylor	09/25/1998	3, 4	10/14/1998
95011	McReynolds Street Apts.	401 McReynolds Street	Daingerfield	02/25/1998	3	05/11/1998
92002	Model Accessible Community -	Scattered Sites	Ft. Worth	07/08/1998	3	08/06/1998
352021	Presidents Corner	2201 President's Corner Dr.	Arlington	06/04/1998	5	06/04/1998
92076	Raintree Apartments	1617 Canyon Creek Dr.	Temple	03/17/1998	3	03/31/1998
95024	Springfield Apartments	4827 Explorer	San Antonio	10/28/1998	4	12/10/1998
92018/93000013	San Jacinto Gardens	6115 La Salette Drive	Houston	11/09/1998	3, 4	11/18/1998
96000012	Village Creek Apartments	2800 Briery Street	Ft. Worth	07/08/1998	3	08/19/1998
9300009	Homestead Apartments	5800 Medina Base Road.	San Antonio	10/29/1998	4	11/02/1998

**1998 Notices of Non-Compliance
Low Income Housing Tax Credits**

Violation Type

- 1) Surrendered Credits
- 2) Foreclosure
- 3) Violation of the Certification provision (failure to submit, or late submission of Owners Certification of continuing compliance)
- 4) Violation of recordkeeping provision, obligations of restrictive covenants, or representations of application
- 5) Change in ownership
- 6) Failure to pay annual Compliance Fee
- 7) Maintaining less than required % of LI Occupancy
- 8) Gross rent(s) exceed tax credit limits
- 9) Major violations of health, safety, and building codes (not suitable for occupancy)
- 9a) Minor violations of health, safety, and building codes
- 10) Low-income units occupied by nonqualified full-time students
- 11) Violation of LURA Agreement

LIHTC #	Property Name	Property Address	City	8823 Date	Violation Type	Date Corrected
1	Westwood	449 W. San Antonio	Lockhart	08/14/1998	3	04/13/1998
3	Rhomberg II	901 N. Rhomberg	Burnet	08/13/1998	3	04/13/1998
3	Rhomberg II	901 N. Rhomberg	Burnet	11/24/1998	3	09/08/1997
4	Northgate (fka Burnet III)	105 Northgate Circle	Burnet	08/14/1998	3	04/13/1998
5	Alta Vista I	1001 Pecan Valley	Marble Falls	08/21/1998	3	04/13/1998
6	Alta Vista II	1001 Pecan Valley	Marble Falls	08/14/1998	3	04/13/1998
6157	U.T.M.B. Gardens	918 Winnie	Galveston	08/11/1998	3	11/22/1998
6158	Floresville Square Apartments	110-1000 Betty Jean Dr.	Floresville	08/13/1998	3	04/13/1998
6168	Wharton Square	1510 Bonfield Road	Wharton	08/26/1998	3	08/25/1998
6178	1108 Brookwood	1108 Brookwood	Austin	11/24/1998	3	
6179	1148 Brookwood	1148 Brookwood	Austin	11/24/1998	3	
6180	1106 Brookwood	1106 Brookwood	Austin	11/24/1998	3	
6187	1412 Rho Street	1412 Rho Street	Nacogdoches	08/17/1998	3	08/14/1998
6189	S. Campbell Road	501-507 1/2 S. Campbell	El Paso	08/19/1998	1	
6191	Bay of Aransas Garden	811 S. Bronte	Rockport	07/07/1998	9	07/07/1998
6191	Bay of Aransas Garden	811 S. Bronte	Rockport	10/09/1998	3	
6199	Quinlan Plaza	909 West Main	Quinlan	10/09/1998	3	
6202	820 Church Street	820 Church Street	Sulphur Springs	03/30/1998	3	03/18/1998
6255	Jacksonville Square Apartments	1200 Andrews Street	Jacksonville	06/17/1998	3	04/29/1998
6256	Raintree Apts. (fka Los Fresnos Apts.)	801 S. Mesquite	Los Fresnos	08/20/1998	3	08/20/1998
6311	Pebble Creek Apartments	2225 New York Avenue	Arlington	08/11/1998	3	03/23/1998
6314	Center Place Apts., Phase I	3120 Pasadena Blvd.	Pasadena	08/17/1998	3	08/14/1998
6314	Center Place Apts., Phase I	3120 Pasadena Blvd.	Pasadena	11/10/1998	7	
6315	Taft Terrace	425 FM 631	Taft	08/14/1998	3	04/09/1998
6323	587 Jefferson Street	587 Jefferson Street	Eagle Pass	08/21/1998	3	

**1998 Notices of Non-Compliance
Low Income Housing Tax Credits**

LIHTC #	Property Name	Property Address	City	8823 Date	Violation Type	Date Corrected
6324	Twin Oaks	1407 W. Main	Little River	10/09/1998	3	10/11/1998
6324	Twin Oaks	1407 W. Main	Little River	10/30/1998	7	
6328	807 W. 24th Street	807 W. 24th Street	Mission	01/09/1998	4	
6328	807 W. 24th Street	807 W. 24th Street	Mission	06/17/1998	3	04/16/1998
6328	807 W. 24th Street	807 W. 24th Street	Mission	06/20/1998	3	04/17/1998
6331	805 24th Street	805 24th Street	Mission	04/10/1998	4	
6331	805 24th Street	805 24th Street	Mission	04/16/1998	5	
6331	805 24th Street	805 24th Street	Mission	09/16/1998	1	
6332	801 24th Street	801 24th Street	Mission	06/02/1998	3	04/29/1998
6333	803 24th Street	803 24th Street	Mission	03/30/1998	3	03/28/1998
6334	Crosswinds Apartments	200 Methodist Drive	Commerce	08/26/1998	3	08/24/1998
6335	Halla Fifth Property	620 S. Florence	El Paso	12/09/1998	4	
6335	Halla Fifth Property	620 S. Florence	El Paso	12/09/1998	7	
6342	Magnolia Plaza	102 Purvis	Magnolia	09/23/1998	3	
6342	Magnolia Plaza	102 Purvis	Magnolia	10/30/1998	3	
6344	Woodmanor Duplexes (4222 & 4223)	4202 - 4227 Woodmanor	San Antonio	02/12/1998	5	
6352	Hitchcock Housing Ltd.	5809 Delany Road	Hitchcock	04/02/1998	7	
6364	767 "G" Street	767 "G" Street	San Antonio	08/17/1998	3	04/27/1998
6385	307 Carter	307 Carter	Sulphur Springs	09/23/1998	3	
6386	The Woodlands	700 Cottage Road	Carthage	11/24/1998	7	
6390	1301 Carol Way	1301 Carol Way	Killeen	04/02/1998	10	03/24/1998
6395	Pecanwood Apartments III	Meadowlark Street	Whitehouse	06/17/1998	3	04/29/1998
6396	Joaquin Apartments	U.S. Highway 84	Joaquin	06/17/1998	3	04/29/1998
6397	Castle Gardens Apartments	1102 58th Street	Lubbock	09/16/1998	3	09/11/1998
6397	Castle Gardens Apartments	1102 58th Street	Lubbock	09/16/1998	7	
6398	Kings Row Apartments	4141 Barberrry Drive	Houston	09/18/1998	3	08/31/1998
6398	Kings Row Apartments	4141 Barberrry Drive	Houston	09/18/1998	7	
6400	Northchase Apartments	125 Janis Street	Alvarado	08/17/1998	3	04/20/1998
6401	Eastwood Apartments	110 N. 14th Street & Ave. F	Midlothian	08/17/1998	3	04/20/1998
6401	Eastwood Apartments	110 N. 14th Street & Ave. F	Midlothian	08/21/1998	3	04/20/1998
6402	Western Oaks Apartments	507 W. Red Oak Road	Red Oak	08/17/1998	3	04/20/1998
6404	Continental Terrace	2100 Jacocks Lane	Ft. Worth	08/17/1998	3	04/27/1998
6407	2923 E. 13th Street	2923 E. 13th Street	Austin	09/16/1998	3	08/26/1998
6407	2923 E. 13th Street	2923 E. 13th Street	Austin	09/16/1998	5	
6408	2921 E. 13th Street	2921 E. 13th Street	Austin	09/16/1998	3	08/26/1998
6408	2921 E. 13th Street	2921 E. 13th Street	Austin	09/16/1998	5	
6409	3501 Pennsylvania	3501 Pennsylvania A & B	Austin	08/20/1998	3	
6410	2208 E. 12th Street	2208 E. 12th Street	Austin	08/20/1998	3	
6411	1120 Mark Street	1120 Mark Street	Austin	08/20/1998	3	

**1998 Notices of Non-Compliance
Low Income Housing Tax Credits**

LIHTC #	Property Name	Property Address	City	8823 Date	Violation Type	Date Corrected
6412	1900 New York Avenue	1900 New York Avenue	Austin	09/16/1998	3	08/26/1998
6412	1900 New York Avenue	1900 New York Avenue	Austin	09/16/1998	5	
6413	6109 Caddie	6109 Caddie	Austin	09/16/1998	3	08/26/1998
6413	6109 Caddie	6109 Caddie	Austin	09/16/1998	5	
6413	6109 Caddie	6109 Caddie	Austin	11/18/1998	4	
6414	1702 Walnut	1702 Walnut	Austin	09/16/1998	3	08/26/1998
6414	1702 Walnut	1702 Walnut	Austin	09/16/1998	5	
6415	3209 E. 16th Street	3209 E. 16th Street	Austin	09/16/1998	3	08/26/1998
6415	3209 E. 16th Street	3209 E. 16th Street	Austin	09/16/1998	5	
6416	1132-C Saucedo	1132-C Saucedo	Austin	08/20/1998	3	
6416	1132 C-Saucedo	1132 C-Saucedo	Austin	11/18/1998	4	03/21/1998
6417	1809 Singleton	1809 Singleton	Austin	09/16/1998	3	08/26/1998
6417	1809 Singleton	1809 Singleton	Austin	09/16/1998	5	
6418	2601 Sol Wilson	2601 Sol Wilson	Austin	09/16/1998	3	08/26/1998
6418	2601 Sol Wilson	2601 Sol Wilson	Austin	09/16/1998	5	
6419	1178 Poquito	1178 Poquito	Austin	09/16/1998	3	08/26/1998
6419	1178 Poquito	1178 Poquito	Austin	09/16/1998	5	
6420	1180 Poquito	1180 Poquito	Austin	09/16/1998	3	08/26/1998
6420	1180 Poquito	1180 Poquito	Austin	09/16/1998	5	
6421	1908 Pennsylvania	1908 Pennsylvania	Austin	09/16/1998	3	08/26/1998
6421	1908 Pennsylvania	1908 Pennsylvania	Austin	09/16/1998	5	
6424	710 Sissom Road	710 Sissom Road	Killeen	04/02/1998	10	03/24/1998
6426	Holiday Heights	5541 Davis Blvd.	N. Richland Hills	09/16/1998	3	08/28/1998
6429	Hallettwest Apartments	106 Walnut Street #104	Hallettsville	02/05/1998	5	
6429	Hallettwest Apartments	106 Walnut Street #104	Hallettsville	08/13/1998	3	04/13/1998
6444	Victoria Housing, Phase II	Yanez, Lissner & 26th	Donna	04/01/1998	3	03/17/1998
6459	Seagraves Garden	1100 Block 12 Street	Seagraves	02/11/1998	5	
6459	Seagraves Garden	1100 Block 12 Street	Seagraves	08/17/1998	3	04/13/1998
6466	Scott Plaza	9703 Scott	Houston	10/05/1998	3	10/01/1998
6475	Cathage Heights Apartments	801 South Adams	Carthage	06/17/1998	3	05/07/1998
6476	Onion Creek Village	300 Bluff Street	Buda	08/20/1998	3	08/20/1998
6477	Manor Apartments	2306 Gilmer Street	Caddo Mills	09/16/1998	3	
6488	Lane Apartments	3002 Lane	Laredo	06/20/1998	3	03/05/1997
6490	Key Largo Apartments	1720 Gulf Freeway	La Marque	07/13/1998	7	07/17/1998
6490	Key Largo Apartments	1720 Gulf Freeway	La Marque	08/18/1998	7	
6491	Center Place Apts., Phase II	3120 Pasadena Blvd.	Pasadena	08/17/1998	3	08/14/1998
6491	Center Place Apts., Phase II	3120 Pasadena Blvd.	Pasadena	11/10/1998	7	
6497	Holly House (fka Las Casitas)	3601 James Avenue	Fort Worth	01/09/1998	4	
6498	Spring Chase Apartments	2201 E. Berry	Fort Worth	09/23/1998	2	

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LIHTC #	Property Name	Property Address	City	8823 Date	Violation Type	Date Corrected
6498	Spring Chase Apartments	2201 E. Berry	Fort Worth	10/30/1998	1	
6499	Trinidad Apartments	2900 S. Freeway	Fort Worth	09/23/1998	2	
6499	Trinidad Apartments	2900 S. Freeway	Fort Worth	10/30/1998	1	
6504	1401 Astor	1401 Astor	Austin	01/30/1998	8	
6504	1401 Astor	1401 Astor	Austin	05/26/1998	8	05/26/1998
6506	Country Village	1500 Hackberry lane	Mathis	08/13/1998	3	04/13/1998
6508	Windwood Apartments I	100 Windwood Drive	Kingland	08/14/1998	3	04/13/1998
6512	Ranch Country Estates	Single Family Various	Hockley	08/17/1998	3	08/13/1998
6530	Waller County Shady Oaks Apartments	509 Ellen Powell Drive	Prairie View	06/30/1998	3	06/22/1998
6531	3500 Donalee	3500 Donalee	Fort Worth	08/17/1998	3	04/09/1998
6532	3863 Donalee	3863 Donalee	Fort Worth	08/17/1998	3	04/09/1998
6533	3501 Baylor	3501 Baylor	Fort Worth	08/17/1998	3	04/09/1998
6534	3606 Fairfax	3606 Fairfax	Fort Worth	08/17/1998	3	04/09/1998
6536	3412 Bright	3412 Bright	Fort Worth	08/17/1998	3	04/09/1998
6537	Lincoln Heights	2207 Marty Street	Nacogdoches	04/10/1998	3	03/30/1998
6538	Lincoln Heights	2211 Marty Street	Nacogdoches	04/10/1998	3	03/30/1998
6539	Lincoln Heights	2117 Marty Street	Nacogdoches	04/10/1998	3	03/30/1998
6540	Lincoln Heights	2212 Marty Street	Nacogdoches	04/10/1998	3	03/30/1998
6541	Lincoln Heights	2121 Marty Street	Nacogdoches	04/10/1998	3	03/30/1998
6542	Colonial Villa (fka Envoy Gardens)	8655 Pitner Road	Houston	08/20/1998	3	
6544	Townhouse Plaza	400 Cedar Avenue	Levelland	06/08/1998	3	04/24/1998
6546	Heron's Walk (fka Campeche Island)	3506 Cove View Blvd.	Galveston	10/27/1998	3	04/20/1998
6546	Heron's Walk (fka Campeche Island)	3506 Cove View Blvd.	Galveston	10/27/1998	7	
6549	100 Pine Street	100 Pine Street	Madisonville	06/08/1998	3	06/03/1998
6552	414 Roosevelt Avenue	414 Roosevelt Avenue	Terrell	08/20/1998	3	
6553	2105 E. 12th Street	2105 E. 12th Street	Austin	08/20/1998	3	
6554	Autumn Ridge	1422 & 1424 Collier	Austin	10/30/1998	7	
6600	The Kyle Apartments	111 North Main Street	Temple	06/10/1998	3	04/01/1998
6620	Center Place Apts., Phase III	3102 Pasadena Blvd.	Pasadena	08/17/1998	3	08/14/1998
6620	Center Place Apts., Phase III	3120 Pasadena Blvd.	Pasadena	11/10/1998	7	
6625	Fox Run Apartments	2008 Sam Houston Drive	Victoria	01/09/1998	4	10/13/1998
6628	Junction Seniors Apartments	Northwest Main Street	Junction	06/17/1998	3	04/29/1998
6642	Villa Del Rio	2300 Alamo	Zapata	11/18/1998	7	
6648	Country Village	707 Kennedy Avenue	Sabinal	08/13/1998	3	04/13/1998
6649	Pecan Creek Village (fka Pecan Grove)	201 Riverview	Lampasas	08/13/1998	3	04/13/1998
6658	Countryside Village	400 Jack Griffin Avenue	Hereford	04/10/1998	3	03/18/1998
6658	Countryside Village	400 Jack Griffin Avenue	Hereford	06/08/1998	7, 8	04/29/1998
6664	Pine Villas	Route 3, 704 McAllister Road	Quitman	09/18/1998	3	
6667	Mesquite Trails (fka Pine Manor Apts.)	119 S. 5th Street	Jacksboro	02/05/1998	5	

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LIHTC #	Property Name	Property Address	City	8823 Date	Violation Type	Date Corrected
6668	Lone Oaks Apartments	1510 Carolina Street	Graham	04/17/1998	5	
6669	Lakeview Court (fka One Main Place)	204 Main	Little Elm	02/05/1998	5	
6673	Sherwood Arms Apartments	219 Val Verde	Keene	02/05/1998	3	02/28/1997
6674	Pilot Point Apts (fka Pilot Point Terrace)	301 N. Prairie & 300 Grove	Pilot Point	02/05/1998	5	
6676	Louvre Apartments	4010 West Bellfort	Houston	08/17/1998	3	04/23/1998
6676	Louvre Apartments	4010 West Bellfort	Houston	09/18/1998	3	08/28/1998
6676	Louvre Apartments	4010 West Bellfort	Houston	09/18/1998	7	
6680	Eagle Ridge Terrace (fka Eagles Nest)	1500 S. State Street	Decatur	02/05/1998	5	
6681	Willowick Apartments	1501 Newland Street	Gainesville	06/10/1998	3	04/30/1998
6681	Willowick	1501 Newland Street	Gainesville	09/23/1998	5	
6681	Willowick Apartments	1501 Newland Street	Gainesville	10/09/1998	5	
6682	Shady Shores Apts (fka Lakeway Colony)	401 Shady Shore Drive	Lake Dallas	02/05/1998	5	
6682	Shady Shores Apts (fka Lakeway Colony)	401 Shady Shore Drive	Lake Dallas	08/13/1998	3	04/13/1998
6683	Royal Crest Apartments	El Dorado Street	Bowie	04/17/1998	5	
6684	Henderson Terrace (fka Crestwood Place)	1205-A Henderson Street	Bridgeport	02/05/1998	5	
6684	Henderson Terrace (fka Crestwood Place)	1205-A Henderson Street	Bridgeport	07/13/1998	5	
6692	Valley View	500 Boydston	Valley View	08/13/1998	3	04/13/1998
6695	Nocona Terrace Apartments	715 Montague Avenue	Nocona	04/17/1998	5	
6697	Pinewood Terrace Apartments	1908 W. 6th Street	Rusk	06/10/1998	3	04/30/1998
6697	Timbercreek Village (fka Pinewood Terr)	1908 W. 6th Street	Rusk	09/23/1998	5	
6720	Amarillo Gardens Apartments	1223 S. Roberts	Amarillo	08/17/1998	3	04/22/1998
6738	Gateway Village	313 Gateway Street	Azle	06/08/1998	3	04/30/1998
6743	Waterford Apartments	1001 Highway 160 South	Whitewright	04/16/1998	9	
6746	Colonial Terrace	165 S. 4th Street	Princeton	08/17/1998	3	05/08/1998
6748	112 Hubbard Street	112 Hubbard Street	Lufkin	08/17/1998	3	04/23/1998
6754	East Texas Apartments	Francis Street	Garrison	10/06/1998	3	10/06/1998
6771	609 South Oregon Street	609 South Oregon Street	El Paso	06/10/1998	7	
6774	1922 Olive Street	1922 Olive Street	El Paso	06/10/1998	7	
6782	Seven Keys Apartments	2107 Pinecrest Drive	Marshall	09/16/1998	3	08/24/1998
6782	Seven Keys Apartments	2107 Pinecrest Drive	Marshall	09/16/1998	7	
6783	Waskom Arms Apartments	100 School Avenue	Waskom	09/16/1998	3	09/15/1998
6783	Waskom Arms Apartments	100 School Avenue	Waskom	09/16/1998	7	
6786	407 Grace Street	407 Grace Street	Glen Rose	09/23/1998	3	09/18/1998
6787	1620 Webberville Road	1620 Webberville Road	Austin	09/16/1998	3	08/26/1998
6787	1620 Webberville Road	1620 Webberville Road	Austin	09/16/1998	5	
6788	1203 Eleanor	1203 Eleanor	Austin	09/16/1998	3, 5	
6799	Pecan Grove Village	401 N. 3rd Street	Mabank	11/10/1998	7	
6817	Sunset Park	100-126 John Terrace	Fort Worth	08/18/1998	3	03/13/1998
6817	Sunset Park	100-126 John Terrace	Fort Worth	11/30/1998	7	

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6840	Autumn Villas	100 Autumn Villas Drive	Lorena	08/17/1998	3	03/24/1998
6842	519 Elmhurst	519 Elmhurst	San Antonio	08/20/1998	3	
6850	3500 Moberly	3500 Moberly	Fort Worth	06/29/1998	3	04/13/1998
6874	Boston Apartments	3802 Convent	Laredo	06/17/1998	3	04/13/1998
6884	Fairview South Apartments	160 Gibson Road	Athens	08/18/1998	3	04/08/1998
6887	Highland Cove	909 Reinli Street	Austin	08/17/1998	3	04/01/1998
6894	Benjamin Gardens	500 West 6th Street	Irving	11/18/1998	7	
6905	1402 Winnie Apartments	613 & 615 14th Street	Galveston	03/20/1998	3	03/18/1998
6905	1402 Winnie Apartments	613 & 615 14th Street	Galveston	08/18/1998	3	08/17/1998
6911	KJJ Properties (fka Lorena Apartments)	525 Prospect Street	El Paso	04/10/1998	7	
6917	Briargate	15915 Rosebriar	Missouri City	01/09/1998	4	
6917	Briargate	15915 Rosebriar	Missouri City	08/20/1998	3	
70004	Northridge Village Apartments	7913 Harwood	Richland Hills	04/17/1998	5	
70008	Tompson Seniors Apartments	1 Marcus Street	Timpson	06/17/1998	3	04/29/1998
70009	Hughes Springs Seniors	School Street	Hughes Springs	06/17/1998	3	04/29/1998
70010	Colorado City Seniors	East 10th Street	Colorado City	06/17/1998	3	04/29/1998
70011	Fredricksburg Seniors	591 E. Highway Street	Fredricksburg	06/17/1998	3	04/29/1998
70012	Sonora Seniors Apartments	1901 Tayloe	Sonora	06/17/1998	3	04/29/1998
70013	Ozona Seniors	Loop 466	Ozona	06/17/1998	3	04/29/1998
70014	Brackettville Seniors Apartments	612 Military Highway	Brackettville	06/26/1998	3	04/29/1998
70017	Whispering Run	600 Bellaire Drive	Hurst	03/10/1998	7	
70018	Wellesley Park Apartments	365 E. Pecan	Hurst	03/13/1998	7	
70020	Park Lane Apartments	5555 W. Gulf Bank Road	Houston	04/17/1998	7	
70021	Fitzhugh Place	1428-1518 N. Fitzhugh	Dallas	09/23/1998	3	
70022	Parklane II Apartments (fka Amberton)	5714 W. Gulf Bank Road	Houston	04/17/1998	7, 9	
70046	2512 Thorne	2512 Thorne	Amarillo	08/17/1998	3	04/30/1998
70049	Red River Apartments	2702 W. Highway 82	Clarksville	06/02/1998	3	04/06/1998
70050	Detroit Apartments	522 First Northeast Route 2	Detroit	06/02/1998	3	04/06/1998
70054	2904 Walnut Street	2904 Walnut Street	Amarillo	08/17/1998	3	04/30/1998
70064	Candle Chase	6288 S. Hulen	Fort Worth	11/18/1998	7	
70068	Windsong	5308 E. Rosedale	Fort Worth	08/11/1998	3, 9	
70070	Finley Terrace (fka Brighton Way West)	2504 Finley Road	Irving	08/17/1998	3	05/05/1998
70070	Finley Terrace (fka Brighton Way West)	2504 Finley Road	Irving	10/27/1998	7	
70071	Autumn Creek	10765 E. Northwest Highway	Dallas	06/08/1998	5	
70071	Autumn Creek	10765 E. Northwest Highway	Dallas	10/27/1998	7	
70072	Southpark Apartments	2415 E. Park Row	Arlington	08/20/1998	3	
70073	Cross Creek Apartments	6033 E. Northwest Highway	Dallas	04/02/1998	7	
70073	Cross Creek Apartments	6033 E. Northwest Highway	Dallas	11/24/1998	7	
70074	Chapel Creek	3410 Hidalgo Drive	Dallas	03/10/1998	7	

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70077	Park Springs Apartments	2002 W. Irving Blvd.	Irving	04/03/1998	7	
70079	Emerald Run (fka Cooper Creek)	7500 Maplewood Road	N. Richland Hills	11/10/1998	7	
70079	Emerald Run (fka Cooper Creek)	7500 Maplewood Road	N. Richland Hills	11/18/1998	7	
70081	Ford Road Apartments	1825 Ford Road	Porter	08/11/1998	3	03/23/1998
70082	Hitchcock Manor	5825 Delany Road	Hitchcock	04/02/1998	7	
70085	Silver Trail Apartments	403 Mesquite	Menard	08/13/1998	3	04/13/1998
70091	Brush Country Cottages (fka Dilley Ret.)	500 Cross Creek	Dilley	08/13/1998	3	04/13/1998
70094	Tomball Square Apartments	611 James Street	Tomball	06/30/1998	3	06/22/1998
70096	Katy Manor	5360 E. 5th Street	Katy	06/30/1998	3	06/22/1998
70097	Oaks of West Columbia	225 South 13th Street	W. Columbia	06/30/1998	3	06/22/1998
70109	The Timbers Apartments	1516 East Irving Blvd.	Irving	05/07/1998	4, 7, 9	04/09/1998
70109	The Timbers Apartments	1516 East Irving Blvd.	Irving	06/08/1998	5	
70109	The Timbers Apartments	1516 East Irving Blvd.	Irving	11/10/1998	7	
70111	Annex Apartments (fka Driftwood)	4710 SW 57th Street	Amarillo	01/09/1998	5	
70133	Spring Hill II (fka Midpark Crossing)	13750 Maham Road	Dallas	11/24/1998	1	
70135	Cloverleaf	1900 Cloverleaf Lane	Irving	07/27/1998	3	03/10/1997
70139	Arroya Estates	439 Irene Street	San Benito	09/23/1998	3	
70154	1348 North 45th Street	1348 North 45th Street	Corsicana	06/02/1998	5	
70154	1348 North 45th Street	1348 North 45th Street	Corsicana	06/02/1998	3	04/13/1998
91005	Willis Point Manor Apartments	600 Tennessee Circle	Wills Point	05/08/1998	7	
91009	Milam Senior Estates	1100 N. Crockett	Cameron	10/15/1998	3	
91010	West Columbia Manor	1000 North 13th Street	W. Columbia	07/01/1998	3	06/22/1998
91013	Heritage Square	7726 Highway North	Wallis	08/13/1998	3	04/13/1998
91017	Royal Palm	5520 Gaston Avenue	Dallas	08/11/1998	3	03/05/1998
91017	Royal Palm	5520 Gaston Avenue	Dallas	08/11/1998	3	04/03/1998
91023	Parkwoods (fka Briargate)	3035 W. Pentagon Pkwy.	Dallas	11/18/1998	7	
91023	Parkwoods (fka Briargate)	3035 W. Pentagon Pkwy.	Dallas	11/30/1998	7	
91033	Homestead Apartments	5800 Medina Base Road	San Antonio	04/06/1998	3	03/14/1997
91049	Quail Run	1929 Shawnee Trail	Dalhart	08/11/1998	3	04/29/1998
91051	Leatherwood Terrace (fka Yoakum Villag)	105 Ellen May Road	Yoakum	02/05/1998	5	
91051	Leatherwood Terrace (fka Yoakum Villag)	105 Ellen May Road	Yoakum	08/13/1998	3	04/13/1998
91052	Tamaric Apartments	1507 Cedar Park Drive	Cedar Park	08/13/1998	3	04/13/1998
91053	Cedar Ridge Apartments	7905 Marvin D. Love Frwy.	Dallas	08/17/1998	3	04/21/1998
91058	Zachary Place	3327 Willow Creek	Irving	08/21/1998	3	
91059	Bora Bora Apartments	5909-5917 Gaston	Dallas	08/17/1998	3	08/13/1998
91067	Clarkville Seniors	1805 College Avenue	Clarksville	06/02/1998	3	04/06/1998
91068	DeKalb Seniors	400 Oak Hill Place	Dekalb	06/02/1998	3	04/06/1998
91077	Jasper Manor	310 W. Children	Jasper	07/01/1998	3	06/22/1998
91080	Peppertree - Part A	2840 Las Vegas Trail	Fort Worth	08/11/1998	3	03/05/1998

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91080	Peppertree - Part A	2840 Las Vegas Trail	Fort Worth	08/11/1998	3	03/13/1998
91082	Peppertree - Part B	2840 Las Vegas Trail	Fort Worth	08/11/1998	3	03/05/1998
91082	Peppertree - Part B	2840 Las Vegas Trail	Fort Worth	08/11/1998	3	03/15/1998
91108	Scattered Coop Infill Housing	1600 9th & 1627 11th Street	Austin	08/17/1998	3	04/20/1998
91109	Alto Sol Apartments	4515-4525 Sunrise	El Paso	06/02/1998	3	03/09/1998
91110	Windridge Apartments	700 Gordon	Sinton	08/13/1998	3	04/13/1998
91114	Meadows	916 Highway, 155 north	Gilmer	08/13/1998	3	04/13/1998
91115	Spring Gardens Apartments	7803 Ferguson Road	Dallas	08/20/1998	3	
91117	Candlewood Village (fka Frankston)	101 Candlewood Drive	Frankston	08/17/1998	3	04/13/1998
91121	Cliff Park Village	220 East Overton Road	Dallas	08/11/1998	3	04/27/1998
91128	Lakeridge Apartments	2510 Community Drive	Dallas	08/17/1998	3	04/27/1998
91129	North Creek Condominiums	3987 Pinyon Tree Lane	Dallas	10/05/1998	3	
91129	North Creek Condominiums	3987 Pinyon Tree Lane	Dallas	11/24/1998	3	
91130	Third & Florence	609 E. 3rd & 417 S. Florence	El Paso	06/29/1998	3	04/09/1998
91130	Third & Florence	609 E. 3rd & 417 S. Florence	El Paso	11/14/1998	8	06/24/1998
91132	Bayou Village Place (fka Huntington Apt.)	6310 Dumfries Drive	Houston	04/17/1998	7	
91133	Woodside Terrace	14018 Brookgreen Drive	Dallas	08/21/1998	7	
91140	Navasota Manor Apartments	1015 Church Street	Navasota	07/01/1998	3	06/22/1998
91155	Casa del Valle (fka Rio Hondo Retirement)	210 Morning Glory Drive	Rio Hondo	08/17/1998	3	04/13/1998
91159	La Posada Apts. (fka Elsa Retirement)	901 Lamar Avenue	Elsa	08/17/1998	3	04/13/1998
91175	Chapparel Heights	901 West 24th Street	Mission	10/09/1998	3	
91186	Appletree Apartments	1017 East 24th Street	Lubbock	08/19/1998	7	
91204	North Oregon Apartments (fka Linden)	504 N. Oregon Street	El Paso	03/13/1998	7	
91204	North Oregon Apartments (fka Linden)	504 N. Oregon Street	El Paso	03/13/1998	7	
91205	1900 Olive	1900 Olive	El Paso	06/17/1998	7	
92002	Green Meadows Apartments	3501 25th Avenue North	Texas City	10/30/1998	7	
92002	Green Meadows Apartments	3501 25th Avenue North	Texas City	12/09/1998	3	05/27/1997
92002	Green Meadows Apartments	3501 25th Avenue North	Texas City	12/09/1998	7	
92006	Redbird Trails	3636 Redbird Lane, West	Dallas	12/09/1998	7	
92015	Melissa House	2513 McKinney Street	Melissa	09/16/1998	3	08/31/1998
92017	Willow Bend	101 Hampton Court Dr, Bldg. 1	Kaufman	11/24/1998	3	
92019	The Arbors	1600 N. Joe Ramsey Blvd.	Greenville	10/27/1998	7	
92023	Gentry House Apartments	9001 Kempwood	Houston	03/20/1998	7	
92025	Terra Alta (fka Rosewood)	2229 Highland Drive	Dallas	08/18/1998	7, 9	
92031	1025 Sutton	1025 Sutton Drive	San Antonio	07/28/1998	3	10/23/1997
92035	Villa Madrid/Cumberland Apartments	800 Gentlemen Road	San Antonio	03/10/1998	3	
92035	Villa Madrid/Cumberland Apartments	800 Gentlemen Road	San Antonio	06/08/1998	5	
92045	Grandbury Meadows Apartments	1201 N. Meadow Drive	Grandbury	06/29/1998	3	05/07/1998
92049	Windcrest on Westview	9595 Westview	Houston	08/19/1998	3	05/05/1998

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92063	Stepping Stone Apartments	2501 Davis	Taylor	08/17/1998	3	04/13/1998
92064	La Sombra Apartments	519 North Main	Donna	08/13/1998	3	04/13/1998
92070	Woodstone Project	2122 Woodstone/Scattered	Edinburg	08/11/1998	3	03/10/1998
92073	Chapparel Heights #2	903 W. 24th Street	Mission	10/09/1998	3	
92090	Sweeny Manor Senior Citizens	902 Texas Avenue	Sweeny	08/20/1998	3	08/20/1998
92109	Trinity Manor Apartments	900 Pegoda Rd./Highway 356	Trinity	06/08/1998	3	06/13/1998
92122	Hempstead Gardens	700 Factory Outlet Drive	Hempstead	08/17/1998	3	07/14/1998
92123	Somerville Plaza	1501 3rd Street	Somerville	08/17/1998	3	07/10/1998
92124	Refugio Elderly Housing	602 W. Commons	Refugio	08/17/1998	3	07/10/1998
92154	Mt. Pleasant Seniors	602 West School Street	Mount Pleasant	06/02/1998	3	04/06/1998
92164	Troup Seniors	815 Athena Street	Troup	06/02/1998	3	04/13/1998
92169	Diamond "G" Apartments	913 E. Stubbs	Edinburg	09/23/1998	3	
92169	Diamond "G" Apartments	913 E. Stubbs	Edinburg	11/24/1998	3	11/19/1998
92170	Manor Apts. Of Caddo Mills	2100 Joshua	Caddo Mills	08/19/1998	3	04/13/1998
92172	Wood Hollow Apartments	6601 Memorial Drive	Texas City	08/18/1998	3	04/06/1998
92172	Wood Hollow Apartments	6601 Memorial Drive	Texas City	10/27/1998	7	
92176	Garden Gate (Alvin)	2101 Mustang Road	Alvin	08/14/1998	3	04/09/1998
92179	Southdale Apartments	3727 Dixon	Dallas	09/23/1998	3	
92179	Southdale Apartments	3727 Dixon	Dallas	10/05/1998	3	
92188	Tucasa (fka The Cedars)	1927 E. Grauwlyer	Irving	11/18/1998	7	
92189	Solomon's Court (fka New Legends)	1005 W. Wheatland	Dallas	09/16/1998	5	
92189	Solomon's Court (fka New Legends)	1005 W. Wheatland	Dallas	09/18/1998	5	
93004	Windwood II Apartments	100 Windwood Drive	Kingsland	08/14/1998	3	04/13/1998
93006	Vista Verde Apts (fka Cotulla Retirement)	404 Medina Street	Cotulla	08/17/1998	3	04/13/1998
93007	Linden Oaks	1201 N. Live Oak	Rockport	08/17/1998	3	04/13/1998
93021	Yantis Village Apartments	100 Village Circle	Yantis	10/21/1998	6	10/06/1998
93024	Pampa Manor	2700 North Hobart Street	Pampa	09/21/1998	7	
93026	Coopers Crossing (fka The Marks)	1101 Oxbow Drive	Irving	11/18/1998	8	
93027	Pleasanton Apartments	801 Oakhaven Road	Pleasanton	06/26/1998	3	04/29/1998
93028	Blanco Seniors Apartments	Blanco Avenue	Blanco	06/26/1998	3	04/29/1998
93029	Martindale Apartments	Highway #142	Martindale	06/26/1998	3	04/29/1998
93030	Lone Star Seniors Apartments	Alamo Street	Lone Star	06/26/1998	3	04/29/1998
93031	Big Lake Seniors	1304 Vicky Street	Big Lake	06/26/1998	3	04/29/1998
93032	Hebronville Apartments	Sigrid Avenue	Hebronville	06/26/1998	3	04/29/1998
93037	Pineridge Apartments	3740 Little Road	Arlington	06/02/1998	7	
93038	Hunt's View (fka Huntsview)	420 W. Park Row	Arlington	09/23/1998	3	08/19/1998
93038	Hunt's View (fka Huntsview)	420 W. Park Row	Arlington	09/23/1998	7	
93038	Hunt's View (fka Huntsview)	420 W. Park Row	Arlington	12/09/1998	3	09/15/1997
93038	Hunt's View (fka Huntsview)	420 W. Park Row	Arlington	12/09/1998	7	

**1998 Notices of Non-Compliance
Low Income Housing Tax Credits**

LIHTC #	Property Name	Property Address	City	8823 Date	Violation Type	Date Corrected
93040	Garden Gate (Ft. Worth)	6901 North Beach Street	Fort Worth	08/14/1998	3	04/09/1998
93041	Garden Gate (Plano)	1201 Legacy Drive	Plano	08/14/1998	3	04/13/1998
93050	Buffalo Apartments	231 Gene Street	Buffalo	07/01/1998	3	06/22/1998
93051	Kirbyville Pine Shadows	1001 Charlsie Street	Kirbyville	07/01/1998	3	06/22/1998
93056	Jensen Plaza	7414-7416 Jensen Drive	Houston	11/24/1998	3	11/01/1998
93056	Jensen Plaza	7414-7416 Jensen Drive	Houston	12/09/1998	4	
93056	Jensen Plaza	7414-7416 Jensen Drive	Houston	12/09/1998	7	
93062	Wilshire Apartments	925 Avenue M	Conroe	08/11/1998	3	04/15/1998
93063	Northridge II Apartments	2107 Lincoln Drive	Arlington	10/21/1998	6	10/06/1998
93066	Amber Dawn (fka Amber Tree)	8542 Spring Valley Road	Dallas	09/18/1998	3	08/28/1998
93069	Indian Ridge	3706 W. 8th Street	Dallas	09/18/1998	3	08/31/1998
93069	Indian Ridge	3706 W. 8th Street	Dallas	09/18/1998	7	
93072	Primavera Apartments	2610 Community Drive #127	Dallas	03/26/1998	7	
93074	Pines of Westbury, Phase I	12500 Dunlap Drive	Houston	07/28/1998	3	02/20/1998
93075	Sierra Vista Apts. (fka Cherry Walk Apt)	2775 North Haven Road	Dallas	10/27/1998	7	
93076	Valley Ridge	1000 W. Valley Ridge Blvd.	Lewisville	06/02/1998	3	04/07/1998
93085	Diamond "G" Apartments II	404 S. 20th Street	Edinburg	09/23/1998	3	
93085	Diamond "G" Apartments II	404 S. 20th Street	Edinburg	11/24/1998	3	11/19/1998
93093	Prince of Wales	4515 Live Oak Street	Dallas	08/11/1998	3	05/19/1998
93102	Ash Lane Apartments	601 E. Ash Lane	Eules	01/06/1998	9	
93102	Ash Lane Apartments	601 E. Ash Lane	Eules	08/21/1998	3	04/28/1998
93109	Shadow Hill	3100 Hamilton Drive	Fort Worth	10/09/1998	3	09/24/1998
93110	Shadow Glen	3200 St. Juliet	Fort Worth	10/09/1998	3	09/24/1998
93122	Park Village, Phase II	14100 Rio Bonito	Houston	10/09/1998	3	
93122	Park Village, Phase II	14100 Rio Bonito	Houston	10/19/1998	3	10/15/1998
93126	The Old Windsor Hotel	401 Pine Street	Abilene	08/17/1998	3	04/06/1998
93137	Rusk Seniors	502 West Cherokee	Rusk	06/02/1998	3	04/06/1998
93152	Villas of Lake Brazos (fka The Gardens)	1601 Spring	Waco	08/21/1998	3	04/15/1998
93153	The Lakes of El Dorado	1400 El Dorado Prkwy	McKinney	08/21/1998	3	04/28/1998
93155	The Fountains of Rosemeade	3440 Rosemeade Pkwy.	Dallas	08/21/1998	3	04/28/1998
93157	Emerald Park Apartments	200 Rebecca Lane	Bryan	05/07/1998	7	05/07/1998
93166	Meadowcreek Apartments	14000 Maham Road	Dallas	08/21/1998	3	04/30/1998
93173	The Trails Apartments	3109 Chapel Creek	Dallas	01/06/1998	6	
93178	Hebron Trail Apartments	1109 E. Hebron Parkway	Carrollton	01/09/1998	4, 7	
93178	Hebron Trail Apartments	1109 E. Hebron Parkway	Carrollton	06/02/1998	3	04/29/1998
93178	Hebron Trail Apartments	1109 E. Hebron Parkway	Carrollton	08/17/1998	3	07/31/1998
93179	Valley Trail Apartments	8903 E. Valley Ranch Pkwy.	Irving	06/02/1998	3	04/29/1998
93180	Oak Hill Apartments	103 High School Drive	Grand Prairie	02/26/1998	6	
93180	Oak Hill Apartments	103 High School Drive	Grand Prairie	08/21/1998	3	03/26/1998

**1998 Notices of Non-Compliance
Low Income Housing Tax Credits**

LIHTC #	Property Name	Property Address	City	8823 Date	Violation Type	Date Corrected
93195	Village Creek Townhomes (fka Park Ma)	2800 Briery	Fort Worth	08/21/1998	3	
93201	Willow Green Apartments	8301 N. Willowplace Drive	Houston	01/21/1998	4, 8, 10	
93201	Willow Green Apartments	8301 N. Willowplace Drive	Houston	04/06/1998	7, 9, 10	
93204	Williamsburg Apartments	2421 South Carrier Parkway	Grand Prairie	06/02/1998	7	
94004	Southmore Park Apts., Ltd.	2401 E. Southmore	Pasadena	04/06/1998	6	03/13/1998
94008	Breckenridge Manor	200 North Palmer	Breckenridge	08/26/1998	3	08/25/1998
94011	Andrews Manor	1205 N.E. Mustang Drive	Andrew	08/26/1998	3	08/25/1998
94012	Willis Point Crossing	501 Lake Drive	Wills Point	09/21/1998	8	
94021	Bristol Court Apartments	8404 South Course Drive	Houston	06/17/1998	3	06/08/1998
94021	Bristol Court Apartments	8404 South Course Drive	Houston	11/24/1998	3	06/08/1998
94021	Bristol Court Apartments	8404 South Course Drive	Houston	11/24/1998	7	
94022	Woods of North Park Apartments	22720 Imperial Valley Drive	Houston	06/08/1998	7	
94022	Woods of North Park Apartments	22720 Imperial Valley Drive	Houston	11/24/1998	7	
94023	Creekwood Apartments	11911 Northwest Freeway	Houston	06/02/1998	7	
94027	Orange Grove Seniors	Highway 624	Orange Grove	08/17/1998	3	07/21/1998
94028	Mathis Apartments	500 Freeman Street	Mathis	06/26/1998	3	04/29/1998
94039	Willow Pond (fka Glen Hills)	6003 Abrams Road	Dallas	08/18/1998	3	08/18/1998
94039	Willow Pond (fka Glen Hills)	6003 Abrams Road	Dallas	09/04/1998	7, 11	
94074	Greentree Apartments	6103 Manor Road	Austin	05/05/1998	6	
94074	Greentree Apartments	6103 Manor Road	Austin	08/20/1998	3	
94075	Cornerstone Apartments	300 Cross Creek	Dilley	08/17/1998	3	04/13/1998
94075	Cornerstone Apartments	300 Cross Creek	Dilley	11/18/1998	9a	07/01/1998
94080	Northwood Forest Apartments	5005 Aldine Mail Route	Houston	04/03/1998	7	
94110	Windcrest on West Road Apartments	10445 Green Crossing Blvd.	Houston	06/02/1998	3	04/09/1998
94110	Windcrest on West Road Apartments	10445 Green Crossing Blvd.	Houston	08/18/1998	3	07/27/1998
94110	Windcrest on West Road Apartments	10445 Green Crossing Blvd.	Houston	10/21/1998	4, 7	09/21/1998
94131	Springhollow Apartments	4803-4804 Loyola	Austin	11/18/1998	7	
94133	Country Oaks Apartments	1951 Aquarena Springs Dr.	San Marcos	11/18/1998	4,10,11	
94133	Country Oaks Apartments	1951 Aquarena Springs Dr.	San Marcos	12/15/1998	3	12/14/1998
94134	St. Charles Townhomes	4031 Altoona Drive	Dallas	10/05/1998	3	09/25/1998
94134	St. Charles Townhomes	4031 Altoona Drive	Dallas	10/05/1998	7	
94137	Dallas North Apartments	5557 Alpha Road	Dallas	08/20/1998	3	08/20/1998
94138	Country Park Apartments	1606 E. McKinney Street	Denton	12/15/1998	3	12/14/1998
94141	Hillcrest House	834 N. Marsalis	Dallas	01/06/1998	3	10/15/1997
94145	Villas Of Sunnyside	1425 Washington Village Pky	Beaumont	08/21/1998	7	
94145	Villas Of Sunnyside	1425 Washington Village Pky	Beaumont	09/23/1998	3	
94145	Villas of Sunnyside	1425 Washington Village Pky	Beaumont	10/05/1998	3	
94146	Retirement Center of Dayton	1900 North Winfree	Dayton	08/11/1998	3	04/03/1998
94153	Old San Francisco	521 W. Missouri	El Paso	08/10/1998	1	

**1998 Notices of Non-Compliance
Low Income Housing Tax Credits**

LIHTC #	Property Name	Property Address	City	8823 Date	Violation Type	Date Corrected
94155	Plaza De Magnolia	7310 Shermann	Houston	09/23/1998	3	
94157	Calcasieu Apartments	202-214 Broadway	San Antonio	09/16/1998	3	08/31/1998
94164	Windsor Pointe	2500 Central Park Lane	College Station	08/19/1998	3	03/23/1998
94166	Bogata Seniors Apartments	Route 1, Box BS-25	Bogata	06/02/1998	3	04/06/1998
94167	McGregor Seniors	1007 South Madison	McGregor	06/02/1998	3	04/06/1998
94179	Villa Vallarta	600 Fairground Road	Rio Grande	08/20/1998	3	08/19/1998
94180	Chula Vista Apartments	201 Springfield Road	San Diego	08/17/1998	3	04/13/1998
94181	Los Laureles	1100 E. Santa Rosa	Edcouch	06/02/1998	3	06/02/1998
94182	Henderson Place	501 Henderson Street	Palacios	08/21/1998	3	07/08/1998
94184	Ridgewood West Apartments	2830 Lake Road	Huntsville	01/09/1998	10, 4	
94184	Ridgewood West Apartments	2830 Lake Road	Huntsville	03/30/1998	4, 10	
94185	Saddlewood (fka Bryans Bend)	3625 Wellborn	Bryan	01/09/1998	10, 4	
94185	Saddlewood (fka Bryans Bend)	3625 Wellborn	Bryan	03/30/1998	4, 10	
94190	Chaparral West	1001 24th Street	Mission	05/18/1998	5	05/18/1998
94190	Chaparral West	1001 24th Street	Mission	06/17/1998	3	04/06/1998
94195	River Oaks	1900 Aquarena Springs Dr.	San Marcos	11/18/1998	4,7	
94241	Hilltop Apartments	1911 E. Murchison	Palestine	10/05/1998	3	07/14/1998
94241	Hilltop Apartments	1911 E. Murchison	Palestine	10/09/1998	4	01/17/1998
94241	Hilltop Apartments	1911 E. Murchison	Palestine		3	
94242	Willis Rental Apartments	207 E. Watson Drive	Willis	07/01/1998	3	06/22/1998
94247	Willis South Apartments	205 E. Watson Drive	Willis	07/01/1998	3	06/22/1998
94251	Shepherd South I Apartments	900 Byrd Loop 424	Shepherd	07/01/1998	3	06/22/1998
94256	Jackson Square Apartments	3722 Jackson Street	Irving	08/20/1998	3	
94269	Country Club Creek	4501 E. Riverside Drive	Austin	11/14/1998	11	10/20/1998
95003	Park @ Cliff Creek	7310 Marvin D. Love Frwy.	Dallas	08/05/1998	7, 8, 11	
95016	Windcrest Parkside	1088 Park Plaza Drive	Austin	11/18/1998	4,7	
95021	Antelope Ridge Senior Apartments	1000 N. 20th Street	Slaton	08/17/1998	3	04/24/1998
95034	Island Palms Apartments	302 S. Doolittle Road	Edinburg	08/17/1998	3	03/26/1998
95104	Jefferson Square Apartments	801 Jefferson Street	Brenham	08/20/1998	3	
96173	Gallagher Gardens	5118 Gallagher Street	Laredo	10/05/1998	3	
70066/91038	Westwood (fka La Mirage/Spanish Trail)	3254 Las Vegas Trail	Fort Worth	09/18/1998	3	03/09/1998
70066/91038	Westwood (fka La Mirage/Spanish Trail)	3254 Las Vegas Trail	Fort Worth	09/18/1998	7	
91039/ 94089	Pines Point	3102 Oradell	Dallas	10/05/1998	3	09/23/1998
91039/94089	Pines Point	3102 Oradell	Dallas	10/05/1998	7	
91074/92067	Lake Colony	4005 Chaha Road	Garland	10/05/1998	3	04/06/1998
91074/92067	Lake Colony	4005 Chaha Road	Garland	10/05/1998	7	
Grand Total 451						



TEXAS COMMISSION ON HUMAN RIGHTS

January 14, 1999

Ms. Charlotte K. Cox
Administrative Secretary
Compliance and Monitoring
Texas Department of Housing and Community Affairs
P. O. Box 13941
Austin, Texas 78711-3941

CM RRR Z 110 695 071

Dear Ms. Cox:

Pursuant to your letter of January 4, 1999, wherein you have requested that the Texas Commission on Human Rights provide your agency with a status update on matters before the Commission relating to housing discrimination for the 1998 State of Texas Low Income Housing Plan and Annual Report, attached please find a current listing of all housing discrimination complaints which are now in the Office of General Counsel, as well as a listing of complaints which have been closed, either by resolution through conciliation or settlement, or refusal by the Attorney General's Office to enforce a conciliation agreement, since the last report furnished to your agency.

Please feel free to call me if there are any questions, or I may be of further assistance. Thank you.

Sincerely,

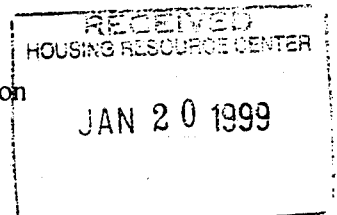
A handwritten signature in cursive script that reads "Brooks Wm. (Bill) Conover, III".

Brooks Wm. (Bill) Conover, III*
General Counsel
P. O. Box 13493, Capitol Station
Austin, Texas 78711-3493
(512) 437-3450
(512) 437-3477 FAX

enclosure

xc: William Hale, Executive Director, TCHR
Katherine Antwi, AAG, Consumer Protection Div., OAG

*Board Certified in Administrative Law by the Texas Board of Legal Specialization



TEXAS COMMISSION ON HUMAN RIGHTS
OFFICE OF THE GENERAL COUNSEL
HOUSING

I. Current Housing Cases in the Office of General Counsel

A. Cause Cases/Administrative Hearings

1. TCHR, on behalf of Complainant, Eddie Haynes v. El Ranchito MHP Owner's Assoc. [TCHR No. 2960191-HU; HUD No. 06-96-0699-8; Before the Texas Commission on Human Rights]--Housing discrimination based on race, Black, national origin, and familial status; drafting charge.
2. TCHR, on behalf of Complainants Thomas and Christine Lacy v. Tijerina Rentals, CIE, et al. [TCHR No. 2970206-HU; HUD No. 06-97-1331-8; Before the Texas Commission on Human Rights]--Housing discrimination based on familial status; charge issued on October 27, 1998. Prior to filing the original petition, all parties reached a settlement and have signed the final agreement.
3. TCHR, on behalf of Complainant, Ruby Fleeks v. Shannon Ray Singleton and Gary W. Stouard. [TCHR No. 1970034-HU; HUD No. 06-97-1345-8; Before the Texas Commission on Human Rights]--Housing discrimination based on race (Black); charge issued on July 31, 1998. Currently, the Commission has set a hearing before the State Office of Administrative Hearings for January 25, 1999.

B. Merits

1. TCHR, on behalf of Complainants, Arnold & Renita Ortega v. Sarah Castloo and Elam Realty. [No. DV-98-7298; M-298th DC(Dallas); AG# 981016801; TCHR No. 2970170-HU; HUD No. 06-97-1126-8]--housing discrimination based on national origin (Hispanic); charge issued on July 31, 1998. Original petition filed on September 18, 1998, in Dallas, County, Texas.
2. TCHR, on behalf of Complainant, Derrick Taylor v. Cedar Creek Apts., et al. [No. 067-175302-98; 67th DC(Tarrant); AG# 981013576; TCHR No. 2970036-HU; HUD No. 06-97-0250-8]--housing discrimination based on familial status; charge issued on July 31, 1998. Original petition filed on September 16, 1998, in Tarrant County, Texas.
3. TCHR, on behalf of Complainant, Joyce Richardson v. Mary Voelke [No. 98-1473; 336th DC(Grayson); AG# 981013634; TCHR No. 2970098-HU; HUD No. 06-97-0538-8]--housing discrimination based on race (Black); charge issued July 31, 1998. Original petition filed on September 15, 1998, in Grayson County, Texas.
4. TCHR, on behalf of Complainant, Jackie Barentine v. Fred McMinn [No. 9612113; 201st DC(Travis); AG# 96604400; TCHR No. 2950003-HU]--Housing discrimination based on sex (female); charge was issued May 26, 1995. Currently attempting to collect a judgment of over \$60,000.00 through an eminent domain proceeding with the City of Irving, Texas.

5. TCHR, on behalf of Complainant, Julie Dana v. Palmira Billings [No. C5614-96-G, 370th DC(Hidalgo); AG# 96613356; TCHR No. 2950130-HU; HUD No. 06-95-0484-8]--Housing discrimination based on familial status, charge issued August 28, 1996. Plaintiff's Original Petition filed on October 17, 1996, in Hidalgo County, Texas.

6. TCHR on behalf of Complainants, Osiel & Claudia Salinas v. Elizabeth Morse [No. 380-786-96, 296th DC(Collin); AG# 96536886; TCHR No. 2950201-HU; HUD No. 06-95-0801]--Housing discrimination based on national origin and intimidation; charge was issued April 24, 1996. Plaintiff's Original Petition filed in Collin County, Texas, on June 12, 1996.

7. TCHR v. KKK, et al. [No. B- 94-0489-C; 163rd DC(Orange); AG# 94-170141; TCHR Nos. 1930041-HU, 1930041-HU(amended), 1940113-HU, 1940113-HU(amended)]--On October 21, 1994, TCHR filed its Plaintiff's Original Petition, on behalf of 24 aggrieved parties, charging violations of the Texas Fair Housing Act, against Grand Dragon Michael Lowe, the Texas Knights of the Ku Klux Klan--Texas Realm, Grand Dragon Charles Lee, the White Camelia Knights of the Ku Klux Klan, Klan members Joel Ray Horne, James Hall, Michael Barnes, James Stroud, Judith Ann Foux, Steven Joseph Foux, and David Carl Foux. As of this date, there have been Agreed Orders entered with the court between the Commission, on behalf of the aggrieved persons, and Defendants, Joel Ray Horne, Judith Ann Foux, Michael Barnes, Michael Lowe, and The Knights of the KKK-Texas Realm, James Hall, Charles Lee, and the White Camelias. Also, Defendants David Foux and Steven Foux were dismissed after entering into a release and settlement agreement. Defendant Stroud has been served by publication and a hearing will be set for a default judgment.

C. Appeals

1. TCHR, on behalf of Complainant, the Burke Center, formerly Deep East Texas MHMR Services v. Bay Meadows Section of Walnut Run Estates, et al. [No. 09-97-0238-CV, CA(9th Dist.-Beaumont), AG# 95292524; TCHR No. 1940260-HU]--Housing discrimination based on disability; charge issued on May 25, 1995. On July 7, 1995, Plaintiff's Original Petition was filed in Jasper County, Texas. The Commission appealed the decision of the district court trial, which found for the Defendant, and awarded \$48,000 in attorney fees to be paid by TCHR. The oral argument is set for February 11, 199, before the Third Court of Appeals, in Beaumont, Texas.

II. Housing Cases Closed by Office of General Counsel During Fiscal Year 1998

A. Conciliation Compliance

1. Margaret James v. Sunwest Home Owners Association [TCHR No. 2940202-HU; HUD No. 06-94-0564-8; Before the Texas Commission on Human Rights]—Housing discrimination based on familial status; on September 5, 1997, OAG declined the Commission's request to file suit to enforce the agreement after Respondent's failed compliance.

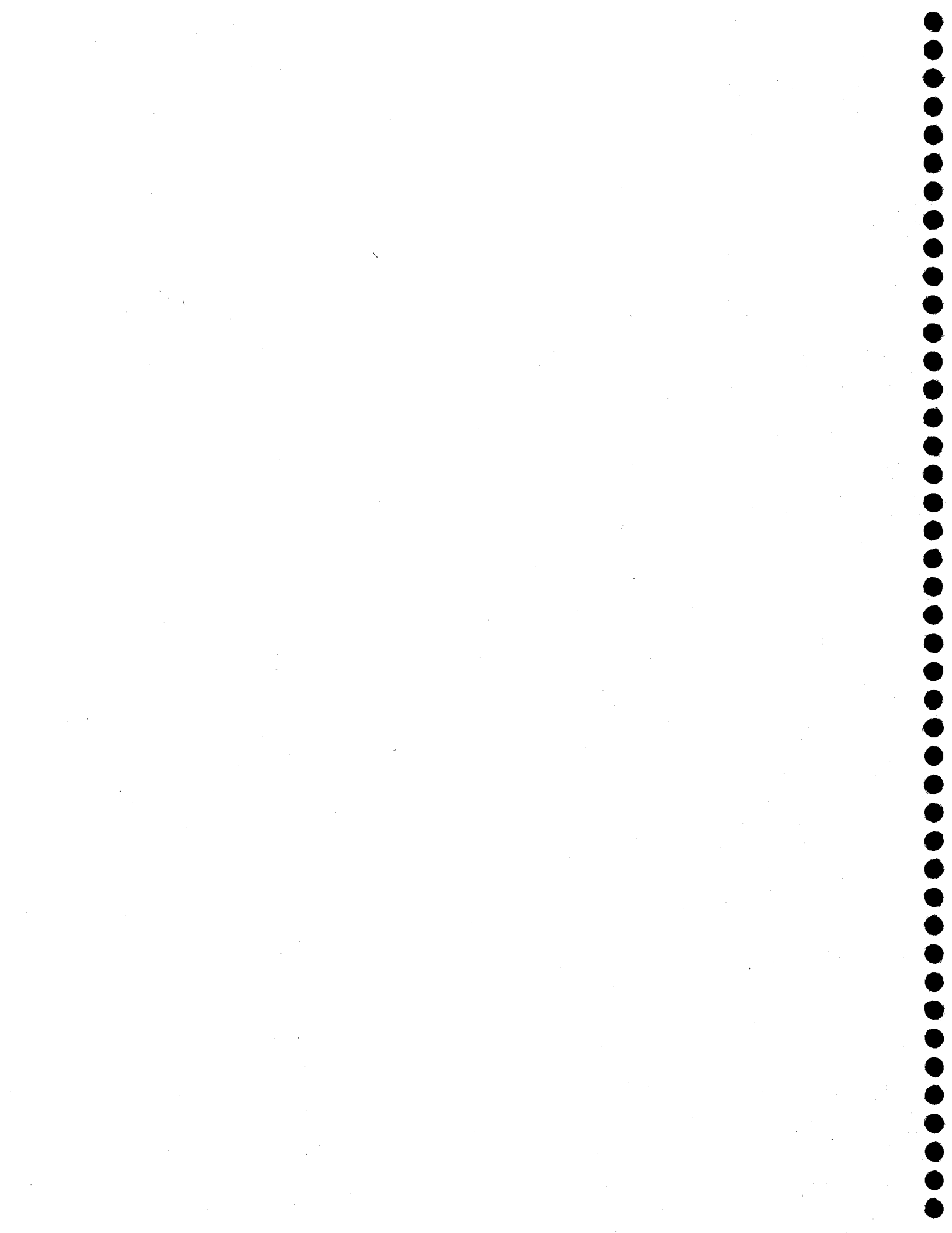
2. Donna Chapman v. Candlewick Builders [TCHR No. 2960074-HU; HUD No. 06-96-014-8; Before the Texas Commission on Human Rights]—Housing discrimination based on familial status; on September 5, 1997, OAG declined the Commission's request to file suit to enforce the agreement after Respondent's failed compliance.

B. Cause Cases/Administrative Hearings

1. TCHR on behalf of Complainants Zachary & Parks v. Thousand Oaks Apts. [TCHR No. 2970036-HU; HUD No. 06-97-0689-8; Before the Texas Commission on Human Rights]--Housing discrimination based on sex (Male); no cause found.
2. TCHR on behalf of Complainant Renee Moore v. Windstone Apts. [TCHR No. 2970115-HU; HUD No. 06-95-1143-8; Before the Texas Commission on Human Rights]--Housing discrimination based on race (Black); settled prior to charge being issued.

C. Merits

1. TCHR on behalf of Complainants Terri Porier v. Stonebridge Ranch [No. 199-1471-96, 199th DC(Collin); AG# 96615844; TCHR No. 2950270-HU; HUD No. 06-95-0973-8]--Housing discrimination based on familial status (steering); charge issued August 29, 1996; settled October, 1997.
2. TCHR on behalf of Complainants, Dwight & Denice Smith v. Marvin Boatright [No. 96-654-F, DC(Smith), AG# 96479894; TCHR No. 2950021-HU; HUD No. 06-95-0088-8]--Housing discrimination based on race, charge issued January 25, 1996; settled September, 1997.
3. TCHR on behalf of Complainant, Joseph Phelps v. Tropical Valley Acres Owners, et al.; [No. C-5914-94-F, DC(Hidalgo); AG# 94197159; TCHR No. 2930110-HU]--Housing discrimination based on age limitation and handicap; charge issued October 31, 1994; settled December, 1997.
4. TCHR on behalf of Complainant, K. R. Pederson v. Wagon City Recreation Board, et al. [No. G4935-95-G; DC (Hidalgo); AG# 95355840; TCHR No. 2930304-HU]--Housing discrimination based on familial status; charge issued on August 2, 1995; settled December, 1997.
5. TCHR on behalf of Complainant, Zybil and Raymond Ellis v. Mobil Village Recreation, Inc. [No. 95-0264-CV-A, DC(Aransas), AG# 95351238; TCHR No. 2940259-HU]--Housing discrimination based on familial status; charge issued on July 25, 1995; settled March, 1998.





A. MAXIMUM INCOMES

1999 MAXIMUM INCOMES BASED ON 30%, 50%, 60% and 80% OF MEDIAN

1999 MAXIMUM INCOMES

		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
MSA									
MSA Abilene \$39,400*	30% of median	8,250	9,450	10,650	11,800	12,750	13,700	14,650	15,600
	50% of median	13,800	15,750	17,750	19,700	21,300	22,850	24,450	26,000
	60% of median	16,560	18,900	21,300	23,640	25,560	27,420	29,340	31,200
	80% of median	22,050	25,200	28,350	31,500	34,050	36,550	39,100	41,600
MSA Amarillo \$42,000*	30% of median	8,800	10,100	11,350	12,600	13,600	14,600	15,600	16,650
	50% of median	14,700	16,800	18,900	21,000	22,700	24,350	26,050	27,700
	60% of median	17,640	20,160	22,680	25,200	27,240	29,220	31,260	33,240
	80% of median	23,500	26,900	30,250	33,600	36,300	38,950	41,650	44,350
MSA Austin/ San Marcos \$55,400*	30% of median	11,650	13,300	14,950	16,600	17,950	19,300	20,600	21,950
	50% of median	19,400	22,150	24,950	27,700	29,900	32,150	34,350	36,550
	60% of median	23,280	26,580	29,940	33,240	35,880	38,580	41,220	43,860
	80% of median	31,000	35,450	39,900	44,300	47,850	51,400	54,950	58,500
MSA Beaumont/ Port Arthur \$43,200*	30% of median	9,050	10,350	11,650	12,950	14,000	15,050	16,050	17,100
	50% of median	15,100	17,300	19,450	21,600	23,350	25,050	26,800	28,500
	60% of median	18,120	20,760	23,340	25,920	28,020	30,060	32,160	34,200
	80% of median	24,200	27,650	31,100	34,550	37,300	40,100	42,850	45,600
MSA Brazoria \$54,400*	30% of median	11,400	13,050	14,700	16,300	17,650	18,950	20,250	21,550
	50% of median	19,050	21,750	24,500	27,200	29,400	31,550	33,750	35,900
	60% of median	22,860	26,100	29,400	32,640	35,280	37,860	40,500	43,080
	80% of median	30,450	34,800	39,150	43,500	47,000	50,500	53,950	57,450
MSA Brownsville/ Harlingen/ San Benito \$26,900*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
MSA Bryan/ College Station \$42,400*	30% of median	8,900	10,200	11,450	12,700	13,750	14,750	15,750	16,800
	50% of median	14,850	16,950	19,100	21,200	22,900	24,600	26,300	28,000
	60% of median	17,820	20,340	22,920	25,440	27,480	29,520	31,560	33,600
	80% of median	23,750	27,150	30,550	33,900	36,650	39,350	42,050	44,750
MSA Corpus Christi \$40,600*	30% of median	8,550	9,750	10,950	12,200	13,150	14,150	15,100	16,100
	50% of median	14,200	16,250	18,250	20,300	21,900	23,550	25,150	26,800
	60% of median	17,040	19,500	21,900	24,360	26,280	28,260	30,180	32,160
	80% of median	22,750	26,000	29,250	32,500	35,100	37,700	40,250	42,850

A. MAXIMUM INCOMES

MSA Dallas \$58,200*	30% of median	12,200	13,950	15,700	17,450	18,850	20,250	21,650	23,050
	50% of median	20,350	23,300	26,200	29,100	31,450	33,750	36,100	38,400
	60% of median	24,420	27,960	31,440	34,920	37,740	40,500	43,320	46,080
	80% of median	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450
MSA El Paso \$34,100*	30% of median	7,150	8,200	9,200	10,250	11,050	11,850	12,700	13,500
	50% of median	11,950	13,650	15,350	17,050	18,400	19,800	21,150	22,500
	60% of median	14,340	16,380	18,420	20,460	22,080	23,760	25,380	27,000
	80% of median	19,100	21,800	24,550	27,300	29,450	31,650	33,850	36,000
MSA Fort Worth/ Arlington \$55,300*	30% of median	11,600	13,250	14,950	16,600	17,900	19,250	20,550	21,900
	50% of median	19,350	22,100	24,900	27,650	29,850	32,050	34,300	36,500
	60% of median	23,220	26,520	29,880	33,180	35,820	38,460	41,160	43,800
	80% of median	30,950	35,400	39,800	44,250	47,800	51,300	54,850	58,400
MSA Galveston/ Texas City \$52,100*	30% of median	10,950	12,500	14,050	15,650	16,900	18,150	19,400	20,650
	50% of median	18,250	20,850	23,450	26,050	28,150	30,200	32,300	34,400
	60% of median	21,900	25,020	28,140	31,260	33,780	36,240	38,760	41,280
	80% of median	29,200	33,350	37,500	41,700	45,000	48,350	51,700	55,000
MSA Henderson \$34,100*	30% of median	7,150	8,200	9,200	10,250	11,050	11,850	12,700	13,500
	50% of median	11,950	13,650	15,350	17,050	18,400	19,800	21,150	22,500
	60% of median	14,340	16,380	18,420	20,460	22,080	23,760	25,380	27,000
	80% of median	19,100	21,800	24,550	27,300	29,450	31,650	33,850	36,000
MSA Houston \$54,100*	30% of median	11,350	13,000	14,600	16,250	17,550	18,850	20,150	21,400
	50% of median	18,950	21,650	24,350	27,050	29,200	31,400	33,550	35,700
	60% of median	22,740	25,980	29,220	32,460	35,040	37,680	40,260	42,840
	80% of median	30,300	34,600	38,950	43,300	46,750	50,200	53,650	57,150
MSA Killeen/ Temple \$39,000*	30% of median	8,200	9,350	10,550	11,700	12,650	13,550	14,500	15,450
	50% of median	13,650	15,600	17,550	19,500	21,050	22,600	24,200	25,750
	60% of median	16,380	18,720	21,060	23,400	25,260	27,120	29,040	30,900
	80% of median	21,850	24,950	28,100	31,200	33,700	36,200	38,700	41,200
MSA Laredo \$30,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
MSA Longview/ Marshall \$39,900*	30% of median	8,400	9,600	10,750	11,950	12,950	13,900	14,850	15,800
	50% of median	13,950	15,950	17,950	19,950	21,550	23,150	24,750	26,350
	60% of median	16,740	19,140	21,540	23,940	25,860	27,780	29,700	31,620
	80% of median	22,350	25,550	28,750	31,900	34,450	37,050	39,600	42,150

A. MAXIMUM INCOMES

MSA Lubbock \$42,900*	30% of median	9,000	10,300	11,600	12,850	13,900	14,950	15,950	17,000
	50% of median	15,000	17,150	19,300	21,450	23,150	24,900	26,600	28,300
	60% of median	18,000	20,580	23,160	25,740	27,780	29,880	31,920	33,960
	80% of median	24,000	27,450	30,900	34,300	37,050	39,800	42,550	45,300
MSA Mc Allen/ Edinburg/ Mission \$27,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
MSA Odessa/ Midlan \$39,800*	30% of median	8,350	9,550	10,750	11,950	12,900	13,850	14,800	15,750
	50% of median	13,950	15,900	17,900	19,900	21,500	23,100	24,700	26,250
	60% of median	16,740	19,080	21,480	23,880	25,800	27,720	29,640	31,500
	80% of median	22,300	25,450	28,650	31,850	34,400	36,950	39,500	42,050
MSA San Angelo \$40,500*	30% of median	8,500	9,700	10,950	12,150	13,100	14,100	15,050	16,050
	50% of median	14,200	16,200	18,250	20,250	21,850	23,500	25,100	26,750
	60% of median	17,040	19,440	21,900	24,300	26,220	28,200	30,120	32,100
	80% of median	22,700	25,900	29,150	32,400	35,000	37,600	40,150	42,750
MSA San Antonio \$41,900*	30% of median	8,800	10,050	11,300	12,550	13,600	14,600	15,600	16,600
	50% of median	14,650	16,750	18,850	20,950	22,650	24,300	26,000	27,650
	60% of median	17,580	20,100	22,620	25,140	27,180	29,160	31,200	33,180
	80% of median	23,450	26,800	30,150	33,500	36,200	38,900	41,550	44,250
MSA Sherman/ Denison \$42,100*	30% of median	8,850	10,100	11,350	12,650	13,650	14,650	15,650	16,650
	50% of median	14,750	16,850	18,950	21,050	22,750	24,400	26,100	27,800
	60% of median	17,700	20,220	22,740	25,260	27,300	29,280	31,320	33,360
	80% of median	23,600	26,950	30,300	33,700	36,350	39,050	41,750	44,450
MSA Texarkana, TX/ Texarkana, AR \$38,100*	30% of median	8,000	9,150	10,300	11,450	12,350	13,250	14,150	15,100
	50% of median	13,350	15,250	17,150	19,050	20,550	22,100	23,600	25,150
	60% of median	16,020	18,300	20,580	22,860	24,660	26,520	28,320	30,180
	80% of median	21,350	24,400	27,450	30,500	32,900	35,350	37,800	40,250
MSA Tyler \$44,000*	30% of median	9,250	10,550	11,900	13,200	14,250	15,300	16,350	17,400
	50% of median	15,400	17,600	19,800	22,000	23,750	25,500	27,300	29,050
	60% of median	18,480	21,120	23,760	26,400	28,500	30,600	32,760	34,860
	80% of median	24,650	28,150	31,700	35,200	38,000	40,850	43,650	46,450
MSA Victoria \$44,900*	30% of median	9,000	10,250	11,550	12,850	13,850	14,900	15,900	16,950
	50% of median	15,000	17,100	19,250	21,400	23,100	24,800	26,550	28,250
	60% of median	18,000	20,520	23,100	25,680	27,720	29,760	31,860	33,900
	80% of median	23,950	27,400	30,800	34,250	37,000	39,700	42,450	45,200

A. MAXIMUM INCOMES

MSA Waco \$42,700*	30% of median	8,950	10,250	11,550	12,800	13,850	14,850	15,900	16,900
	50% of median	14,950	17,100	19,200	21,350	23,050	24,750	26,450	28,200
	60% of median	17,940	20,520	23,040	25,620	27,660	29,700	31,740	33,840
	80% of median	23,900	27,350	30,750	34,150	36,900	39,600	42,350	45,100
MSA Wichita Falls \$39,200*	30% of median	8,250	9,400	10,600	11,750	12,700	13,650	14,600	15,500
	50% of median	13,700	15,700	17,650	19,600	21,150	22,750	24,300	25,850
	60% of median	16,440	18,840	21,180	23,520	25,380	27,300	29,160	31,020
	80% of median	21,950	25,100	28,200	31,350	33,850	36,400	38,900	41,400
COUNTY									
County Anderson \$36,200*	30% of median	7,600	8,700	9,750	10,850	11,750	12,600	13,450	14,350
	50% of median	12,650	14,500	16,300	18,100	19,550	21,000	22,450	23,900
	60% of median	15,180	17,400	19,560	21,720	23,460	25,200	26,940	28,680
	80% of median	20,250	23,150	26,050	28,950	31,300	33,600	35,900	38,250
County Andrews \$41,500*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Angelina \$39,300*	30% of median	7,900	9,000	10,150	11,300	12,200	13,100	14,000	14,900
	50% of median	13,150	15,050	16,900	18,800	20,300	21,800	23,300	24,800
	60% of median	15,780	18,060	20,280	22,560	24,360	26,160	27,960	29,760
	80% of median	21,050	24,050	27,050	30,100	32,500	34,900	37,300	39,700
County Aransas \$35,300*	30% of median	7,400	8,450	9,550	10,600	11,450	12,300	13,150	14,000
	50% of median	12,350	14,100	15,900	17,650	19,050	20,450	21,900	23,300
	60% of median	14,820	16,920	19,080	21,180	22,860	24,540	26,280	27,960
	80% of median	19,750	22,600	25,400	28,250	30,500	32,750	35,000	37,300
County Armstrong \$39,300*	30% of median	8,250	9,450	10,600	11,800	12,750	13,700	14,600	15,550
	50% of median	13,750	15,700	17,700	19,650	21,200	22,800	24,350	25,950
	60% of median	16,500	18,840	21,240	23,580	25,440	27,360	29,220	31,140
	80% of median	22,000	25,150	28,300	31,450	33,950	36,450	39,000	41,500
County Atascosa \$32,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Austin \$44,600*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

A. MAXIMUM INCOMES

County Bailey \$29,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Bandera \$37,400*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Baylor \$38,100*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Bee \$31,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Blanco \$33,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Border \$40,400*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Bosque \$35,400*	30% of median	7,450	8,500	9,550	10,600	11,450	12,300	13,150	14,000
	50% of median	12,400	14,150	15,950	17,700	19,100	20,550	21,950	23,350
	60% of median	14,880	16,980	19,140	21,240	22,920	24,660	26,340	28,020
	80% of median	19,800	22,650	25,500	28,300	30,600	32,850	35,100	37,400

County Brewster \$30,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Briscoe \$29,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Brooks \$22,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Brown \$34,400*	30% of median	7,200	8,250	9,300	10,300	11,150	11,950	12,800	13,600
	50% of median	12,050	13,750	15,500	17,200	18,600	19,950	21,350	22,700
	60% of median	14,460	16,500	18,600	20,640	22,320	23,940	25,620	27,240
	80% of median	19,250	22,000	24,750	27,500	29,700	31,900	34,100	36,350
County Burleson \$35,700*	30% of median	7,500	8,550	9,650	10,700	11,550	12,400	13,300	14,150
	50% of median	12,500	14,300	16,050	17,850	19,300	20,700	22,150	23,550
	60% of median	15,000	17,160	19,260	21,420	23,160	24,840	26,580	28,260
	80% of median	20,000	22,850	25,700	28,550	30,850	33,150	35,400	37,700
County Burnet \$36,500*	30% of median	7,650	8,750	9,850	10,950	11,850	12,700	13,600	14,450
	50% of median	12,800	14,600	16,450	18,250	19,700	21,150	22,650	24,100
	60% of median	15,360	17,520	19,740	21,900	23,640	25,380	27,180	28,920
	80% of median	20,450	23,350	26,300	29,200	31,550	33,850	36,200	38,550
County Calhoun \$43,200*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Callahan \$37,600*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Camp \$37,500*	30% of median	7,900	9,000	10,150	11,250	12,150	13,050	13,950	14,850
	50% of median	13,150	15,000	16,900	18,750	20,250	21,750	23,250	24,750
	60% of median	15,780	18,000	20,280	22,500	24,300	26,100	27,900	29,700
	80% of median	21,000	24,000	27,000	30,000	32,400	34,800	37,200	39,600
County Carson \$49,100*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Cass \$34,100*	30% of median	7,150	8,200	9,200	10,250	11,050	11,850	12,700	13,500
	50% of median	11,950	13,650	15,350	17,050	18,400	19,800	21,150	22,500
	60% of median	14,340	16,380	18,420	20,460	22,080	23,760	25,380	27,000
	80% of median	19,100	21,800	24,550	27,300	29,450	31,650	33,850	36,000

A. MAXIMUM INCOMES

County Castro \$30,300*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Cherokee \$36,300*	30% of median	7,600	8,700	9,800	10,900	11,750	12,650	13,500	14,350
	50% of median	12,700	14,500	16,350	18,150	19,600	21,050	22,500	23,950
	60% of median	15,240	17,400	19,620	21,780	23,520	25,260	27,000	28,740
	80% of median	20,350	23,250	26,150	29,050	31,350	33,700	36,000	38,350
County Childress \$32,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Clay \$36,600*	30% of median	7,700	8,800	9,900	11,000	11,850	12,750	13,600	14,500
	50% of median	12,800	14,650	16,450	18,300	19,750	21,250	22,700	24,150
	60% of median	15,360	17,580	19,740	21,960	23,700	25,500	27,240	28,980
	80% of median	20,500	23,400	26,350	29,300	31,600	33,950	36,300	38,650
County Cochran \$28,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Coke \$30,000*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Coleman \$24,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Collingsworth \$28,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Colorado \$35,000*	30% of median	7,350	8,400	9,450	10,500	11,350	12,200	13,000	13,850
	50% of median	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	60% of median	14,700	16,800	18,900	21,000	22,680	24,360	26,040	27,720
	80% of median	19,600	22,400	25,200	28,000	30,250	32,500	34,700	36,950

A. MAXIMUM INCOMES

County Comanche \$30,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Concho \$30,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Cooke \$39,700*	30% of median	8,150	9,300	10,450	11,600	12,550	13,450	14,400	15,350
	50% of median	13,550	15,500	17,400	19,350	20,900	22,450	24,000	25,550
	60% of median	16,260	18,600	20,880	23,220	25,080	26,940	28,800	30,660
	80% of median	21,650	24,750	27,850	30,950	33,450	35,900	38,400	40,850
County Cottle \$27,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Crane \$45,200*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Crockett \$32,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Crosby \$27,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Culberson \$22,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Dallam \$33,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Dawson \$30,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Deaf Smith \$34,000*	30% of median	7,150	8,150	9,200	10,200	11,000	11,850	12,650	13,450
	50% of median	11,900	13,600	15,300	17,000	18,350	19,700	21,100	22,450
	60% of median	14,280	16,320	18,360	20,400	22,020	23,640	25,320	26,940
	80% of median	19,050	21,750	24,500	27,200	29,350	31,550	33,750	35,900
County Delta \$43,300*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County DeWitt \$35,000*	30% of median	7,350	8,400	9,450	10,500	11,350	12,200	13,000	13,850
	50% of median	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	60% of median	14,700	16,800	18,900	21,000	22,680	24,360	26,040	27,720
	80% of median	19,600	22,400	25,200	28,000	30,250	32,500	34,700	36,950
County Dickens \$28,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Dimmit \$19,000*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Donley \$29,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Duval \$22,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Eastland \$28,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Edwards \$23,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Erath \$37,700*	30% of median	7,900	9,050	10,200	11,300	12,200	13,100	14,000	14,950
	50% of median	13,200	15,100	16,950	18,850	20,350	21,850	23,350	24,900
	60% of median	15,840	18,120	20,340	22,620	24,420	26,220	28,020	29,880
	80% of median	21,100	24,150	27,150	30,150	32,550	35,000	37,400	39,800
County Falls \$30,900*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Fannin \$40,000*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Fayette \$38,200*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Fisher \$28,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Floyd \$31,300*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Foard \$29,900*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Franklin \$44,200*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

A. MAXIMUM INCOMES

County Freestone \$36,400*	30% of median	7,650	8,750	9,850	10,900	11,800	12,650	13,550	14,400
	50% of median	12,750	14,550	16,400	18,200	19,650	21,100	22,550	24,000
	60% of median	15,300	17,460	19,680	21,840	23,580	25,320	27,060	28,800
	80% of median	20,400	23,300	26,200	29,100	31,450	33,800	36,100	38,450
County Frio \$23,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Gaines \$32,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Garza \$30,300*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Gillespie \$41,200*	30% of median	8,650	9,900	11,100	12,350	13,350	14,350	15,350	16,300
	50% of median	14,400	16,500	18,550	20,600	22,250	23,900	25,550	27,200
	60% of median	17,280	19,800	22,260	24,720	26,700	28,680	30,660	32,640
	80% of median	23,050	26,350	29,650	32,950	35,600	38,250	40,850	43,500
County Glasscock \$38,800*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Goliad \$31,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Gonzales \$32,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Gray \$41,600*	30% of median	8,250	9,400	10,600	11,750	12,700	13,650	14,600	15,500
	50% of median	13,700	15,700	17,650	19,600	21,150	22,750	24,300	25,850
	60% of median	16,440	18,840	21,180	23,520	25,380	27,300	29,160	31,020
	80% of median	21,950	25,100	28,200	31,350	33,850	36,400	38,900	41,400

A. MAXIMUM INCOMES

County Grimes \$35,800*	30% of median	7,500	8,600	9,650	10,750	11,600	12,450	13,300	14,200
	50% of median	12,550	14,300	16,100	17,900	19,350	20,750	22,200	23,650
	60% of median	15,060	17,160	19,320	21,480	23,220	24,900	26,640	28,380
	80% of median	20,050	22,900	25,800	28,650	30,950	33,200	35,500	37,800
County Hale \$34,500*	30% of median	7,250	8,300	9,300	10,350	11,200	12,000	12,850	13,650
	50% of median	12,100	13,800	15,550	17,250	18,650	20,000	21,400	22,750
	60% of median	14,520	16,560	18,660	20,700	22,380	24,000	25,680	27,300
	80% of median	19,300	22,100	24,850	27,600	29,800	32,000	34,200	36,450
County Hall \$25,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Hamilton \$33,300*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Hansford \$40,100*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Hardeman \$34,900*	30% of median	7,350	8,400	9,400	10,450	11,300	12,150	13,000	13,800
	50% of median	12,200	13,950	15,700	17,450	18,850	20,250	21,650	23,050
	60% of median	14,640	16,740	18,840	20,940	22,620	24,300	25,980	27,660
	80% of median	19,550	22,350	25,150	27,900	30,150	32,400	34,600	36,850
County Hartley \$44,600*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Haskell \$35,400*	30% of median	7,450	8,500	9,550	10,600	11,450	12,300	13,150	14,000
	50% of median	12,400	14,150	15,950	17,700	19,100	20,550	21,950	23,350
	60% of median	14,880	16,980	19,140	21,240	22,920	24,660	26,340	28,020
	80% of median	19,800	22,650	25,500	28,300	30,600	32,850	35,100	37,400
County Hemphill \$49,700*	30% of median	8,000	9,100	10,250	11,400	12,300	13,200	14,150	15,050
	50% of median	13,300	15,200	17,100	19,000	20,500	22,050	23,550	25,100
	60% of median	15,960	18,240	20,520	22,800	24,600	26,460	28,260	30,120
	80% of median	21,300	24,300	27,350	30,400	32,850	35,250	37,700	40,150

A. MAXIMUM INCOMES

County Hill \$34,300*	30% of median	7,200	8,250	9,250	10,300	11,100	11,950	12,750	13,600
	50% of median	12,000	13,700	15,450	17,150	18,500	19,900	21,250	22,650
	60% of median	14,400	16,440	18,540	20,580	22,200	23,880	25,500	27,180
	80% of median	19,200	21,950	24,700	27,450	29,650	31,850	34,000	36,200

County Hockley \$37,300*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Hopkins \$34,200*	30% of median	7,200	8,200	9,250	10,250	11,100	11,900	12,700	13,550
	50% of median	11,950	13,700	15,400	17,100	18,450	19,850	21,200	22,550
	60% of median	14,340	16,440	18,480	20,520	22,140	23,820	25,440	27,060
	80% of median	19,150	21,900	24,600	27,350	29,550	31,750	33,950	36,100

County Houston \$29,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Howard \$37,600*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Hudspeth \$21,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Hutchinson \$44,200*	30% of median	8,000	9,100	10,250	11,400	12,300	13,200	14,150	15,050
	50% of median	13,300	15,200	17,100	19,000	20,500	22,050	23,550	25,100
	60% of median	15,960	18,240	20,520	22,800	24,600	26,460	28,260	30,120
	80% of median	21,300	24,300	27,350	30,400	32,850	35,250	37,700	40,150

County Irion \$31,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Jack \$35,000*	30% of median	7,350	8,400	9,450	10,500	11,350	12,200	13,000	13,850
	50% of median	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	60% of median	14,700	16,800	18,900	21,000	22,680	24,360	26,040	27,720
	80% of median	19,600	22,400	25,200	28,000	30,250	32,500	34,700	36,950

A. MAXIMUM INCOMES

County Jackson \$36,000*	30% of median	7,550	8,650	9,700	10,800	11,650	12,550	13,400	14,250
	50% of median	12,600	14,400	16,200	18,000	19,450	20,900	22,300	23,750
	60% of median	15,120	17,280	19,440	21,600	23,340	25,080	26,760	28,500
	80% of median	20,150	23,050	25,900	28,800	31,100	33,400	35,700	38,000
County Jasper \$35,000*	30% of median	7,350	8,400	9,450	10,500	11,350	12,200	13,000	13,850
	50% of median	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	60% of median	14,700	16,800	18,900	21,000	22,680	24,360	26,040	27,720
	80% of median	19,600	22,400	25,200	28,000	30,250	32,500	34,700	36,950
County Jeff Davis \$30,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Jim Hogg \$27,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Jim Wells \$31,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Jones \$35,100*	30% of median	7,350	8,400	9,500	10,550	11,350	12,200	13,050	13,900
	50% of median	12,300	14,050	15,800	17,550	18,950	20,350	21,750	23,150
	60% of median	14,760	16,860	18,960	21,060	22,740	24,420	26,100	27,780
	80% of median	19,650	22,450	25,250	28,100	30,350	32,550	34,800	37,050
County Karnes \$26,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Kendall \$55,800*	30% of median	9,100	10,400	11,700	13,000	14,050	15,050	16,100	17,150
	50% of median	15,150	17,300	19,500	21,650	23,400	25,100	26,850	28,600
	60% of median	18,180	20,760	23,400	25,980	28,080	30,120	32,220	34,320
	80% of median	24,250	27,700	31,200	34,650	37,400	40,200	42,950	45,700
County Kenedy \$25,000*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Kent \$30,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Kerr \$39,400*	30% of median	8,250	9,450	10,650	11,800	12,750	13,700	14,650	15,600
	50% of median	13,800	15,750	17,750	19,700	21,300	22,850	24,450	26,000
	60% of median	16,560	18,900	21,300	23,640	25,560	27,420	29,340	31,200
	80% of median	22,050	25,200	28,350	31,500	34,050	36,550	39,100	41,600

County Kimble \$31,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County King \$41,800*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Kinney \$25,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Kleberg \$35,300*	30% of median	7,400	8,450	9,550	10,600	11,450	12,300	13,150	14,000
	50% of median	12,350	14,100	15,900	17,650	19,050	20,450	21,900	23,300
	60% of median	14,820	16,920	19,080	21,180	22,860	24,540	26,280	27,960
	80% of median	19,750	22,600	25,400	28,250	30,500	32,750	35,000	37,300

County Know \$30,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Lamar \$37,600*	30% of median	7,900	9,000	10,150	11,300	12,200	13,100	14,000	14,900
	50% of median	13,150	15,050	16,900	18,800	20,300	21,800	23,300	24,800
	60% of median	15,780	18,060	20,280	22,560	24,360	26,160	27,960	29,760
	80% of median	21,050	24,050	27,050	30,100	32,500	34,900	37,300	39,700

County Lamb \$30,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Lampasas \$37,600*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County La Salle \$26,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Lavaca \$38,200*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Lee \$39,600*	30% of median	7,900	9,050	10,200	11,300	12,200	13,100	14,000	14,950
	50% of median	13,200	15,100	16,950	18,850	20,350	21,850	23,350	24,900
	60% of median	15,840	18,120	20,340	22,620	24,420	26,220	28,020	29,880
	80% of median	21,100	24,150	27,150	30,150	32,550	35,000	37,400	39,800
County Leon \$38,100*	30% of median	7,950	9,100	10,250	11,350	12,300	13,200	14,100	15,000
	50% of median	13,250	15,150	17,050	18,950	20,450	22,000	23,500	25,000
	60% of median	15,900	18,180	20,460	22,740	24,540	26,400	28,200	30,000
	80% of median	21,200	24,250	27,300	30,300	32,750	35,150	37,600	40,000
County Limestone \$32,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Lipscomb \$39,900*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Live Oak \$37,600*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Llano \$33,300*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Loving \$42,600*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Lynn \$28,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County McCulloch \$30,900*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County McMullen \$38,500*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Madison \$28,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Marion \$28,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Martin \$28,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Mason \$34,100*	30% of median	7,150	8,200	9,200	10,250	11,050	11,850	12,700	13,500
	50% of median	11,950	13,650	15,350	17,050	18,400	19,800	21,150	22,500
	60% of median	14,340	16,380	18,420	20,460	22,080	23,760	25,380	27,000
	80% of median	19,100	21,800	24,550	27,300	29,450	31,650	33,850	36,000

County Matagorda \$38,500*	30% of median	8,100	9,250	10,400	11,550	12,450	13,400	14,300	15,250
	50% of median	13,500	15,400	17,350	19,250	20,800	22,350	23,850	25,400
	60% of median	16,200	18,480	20,820	23,100	24,960	26,820	28,620	30,480
	80% of median	21,550	24,650	27,700	30,800	33,250	35,750	38,200	40,650

A. MAXIMUM INCOMES

County Maverick \$20,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Medina \$39,000*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Menard \$24,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Milam \$32,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Mills \$30,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Mitchell \$32,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Montague \$33,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Moore \$40,700*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Morris \$36,700*	30% of median	7,700	8,800	9,900	11,000	11,900	12,750	13,650	14,550
	50% of median	12,850	14,700	16,500	18,350	19,800	21,300	22,750	24,200
	60% of median	15,420	17,640	19,800	22,020	23,760	25,560	27,300	29,040
	80% of median	20,550	23,500	26,400	29,350	31,700	34,050	36,400	38,750

A. MAXIMUM INCOMES

County Motley \$27,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Nacogdoches \$39,900*	30% of median	8,400	9,600	10,750	11,950	12,950	13,900	14,850	15,800
	50% of median	13,950	15,950	17,950	19,950	21,550	23,150	24,750	26,350
	60% of median	16,740	19,140	21,540	23,940	25,860	27,780	29,700	31,620
	80% of median	22,350	25,550	28,750	31,900	34,450	37,050	39,600	42,150
County Navarro \$36,400*	30% of median	7,650	8,750	9,850	10,900	11,800	12,650	13,550	14,400
	50% of median	12,750	14,550	16,400	18,200	19,650	21,100	22,550	24,000
	60% of median	15,300	17,460	19,680	21,840	23,580	25,320	27,060	28,800
	80% of median	20,400	23,300	26,200	29,100	31,450	33,800	36,100	38,450
County Newton \$28,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Nolan \$34,600*	30% of median	7,250	8,300	9,350	10,400	11,200	12,050	12,850	13,700
	50% of median	12,100	13,850	15,550	17,300	18,700	20,050	21,450	22,850
	60% of median	14,520	16,620	18,660	20,760	22,440	24,060	25,740	27,420
	80% of median	19,400	22,150	24,900	27,700	29,900	32,100	34,300	36,550
County Ochiltree \$41,200*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Oldham \$43,300*	30% of median	8,350	9,550	10,750	11,950	12,900	13,850	14,800	15,750
	50% of median	13,950	15,900	17,900	19,900	21,500	23,100	24,700	26,250
	60% of median	16,740	19,080	21,480	23,880	25,800	27,720	29,640	31,500
	80% of median	22,300	25,450	28,650	31,850	34,400	36,950	39,500	42,050
County Palo Pinto \$32,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Panola \$31,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Parmer \$34,500*	30% of median	7,250	8,300	9,300	10,350	11,200	12,000	12,850	13,650
	50% of median	12,100	13,800	15,550	17,250	18,650	20,000	21,400	22,750
	60% of median	14,520	16,560	18,660	20,700	22,380	24,000	25,680	27,300
	80% of median	19,300	22,100	24,850	27,600	29,800	32,000	34,200	36,450
County Pecos \$29,900*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Polk \$31,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Presidio \$25,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Rains \$36,100*	30% of median	7,600	8,650	9,750	10,850	11,700	12,550	13,450	14,300
	50% of median	12,650	14,450	16,250	18,050	19,500	20,950	22,400	23,850
	60% of median	15,180	17,340	19,500	21,660	23,400	25,140	26,880	28,620
	80% of median	20,200	23,100	26,000	28,900	31,200	33,500	35,800	38,100
County Reagan \$35,200*	30% of median	7,400	8,450	9,500	10,550	11,400	12,250	13,100	13,950
	50% of median	12,300	14,100	15,850	17,600	19,000	20,400	21,800	23,250
	60% of median	14,760	16,920	19,020	21,120	22,800	24,480	26,160	27,900
	80% of median	19,700	22,550	25,350	28,150	30,400	32,650	34,900	37,150
County Real \$26,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Red River \$30,000*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Reeves \$25,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Refugio \$34,100*	30% of median	7,150	8,200	9,200	10,250	11,050	11,850	12,700	13,500
	50% of median	11,950	13,650	15,350	17,050	18,400	19,800	21,150	22,500
	60% of median	14,340	16,380	18,420	20,460	22,080	23,760	25,380	27,000
	80% of median	19,100	21,800	24,550	27,300	29,450	31,650	33,850	36,000

County Roberts \$38,800*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Robertson \$35,000*	30% of median	7,350	8,400	9,450	10,500	11,350	12,200	13,000	13,850
	50% of median	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	60% of median	14,700	16,800	18,900	21,000	22,680	24,360	26,040	27,720
	80% of median	19,600	22,400	25,200	28,000	30,250	32,500	34,700	36,950

County Runnels \$32,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Rusk \$40,000*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

County Sabine \$31,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County San Augustine \$26,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County San Jacinto \$31,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County San Saba \$27,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Schleicher \$35,000*	30% of median	7,350	8,400	9,450	10,500	11,350	12,200	13,000	13,850
	50% of median	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	60% of median	14,700	16,800	18,900	21,000	22,680	24,360	26,040	27,720
	80% of median	19,600	22,400	25,200	28,000	30,250	32,500	34,700	36,950
County Scurry \$39,000*	30% of median	8,000	9,150	10,300	11,450	12,350	13,250	14,150	15,100
	50% of median	13,350	15,250	17,150	19,050	20,550	22,100	23,600	25,150
	60% of median	16,020	18,300	20,580	22,860	24,660	26,520	28,320	30,180
	80% of median	21,350	24,400	27,450	30,500	32,900	35,350	37,800	40,250
County Shackelford \$31,600*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Shelby \$30,900*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Sherman \$35,000*	30% of median	7,350	8,400	9,450	10,500	11,350	12,200	13,000	13,850
	50% of median	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100
	60% of median	14,700	16,800	18,900	21,000	22,680	24,360	26,040	27,720
	80% of median	19,600	22,400	25,200	28,000	30,250	32,500	34,700	36,950
County Somervell \$37,200*	30% of median	7,800	8,950	10,050	11,150	12,050	12,950	13,850	14,750
	50% of median	13,000	14,900	16,750	18,600	20,100	21,600	23,050	24,550
	60% of median	15,600	17,880	20,100	22,320	24,120	25,920	27,660	29,460
	80% of median	20,850	23,800	26,800	29,750	32,150	34,500	36,900	39,300
County Starr \$15,500*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Stephens \$32,200*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Sterling \$45,700*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850

A. MAXIMUM INCOMES

County Stonewall \$32,300*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Sutton \$37,800*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Swisher \$32,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Terrell \$33,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Terry \$36,000*	30% of median	7,550	8,650	9,700	10,800	11,650	12,550	13,400	14,250
	50% of median	12,600	14,400	16,200	18,000	19,450	20,900	22,300	23,750
	60% of median	15,120	17,280	19,440	21,600	23,340	25,080	26,760	28,500
	80% of median	20,150	23,050	25,900	28,800	31,100	33,400	35,700	38,000
County Throckmorton \$27,900*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Titus \$37,700*	30% of median	7,900	9,050	10,200	11,300	12,200	13,100	14,000	14,950
	50% of median	13,200	15,100	16,950	18,850	20,350	21,850	23,350	24,900
	60% of median	15,840	18,120	20,340	22,620	24,420	26,220	28,020	29,880
	80% of median	21,100	24,150	27,150	30,150	32,550	35,000	37,400	39,800
County Trinity \$33,900*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Tyler \$33,400*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

A. MAXIMUM INCOMES

County Upton \$39,600*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Uvalde \$31,800*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Val Verde \$26,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Van Zandt \$34,900*	30% of median	7,350	8,400	9,400	10,450	11,300	12,150	13,000	13,800
	50% of median	12,200	13,950	15,700	17,450	18,850	20,250	21,650	23,050
	60% of median	14,640	16,740	18,840	20,940	22,620	24,300	25,980	27,660
	80% of median	19,550	22,350	25,150	27,900	30,150	32,400	34,600	36,850
County Walker \$38,500*	30% of median	8,100	9,250	10,400	11,550	12,450	13,400	14,300	15,250
	50% of median	13,500	15,400	17,350	19,250	20,800	22,350	23,850	25,400
	60% of median	16,200	18,480	20,820	23,100	24,960	26,820	28,620	30,480
	80% of median	21,550	24,650	27,700	30,800	33,250	35,750	38,200	40,650
County Ward \$33,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800
County Washington \$41,600*	30% of median	8,750	10,000	11,250	12,500	13,500	14,500	15,500	16,450
	50% of median	14,550	16,650	18,700	20,800	22,450	24,150	25,800	27,450
	60% of median	17,460	19,980	22,440	24,960	26,940	28,980	30,960	32,940
	80% of median	23,300	26,600	29,950	33,300	35,950	38,600	41,250	43,950
County Wharton \$39,200*	30% of median	7,750	8,850	9,950	11,050	11,900	12,800	13,700	14,550
	50% of median	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
	60% of median	15,480	17,640	19,860	22,080	23,820	25,620	27,360	29,160
	80% of median	20,600	23,550	26,500	29,450	31,800	34,150	36,500	38,850
County Wheeler \$35,500*	30% of median	7,450	8,500	9,600	10,650	11,500	12,350	13,200	14,050
	50% of median	12,450	14,200	16,000	17,750	19,150	20,600	22,000	23,450
	60% of median	14,940	17,040	19,200	21,300	22,980	24,720	26,400	28,140
	80% of median	19,900	22,700	25,550	28,400	30,650	32,950	35,200	37,500

A. MAXIMUM INCOMES

County Wilbarger \$35,300*	30% of median	7,400	8,450	9,550	10,600	11,450	12,300	13,150	14,000
	50% of median	12,350	14,100	15,900	17,650	19,050	20,450	21,900	23,300
	60% of median	14,820	16,920	19,080	21,180	22,860	24,540	26,280	27,960
	80% of median	19,750	22,600	25,400	28,250	30,500	32,750	35,000	37,300

County Willacy \$26,100*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Winkler \$34,100*	30% of median	7,150	8,200	9,200	10,250	11,050	11,850	12,700	13,500
	50% of median	11,950	13,650	15,350	17,050	18,400	19,800	21,150	22,500
	60% of median	14,340	16,380	18,420	20,460	22,080	23,760	25,380	27,000
	80% of median	19,100	21,800	24,550	27,300	29,450	31,650	33,850	36,000

County Wise \$40,600*	30% of median	7,750	8,900	10,000	11,100	12,000	12,900	13,750	14,650
	50% of median	12,950	14,800	16,650	18,500	20,000	21,450	22,950	24,400
	60% of median	15,540	17,760	19,980	22,200	24,000	25,740	27,540	29,280
	80% of median	20,700	23,700	26,650	29,600	31,950	34,350	36,700	39,050

County Wood \$37,100*	30% of median	7,800	8,900	10,000	11,150	12,000	12,900	13,800	14,700
	50% of median	13,000	14,850	16,700	18,550	20,050	21,500	23,000	24,500
	60% of median	15,600	17,820	20,040	22,260	24,060	25,800	27,600	29,400
	80% of median	20,800	23,750	26,700	29,700	32,050	34,450	36,800	39,200

County Yoakum \$38,000*	30% of median	8,000	9,100	10,250	11,400	12,300	13,200	14,150	15,050
	50% of median	13,300	15,200	17,100	19,000	20,500	22,050	23,550	25,100
	60% of median	15,960	18,240	20,520	22,800	24,600	26,460	28,260	30,120
	80% of median	21,300	24,300	27,350	30,400	32,850	35,250	37,700	40,150

County Young \$34,500*	30% of median	7,250	8,300	9,300	10,350	11,200	12,000	12,850	13,650
	50% of median	12,100	13,800	15,550	17,250	18,650	20,000	21,400	22,750
	60% of median	14,520	16,560	18,660	20,700	22,380	24,000	25,680	27,300
	80% of median	19,300	22,100	24,850	27,600	29,800	32,000	34,200	36,450

County Zapata \$27,000*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

County Zavala \$20,700*	30% of median	7,100	8,150	9,150	10,150	11,000	11,800	12,600	13,400
	50% of median	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
	60% of median	14,220	16,260	18,300	20,340	21,960	23,580	25,200	26,820
	80% of median	19,000	21,700	24,400	27,100	29,300	31,450	33,650	35,800

B. GLOSSARY

GLOSSARY OF ACRONYMS AND DEFINITIONS

- AAHSA:** American Association of Homes and Services for the Aging.
- AARP:** American Association of Retired Persons.
- Accessible:** A definition used by HUD in Section 504 with respect to the design, construction, or alteration of an individual dwelling unit. It means that the unit is located on an accessible route and when designed, constructed, altered or adapted can be approached, entered, and used by individuals with physical 'handicaps.' A unit that is on an accessible route and is adaptable and otherwise in compliance with the standards set forth in the Uniform Federal Accessibility Standards (UFAS, 23 CFR Subpart 40 for residential structures) is considered accessible. When a unit in an existing facility which is being made accessible as a result of alterations intended for use by a specific qualified person with disability (e.g., a current occupant of such a unit or of another unit under the control of the same recipient, or an applicant on a waiting list), the unit will be deemed accessible if it meets the requirements of applicable standards that address the particular disability or impairment of such person.
- Accessible route:** A definition used by HUD in Section 504 meaning a continuous unobstructed path that connects accessible elements and spaces in a building or facility and complies with the space and reach requirements prescribed by the Uniform Federal Accessibility Standards (UFAS). An accessible route that serves only accessible units occupied by persons with hearing or vision impairments need not comply with those requirements intended to effect accessibility for persons with mobility requirements.
- Acquisition:** Acquisition of standard housing (at a minimum, meeting HUD Section 8 Housing Quality Standards) only, with no expectation of other listed activities (Table 3A, Column C) being carried out in conjunction with the acquisition.
- ACT:** Achieving Change for Texans
- ACTF:** Administration on Children, Youth, and Families.
- ADA:** Americans with Disabilities Act (42 U.S.C. 12101 et seq).
- ADAAG:** Americans with Disabilities Act Accessibility Guidelines.
- ADAPT:** Persons with disabilities consumer organization: American Disabled for Attendant Programs Today.
- Adaptability:** A definition used by HUD in Section 504 meaning the ability of certain elements of a dwelling unit, such as kitchen counters, sinks and grab bars to be added to, raised lowered, or otherwise altered, to accommodate the needs of persons with or without disability, or to accommodate the needs of persons with different degrees of disability.

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- ADL:** Activities of Daily Living. ADL is used in measuring disabilities.
- Administrative Costs:** Reasonable and necessary costs, as described in OMB Circular A-87, incurred by the participating jurisdiction in carrying out its eligible program activities in accordance with prescribed regulations. Administrative costs include any cost equivalent to the costs described in 470.206 of this title (program administration costs for the CDBG Program) and project delivery costs, such as new construction and rehabilitation counseling, preparing work specifications, loan processing, inspections, and other entities applying for or receiving HOME funds. Administrative costs do not include eligible project-related costs that are incurred by and charged to project owners.
- AFC:** Adult Foster Care.
- AFDC:** Aid for Families with Dependent Children.
- Affordable Housing:** Housing where the occupant is paying no more than thirty percent (30%) of gross income for gross housing costs, including utility costs. Housing that is for purchase (with or without rehabilitation) qualifies as affordable housing if it (1) *is purchased by a low-income, first-time home buyer who will make the housing his or her principal residence;* and (2) *has a sale price that does not exceed the mortgages limit for type of single family housing for the area under HUD's single family insuring authority under the National Housing Act.*
- AHDP:** RTC's Affordable Housing Disposition Program.
- AIDS and Related Diseases:** The disease of Acquired Immunodeficiency Syndrome or any conditions arising from the etiologic agent for Acquired Immunodeficiency Syndrome.
- Air Infiltration Barriers:** (also called air retarders) are complementary to vapor barriers. Ideally, air infiltration barriers are comprised of one or more air-impermeable components that are sealed at all joints and penetrations to form a continuous airtight membrane around a building.
- Alcohol/Other Drug Addition:** A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.
- AMFI:** Area Median Family Income.
- AMI:** Alliance for the Mentally Ill.
- Ancestry:** A person's self-identified origin, descent, lineage, nationality group, or country in which the person or person's parents or ancestors were born before their arrival in the United States. This designation does not include religious affiliations. See also "Race."

B. GLOSSARY

- Assisted Household or Person:** For the purpose of identification of goals, an assisted household or person is one which *during the periods covered by the annual plan will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.* (The program funds providing the benefit(s) may be from any funding year or combined funding years.) A renter is benefited if the household or person takes occupancy of affordable housing that is newly acquired (standard housing), or new rehabilitation is completed. A first-time home buyer is benefited if a home is purchased during the year. A homeless person is benefited if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program (e.g., a renter who receives rental assistance while occupying newly 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).
- Batts:** Type of insulation, usually made of fiberglass or rock wool, made to fit between the studs in the walls or between the joists of the ceilings or floors.
- BHIF:** Border Housing Initiative Fund.
- Building Envelope:** Includes everything that provides a barrier between the interior of a home and the outside elements.
- CAA:** Community Action Agency.
- Capacity Building:** Educational and organizational support assistance to promote the ability of community housing development organizations and nonprofit organizations to maintain, rehabilitate and construct housing for low and very low-income person and families. This activity may include, but is not limited to: 1) Organizational support to cover expenses for training, technical, and other assistance to the board of directors, staff, and members of the non-profit organization or community housing development organization, 2) Program support including technical assistance and training related to housing development, housing management, or other subjects related to the provision of housing or housing services, and 3) Studies and analyses of housing needs.
- CASA:** Coordinated Agenda for the Southwestern Area of the United States.
- CDBG:** Community Development Block Grant.
- CDC:** Community Development Corporation.
- CDFI:** Community Development Financial Insistution

B. GLOSSARY

- CEAP:** Comprehensive Energy Assistance Program.
- Certification:** A written assertion, based on supporting evidence which must be kept available for inspection by HUD, the Inspector General, and the public, which assertion is deemed to be accurate, unless HUD determines otherwise after inspecting the evidence and producing the due notice and opportunity for comment.
- CFDRP:** Contract for Deed Refinance Program.
- CFNP:** Community Food and Nutrition Program.
- CFR:** Code of Federal Regulations.
- CGP:** Comprehensive Grant Program.
- CHAS:** Comprehensive Housing Affordability Strategy. CHAS was the predecessor to the Consolidated Plan.
- CHDO or CHODO:** Community Housing Development Organizations.
- CIAP:** Comprehensive Improvement Assistance Program.
- CILP:** Capital Improvement Loan Program.
- COG:** Council of Governments.
- Colonia:** An identifiable unincorporated area located within one hundred and fifty (150) miles of the Texas-Mexico border that lacks infrastructure and decent housing.
- Committed:** Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.
- Consolidated Plan:** A document submitted to the U.S. Department of Housing and Urban Development (HUD) containing housing needs assessments and strategic plans for the state. It is required of the State of Texas by HUD in order to receive federal CDBG, HOME, ESG, and HOPWA program funds.
- Contract for Deed:** A financing arrangement for the sale of property whereby land ownership remains with the seller until the total purchase price is paid.
- CPTED:** Crime Prevention through Environmental Design.
- CPD Programs:** Community Planning and Development Programs.
- CSBG:** Community Services Block Grant.
- Disability:** According to the U.S. Department of Housing and Urban Development, a person shall be considered to have a disability if the person is determined to have a physical, mental, or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to

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live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability or he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members or any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death. According to the ICIDH disabilities reflects the consequences of a bodily impairment in terms of functional performance. See also "Impairment" and "Handicap."

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability.

DOD: Department of Defense.

DOE: Department of Energy

DPAP: Down Payment Assistance Program.

DPS: Texas Department of Public Safety.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally-developed programs or conduct a variety of special projects designed to promote economic independence and self-sufficiency.

EDAP: The Texas Water Development Board's Economically Distressed Area Program.

EHP: Emergency community services Homeless Grant.

Elderly Household: A family in which the head of the household or a spouse is at least sixty-two years of age.

ELIHPA (Title II): Emergency Low Income Housing Preservation Act.

ENTERP: Emergency Nutrition/Emergency Relief Program.

EOEP: Environmental and Occupational Epidemiology Program.

EPA: U. S. Environmental Protection Agency.

EPSDT: Medicaid Early and Periodic Screening, Diagnosis, and Treatment for blood lead content performed by Texas Department of Health.

ESGP: Emergency Shelter Grant Program.

B. GLOSSARY

ETJ:	Extra Territorial Jurisdiction.
Existing Homeowner:	An owner-occupant of residential property who holds legal title to the property and who uses the property as his or her principal residence.
Extremely Low Income:	Household Incomes less than or equal to thirty percent (30%) of AMFI.
Fair Housing Act:	Title VIII of the Federal Civil Rights Act of 1968, as amended in 1988 (the Fair Housing Amendments Act of 1988, 42 U.S.C., section 3601, et. seq).
Family:	A household comprised of one or more individuals. (The National Affordable Housing Act (NAHA) definition required to be used in the CHAS rule - equivalent to Census definition of householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption. The term "household" is used in combination with the term "related" in the CHAS instructions, when compatibility with the Census definition of family (for reports and data available from the Census based upon that definition) is dictated. (See also "Homeless Family").
FDIC:	Federal Deposit Insurance Corporation.
Federal Preference for Admission:	The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than fifty percent (50%) of family income for rent. (See, for example, section 882.219).
FEMA:	Federal Emergency Management Agency.
FFY:	Federal Fiscal Year.
FHA:	Federal Housing Administration.
FHAP:	Fair Housing Assistance Program.
FHEC:	Fair Housing Enforcement Center.
FHEO:	Office of Fair Housing and Equal Opportunity.
FHIP:	Fair Housing Initiatives Program.
FHLB:	Federal Home Loan Bank.
First-Time Home Buyer:	An individual or family who has not owned a home during the three year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the home buyer.

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FmHA:	The Farmers Home Administration, or programs it administers. FmHA is now know as the Rural Economic and Community Development agency under the U.S. Department of Agriculture.
FNMA:	Federal National Mortgage Association (Fannie Mae).
FOIA Request:	Freedom of Information Act Request.
Frail Elderly Persons:	Includes elderly persons who are unable to perform one or more "Activities of Daily Living" (ADL) without help.
FY:	Fiscal Year.
GNMA:	Government National Mortgage Association (Ginnie Mae).
Government-Sponsored Mortgage Finance Corporations:	The Federal National Mortgage Associating, the Federal Home Loan Mortgage Corporation, and the Federal Agricultural Mortgage Corporation.
Habitat:	Habitat for Humanity.
HAC:	Housing Assistance Council.
HAMFI:	HUD-Adjusted Median Family Income.
Handicap:	According to the ICIDH handicaps are concerned with the disadvantages experienced by an individual as a result of impairments and disabilities and the interaction of the individual with his or her surroundings. See also "Disability" and "Impairment."
HARS:	HIV/AIDS Reporting System.
HCALP:	Home Construction and Acquisition Loan Program.
HHS Agencies:	Health and Human Services Commission.
HLIP:	Home Improvement Loan Program.
HODAG:	Housing Development Grant.
HOME:	The HOME Investment Partnerships Act, which is Title II of the National Affordable Housing Act.
HOME Funds:	Funds made available under the HOME Investment Partnerships Act through allocations and reallocations, plus all repayment and interest or other return to the investment of these funds.
Homeless Family:	Family that includes at least one parent or guardian and one child under the age of eighteen, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of eighteen.

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- Homeless Individual:** An unaccompanied youth (seventeen years of age or under) or an adult (eighteen years or older) without children.
- Homeless Youth:** Unaccompanied person (seventeen years of age or under) who is living in situations described by terms "sheltered" or "unsheltered."
- HOPE 1:** The HOPE for Public and Indian Housing Home ownership Affordable Program, which is Title IV, Subtitle A of the National Affordable Housing Act.
- HOPE 2:** The HOPE for Home ownership of Single Family Homes Program, which is Title IV, Subtitle A of the National Affordable Housing Act.
- HOPE 3:** The HOPE for Home ownership of Single Family Homes Program which is Title IV, Subtitle C of the National Affordable Housing Act.
- HOPWA:** Housing Opportunities for Persons with AIDS.
- Household:** One or more persons occupying a housing unit (U.S. Census definition). (See also "Family").
- Housing:** Includes manufactured housing and manufactured housing lots.
- Housing Development Costs:** The total of all costs incurred in financing, creating, or purchasing any housing development, including but not limited to a single-family dwelling, which are approved by the department as reasonable and necessary. The costs may include but are not limited to the value of land and any buildings on the land, cost of land acquisition, options, deposits, or contracts to purchase; cost of site preparation demolition, and development; fee paid or payable in connection with the planning, execution, and financing of the development, such as those to architects, engineers, attorneys, accountants; cost of necessary studies, surveys, plans, permits, insurance, interest, financing, tax and assessment costs, and other operating and carrying costs during construction; cost of construction, rehabilitation, reconstruction, fixtures, furnishings, equipment, machines, and apparatus related to the real property; cost of land improvements, including without limitation, landscaping and off-site improvements; necessary expenses in connection with initial occupancy of the housing development; an allowance established by the Department for contingency reserves; and the cost of the other items, including tenant relocation, if tenant relocation costs are not otherwise being provided for, as determined by the department to be reasonable and necessary for the development of the housing development, less any and all net rents and other net revenues received from the operation of the real and personal property on the development site during construction.
- Housing Development or Housing Project:** Any real or personal property, project, building structure, or facilities work, or undertaking, whether existing, new construction, remodeling, improvement, or rehabilitation, which

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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% of income spent on housing).
- 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).
- HOYO:** Texas Home Of Your Own Project.
- HSDA:** HIV Service Delivery Area.
- HTF:** Housing Trust fund.
- HUB:** Historically Underutilized Business. A HUB is defined as a business entity that is at least 51% owned by an African American, Hispanic, American, Asian-Pacific American, Native American, or a woman of any ethnicity.
- HUD:** The United States Department of Housing and Urban Development.
- JOBS:** Job Opportunities and Basic Skills Training
- IADL:** Instrumental Activities of Daily Living.
- ICD:** International Classification of Diseases.
- ICH:** Federal Interagency Council on the Homeless.

B. GLOSSARY

ICIDH:	International Classification of Impairments, Disabilities and Handicaps.
IDA:	Individual Development Account
IHA:	Indian Housing Authority.
Impairment:	According to the ICIDH impairments are concerned with abnormalities of body structure, organ or system function, and appearance. See also "Disability" and "Handicap."
Institutions/ Institutional:	Group quarters for persons under care or custody. (U.S. Census definitions).
Jurisdiction:	A unit of state or local government.
LGS:	Local Government Services.
LIHPRHA:	Low Income Housing Preservation and Resident Homeownership Act.
LIHTC:	(Federal) Low-income Housing Tax Credit.
Local Government:	A county; an incorporated municipality; a special district; any other legally constituted political subdivision of the State; a public, nonprofit housing finance corporation created under Chapter 394, Local Government code Texas revised Civil Statutes; or a combination of any of the entities described here.
Low-e:	Low-emittance
Low Income Neighborhood:	A neighborhood that has at least fifty-two percent (52%) of its households at or below eighty percent (80%) of AMFI
Low Income:	Household whose incomes do not exceed eighty percent (80%) of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices for the appropriate jurisdictions.
LRO:	Local Recipient Organization.
MAHRA:	Multifamily Assisted Housing Reform and Affordability Act of 1997
MCC:	Mortgage Credit Certificate Program.
Metropolitan and Metro:	Refers to all areas outside those designated as metropolitan statistical areas by the Bureau of the Census in the most recent decennial census.

B. GLOSSARY

MMHR:	Texas Department of Mental Health and Mental Retardation.
Migrant Farmworkers:	Those persons who travel from place to place in order to take advantage of work opportunities provided by various agricultural seasons across the country.
Moderate Income:	Households whose incomes are between eighty-one percent (81%) and ninety-five percent (95%) 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 ninety-five percent (95%) of the prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This definition is unique to the CHAS).
MOU:	Memorandum of Understanding.
MRB:	Mortgage Revenue Bond.
MSA:	Metropolitan Statistical Area.
NAFTA:	North American Free Trade Agreement.
NAWS:	National Agricultural Workers Survey.
NCDI:	National Community Development Initiative.
NCFH:	National Center for Farmworker Health.
NCHS:	National Center for Health Statistics.
Neighborhood:	A geographic location designated in comprehensive plans, ordinances, or other local documents as a neighborhood, village, or similar geographical designation that is within the boundary but does not encompass the entire area of a unit of general local government. If the general local government has a population under 25,000 the neighborhood may, but need not, encompass the entire area of a unit of general local government.
NHIS:	National Health Interview Survey.
NIMBY:	Not In My Backyard.
NOFA:	Notice of Funding Availability.
Non-Elderly Household:	A household which does not meet the definition of "Elderly Household," as defined above.
Non-Homeless Persons with Special Needs:	Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.
Non-Institutional:	Group quarters for persons not under care or custody.

B. GLOSSARY

Not-for-Profit Organization:

Any public or private, nonprofit organization that 1) is organized under state or local laws; 2) has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual. 3) is neither controlled by, nor under the direction of, individuals or entities seeking to derive profit or gain from the organization. A nonprofit organization may be sponsored in part by a for-profit entity, but a) the for-profit entity may not be an entity whose primary purpose is the development or management of housing, such as a builder, developer, or real estate management firm; b) the for-profit entity may not have the right to appoint more than one-third of the membership of the organization's governing body. Board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members; and c) the organization must be free to contract for goods and services from vendors of its own choosing; 4) has a tax exemption ruling from the Internal Revenue Service under §501(c) or the Internal Revenue Code of 1986, as amended; 5) does not include a public body (including the participating jurisdiction) or an instrumentality of a public body. An organization that is state or locally chartered may qualify as a nonprofit organization, however, the state or local government may not have the right to appoint more than one-third of the membership of the organization's 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-10 (revised) "Standards for Financial Management Systems;" and 7) has among its purpose the provision of decent housing that is affordable to low-income and very low-income persons, as evidenced by its charter, articles of incorporation, resolutions or by-laws.

Occupied Housing Unit:

Other housing unit that is the usual place of residence of the occupant(s).

OCS:

Office of Community Services.

OEHCY:

Office for the Education of Homeless Children and Youth.

OMB:

Office of Management and Budget.

ONAP:

Office of Native American Programs.

Other Household:

A household of one or more persons that does not meet the definition of a Small Related Household or a Large Related Household, or is an elderly household comprised of 3 or more persons.

Other Low-Income:

Households whose incomes are between fifty-one percent (51%) and eighty percent (80%) 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 eighty percent (80%) of the median for the area of the basis of HUD's findings that such variations are necessary because of prevailing levels of constructions costs of fair market

B. GLOSSARY

- 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).
- PAE:** Participating Administrative Entities
- Participating Jurisdiction:** Any jurisdiction (as defined in these section) that has been so designated by HUD in accordance with 92.105.
- PATH:** Programs to Assist the Transition from Homelessness.
- Person with Disabilities:** 1) A person is considered to have a disability if the person has a Physical mental, or emotional impairment that (i) is expected to be of long-continued and indefinite duration; (ii) substantially impedes his or her ability to live independently; and (iii) is of such a nature that such ability could be improved by more suitable housing conditions. 2) A person will also be considered to have a disability if he or she has a developmental disability, which is a severe, chronic disability that (i) is attributable to a mental or physical impairment or combination of mental and physical impairments; (ii) is manifested before the person attains age twenty-two; (iii) is likely to continue indefinitely; (iv) results in substantial functional limitations in three or more of the following areas of major life activity; self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living, and economic self-sufficiency and (v) reflects the person's need for a combination and sequence of special interdisciplinary, or generic care, treatment, or other services that are lifelong or extended duration and are individually planned and coordinated.
- PFS:** Performance Funding System.
- PHA:** Public Housing Agency.
- Physical Defects:** A housing unit lacking complete kitchen or bathroom (U.S. Census definition).
- PIC:** Private Industry Council.
- Poverty:** The income cutoffs used by the Census Bureau to determine the poverty status of families and unrelated individuals included a set of forty-eight thresholds arranged in a two-dimensional matrix consisting of family size (from one person to nine or more persons) cross-classified by presence of and number of family members under eighteen years old. The total income of each family or unrelated individual in the sample was tested against

B. GLOSSARY

the appropriate poverty threshold to determine the poverty status of that family or unrelated individual. If the total income was classified as "below the poverty level." The poverty thresholds are revised annually to allow for changes in the cost of living as reflected in the Consumer Price Index. The average poverty threshold for a family of four persons was \$12,674 in 1989.

- PPI:** People for Progress, Inc.
- Predevelopment Costs:** Costs related to a specific eligible housing project including: a) expenses necessary to determine project feasibility, (including costs of an initial feasibility study), consulting fees, costs of preliminary financial applications, legal fees, architectural fees, engineering fees, engagement of a development team, site control and title clearance; and b) reconstruction housing project costs that the board determines to be customary and reasonable, including but not limited to the costs of obtaining firm construction loan commitments, architectural plans and specifications, zoning approvals, engineering studies, and legal fees. Predevelopment costs does not include general operational or administrative costs.
- Primary Housing Activity:** A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also, "Secondary Housing Activity")
- Program 48:** A part of the First Time Homebuyer Program under the Housing Finance Division.
- Project:** A site or an entire building including a manufactured housing unit, or two or more buildings together with the site or sites on which the building or buildings is located, that are under common ownership, management, and financing (i.e. a project assisted with HOME funds, under a commitment by the owner, as a single undertaking). Project includes all the activities associated with the site and building. If there is more than one site associated with a project, the sites must be within a four-block area.
- Project Completion:** All necessary title transfer requirements and construction work have been performed and the project, in HUD's judgment, complies with specified requirements, (including the property standards adopted under HOME 92.251); the final drawdown has been disbursed for the project; and a project completion report has been submitted and processed in the Cash and Management Information System(92.501) as prescribed by HUD. For tenant-based rental assistance, the final drawdown has been disbursed for the project and the final payment certification has been submitted and processed in the Cash and Management Information System (92.502) as prescribed by HUD.
- Project-Based** Rental Assistance provided for a project, not for a specific

B. GLOSSARY

(Rental Assistance): tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

PSA: Public Service Announcement.

Public Housing: Any state, county, municipality or other government entity or public body (or its agency or instrumentality) that is authorized to engage in or assist in the development or operation of low-income housing. The term includes any Indian Housing Authority.

Qualified Allocation: The Qualified Allocation Plan is utilized by the Low Income Housing Tax Credit Program in setting threshold and selection criteria points for the allocation of tax credits.

Race: Persons who identify themselves according to the following race categories on the 1980 Census questionnaire: White, Black or Negro, American Indian, Eskimo, Aleut, Japanese, Filipino, Korean, Asian Indian, Vietnamese, Hawaiian, Guamanian, Samoan, and Other. The "Other" category includes Malaysian, Polynesian, Thai, and other groups not included in the specific categories listed on the questionnaire. Users of the information listed on said questionnaire should not confuse RACE and ANCESTRY, i.e. Persons who claim SPANISH ORIGIN may be of ANY Race.

RC Program: Residential Care Program.

Real Property: All land, including improvements and fixtures and property of any nature appurtenant, or used in connection therewith, and every estate, interest, and right legal or equitable therein, including leasehold interests, terms for years, and liens by way of judgment, mortgage or otherwise.

RECD: Rural Economic and Community Development agency or programs it administers. It has replaced the Farmer's Home Administration.

Recipient: Community housing development organization, 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*

B. GLOSSARY

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 above.

Rental Assistance:

Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Rental Housing:

A rental housing unit is considered to be an affordable housing unit if it is occupied by a low-income family or individual and bears a rent that is the lesser of (1) the Existing Section 8 Fair Market Rent (FMR) for comparable units in the area; or (2) thirty percent (30%) of the adjusted income of a family whose income equals sixty-five percent (65%) of the median income for the area, except that HUD may establish income ceilings higher or lower than sixty-five percent (65%) 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 or rent (U.S. Census definition).

Renter Occupied Unit:

Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

RFP:

Request For Proposals.

RTC:

Resolution Trust Corporation.

Rural and Urban:

(population) Rural and urban are type-of-area concepts rather than specific areas outlined on maps. As defined by the Census Bureau, the urban population comprises all persons living in urbanized areas (UA's) and in places 2,500 or more inhabitants outside UA's. The rural population consists of everyone else. Therefore, a rural classification need not imply farm residence or a sparsely settled area, since a small city or town is rural as long as it is outside a UA and has fewer than 2,500 inhabitants.

R-values:

A term used to describe insulation -- higher R-values represent better insulation and greater resistance to heat flow.

S+C:

Shelter Plus Care.

SAA:

State Administrative Agency.

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- SABR:** Statewide Architectural Barrier Removal Program administered by TDHCA.
- 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 202 Program:** Supportive Housing for the Elderly administered by HUD.
- Section 215:** Section 215 of Title II of the National Affordable Housing Act. Section 215 defines what constitutes "affordable" housing projects under the Title II HOME program.
- Section 504:** Section 504 of the Rehabilitation Act of 1973 (Public Law 93-112, 29 U.S.C. 794) administered by HUD.
- Section 8 Certificate:** Section 8 Existing Housing Certificate Program.
- Section 8 Program:** Statewide Housing Assistance Payments Program.
- Section 811 Program:** Supportive Housing for the Disabled administered by HUD.
- SEER:** Central air conditioners are rated according to their seasonal energy efficiency ratio -- indicates the relative amount of energy needed to provide a specific cooling output.
- Selected Conditions:** Housing conditions which consists of the following components - incomplete plumbing facilities, overcrowding, in renter-occupied units, rent is thirty percent (30%) or more of household income, and in owner-occupied units the structure was built in 1939 or earlier and is valued below \$25,000 (metro) or \$20,000 (non-metro).
- Service Needs:** The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.
- Severe Cost Burden:** SEE Cost Burden > 50%.
- Severely Distressed Public Housing Agency:** A PHA that has not met HUD performance standards. See also "Troubled Public Housing Agency."
- SFY:** State Fiscal Year.
- Sheltered:** Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including

B. GLOSSARY

emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

- SHPLP:** Subsidized Home Purchase Loan Program.
- SIPP:** U.S. Census Bureau Survey of Income and Program Participation.
- SLIHP:** State Low Income Housing Plan and Annual Report.
- Small Related:** A household of two to four persons which includes at least two related persons.
- Special Needs, Persons with:** Persons with special needs as defined by HUD include persons with disabilities, persons with HIV/AIDS, elderly persons, frail elderly persons, persons with alcohol and/ or drug addictions, victims of domestic violence and public housing residents.
- SRO:** Sponsor-based Rental Assistance.
- SRO Program:** Section 8 Moderate Rehabilitation Single Room Occupancy Program.
- SSI:** Federal Supplemental Social Security Income.
- State Recipient:** A unit of local government designated by a state to receive HOME funds from a state to carry out HOME Program activities.
- STEP:** Rensselaerville Institute's Small Towns Environment Program.
- Subrecipient:** A public agency or nonprofit organization selected by the participating jurisdiction's home program. A public agency or nonprofit organization that receives HOME funds solely as a developer or owner of housing is not a subrecipient. The participating jurisdiction's selection of a subrecipient is not subject to the procurement procedures and requirements.
- Substandard Condition but Suitable for Rehabilitation:** By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction or minor livability problems, or maintenance work. The jurisdiction must define this term (i.e., standard condition, financially and structurally feasible for rehab) and include this definition in the Appendix (Glossary of Terms) portion of its CHAS submission.
- Substantial Rehabilitation:** Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.
- Supportive** A housing, including Housing Units and Group Quarters, that

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- Housing:** has a supportive environment and includes a planned service component.
- Supportive Services:** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.
- TANF:** Temporary Assistance to Needy Families.
- TAHSA:** Texas Association of Homes and Services for the Aging.
- TBRA:** HOME program's Tenant Based Rental Assistance program.
- TCADA:** Texas Commission on Alcohol and Drug Abuse.
- TCDP:** Texas Community Development Program.
- TDA or TDoA:** Texas Department on Aging.
- TDH:** Texas Department of Health.
- TDHCA:** Texas Department of Housing and Community Affairs.
- TDHS:** Texas Department of Human Services.
- TDOC:** Texas Department of Commerce.
- TDCJ:** Texas Department of Criminal Justice.
- TEA:** Texas Education Agency.
- TEC:** Texas Employment Commission.
- TELRR:** Texas Environmental Lead Reduction Rules.
- 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 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 needs as appropriate.

B. GLOSSARY

TICH:	Texas Interagency Council for the Homeless.
Title II:	See ELHHPA.
Title VI:	See LIHPRHA.
TJPC:	Texas Juvenile Probation Commission.
TMHC:	Texas Mental Health Center.
TNRCC:	Texas Natural Resources Conservation Commission.
TNRIS:	Texas Natural Resources Information Systems.
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 thirty-one of the year of calculation, excluding; all such bonds rated AAA by Moody's Investors Service or AAA by Standard & Poors Corporation for which the Department has no direct or indirect financial liability from the Department's unencumbered fund balances, and all other such bonds, whether rated or unrated, for which the Department has no direct or indirect financial liability from the Departments unencumbered fund balances, unless Moody's' or Standard & Poors has advised the Department in writing that all or portion of the bonds excluded by this clause should be included in a determination of total bonded indebtedness.
Total Vacant Housing Units:	Unoccupied year round housing units (U.S. Census definition).
TRA:	Tenant-based Rental Assistance.
Troubled Public Housing Agency:	A PHA with at least 250 units that is in the third year of official HUD status as not having met targets for improved performance.
TSAHC:	Texas State Affordable Housing Corporation.
TSEHP:	Texas Statewide Homebuyer Education Programs.
TU:	Texas Utilities Electric Company.
TUHDC:	Texas Union Housing Development Corporation.
TVLB:	Texas Veteran's Land Board.
TWC:	Texas Workforce Commission.
TWDB:	Texas Water Development Board.
TxMHMR:	Texas Department of Mental Health and Mental Retardation.
TYC:	Texas Youth Commission.
UCPA/CA:	United Cerebral Palsy Association of the Capital Area, Inc.

B. GLOSSARY

- UFAS:** Universal Federal Accessibility Standards.
- Unencumbered Fund Balances:** Is a) the sum of the balances resulting at the end of each Department fiscal year form deducting the sum of bond indenture and credit rating restrictions and liabilities for the sum of amounts on deposit in indenture funds and other tangible and intangible assets of each department housing bond program, and b) uncommitted amounts of deposit in each independent or separate unrestricted fund established by the housing finance division or its administrative component units.
- Urban and Rural:** (Population) Urban and rural are type of area concepts rather than specific areas outlined on maps. As defined by the Census Bureau, the urban population comprises all persons living in urbanized areas (UAs) 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 WAITING OCCUPANCY OR HELD:** Vacancy year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use (U.S. Census definition).
- U-Value:** A window's measure of its insulating ability—low U-value means better insulating ability.
- VA:** Department of Veterans' Affairs.
- Vapor Barrier:** A form of moisture control including polyethylene sheets, low-perm-rated paints, laminated asphalt-covered building paper, vinyl wall coverings, and foil-type wallpapers.
- Very Low Income:** Households whose incomes do not exceed fifty percent (50%) of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents (This term corresponds to low-income households in the CDBG Program).
- VETS:** Veterans' Employment and Training Service in the U.S. Department of Labor.
- VHAP:** Texas Veterans Housing Assistance Program.
- VHIP:** Texas Veterans Home Improvement Program.
- WAP:** Weatherization Assistance Program.
- WHO:** World Health Organization.

B. GLOSSARY

Work Disability: A condition that prevents a person from working or limits a person's ability to work.

C. SUMMARY OF PUBLIC COMMENT

SUMMARY OF PUBLIC COMMENT RECEIVED

LUBBOCK

Hearing Date: February 9, 1999

People attending: 12

COMMENTS

Person: John K. Gildensleeve

Represents: Himself

Comments: Can Proposed Energy Funds be layered over Energy Star Funds?

Person: Tammy Brown

Represents: Herself

Comments: Are you using American State Bank again for the First Time Homebuyer Program?

DALLAS

Hearing Date: February 9, 1999

People attending: 16

COMMENTS

Person: F. Eugene Mayo

Represents: Himself

Comments: Interested in obtaining information relative to investments in tax credits.

Person: Anita Marcos

Represents: Herself

Comments: Talked about a women leadership training program for low income Hispanic women called ARRIBA.

Person: Beth Bentley

Represents: The Family Place

Comments: As an agency that assists battered women and children, our interest is in the stipulations that are placed on those women (i.e. revealing address on application, credit history in husband's name.)

Person: John Loza (Dallas City Councilman)

Represents: Himself

Comments: Support for TDHCA Objectives.

Person: Alex Nerangis

Represents: SER-National

Comments: Talked about SER's National Women's Initiative.

Person: Dina Levy

Represents: Texas Tenants Union

Comments: Comment on the loss of affordable housing and the need to preserve HUD-Assisted Housing. She gave a summary of H.R. 425 and other state and local housing initiatives.

C. SUMMARY OF PUBLIC COMMENT

HOUSTON

Hearing Date: February 10, 1999

People Attending: 15

COMMENTS

Person: Amparo Isaza-Navarrete

Represents: Low-Income & under-represented audiences African-Americans & Hispanics

Comments: What kinds of requirements are needed to qualify for a grant for community facilities in rural or urban areas?

Person: Rhonda Smith

Represents: Southeast Texas Housing Finance Corp.

Comments: Question - elaborate on the program available for individuals with B/C credit who do not qualify for Bond Programs, which require papers. How can local HFA's meet this need through partners with TDHCA?

Person: Dr. Terry W. Van Allen

Represents: HUD

Comments: Introduced HUD community builders . Asked TDHCA who in the non-entitlement communities should be point of referrals -- who in cities, counties, TX. Housing Finance Corporations.

SAN ANTONIO

Hearing Date: February 10, 1999

People Attending: 12

COMMENTS

Person: Emily Thuss

Represents: Making Housing Accessible, a project of the Enterprise Foundation

Comments: 1. Include plans for serving extremely low income Texans including people with disabilities.
2. Increase the current set aside in HOME (up to 30%) and the Housing Trust Fund (up to 15%) for special needs
3. Support the Housing Trust Fund Exceptional Item. Expand Funding to \$50 million through activities recommended by the Texas Association of CDCs. Expand allowable activities to include Tenant based rental assistance.
4. Require "basic access" in all new construction projects supported with TDHCA funds. Under Goal 4, add strategy 4.1.3 that mandates enforcement of federal accessibility laws. This commitment should extend to all programs: Tax credits, HOME, and HTF.
San Antonio needs a SABR program.

Person: Aurora Ortega-Geis

Represents: FannieMae's San Antonio Partnership Office

Comments: TSHEP Support, Statewide partnership to leverage funds.

Person: Craig Blumo

Represents: Himself

Comments: Regarding YouthBuild, Construction Industry.

C. SUMMARY OF PUBLIC COMMENT

Person: Arturo Suarez
Represents: San Antonio Positive Solutions, Inc.
Comments: Announcement of their Texas YouthWorks project.

Person: Allison B. Peery
Represents: Hope Action Care
Comments: Concerning Texas YouthWorks.

Person: Ron Johnston
Represents: Non-Profit Community Development Corp.
Comments: Support for Texas Homebuyer Education and for the Housing Trust Fund.

TYLER

Hearing Date: February 11, 1999
People Attending: 3

COMMENTS

Person: Jesse E. McLendon
Represents: PATH/ Tyler Community Homes
Comments: He had some questions about the Department's programs.

HARLINGEN

Hearing Date: February 11, 1999
People Attending: 3

COMMENTS

Person: Omar I. Rodriguez
Represents: UTPA - Southwest Border Nonprofit Resource Center. Rio Grande Valley CHDOs
Comments: Questions on facilitating needs for CHDOs.

Person: Tony Chapa
Represents: Local Mortgage Companies
Comments: Wanted to learn about the Down Payment Assistance Program

Person: Cynthia Lidtke
Represents: Sunglo Fellowship Center, Inc.
Comments: She Came to learn of TDHCA's programs.

EL PASO

Hearing Date: February 16, 1999
People Attending: 9

COMMENTS

Person: Maria Esparza
Represents: Texas Mental Health Consumers, Polaris Chapter
Comments: Addressed the needs and recommendations for people with disabilities focusing on the mental health community in El Paso. 1) TDHCA's efforts to address issues for people with disabilities, Lost grant. Serious need for affordable accessible housing. 2) Housing Trust Fund.

C. SUMMARY OF PUBLIC COMMENT

Person: Selina Pesquera
Represents: Herself, A coalition that works with persons with disabilities
Comments: The Following Issues: 1) Households w/ extremely low incomes; 2) Integration & Affordability - TBRA; 3) Accessibility & Enforcement of Federal Laws. CCHC. Before in the Consolidated Plan we had the mandate to serve 15% at 0-30%.

Person: Connie Vasquez
Represents: Herself
Comments: Suggest that TDHCA use the AMFI for Border Commission in lieu of the State's Median Income. There is a discrepancy of over \$10,000. Very low, low, and extremely low families can not access these funds. Also, with the \$200 non-refundable fee and 1% for lenders, this eliminates CDC's involved in housing.

Person: JoAnna Guillen
Represents: HOYO
Comments: She requests that the requirement for "Basic Access" be extended to cover all new construction projects with TDHCA Funds. That TDHCA increase the monitoring effort of recipients for compliance with all state and federal requirements for accessibility by requiring submittal of a "self evaluation" prior to funding. The self evaluation should include all offices, any models or other facilities used by the recipient to provide services. That TDHCA establish section 504 standards as the threshold for all Tax Credit projects through Qualified Allocation Plan. We recommend that the Department undertake a capacity building effort to provide technical assistance on the successful program model used by UCP/CA to the SABR program grantees and others through out the state that want to provide consumer driven barrier removal services to people with disabilities. Increase funding support for rental subsidy programs with added state funding for individuals with disabilities. Dedicate a portion of the Housing Trust Funds specifically for projects serving people with disabilities. We recommend that the Department commit resources and partner with other state agencies providing services to people with disabilities to conduct the necessary research for an accurate assessment of the housing needs of people with disabilities, including regional characteristics.

Person: Richard Alvarado
Represents: Himself
Comments: I am a supporter for this group (the disabled) I will be building my new homes disability accessible.

Person: Frank Lozano
Represents: Desert - ADAPT
Comments: Stop building inaccessible housing.

Person: Ike Monty
Represents: Himself
Comments: Thank you for coming to El Paso.

Person: Rose Garcia
Represents: El Paso Collaborative for Community and Economic Development
Comments: Streamline the public process for housing funds.

C. SUMMARY OF PUBLIC COMMENT

- a) all funding sources should be available simultaneously, to ease layering of funds;
 - b) a mission-based scoring system should be established that include
 - ◆ Mission factors
 - ◆ Underwriting
 - ◆ Efficiency achieved through leveraging
 - c) funding windows opening at predictable times, known at least six months in advance
 - d) scoring changes made well in advance of window openings.
- A strategy to preserve existing affordable housing is essential. No production program exists to meet the needs of low, very low and extremely low income rental housing.

AUSTIN

Hearing Date: February 19, 1999

People Attending: 21

COMMENTS

Person: Mike Buzbee

Represents: Gulf Coast Trades Center

Comments: Speaking in favor of the YouthWorks Program.

Person: Jason Jack

Represents: Gulf Coast Trades Center

Comments: Speaking in favor of the YouthWorks Program.

Person: Nichole A. White

Represents: Gulf Coast Trades Center

Comments: Speaking in favor of the YouthWorks Program.

Person: Paul Daoila

Represents: Gulf Coast Trades Center

Comments: Speaking in favor of the YouthWorks Program.

Person: Richard Halpin

Represents: Texas YouthWorks

Comments: Speaking in favor of the YouthWorks Program.

Person: Monique Young

Represents: Casa Verde

Comments: Speaking about the YouthWorks Program and what it has done for her and what it can do for others.

Person: Edward Cardenas

Represents: Texas YouthWorks

Comments: Speaking in favor of the YouthWorks Program.

Person: Greg Gibson

Represents: MHMR

Comments: Comment on TXMHMR's need assessment regarding numbers of homeless. Comment on TXMHMR and TDHCA Partnership.

C. SUMMARY OF PUBLIC COMMENT

Person: Mike Harms
Represents: Himself
Comments: In favor of the Hallsville Seniors Community II, LP, and the Brownfield Seniors Community II, LP. (For the Board Meeting)

Person: Kristen McDaniel
Represents: The Enterprise Foundation
Comments: As The Department looks for ways to address the needs of those at 0-30%, I'd like to remind you that tenant-based rental assistance (TBRA) is an excellent way to serve those with extremely low incomes. For people with disabilities, tenant-based rental assistance not only makes housing affordable, but also results in the natural integration of consumers into the community.

Person: Perla Cavazos
Represents: Texas Association of CDCs
Comments: There have been improvements in TDHCA's performance in serving the different low income populations, the agency is still not serving enough very low income and extremely low income families. We recommend and fully support the agency adopt at least a 10% goal in serving extremely low income families with Housing Finance Division funds. Rider 3 sets a higher 15% goal for this income group from those funds, and this performance measure is not addressed in the current plan. We recommend a more uniform application process for all Housing Finance Division programs, with concurrent timing of NOFA's, application deadlines, and fundings. We ask that you add our association as a contact for the section on Community Development Corporations.

Person: Jean Langendorf
Represents: United Cerebral Palsy Association of Texas
Comments: She submitted testimony written by Jonas Schwartz. Comments were as follows:

We want to express support for the Department's state policy of support for Public/Private Partnerships. We regret that the 1999 report does not show any recommendations or changes based on our concerns.
Recommendations:

- ◆ We recommend that the requirement for "basic access" be extended to cover all new construction projects supported with TDHCA funds.
- ◆ We recommend that TDHCA increase the monitoring effort of recipients for compliance with all state and federal requirements for accessibility by requiring submittal of a "self evaluation" prior to funding. The self evaluation should include all offices, any models, or other facilities used by the recipient to provide services.
- ◆ We recommend that TDHCA establish Section 504 standards as the threshold for all Tax Credit projects through the Qualified Allocation Plan.
- ◆ We recommend that TDHCA undertake a capacity building effort to provide technical assistance on the successful program model used by UCP/CA to the SABR program grantees and others through out the state that want to provide consumer driven barrier removal services to people with disabilities.
- ◆ Increase funding support for rental subsidy programs with added state funding for individuals with disabilities.

C. SUMMARY OF PUBLIC COMMENT

- ◆ Dedicate a portion of the Housing Trust Funds specifically for projects serving people with disabilities.
- ◆ We recommend that TDHCA commit resources and partner with other state agencies providing services to people with disabilities to conduct the necessary research for an accurate assessment of the housing needs of people with disabilities, including regional characteristics.

WRITTEN COMMENT

Person: Fred McGhee
Represents: Himself
Comments: Thank you for the opportunity to comment on the 1999 plan. It's a better plan than the 1997 and 1998 plans. But it can be better still.
Here are my comments:

1. Some mention of the ongoing federal and state investigation of the department should have been made. The legislators and finance committee members obviously know that the department is currently in disarray, but the public (and this is a public document) should be informed as well. Marketing the department (in a public agency) means telling the public about the good as well as the bad.
2. In keeping with my comments on number 1, above, some mention of the GAO report regarding TDHCA's mismanagement of the LIHTC program should have been included, particularly TDHCA's response to the GAO, and copies of its progress reports in "fixing" the mismanagement, influence-peddling, and corruption associated with the program.
3. The section on NIMBY's (page 80) was useful and for the most part O.K., but was still intended to represent the development perspective, not the community perspective. Statements about activists "grandstanding" lend credence to this observation. This section presumes that community opposition to development is usually based on emotional rather than rational objections. While this may be the case sometimes, resident and community mistrust of government is based on many factors, not the least of which is justified perception that the program is based on corruption and outside interest instead of genuine community and grassroots support. I recommend changing this section to reflect these issues. The advocacy community frequently views "NIMBY-ism" in a positive light. It is unfortunate that government agencies such as TDHCA have adopted a developer point of view regarding "NIMBY-ism" instead of a community view. NIMBY's are not the enemy, and they should not be viewed as something to be minimized or (worse yet) plowed through. The associated paternalism of developers toward grassroots opposition is familiar enough and I won't go over it here. Needless to say, I strongly urge you to consult members of the advocacy and activist community and get their take on the "NIMBY" phenomenon. I think you'll find that they are quite well informed and have legitimate concerns that TDHCA has repeatedly ignored or minimized.

Person: Ann V. Denton
Represents: The Enterprise Foundation
Comments: Key Recommendations:

C. SUMMARY OF PUBLIC COMMENT

1. Explicitly include plans for serving extremely low income Texans, including people with disabilities. The Department cannot fulfill its mission while ignoring people who are most in need of assistance.
2. Make housing affordable to the extremely low income population through the use of tenant based rental assistance.
3. Encourage integration of people with disabilities through the expanded use of tenant based rental assistance.
4. Provide meaningful leadership on the issue of accessibility of housing and the enforcement of federal law on this issue.
5. Allow formal input to the Department on a full range of issues related to housing for persons at extremely low income, including people with "special needs" through an appointed Advisory Committee that meets at least quarterly and reports directly to the Board.

Specific Recommendations

1. Explicitly include plans for serving extremely low income Texans, including people with disabilities. Include language extending the current set asides for persons with special needs in HOME and the Housing Trust Fund (current set aside = 10%)
2. Make housing affordable to the extremely low income population through the use of tenant based rental assistance. Increase HOME funds spent on TBRA from 5% to 20%.
3. Support the Housing Trust Fund Exceptional Item. Expand funding to \$50 million through activities recommended by the Texas Association of Community Development Corporations. Expand allowable activities to include tenant based rental assistance.
4. Require "basic access" in all new construction projects supported with TDHCA funds. Under Goal 4, add strategy 4.1.3. that mandates enforcement of federal laws re: accessibility. This commitment to accessibility should be evident in the operation of all programs, including tax credits, HOME, and the Housing Trust Fund.

