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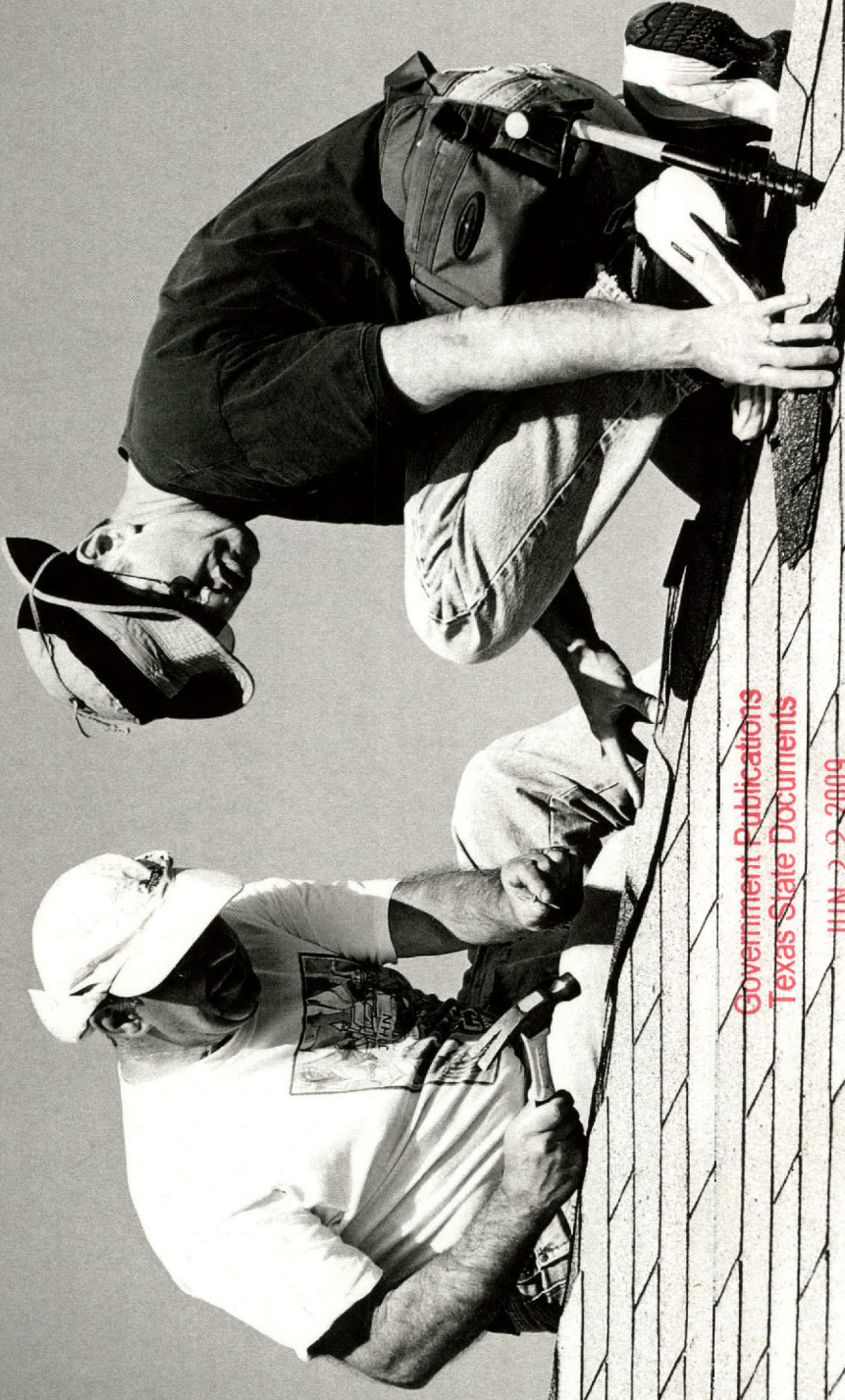
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REFERENCE

2008 ANNUAL REPORT



TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

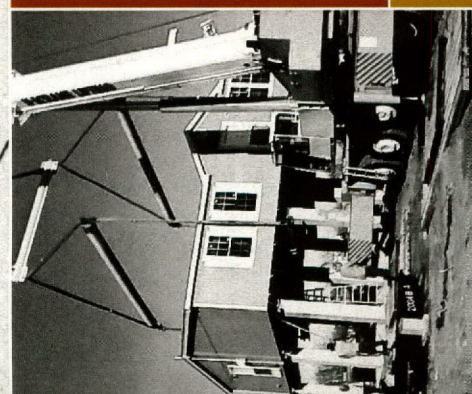


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Building Homes.
Strengthening Communities.



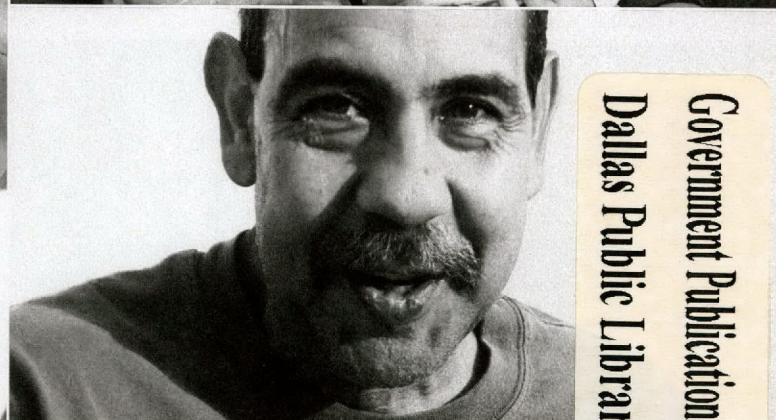
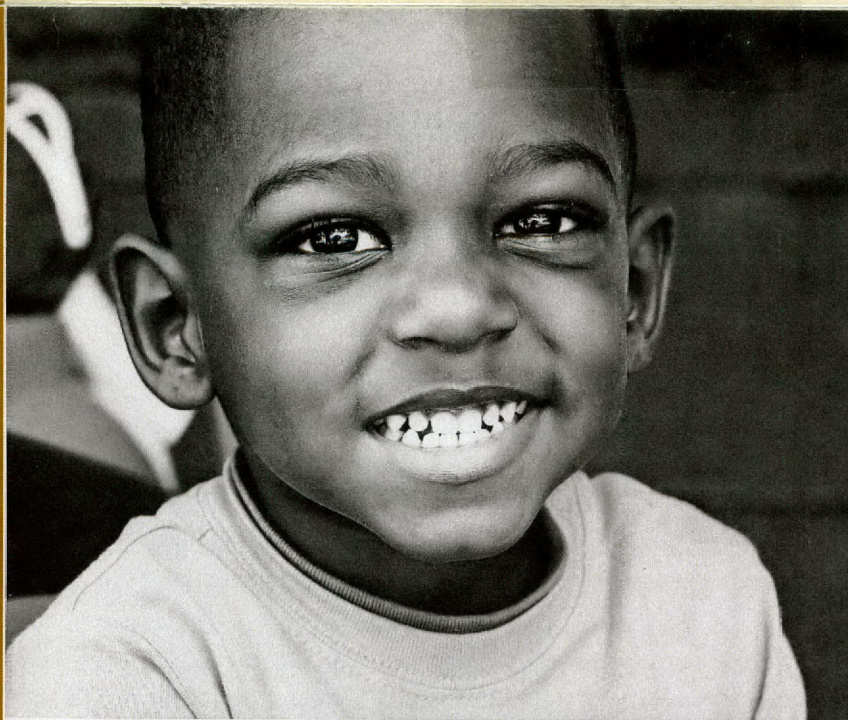


TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

Building Homes. Strengthening Communities.

TDHCA supports economic development in Texas by providing critical workforce housing.

The Texas Department of Housing and Community Affairs (TDHCA) is the lead affordable housing agency for the State of Texas. Through for-profit, nonprofit, and local government partnerships, the Department supports local activities including expanding homeownership, the development and preservation of quality affordable rental housing, poverty and homelessness prevention programs, colonia housing programs, and the regulation of the state's manufactured housing industry. The Department is also the state's lead agency for housing recovery from Hurricanes Rita and Ike.





TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

Message from the TDHCA Governing Board Chair and Executive Director

On behalf of the Governing Board and staff of the Texas Department of Housing and Community Affairs (TDHCA), we take great pride in presenting you with our 2008 Annual Report.

Each year, TDHCA has a profound and positive impact on the lives of thousands of Texans and last year was no exception. The Department worked closely with local governments and private sector and nonprofit partner organizations to create or retain our state's stock of affordable housing, provide assistance programs essential to low and moderate income families, and design innovative solutions to the unique housing needs of the Texas-Mexico border region.

By the end of fiscal year 2008, even with significant challenges in the economy, TDHCA helped 2,862 families achieve the American Dream of homeownership with safe affordable loans. For those not ready to own homes, TDHCA and our partners placed 8,327 affordable rental housing units in service to meet the needs of our state's workforce. The Department made financing awards using its Housing Tax Credit, HOME, and Multifamily Bond Programs which will create or support 16,790 high-quality affordable rental units.

The Department also helped over 3,000 individuals transition out of poverty toward self-sufficiency, and more than 49,000 low income households pay their utility bills. TDHCA further helped low income Texans lower their energy bills by weatherizing some of the least energy-efficient homes, thereby reducing the overall energy demand.

An additional benefit is that many of these programs also act as significant economic engines, generating thousands of construction jobs and millions of dollars in payroll funds, taxes, and fees to local economies across the State of Texas.

Equally important, the Department made certain the quality of its work reflected our shared values of transparency, responsiveness, and accountability. Our staff acted as good stewards of the state's limited resources, ensuring funds were expended in a manner that was both efficient and effective while holding our business partners to similarly high standards.

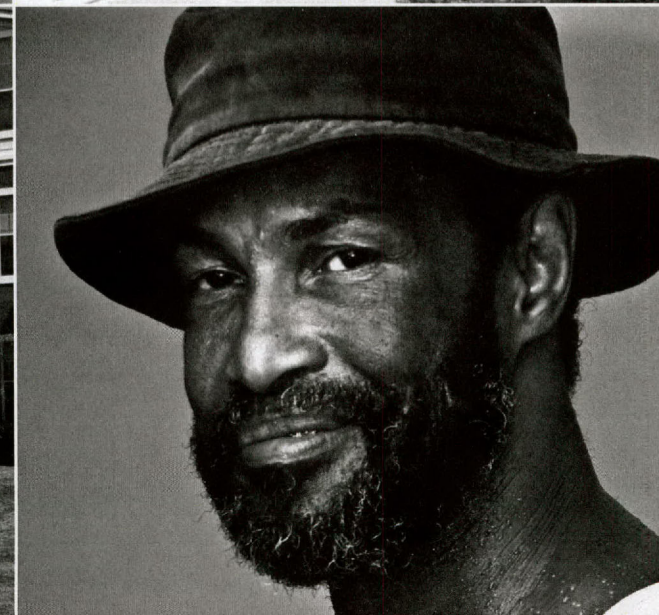
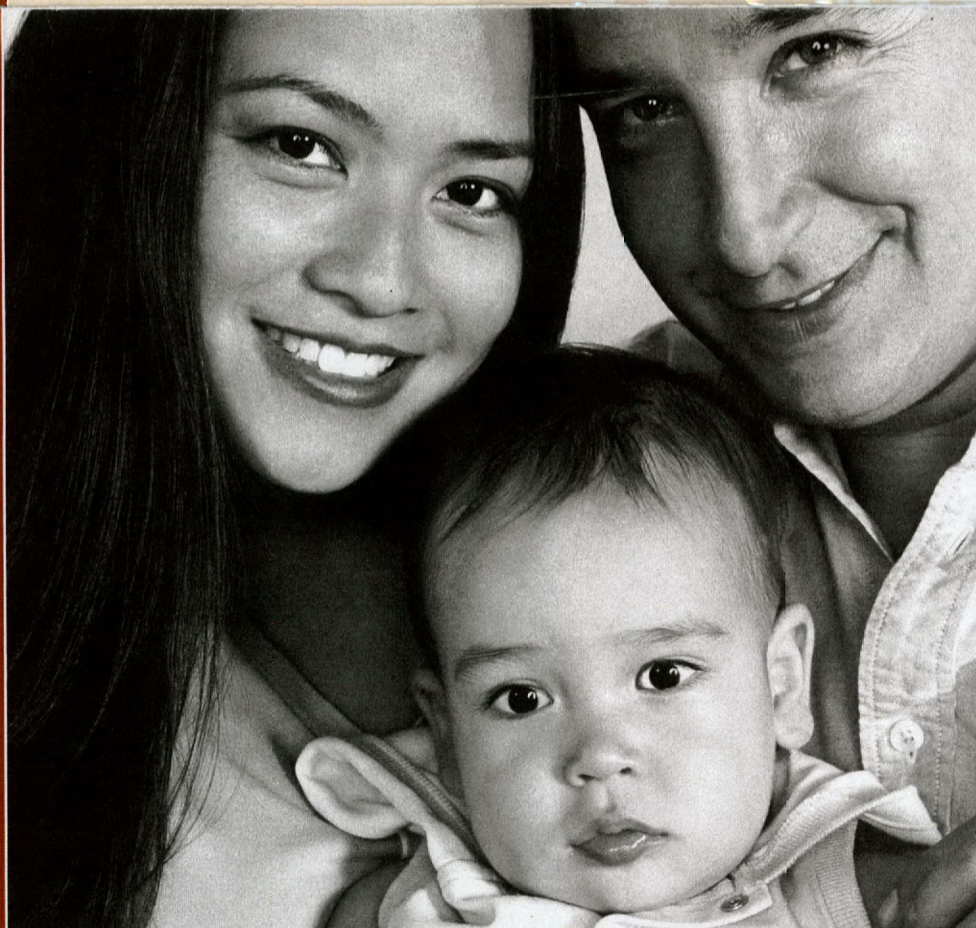
We are very pleased to share with you the Department's successful efforts.



C. Kent Conine
TDHCA Board Chair



Michael Gerber
TDHCA Executive Director



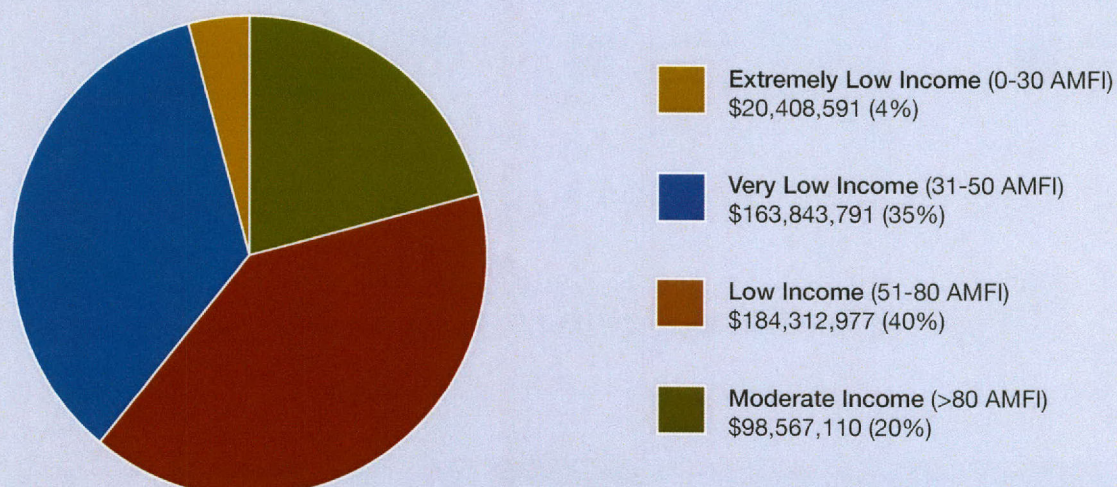


TDHCA 2008 Highlights

- ★ Through TDHCA's First Time Homebuyer and HOME Programs, more than **2,862 Texas families became first time homeowners.**
- ★ In 2008, TDHCA **placed in service 8,327 affordable rental housing units** through its Housing Tax Credit, HOME and Multifamily Bond Programs.
- ★ Through its Housing Tax Credit, HOME and Multifamily Bond Programs, TDHCA's 2008 awards will support the development of **16,790 units of safe, decent and affordable rental housing.**
- ★ TDHCA-financed developments in 2008 will lead to an estimated **\$1.2 billion in affordable housing development and construction.**
- ★ TDHCA multifamily developments approved in 2008 will yield **\$131.4 million in taxes** and other revenue for local governments.
- ★ TDHCA's Housing Tax Credit, HOME and Multifamily Bond Programs will generate **\$1.2 billion in local income**, such as job creation and secondary business development from 2008 multifamily awards alone.
- ★ TDHCA's Housing Resource Center provided technical assistance and information to more than 6,100 households in 2008.
- ★ TDHCA's Community Services Programs **transitioned more than 3,000 Texans out of poverty.**
- ★ Thanks to TDHCA's Weatherization Assistance Program, **4,000 Texas homes were weatherized**, enhancing home affordability and decreasing energy demand.
- ★ TDHCA's **Community Services Programs assisted more than 500,296 Texans** who were on the brink of, or in, poverty with critical necessities such as shelter, temporary housing, food, blankets and other essentials .

TDHCA's Programs Helped Texans at the Lowest Income Levels

Total Funding by Income Level, FY 2008



Extremely Low Income (ELI):	0% to 30% area median family income (AMFI)
Very Low Income (VLI):	31% to 50% AMFI
Low Income (LI):	51% to 80% AMFI
Moderate Income and Up (MI):	>80% AMFI



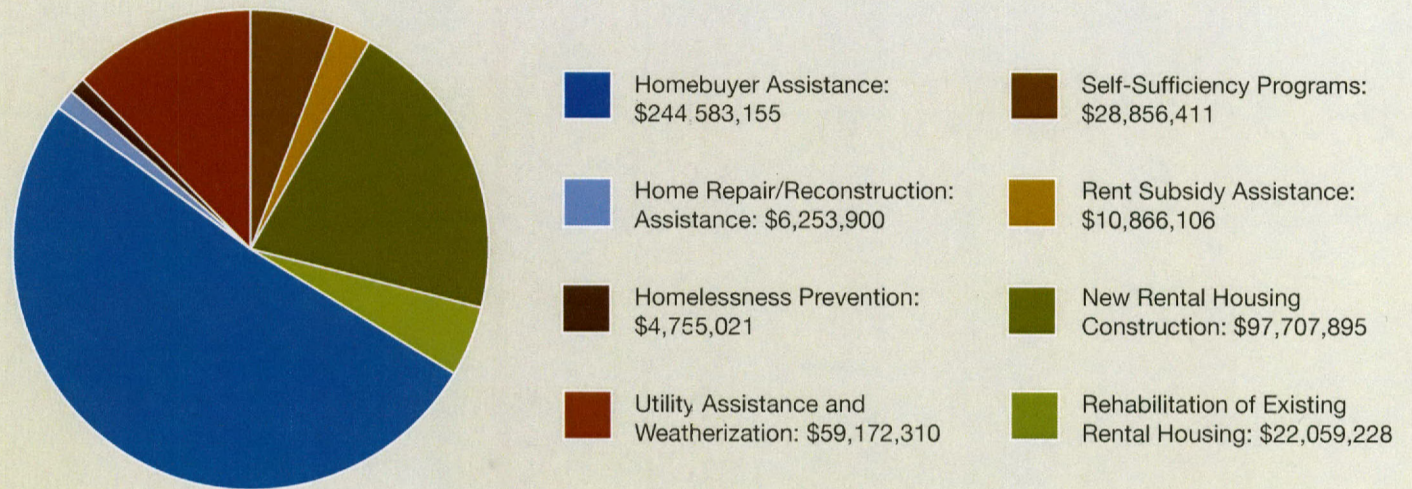
TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Provides Quality Housing and Critical Services to Texans at the Lowest Income Levels

TDHCA Programs Meet a Full Spectrum of Needs

Total Funding By Activity, FY 2008

Total Funds Committed: \$474,254,026



Funding and Households/Persons Served by Activity FY 2008, All Activities

Household Type	Activity	Committed Funds	Number of Households/Individuals	% of Total Committed Funds	% of Total Households/Individuals Served
Renter	Rental Assistance	\$10,866,106	1,617	2.3%	0.2%
	New Construction	\$97,707,895	11,864	20.6%	1.7%
	Rehab Construction	\$22,059,228	4,926	4.7%	0.7%
Owner	Financing & Down Payment	\$244,583,155	2,862	51.6%	0.4%
	Rehabilitation Assistance	\$6,253,900	224	1.3%	0.0%
	Homeless Services	\$4,755,021	111,291	1.0%	15.8%
	Energy Related	\$59,172,310	71,996	12.5%	10.2%
	Supportive Services	\$28,856,411	500,296	6.1%	71%
Total		\$474,254,026	695,386	100%	100%

With the resources available to TDHCA in 2008, the Department was able to meet .91% (less than 1%) of Texas' low income housing needs. In 2009, that drops to .87%.



TDHCA

Programs and Services

TDHCA administers programs that support a housing continuum ranging from poverty and homelessness prevention through rental assistance and homeownership to home repair and weatherization. We also offer other activities such as disaster recovery, foreclosure relief and manufactured housing licensing. A full list of our programs and services is provided below.

Activity	Program Contact Phone Number	Program Description	Eligible Households
Homebuyer Assistance	Texas First Time Homebuyer Program: Mortgage Loans (512) 475-3993 (800) 792-1119	Low-interest, fixed rate, 30-year mortgage loans for first time homebuyers.	<115% AMFI
	Texas First Time Homebuyer Program: Assisted Funds (512) 475-3993 (800) 792-1119	Grants in conjunction with the First Time Homebuyer Program for down payment and/or closing costs.	<80% AMFI
	Texas First Time Homebuyer Program: Mortgage Credit Certificate (512) 475-3993 (800) 792-1119	Annual tax credit based on the interest paid on the homebuyer's mortgage loan.	<115% AMFI
	HOME: Homebuyer Assistance Program and Homebuyer Assistance Program with Rehabilitation (512) 463-8921	Loans for entities to offer down payment and closing cost assistance. Homebuyer Assistance with Rehabilitation offers down payment, closing costs and assistance with minor rehabilitation to the unit.	<80% AMFI
	Housing Trust Fund: Homebuyer Assistance Program (512) 463-8921	Loans to entities to offer down payment and closing cost assistance for properties being acquired by low income individuals.	<80% AMFI
	Texas Bootstrap Loan Program (800) 462-4251	Funds entities to offer owner-builder loan programs allowing the owner to contribute "sweat equity".	<60% AMFI
	Contract for Deed Conversion Initiative (512) 463-8921	Stabilizes colonia-resident ownership by converting contracts for deed into traditional mortgages, allowing equity to be earned.	<60% AMFI
	Texas Statewide Homebuyer Education (512) 475-3993 (800) 792-1119	Training for nonprofits to provide homebuyer education so that individuals can make informed loan decisions.	<115% AMFI (All)
	Colonia Consumer Education Services (512) 463-8921 (800) 462-4251	Homebuyer education, technical assistance for community development activities, infrastructure improvements, outreach and education provided by TDHCA's Colonia Self-Help Centers located along the Texas-Mexico border.	<80% AMFI
Multifamily Development	Housing Tax Credit Program (512) 475-3340	Provides building capital through tax credits to develop or preserve affordable rental housing.	<60% AMFI
	Multifamily Bond Program (512) 475-3340	Mortgage backed bonds to develop or preserve affordable rental housing.	<60% AMFI
	Housing Trust Fund: Rental Housing Production (512) 463-8921	Loans for rental housing development, pre-development, and other industry innovations.	<80% AMFI
	HOME: Rental Housing Development (512) 463-8921	Loans to develop or preserve affordable rental housing in generally rural communities.	<80% AMFI
Single Family Development	HOME Program: Single Family Development (512) 463-8921	Loans or grants for entities to construct single family housing and offer down payment assistance.	<60% AMFI
	Colonia Model Subdivision Program (512) 463-8921	Loans for Community Housing Development Organizations (CHDOs) to develop residential subdivisions as an alternative to colonias.	<60% AMFI
Disaster Recovery	Community Development Block Grant Disaster Recovery Program (512) 475-1449	Funds the rebuilding of homes and communities impacted by Hurricane Rita, stabilizing lives and rebuilding communities.	<80% AMFI
	Alternative Housing Pilot Program (512) 475-3964	An alternative housing approach to the FEMA trailers intended to meet a variety of housing needs in areas impacted by the 2005 hurricanes.	-

Activity	Program Contact Phone Number	Program Description	Eligible Households
Disaster Recovery (Continued)	HOME: Owner-Occupied Assistance Program (512) 463-8921	Assist eligible homeowners in the repair, rehabilitation and reconstruction of their existing home following a natural disaster, in conjunction with local communities.	<80% AMFI
	Community Services Block Grant Program (512) 475-3950	CSBG Disaster funds may be directed to assist disaster victims with immediate needs, such as temporary shelter, food, clothing, blankets and bedding, medication, household cleaning supplies, and items of personal hygiene in conjunction with the Community Action Network.	<30% AMFI
	Texas First Time Homebuyer Program: Targeted Funds (512) 475-3993 (800) 792-1119	First time homebuyer requirements may be waived for areas impacted by disaster. Loans may carry a low interest rate and a grant for down payment and closing cost assistance equal to five percent of the mortgage amount.	<140% AMFI
Rehabilitation and Weatherization	HOME: Owner-Occupied Housing Assistance Program (512) 463-8921	Loans and grants for entities to provide local home repair, reconstruction and rehabilitation of some of the most challenged housing in rural Texas.	<80% AMFI
	Housing Trust Fund: Rehabilitation Assistance (512) 463-8921	Grants or loans to entities for rehabilitation of affordable homeownership developments.	<80% AMFI
	Weatherization Assistance Program (512) 475-2125 (888) 606-8889	Funds local agencies to provide minor home repairs to increase energy efficiency.	<50% AMFI
Rent Assistance	HOME: Tenant-Based Rental Assistance Program (512) 463-8921	Grants for entities to provide tenant-based rental assistance for two years.	<80% AMFI
	Housing Trust Fund: Rental Assistance (512) 463-8921	Grants for entities to subsidize rental payments. Assistance also includes security and utility deposits.	<80% AMFI
	Section 8 Program: Housing Choice Vouchers (512) 475-3892 (800) 237-6500	Tenant-based rental assistance vouchers.	<50% AMFI
	Section 8 Program: Project Access (512) 475-3892 (800) 237-6500	Tenant-based rental assistance vouchers for disabled persons transitioning back into their communities.	<50% AMFI
Foreclosure Relief	Texas Foreclosure Prevention Task Force (512) 475-3356	A partnership of TDHCA, mortgage lenders and servicers, and other government agencies working to reduce foreclosures and provide counseling and options to homeowners at risk.	-
	National Foreclosure Mitigation Counseling Program (512) 475-3356	Funds foreclosure counselors to assist low income households in avoiding foreclosure.	None required
	Neighborhood Stabilization Program (512) 475-3800 (800) 525-0657	Provides funds to communities to purchase foreclosed properties, affordable housing, and stabilize existing neighborhoods.	<120% AMFI
Poverty and Homelessness Prevention	Emergency Shelter Grants Program (512) 475-3950	Funds provide shelters and related services to meet the needs of the homeless.	<30% AMFI (Homeless)
	Comprehensive Energy Assistance Program (512) 475-2125 (877) 399-8939	Funds local agencies to offer energy education, emergency utility bill payment assistance, and heating ventilation and air conditioning (HVAC) replacement.	<50% AMFI
	Community Services Block Grant Program (512) 475-3950	Assists local Community Action Agencies and other eligible entities in providing local essential services, including: access to child care; health and human services for children, families, and the elderly; nutrition; transportation; job training and employment services; substance abuse prevention; migrant assistance; emergency financial assistance; and other related services.	<50% AMFI
Manufactured Housing Division	Manufactured Housing Division (512) 475-2200 (800) 500-7074	Regulates the manufactured housing industry. Licenses manufactured housing professionals, titles homes, inspects homes, and investigates manufactured housing complaints.	All



TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Governing Board Members



C. Kent Conine, Chairman, of Dallas is the president of Conine Residential Group and has served on the TDHCA Governing Board since 1997. He is a board member of the Federal Home Loan Bank of Dallas and Home and Apartment Builders of Metropolitan Dallas. He is also past president of the National Association of Home Builders and Texas Association of Builders. Additionally, Conine volunteers with Big Brothers Big Sisters of Dallas, the Center for Housing Resources, Fellowship of Christian Athletes and the Dallas Symphony Association. He received a bachelor's degree in finance from Texas Tech University.



Gloria L. Ray, Vice Chairwoman, of San Antonio is a retired senior official of Kelly Air Force Base where she served as chief of the resources management division for the propulsion directorate. She is a member of the Alamo Area Council of Governments, where she serves on the Housing Round Table and Housing Advisory Committee, and is vice president of the Alamo Community College District's bond oversight committee. Ms. Ray is co-founder and volunteer executive director of the St. Paul Area Development Corporation and a member of the San Antonio Women's Hall of Fame. She has previously served as a member of the Carver Cultural Center Development Board, the Federal Managers Association, and is past president of the Fiesta San Antonio Commission. Ms. Ray studied liberal arts at Saint Philip's College and the University of Texas at San Antonio.



Tomas Cardenas of El Paso is president and CEO of ECM International, Inc. He is a past board member of JP Morgan Chase Bank of Texas - El Paso and the El Paso Museum of Art. Additionally, Cardenas is past director of the El Paso Housing Authority, past commissioner of the Texas General Services Commission and a past board member of the Ronald McDonald House - El Paso. He is a founding board member of the El Paso Tennis Development Foundation and board member of Cathedral High School. He received a bachelor's degree from the University of Texas at El Paso.



Leslie Bingham Escareño of Brownsville is CEO of Valley Baptist Medical Center - Brownsville. She is a board member and treasurer of Easter Seals of the Rio Grande Valley and board member of the Children's Museum of Brownsville. She is also past chair of the Valley AIDS Council and the San Benito Chamber of Commerce. Additionally, Bingham Escareño is a member of the Texas Hospital Association's Council on Policy Development. She received a bachelor's and master's degree from the University of Mississippi and a Master of Business Administration degree from the University of Texas-Pan American.



Dionicio Vidal (Sonny) Flores of Houston is the president and owner of PEC Corporation, an engineering and construction management company. He is a member of the American Society of Civil Engineers, the Deep Foundation Institute, the Houston Hispanic Contractors Association, and the Hispanic Architects and Engineers Society. He serves as vice chairman of the advisory committee to the United States Secretary of Commerce for the Decennial Census. Mr. Flores is a board member of the Hispanic Chamber of Commerce and chairman of the East End Management District. He is a board member of the Salvation Army, the Buffalo Bayou Partnership and Rebuilding Together. Mr. Flores received a bachelor's degree from Texas A&M University with continuing studies at the University of Nevada.



Dr. Juan Sanchez Muñoz of Lubbock is Associate Professor of Education, Associate Vice Provost and Special Assistant to the President at Texas Tech University. He has served as a commissioner for the City of Lubbock Housing Authority. Dr. Muñoz received a bachelor's degree from the University of California at Santa Barbara, a master's degree from California State University, and a doctorate degree from the University of California at Los Angeles. In addition to his academic appointments, he is president of the board of directors for the Lubbock Boys & Girls Club, vice president of the board of directors South Plains Boy Scouts, and is a director in the Texas Lyceum.



TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Divisions and Staff

Executive Director:

Michae Gerber
(512) 475-3930

Deputy Executive Director:

Tim Irvine
(512) 475-3930

Executive Director, Manufactured Housing Division:

Joe Garcia
(512) 475-4999

Bond Finance

Director: Matt Pogor

(512) 475-3987

Ed Morris
Grace Timmons
Heather Hodnett

Colonia Initiatives

Director: Homer Cabello Jr.

(800) 462-4251

(512) 475-2118

Albert Alvidrez
Raul Gonzales
Robert Stevenson
Valerie Rivera-Soto
Will Gudeman
Yesenia Ayala

Community Affairs

Director: Amy Oehler

(512) 475-3950

Anna Sainas
Annette Cornier
Aurora Carvajal
Barbara Howard
Casey Ubias Jr.
Cathy Collingsworth
Cheryl Freeman
David Escamilla
Denise Patterson
Dick Watkins
Enrique Trejo
Fabian Perez
Francisco Salazar
Gloria Mitchell
Helen Barrera
J.J. Sanchez
Jesus Almaguer Jr.
John Touchet
Julie Staten
Laura White
Lolly Caballero
Marcella Perry
Marco Cruz
Maria Johnson
Michael De Young
Michelle Fric
Michelle Peralez
Rita Gonzales-Garza
Skip Beard
Stephen Jung
Vernon Hancock
Willie Hurd

Disaster Recovery

Deputy Executive Director:

Kelly Crawford

(512) 475-1449

Alfonso Royal III
Candye Anderson
Charles Sanders
Gilbert Martinez
Jennifer Joyce

Jennifer Molinari
Joe Anguiano
Marisa Callan
Martin Rivera, Jr.
Zachery Triplet

Executive

**Deputy Executive Director
for Administration: Bill Dally**
**Deputy Executive Director
for Programs: Thomas Gouris**
(512) 475-3930

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Chad Perry
Lisa Vecchiotti
Michele Atkins
Nidia Hiroms

Financial Administration

Director: David Cervantes

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Ann Mack
Bebe Benites
Becky Pavia
Candace Christiansen
Christine Andrade
Christopher Salguero
David Aldrich
Edmund Frank Jr.
Elmis Hermosilla

Elvia Tagle
Eric Luna
Ernie Palacios III
Esther Ku
Gene Mcgranaghan
Gracie Garcia
Jorge Vega
Jose Guevara
Joyce Rivers
Julie Dumbuck
Krissy Vavra
Lai Truong
Laura Palacios
Linda Aguirre
Maria Leal
Mashon Carter
Melinda Huizar
Melissa Whitehead
Michael Jovicevic
Michael Luna
Monica Guerra
Naomi Herrera
Patrick Dore
Racheal Shearin
Rachel Metting
Renee Robinson
Robert McRae
Roc Conoley
Stephanie D'Couto
Sue Jaeger
Suzanne Sandoval
Sylvia Reyes
Tonja Turner

HOME

Director: Jeannie Arellano

(512) 463-8921

Abby Combs
Artricia Allen
Barbara Skinner
Bonita LaRue
Cameron Dorsey

Carmen Roldan
Carolyn Kelly
Chad Landry
Charlotte Cox
Cristy Roberts
Cynthia Vallejo
Dee Copeland
Frances Acosta
Kay Fairbanks
Larkin Tackett
Lee Ann Chance
Liz Barrera
Lora Lange
Lori Smith-Hathcock
Maria Cazares
Peggy Henderson
Ramona Fowler
Sandy Garcia
Sylvia Mendez
Teresa Newman
Valerie Gonzales
Veronica Chapa

Housing Resource Center

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Brenda Hull
Naomi Trejo
Stuart Campbell
Sylvia Mallinger

Human Resources

Director: Gina Esteves

(512) 475-1567
Kathy Nemece
Laurie Conaway
Tina Gaines

Information Systems

Director: Curtis Howe

(512) 475-1740

Adrian Guzman
Anthony Gatica
Charles Meyer
Chris Claghorn
Ed Turner
Itza Montes
Joe Burkhart
Larry Mercadel Jr.
Luis Cuellar
Mario Lopez
Minda Jackson
Ricardo Medina
Robert Reynolds
Roberto Flores
Roger Wilson
Terry Barhorst, Jr.

Internal Audit

Director: Sandy Donoho

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Colleen Bauer
Harriet Fortson

Legal Services

General Counsel:

Kevin Hamby

(512) 475-3902

Bert Murray
Jeffrey Pender
Leah Rosas
Melissa Hajjar
Monita Johnson-Henley
Valena Cabrera
Ysella Kaseman

Manufactured Housing

(800) 500-7074

(512) 475-2200

Amy Morehouse
Betty J. Phillips
Bill Darby
Bradlee Dansbee
Brandon Poland
Caren Spradling
Cathy McGinty
Cheryl Hearne
Cindy Bocz
Cindy Hoffpauir
Diane Ledet
Diane Robinson
Dianna Mendez
Dusty Reid
Ebony Cleveland
Gary Wells
Glenda Robinson
Gloria Barrera
Gloria Vale
Harold White
Heather Haag
Heidi Maldonado
Homer Zamora
Howard Delk
James Henley
James Hicks
Janice Babbitt
Jennifer Dillard

Jim Baker
Jimmy Griffin
Kassu Asfaw
Keith Lornson
Kristina Loera
Lonnie Armstead
Lynn Brandstetter
Margaret Flores
Martin Wilford
Melissa Urrea
Michael Harvey
Nieves Galvez
Pamela Green
Paul Doss
Phoebe Carroll
Piper Smith
Randal Smallwood
Raquel Arismendez
Robin Catron
Ronald Bible
Rose Bertrand
Rubie Gamble
Sara Talbot
Sergio Salinas
Sharon Choate
Sylvia Perez
Travis Holcomb
Verna Boswell
Wendy Pollard
Ysa Cavazos

Multifamily Finance

Production

Director: Robbye Meyer

(512) 475-3340

Ben Sheppard
Elizabeth Henderson
Jason Burr
Kent Bedell
Liz Cline
Misael Arroyo
Nicole Fisher
Shannon Roth

Sharon Gamble
Teresa Morales
Valentin Deleon

Policy and Public Affairs

Director: Michael Lyttle

(512) 475-3976

Elena Peinado
Gordon Anderson
Jill McFarren
Jorge Reyes

Portfolio Management and Compliance

Director: Patricia Murphy

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(512) 475-3926

Amanda Del Cueto
Betty Gallegos
Brandi Soules
Cherie Shearfield
Daniel Valles
Earnest Hunt Jr.
Emily Gonzales
Gavin Reid
James Roper
Jennifer Rhode
Jessica Trejo
Jo En Taylor
Karen Curtice
Karen Treadwell
Kimbal Thompson

Kimberly Coldren
Laura Debellas
Lorrie Lopez
Lucille Spillar
Lucy Trevino
Manuel Pena, Jr.
Meg Tynan
Michael Garrett
Ralph Davis
Ralph Hendrickson
Rita Bunton
Robin Aldridge
Stephanie Givens
Stephanie Naquin
Taryn Altendorfer
Valerie Many
Vicki Gossett
Virginia Vasterling
Wendy Quackenbush

Real Estate Analysis

Acting Director:

Raquel Morales

(512) 475-4573

Audrey Martin
Colton Sanders
David Burrell
Diamond Thompson
Pamela Cloyde
Rosario Banuelos
Sam Hoover
Tom Cavanagh
Tom Kincaid

Texas Home Ownership Program

Director: Eric Pike

(800) 792-1119

(512) 475-2120

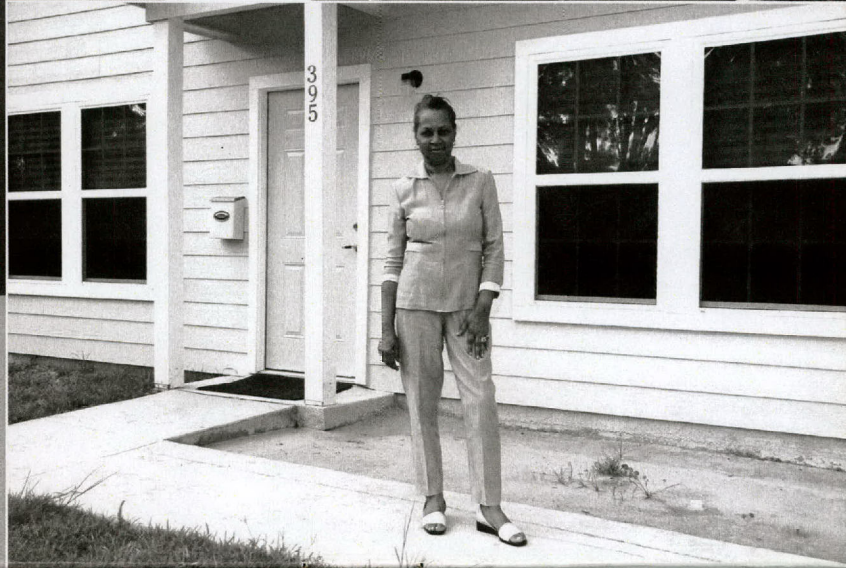
Cathy Jo Gutierrez
Dina Gonzalez
Martha Sudderth
Sharon Marie Everett



TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Strengthens Communities

We Helped More Than 3,000 Texans Become Fully Self-Sufficient in 2008.



“Without the assistance of Panhandle Community Services I never would have completed school. I’d still be working at the grocery store instead of getting ready to become a nurse. I can now provide much more for my daughter.” **Melissa Cartwright, Amarillo, Texas**

2008 Highlights

- ★ TDHCA’s Community Services programs – which include sheltering the homeless, job training, emergency health care, and homeless prevention – improve living conditions for poor and homeless Texans by partnering with a network of community action agencies and other community-based organizations across the state.
- ★ TDHCA’s Community Services programs helped more than 3,000 Texans achieve self-sufficiency in 2008.
- ★ TDHCA and its CSBG partners took \$28.9 million in Community Services Block Grant funding and leveraged it to deliver \$539 million for a wide range of community programs designed to eliminate poverty.
- ★ TDHCA’s Community Services programs assisted more than 500,000 Texans in calendar year 2008.
- ★ TDHCA worked with nearly 23,000 Texas families who participated in employment initiatives and support programs to transition out of poverty.

A complete list of contractors that receive funding from TDHCA to provide community services locally is available at the end of the Annual Report/Calendar.

January 2009

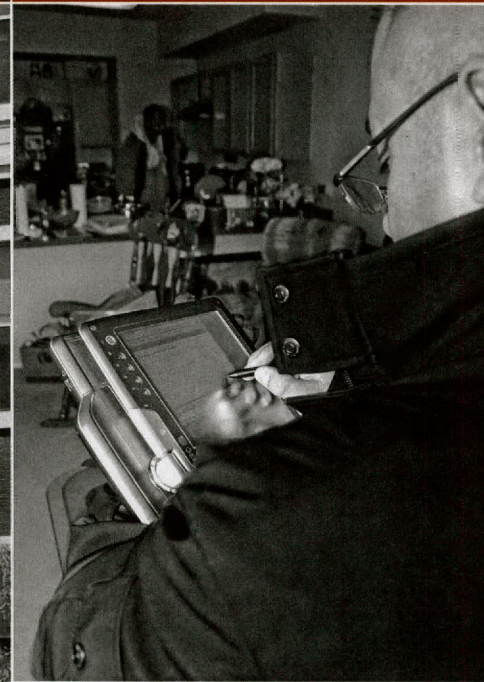
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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

TDHCA Means Quality from Start to Finish

We Make Sure Properties are Well Maintained Using the Strictest Compliance Program in the State.



“Every Texan deserves a safe and decent place to live. TDHCA has made inspecting properties a top priority to ensure that owners and managers are keeping their commitments to the state and to taxpayers.” **Michael Gerber, TDHCA Executive Director**

2008 Highlights

- ★ TDHCA's Portfolio Management and Compliance (PMC) Division ensures housing program compliance and financial compliance with federal and state rules through strong oversight and monitoring procedures. TDHCA holds builders and developers to a high standard and ensures accountability through on-site monitoring visits and desk reviews.
- ★ TDHCA's PMC staff oversaw a portfolio of 242,766 affordable housing units in 2008 across Texas.
- ★ TDHCA's PMC staff conducted 1,046 on-site visits to affordable housing properties in 2008, which exceeded our state goal by 14%.
- ★ Thanks to a state law passed in the 80th Legislative Session, TDHCA instituted newer, tougher compliance rules which provide penalties of up to \$1,000 per day per violation.
- ★ TDHCA uses the Uniform Physical Condition Standard to inspect its properties. This standard – one of the toughest in the nation – reviews all aspects of a property to ensure that it is being well managed and maintained for the benefit of its residents.
- ★ If you find a problem with a TDHCA supported property, we want to know. Call us toll free at 1-800-643-8204.

February 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
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22	23	24	25	26	27	28



TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Finances Housing for Texas' Most At-Risk Citizens

We Provide Quality Affordable Housing for the Homeless, Persons with Disabilities and Other Vulnerable Populations.



“ Instead of crying because of what I lost in the past and feeling sorry for myself, I find myself crying and asking God’s forgiveness for being so ungrateful. Canal Street Apartments has truly been a blessing. ” **Linda Henderson**, Resident, Canal Street Apartments, Houston, Texas

2008 Highlights

- ★ Serving Texas' most vulnerable populations is a priority for TDHCA, whether it is funding a Single Room Occupancy (SRO) development for homeless persons restoring stability to their lives or investing in affordable housing for persons with disabilities.
- ★ TDHCA's HOME Program awarded more than \$600,000 in 2008 to help repair homes owned by persons with disabilities with assistance like widening doors and lowering light switches and fixtures.
- ★ TDHCA in 2008 made available \$1.6 million for people with disabilities for activities such as rental development, tenant-based rental assistance, and homebuyer assistance with optional rehabilitation activities.
- ★ Ensuring the rights of persons with disabilities to secure affordable rental housing, TDHCA set new construction standards in 2008 requiring that at least five percent of a development's units be accessible for persons with physical disabilities and at least two percent be accessible for persons with hearing and visual impairments.

March 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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TDHCA Creates High-Quality Multifamily Communities

We are a National Leader in the Number of Safe, Decent and Affordable Units Built Each Year.



“As we look at the way our economy is changing, and things are getting more expensive, gas, food, more and more people are finding themselves in a situation where they can't afford to pay for the things that they normally would be able to. They need affordable housing.” **DeWayne Loftin, Austin, Texas**

2008 Highlights

- ★ TDHCA and its private industry partners in the Housing Tax Credit, HOME and Multifamily Bond programs are spurring the creation and continued support of 16,790 units of quality affordable rental housing in 2008.
- ★ In 2008, TDHCA placed 8,327 affordable rental housing units in service through its Housing Tax Credit, HOME and Multifamily Bond Programs.
- ★ Housing Tax Credit developments funded in 2008 are estimated to create \$1.2 billion in local income and \$131.4 million in taxes and other revenue for local governments.
- ★ Many TDHCA-financed properties provide critical services to residents, including after school programs, financial literacy programs, computer centers and transportation services.

April 2009

Fair Housing Month

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
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TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Helps Texans Change Their Lives

Our Colonia Self-Help Centers Empower Texans Through Skills Training and Technical Assistance.



2008 Highlights

- ★ All TDHCA Colonia Self-Help Centers provide extensive training and education for targeted colonia residents, including construction skills training, homeownership classes and financial literacy, computer skills training, and other life skills.
- ★ In 2008, TDHCA's Self-Help Centers served more than 14,220 colonia residents.
- ★ All TDHCA Self-Help Centers have extensive tool lending libraries, giving colonia residents the equipment and training needed for home construction and critical and extensive home repairs.
- ★ TDHCA's Office of Colonia Initiatives awarded \$3.6 million in 2008 to continue work at three self-help centers. Programs at these centers will benefit more than 12,500 very low income Texans along the Texas-Mexico border.
- ★ TDHCA's Colonia Self-Help Centers are active along the Texas-Mexico border with locations in Cameron/Willacy, El Paso, Hidalgo, Maverick, Starr, Val Verde, and Webb counties.
- ★ Thanks to TDHCA funding, Webb County's Self-Help Center installed energy-saving equipment on home rehabilitation projects and built a new tool-lending library with adobe bricks (local materials).
- ★ TDHCA and the El Paso County Self-Help Center provided construction skills training and technical assistance to nearly 2,000 colonia residents in 2008.

May 2009

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TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA is Texas' Lead Homeownership Agency

We are Texas' Best Resource for First Time Homebuyers.



“I don't have a \$100,000 job, but it's great to know that even at my income level, I can still provide a great lifestyle and quality of life for my children.” **Tamika Thompson, Veteran, San Antonio, Texas**

2008 Highlights

- ★ Whether it is TDHCA's network of more than 80 statewide lenders, the low interest rates of the Texas First Time Homebuyer Program, or the significant tax benefit of the Mortgage Credit Certificate Program, TDHCA offers a wide variety of safe and reliable homebuyer options for Texans.
- ★ TDHCA helped make the dream of homeownership come true for more than 2,862 Texas families.
- ★ Through its partnership with the Texas Association of Realtors (TAR), TDHCA helped train more than 800 Texas realtors on the Department's homeownership programs. To date, more than 2,500 realtors have successfully completed the course.
- ★ In 2008, TDHCA experienced its largest lender participation in program history. More than 80 lending institutions with more than 500 branch offices statewide offer the Texas First Time Homebuyer and Mortgage Credit Certificate Programs.
- ★ TDHCA's safe and conventional home financing options, combined with homebuyer education, help make Texans successful in homeownership.
- ★ In appreciation of their service, the first time homebuyer requirement is waived for all veterans wishing to participate in TDHCA's programs.

June 2009

Homeownership Month

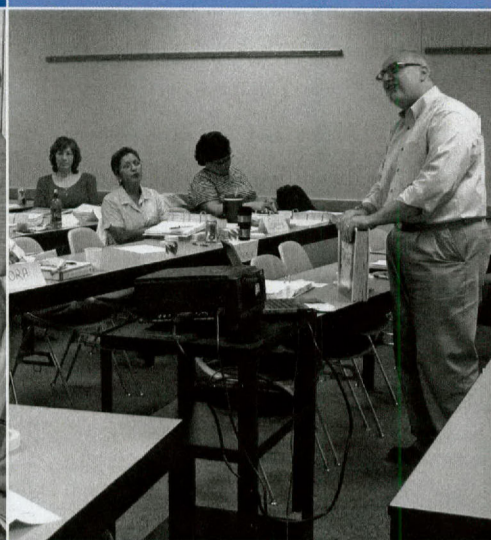
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TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Educates First Time Homebuyers

Educated Homebuyers Understand Homeownership and its Benefits.



“Our clients benefit the most from learning about the home buying process.”

Leo Baez, Counselor, Brownsville Housing Authority

2008 Highlights

- ★ TDHCA is dedicated to the importance of homebuyer education through its Texas Statewide Homebuyer Education Program (TSHEP), which works with local nonprofits to teach pre- and post-purchase homebuyer education.
- ★ Through TDHCA's homebuyer education programs, more than 360 homebuyer counselors were trained in 2008.
- ★ Approximately 10,000 households were educated in 2008 about the responsibilities of homeownership prior to their purchase.
- ★ On the front edge of the nation's foreclosure crisis, TDHCA sponsored five "Foreclosure Intervention" training workshops.
- ★ More than 500 counselors are working statewide to assist potential homeowners thanks to TDHCA's homebuyer education programs.
- ★ Texas Statewide Homebuyer Education Program is celebrating its 10th Anniversary in 2009.

July 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Helps Texans Work to Build Their Own Homes

The Texas Bootstrap Loan Program Rewards 'Sweat Equity' with Homeownership.



“Si se puede” (Yes We Can) is the motto of Proyecto Azteca, an organization in San Juan, Texas, which administers a Texas Bootstrap Loan Program for TDHCA. The maxim not only motivates families to build their own home but also helps them build and strengthen the bonds and fabric of their community.

2008 Highlights

- ★ The Texas Bootstrap Loan Program is a self-help construction program that provides very low income families with an opportunity to attain homeownership or repair their existing home through sweat equity (self-help).
- ★ TDHCA is proud to partner with Habitat for Humanity, Lower Valley Housing Corporation, Proyecto Azteca and many others to help Texans build their own homes through the Texas Bootstrap Loan Program.
- ★ TDHCA released nearly \$5.5 million in funding for the Bootstrap Loan Program in 2008.
- ★ TDHCA funded more than 200 loans in 2008 through the Bootstrap Loan Program, making homeownership a reality for families who are willing to work hard to get a home but might not otherwise own a home.
- ★ The average annual household income of a participant in the Texas Bootstrap Loan Program is \$17,500.
- ★ TDHCA made changes to the Bootstrap Loan Program in 2008 that expedited the delivery of funds by reducing the time needed to respond, prepare, train, score, and rank applications submitted for funding.
- ★ Since its inception, the Texas Bootstrap Loan Program has helped 789 Texans achieve the dream of homeownership.

August 2009

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30	31					



TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Preserves and Rehabilitates Housing in Rural Communities

We Are Dedicated to Keeping Rural Texas Homes Safe and Affordable.



“I won't miss having to stuff crumpled newspapers in the cracks around the windows to keep the cold wind out. I know I'm going to really appreciate this new house!” **Mary Coe, Luling, Texas**

2008 Highlights

- ★ TDHCA's HOME Owner-Occupied Rehabilitation Program provides assistance to local entities in rural Texas to repair and rebuild aging single family homes, preserving the stability of our smaller communities.
- ★ TDHCA awarded more than \$6 million in 2008 to rural Texas to repair or replace nearly 140 homes owned and occupied by low income Texans.
- ★ The average amount spent through TDHCA's programs to repair or reconstruct a home is \$41,144.
- ★ Due to such a high demand, TDHCA's Board approved \$11.8 million in funding for 2009 for owner-occupied rehabilitation programs.
- ★ Cities and towns use HOME funds as seed money to help restore not only homes, but neighborhoods. Often the replacing or repairing of these homes leads to the revitalization of whole neighborhoods.
- ★ Since its inception, the HOME Program has transformed the lives of thousands of Texas families, while re-energizing neighborhoods, the housing market, and local economies.

September 2009

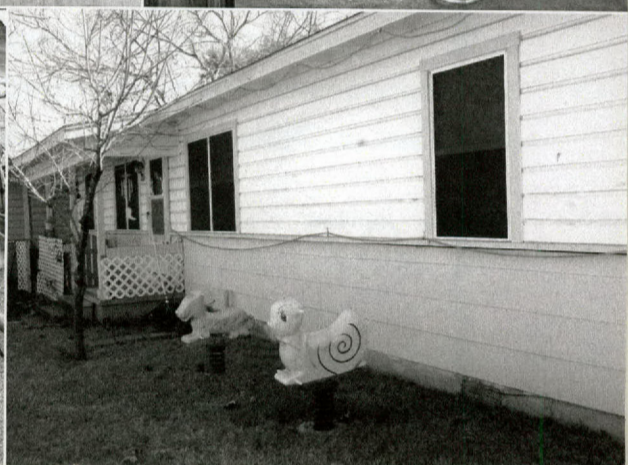
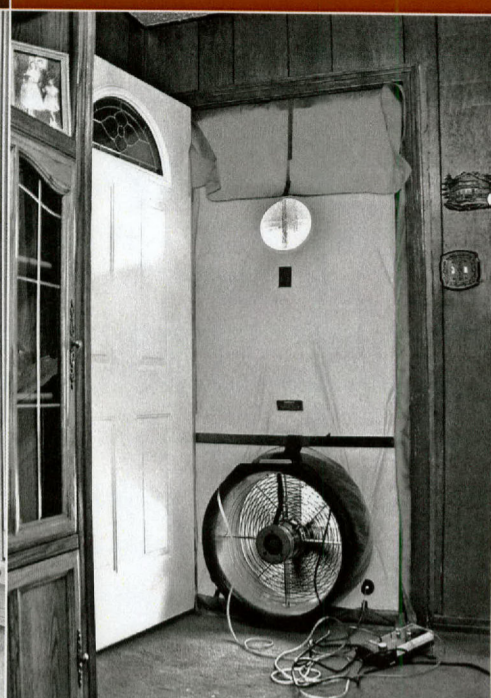
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TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Ensures a Safe and Healthy Living Environment

We All Worry About High Energy Bills. Reducing Demand Helps Us All.



“The first morning after they did the [weatherization] work on my home, I woke up, took a deep breath and for the first time in years I didn't cough. All day long I felt better than I ever had. I haven't felt this healthy in a long time.”

Olivia Montelongo, Lubbock, Texas

2008 Highlights

- ★ TDHCA's Weatherization Assistance Program weatherized more than 4,000 homes occupied by low income Texans, ensuring they have an affordable, safe and healthy living environment.
- ★ A typical weatherized household served by TDHCA's programs realizes annual energy savings of between \$400 and \$500, freeing up money for medical and other necessary costs.
- ★ TDHCA and its Community Action partners assisted more than 68,000 low income Texans with utility bill payments and case management designed to promote future self-sufficiency.
- ★ Thanks to TDHCA and its partners, more than 30,000 households on the verge of losing critical home utilities were assisted and, thus, averted a crisis situation.

A complete list of contractors that receive funding from TDHCA to provide energy and weatherization assistance locally is available at the end of the Annual Report/Calendar.

October 2009

Weatherization Month

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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4	5	6	7	8	9	10
11	12	13	14	15	16	17
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TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Works Hard to Prevent Foreclosures

We Keep Texans in Their Homes.



Foreclosure prevention counseling, often in one-on-one settings, is provided across the state through a network of local Department partners representing government, the financial services and lending industry, and the nonprofit sector working together to help Texas homeowners avert foreclosure.

2008 Highlights

- ★ TDHCA is a lead member of the Texas Foreclosure Prevention Task Force, a strategic network of mortgage lenders and servicers, and local and state agency partners working to keep Texans in their homes.
- ★ TDHCA has committed \$250,000 in matching funds to secure approximately \$400,000 through the National Foreclosure Mitigation Counseling Program, expanding the availability of foreclosure counselors in Texas.
- ★ Going statewide to raise the awareness of foreclosure prevention, TDHCA conducted six press events to promote the Task Force. More than 4.5 million Texans were informed about resources available to help them avert foreclosure through these events.
- ★ TDHCA hosted and funded four "Foreclosure Basics" and a "Foreclosure Intervention and Default Counseling Certification" training for nonprofit housing counselors.
- ★ TDHCA committed \$130,000 to the Task Force to help defray foreclosure prevention counseling costs.
- ★ In events generating press coverage worth more than \$600,000, TDHCA got the word out about the National HOPE Hotline and other foreclosure prevention services.

November 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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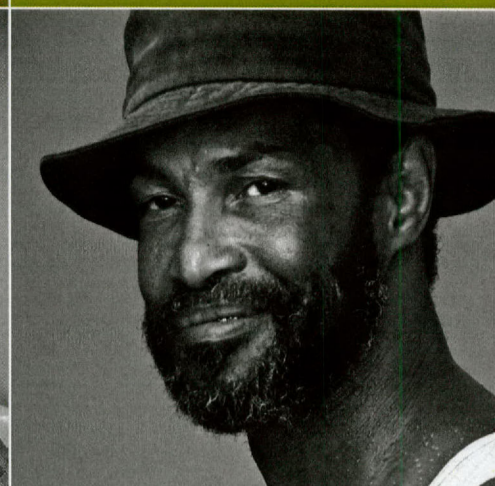
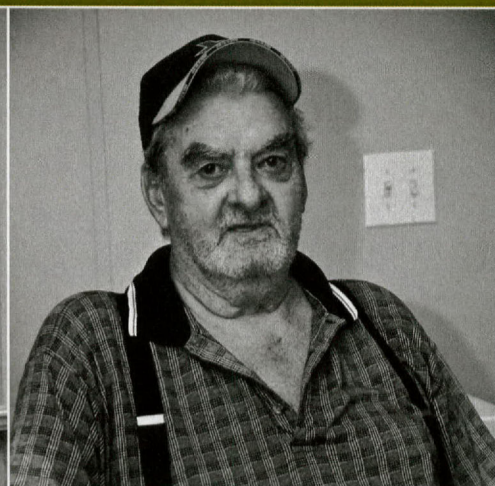
TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Assists in Disaster Recovery

We Rebuild Communities One Home at a Time.



“Now I won't have any shifting windows, and no cracks. I had a lot of sinus problems from the mold.” **Mary Lavelly**, Beaumont, Texas



2008 Highlights

- ★ TDHCA is managing \$468.9 million in federally funded Community Development Block Grant funds for recovery efforts related to Hurricane Rita. Working with Councils of Government and local partners, TDHCA is rebuilding thousands of homes across Southeast Texas.
- ★ TDHCA set aside \$108 million in Texas First Time Homebuyer Program funds for homebuyers in the areas impacted by Hurricane Rita.
- ★ For homebuyers in the Rita disaster area, TDHCA removed first time requirements and featured a low interest rate and a grant for down payment and closing cost assistance equal to five percent of the mortgage amount.
- ★ TDHCA sent \$450,000 in Community Services Block Grant funds to Rita-affected areas to assist impacted residents with immediate needs, such as temporary shelter, food, clothing, blankets and bedding, medication, household cleaning supplies, and personal hygiene items.
- ★ TDHCA has reserved \$1 million under the Housing Trust Fund to assist Rita-area homeowners to bridge the gap between the real cost of repair and federal assistance.
- ★ TDHCA is leading efforts to develop housing recovery programs to help Texans recover from Hurricanes Ike, Dolly and Gustav.

December 2009

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TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA's Housing Trust Fund: One of Texas' Key Housing Finance Resources

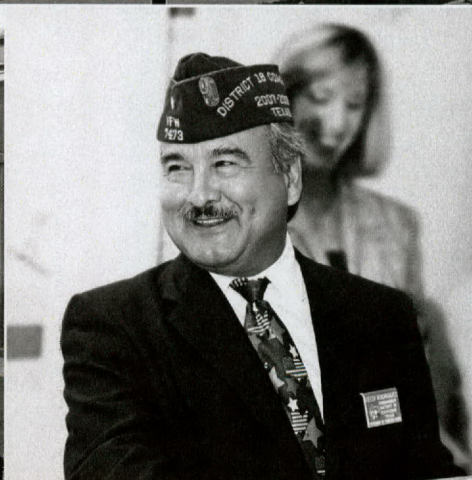
At a time when global economic pressures have threatened the ability to finance affordable housing in Texas, TDHCA's Housing Trust Fund (HTF) has been a source of hope for some of our state's most vulnerable populations.

In 2008 and for 2009, TDHCA delivered affordable housing solutions through the Housing Trust Fund:

- ★ To expand "sweat equity" housing for working Texas families who are willing to build their own homes;
- ★ To returning veterans who are establishing a home in Texas after faithfully serving our country;
- ★ To families in southeast Texas recovering from Hurricane Rita and needing a financial bridge between federal resources and a restored home;
- ★ To persons with disabilities seeking a place to live independently; and,
- ★ To rural Texas communities needing local affordable rental housing opportunities.

Important Facts Regarding the Housing Trust Fund:

- ★ The Housing Trust Fund is the only state-funded program for affordable housing and gives TDHCA significant flexibility in meeting changing market demands;
- ★ TDHCA currently receives approximately \$5.8 million per year for the Housing Trust Fund, allowing it to serve approximately 200 households per year; and,
- ★ The Housing Trust Fund enables TDHCA to leverage hundreds of millions in federal funding often making the difference to produce vital affordable housing.





TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

TDHCA Financial Report

For a complete Financial Report, please visit <http://www.tdhca.state.tx.us/pdf/08-BasicFinancials.pdf>

EXHIBIT I STATEMENT OF NET ASSETS – GOVERNMENT WIDE

As of August 31, 2008

	Primary Government		
	Governmental Activities	Business-Type Activities	Total
ASSETS			
Current Assets:			
Cash and Cash Equivalents:			
Cash on Hand	\$ 200	\$ 200	\$ 400
Cash in Bank	20,000	119,559	139,559
Cash in State Treasury	-	2,047,522	2,047,522
Cash Equivalents	-	39,356,823	39,356,823
Restricted:			
Cash and Cash Equivalents			
Cash in Bank	-	547,555	547,555
Cash in State Treasury	6,879,489	-	6,879,489
Cash Equivalents	-	163,068,583	163,068,583
Short-term Investments	-	159,097,490	159,097,490
Loans and Contracts	-	12,655,872	12,655,872
Interest Receivable	-	14,898,359	14,898,359
Federal Receivable	3,458,607	-	3,458,607
Legislative Appropriations	3,193,155	-	3,193,155
Receivables From:			
Interest Receivable	62,440	75,192	137,632
Accounts Receivable	42,082	1,548,536	1,590,618
Other Intergovernmental	847,500	-	847,500
Interfund Receivable	49,331	55,282	104,613
Consumable Inventories	12,383	12,383	24,766
Loans and Contracts	6,417,158	1,607,741	8,024,899
Other Current Assets	-	252,599	252,599
Total Current Assets	<u>20,982,345</u>	<u>395,343,696</u>	<u>416,326,041</u>
Non-Current Assets:			
Loans and Contracts			
	-	32,067,350	32,067,350
Capital Assets:			
Depreciable:			
Furniture & Equipment	1,724,291	1,026,111	2,750,402
Accumulated Depreciation	(1,615,098)	(935,196)	(2,550,294)
Other Capital Assets	130,964	132,279	263,243
Accumulated Depreciation	(73,678)	(74,418)	(148,096)
Restricted Assets:			
Investments	-	1,346,771,360	1,346,771,360
Loans and Contracts	122,242,970	1,246,108,562	1,368,351,532
Other Non-Current Assets:			
Deferred Issuance Cost, net	-	11,991,756	11,991,756
Real Estate Owned, net	-	578,375	578,375
Total Non-Current Assets	<u>122,409,449</u>	<u>2,637,666,179</u>	<u>2,760,075,628</u>
Total Assets	<u>\$ 143,391,794</u>	<u>\$ 3,033,009,875</u>	<u>\$ 3,176,401,669</u>
LIABILITIES			
Current Liabilities:			
Payables:			
Accounts Payable	\$ 10,897,247	\$ 1,105,178	\$ 12,002,425
Accrued Bond Interest Payable	-	38,307,371	38,307,371
Payroll Payable	853,101	-	853,101
Interfund Payable	104,613	-	104,613
Deferred Revenues	128,660,128	39,987,881	168,648,009
Employees' Compensable Leave	759,929	717,957	1,477,886
Revenue Bonds Payable	-	41,276,426	41,276,426
Other Current Liabilities	-	9,010,527	9,010,527
Total Current Liabilities	<u>141,275,018</u>	<u>130,405,340</u>	<u>271,680,358</u>
Non-Current Liabilities:			
Employees' Compensable Leave	232,713	237,194	469,907
Notes and Loans Payable	-	71,431,000	71,431,000
Revenue Bonds Payable	-	2,629,813,728	2,629,813,728
Other Non-Current Liabilities	-	139,808,296	139,808,296
Total Non-Current Liabilities	<u>232,713</u>	<u>2,841,290,218</u>	<u>2,841,522,931</u>
Total Liabilities	<u>141,507,731</u>	<u>2,971,695,558</u>	<u>3,113,203,289</u>
NET ASSETS			
Invested in Capital Assets	166,479	148,775	315,254
Restricted:			
For Single Family Bonds	-	17,439,699	17,439,699
For MultiFamily Bonds	-	(134,784)	(134,784)
By Grantor	42,666	-	42,666
Unrestricted	1,674,917	43,860,627	45,535,544
Total Net Assets	<u>\$ 1,884,063</u>	<u>\$ 61,314,317</u>	<u>\$ 63,198,380</u>

The financial report is designed to provide a general overview of the Texas Department of Housing and Community Affairs' operations for all parties interested in the government's finances. Questions concerning any of the information provided in this report or requests for additional financial information should be addressed to the Texas Department of Housing and Community Affairs, Director of Financial Administration, P.O. Box 13941, Austin, Texas, 78711-3941.



TEXAS DEPARTMENT OF HOUSING
AND COMMUNITY AFFAIRS

2008 CSBG, CEAP and WAP Contractors and Subrecipients

Contractor/Subrecipient	Phone	CSBG	CEAP	WAP
Alabama-Coushatta Indian Reservation	(936) 563-1100	x		
Alamo Area Council of Governments	(800) 749-2010			x
Asociacion Pro Servicios Sociales	(956) 724-6244	x		
Aspermont Small Business Development Center, Inc.	(940) 989-3538	x	x	
Austin, City of, Health and Human Services Department	(512) 972-5010	x		
Bee Community Action Agency	(800) 358-5534	x	x	x
Bexar County Community and Development Programs	(210) 335-3707		x	
Big Bend Community Action Committee Inc.	(432) 729-4908	x	x	x
Brazos Valley Community Action Agency	(979) 846-1100	x	x	x
Cameron and Willacy Counties Community Projects, Inc.	(956) 544-6411	x	x	x
Caprock Community Action Association, Inc.	(800) 692-4164	x	x	x
Central Texas Opportunities, Inc.	(800) 625-4167	x	x	
Combined Community Action, Inc.	(800) 688-9065	x	x	x
Community Action Committee of Victoria Texas	(800) 695-0314	x	x	x
Community Action Corporation of South Texas	(361) 664-0145	x	x	x
Community Action Inc., of Hays, Caldwell and Blanco Counties	(512) 392-1161	x	x	
Community Action Program, Inc.	(325) 673-5785	x	x	x
Community Action Social Services & Education	(830) 773-1191	x		
Community Council of Reeves County	(432) 447-4913	x	x	x
Community Council of South Central Texas, Inc.	(830) 303-4376	x	x	
Community Council of Southwest Texas, Inc.	(830) 278-6268	x	x	
Community Services Agency of South Texas	(830) 876-5219	x	x	x
Community Services of Northeast Texas, Inc.	(903) 756-5596	x	x	
Community Services, Inc.	(800) 831-9929	x	x	x
Concho Valley Community Action Agency	(325) 653-2411	x	x	x
Dallas County Department of Health and Human Services	(214) 819-1848		x	x
Dallas Inter-Tribal Center	(214) 941-1050	x		
Dallas Urban League	(214) 915-4600	x		
Economic Action Committee of The Gulf Coast	(979) 245-6901	x	x	
Economic Opportunities Advancement Corporation of Planning Region XI	(800) 772-2269	x	x	x
El Paso Community Action Program, Project BRAVO, Inc.	(915) 562-4100	x	x	x
Fort Worth, City of, Department of Housing	(817) 392-7540			x
Fort Worth, City of, Parks & Community Services Department	(817) 871-5700	x	x	
Galveston County Community Action Council, Inc.	(800) 300-3004	x	x	
Greater East Texas Community Action Program	(800) 621-5746	x	x	x
Gulf Coast Community Services Association	(713) 393-4701	x		
Hidalgo County Community Services Agency	(800) 522-4021	x	x	
Hill Country Community Action Association, Inc.	(325) 372-5167	x	x	x
Institute for Rural Development	(361) 592-1303		x	x
Kleberg County Human Services	(361) 595-8572		x	
Lubbock, City of, Community Development Department	(806) 775-2300	x	x	x
Montgomery County Emergency Assistance, Inc.	(936) 539-9211		x	
Northeast Texas Opportunities, Inc.	(903) 537-2256	x	x	
Nueces County Community Action Agency	(361) 883-7201	x	x	x
Panhandle Community Services	(800) 676-4727	x	x	x
Pecos County Community Action Agency	(432) 336-7528	x	x	
Programs for Human Services, Inc.	(866) 550-0282		x	x
Rolling Plains Management Corporation	(800) 633-0852	x	x	x
San Angelo - Tom Green County Development Services - Social Services Division	(325) 657-4400		x	
San Antonio, City of, Department of Community Initiatives	(210) 207-7855	x		
Senior Citizens Services of Texarkana, Inc.	(903) 831-7696		x	
Sheltering Arms Senior Services, Inc.	(713) 956-1888		x	x
Sin Fronteras Organizing Project	(915) 532-0921	x		
South Plains Community Action Association, Inc.	(806) 894-6104	x	x	x
South Texas Development Council	(956) 722-3995	x	x	x
Southeast Texas Regional Planning Commission	(409) 899-8444	x		
Texas Association of Community Action Agencies	(512) 462-2555	x		
Texas Homeless Network	(512) 482-8270	x		
Texas Neighborhood Services	(817) 598-5700	x	x	
Texoma Council of Governments	(903) 813-3510	x	x	x
Travis County Health and Human Services Department	(512) 854-4100		x	x
Tri-County Community Action, Inc.	(936) 598-6315	x	x	x
Webb County Community Action Agency	(956) 523-4182	x	x	x
West Texas Opportunities, Inc.	(806) 872-8354	x	x	x
Williamson-Burnet County Opportunities, nc.	(512) 763-1400	x	x	

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