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Breaking Ground

A newsletter published by the Texas Department of Housing and Community Affairs

Stiner Appointed As TDHCA Executive Director

Governor George W. Bush recently appointed Daisy A. Stiner as TDHCA's new executive director. Ms. Stiner had been serving as acting executive director, following the resignation of the agency's previous executive director.

Stiner had also served as deputy executive director of the Department since December 1997. She previously directed and managed the staff of the Housing Programs Division of the Department, which administers an annual budget of more than \$60 million.

"I am excited about both this

appointment and the Governor's confidence in my ability to lead the agency," said Ms. Stiner. "My vision for the Department is to help facilitate resolutions for current and future affordable housing needs in Texas. We are focused on ensuring that we champion sustainable communities with the resources available to us through our community services and community development divisions. I am also committed to addressing the recent concerns about the agency and to improving services to low-income Texans who need housing."

"The Department's governing board has enjoyed working with Ms. Stiner,

and she has our full confidence in her new capacity as executive director," said Donald R. Bethel, chair of TDHCA's governing board.

Ms. Stiner has more than 20 years' experience in affordable housing, community and economic development. From 1985 until 1996, Ms. Stiner held several managerial positions with the City of Houston's Department of Housing and Community Development. She also worked for University Savings in Houston as a Community Reinvestment Act officer. She is a member of the American

Stiner Appointed, continued on Page 2

TDHCA Releases \$116M in Low-Interest Rate Loans for First-Time Homebuyers: 5.85% Low Interest Rate, 30-year Fixed

TDHCA has released \$116 million in low-interest rate mortgage loans through the Department's *First-Time Homebuyers Program*. The 30-year fixed mortgage loans carry an interest rate of 5.85 percent and will be distributed through 28 participating lending institutions throughout Texas.

"We take a great deal of pride in helping first-time homebuyers achieve the dream of owning their own home," said Daisy A. Stiner, executive director. "There are many

eligible families and individuals throughout the state who pay rent every month and dream of owning their own home. With the release of this money for these low-interest rate loans, and our Down Payment Assistance Program, TDHCA can provide the boost Texans need to make their dream of owning a home a reality."

The *First-Time Homebuyers Program* specifically helps those who earn sufficient income, but who may have difficulty qualifying for a monthly mortgage payment at the current

market interest rates. To qualify as a first-time homebuyer, individuals and families may not have owned a home within the past three years.

In terms of program guidelines, low- to moderate-income borrowers can earn no more than 115 percent of area median family income (AMFI). "Qualifying income levels vary dramatically, depending upon geographic location and family size," said Pam Morris, TDHCA's director of single-family lending.

First-Time Homebuyers, contd. on page 4

TDHCA Hosts Summit to Promote Housing Issues

The Texas Department of Housing and Community Affairs recently hosted the first-ever Texas Housing Summit, bringing together experts and practitioners in affordable housing to discuss crucial issues.

The summit-- held on the campus of the University of Texas at Austin on January 6 -- was built around an expert panel of speakers who offered their views on affordable housing and the challenges that lie ahead.

"We wanted to gather together those who had a stake in the housing industry and discuss the status of affordable housing," said Daisy Stiner, TDHCA executive director. "It was a unique opportunity to share ideas about housing and strengthen our commitment so that we can move toward a common goal."

Speakers included Dr. Steven Murdock, a demographer from Texas A&M University who spoke about the future of Texas' population growth; Steven Conaway, president of the Texas Association of Builders, who discussed housing from the building community's perspective; Robert Wilson, a demographer from the University of Texas who linked the changing Texas economy to the question of affordable housing; and Frances Ferguson, who spoke about the importance of community reinvestment and the development of sustainable communities.

Other panelists included: Sam Russell, president of the Texas Manufactured Housing Association, who spoke about manufactured homes as an affordable housing alternative; David Mintz of the Texas Apartment Association,

William T. Wildman of Dain Rauscher, who discussed affordable housing finance issues; David Burrell of the Veterans Land Board, who gave an overview of Land Board activities; Bobbie Wolford of Wells Fargo Bank, who spoke on the private lending perspective; Ed Harrison, chair of the Governor's Affordable Housing Task Force, who discussed the Task Force' recent report; and Eric Wright of the Senate Finance Committee, who gave an overview of the Texas Legislative session.

In addition, Jackie Goodman, Mayor Pro-Tem of the City of Austin, and James Hargrove, director of the

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Houston Partnership is Improving Lives of Homeless

It's hard to imagine being homeless, or having to ask for help just to survive. But because of a TDHCA Emergency Shelter Grant, a Houston shelter is giving the homeless the help they need.

The Westside Homeless Partnership's *Transitional Housing Program* provides help with rent and utility payments; transportation for clients who attend adult education classes; and child care and case management services.

Families are identified and referred to Westside by their children's school counselor or local charitable organizations. Selection of a family is based on determination and their ability to help themselves. Once clients are enrolled, they develop a self-sufficiency plan with a case manager. The plan helps them identify goals, barriers to achieving those goals, and a realistic plan. They also might outline steps that will end the clients' dependency status, such as enrollment in GED classes; driver training; or job training.

Case managers work with each family to ensure compliance with the

Self-Sufficiency Plans. If a client does not follow the plan, program benefits are suspended until they are back on track.

ences. Clients are also encouraged to make suggestions about the program.

"Client input is important to our staff and is taken into consideration when we develop or make changes to existing programs," Deming explained. "In addition, one client from the shelter sits on the Board Program Committee to give us input on program development."

Most families use Westside's services for about six to nine months. Upon completion of the program, families can take advantage of additional case management services for up to two years through the organization's follow-up services program.

Westside has already had its share of successes: Since operations began in July 1995, four of the first 10 participating families are now homeowners. Ten of the 18 families currently enrolled in Westside's program have increased their household income since first enrolling.

For more information about the Westside Homeless Partnership, contact David Deming, executive director at 713/973-8083.



At right, children at the Westside Homeless Partnership clown around with David Deming, executive director (center), and a friendly face. TDHCA's Emergency Shelter Grants Program provides funding to organizations such as Westside to help homeless Texas families get back on their feet again.

"Most clients are actively participating in the program again within one to two months," said David Deming, WHP executive director. "We try our best to make our programs positive, open, and upbeat, so we can give clients a sense of belonging."

Monthly client meetings are another integral part of a client's success. Every month, there are opportunities to attend educational or family budgeting seminars, or to socialize and share experi-

TDHCA Awards \$700,000 in Disaster Relief

The Texas Department of Housing and Community Affairs has awarded \$700,000 in disaster relief grants to the city of Cuero and DeWitt County through its Texas Community Development Program.

Both Cuero and DeWitt County were among the hardest-hit areas during recent flooding in the state. A major part of Cuero was submerged for several days, as well as much of the outlying areas of the county. More than 600 homes were destroyed, resulting in piles of debris -- a potential health hazard to Cuero and surrounding communities.

Since the recovery process could not begin until the debris was cleared, both the city and county requested financial assistance to meet its 25 percent match from the Federal Emergency Management Agency (FEMA). As

a result, they were awarded \$350,000 each to hire contractors who will clear the debris from the area.

"The floods hit certain areas of Texas very hard, and these communities needed financial assistance to begin rebuilding," said Laisy Stiner, TDHCA executive director.

The Texas Community Development Program provides grants to assist small communities with financial assistance for public works, housing, colonia activities, economic development and planning that primarily benefit persons of very low, low and moderate incomes.

For more information, contact Ruth Cedillo, director; or Sandy Mauro, deputy director, Texas Community Development Program at the Texas Department of Housing and Community Affairs at 512/475-3882.

TACDC Appoints Executive Director

The Board of the Texas Association of Community Development Corporations has appointed **J. Reymundo Ocañas** as its new executive director.

"I am excited about the future of TACDC and what kind of impact we can make in the areas of affordable housing and community economic development in Texas," said Ocañas. "I look forward to serving our members, partners and the community in order to make a difference throughout the state."

TACDC is a non-profit, statewide membership association of Community Development Corporations (CDCs) and related nonprofit, government and for-profit entities engaged in producing affordable housing and community economic development. TACDC's mission is to enhance community development throughout Texas. For more information, contact **Perla Cavazos**, TACDC, at (512) 457-8232.

TDHCA Housing Summit

Continued from page 1

Housing Authority of the City of Austin, gave participants a perspective on housing in a large urban area; while Ronney Radle of the U.S. Department of Agriculture offered his insight on housing needs in rural areas.

Summit attendees were given a packet that included a list of broad-based goals for the event-goals each person could agree on as a sign of their commitment to solving the problem of affordable housing for all Texans.

At the end of the day, participants were asked to "sign off" on the goals. The goals were to:

- * Make a formal commitment as a group to address affordable housing needs in Texas;
- * Work through respective program areas to address these needs;
- * Make others aware of the affordable housing situation in Texas; AND
- * Meet on an annual basis to assess progress, evaluate current issues, and propose a course of action.

"This summit was a positive step we could take to make the dream of affordable housing a reality for Texans," said Stiner. "There are no easy answers, but we can accomplish our goals by working together."

For more information about the Summit, or to be included on the mailing list for future Summits, contact **Amy Lemen**, TDHCA, at 512/475-3980 or via email to alemen@tdhca.state.tx.us.

Manufactured Homebuilders Help Provide Affordable Housing for Houston-area Citizens

Leon McSwain is a senior citizen who had been living in a substandard home near Humble, Texas for more than 30 years. Because of his limited income, McSwain needed assistance to repair his home. Through a collaborative venture involving American Homestar Corporation and Sonrisa Properties, McSwain was not only given a new manufactured home, but the cost to demolish his damaged wood-frame home and clean up his land was included.

McSwain's new manufactured home was permanently installed on a foundation, giving him three bedrooms, two bathrooms and nearly 1,100 square feet of living space. American Homestar and Sonrisa have also provided new kitchen appliances and landscaping and worked with the city to supply water and sewer connections that were previously unavailable. As a result, Mr. McSwain's home is now one of the nicest homes on his block, and it has become an asset of which he can be proud.

The generosity of these companies is just an example of how the public and private sectors have joined forces in Houston to demonstrate that manufactured housing is a readily available, aesthetically appealing form of affordable housing that could provide substantial benefits to both the city and its citizens.

Both companies are hopeful that the positive features of the McSwain home will give way to the implementation of a citywide demonstration project. The goal is to convince city officials to allow more liberal placement of manufactured homes within city limits.

The project's objectives are to help erase the old stereotype of manufactured homes as "trailers"; to create an environment to inspire new ordinances and standards regarding manufactured homes within the city limits; and to determine the level of consumer acceptance for permanently affixed manufactured homes on inner city lots. The companies have already received positive endorsements for the project from city officials.

"I am strongly committed to affordable housing," said Lee P. Brown, mayor of Houston. "Manufactured housing is a cost-effective and innovative approach to making homeownership a reality for more Houstonians."

American Homestar is one of the leading vertically-integrated manufactured housing companies. The company currently operates 11 manufacturing plants -- including three in Texas. It also runs 110 company-owned retail sales centers and serves 62 retail franchisees and more than 300 independent retail



Leon McSwain's wood-frame house was in need of serious repairs he couldn't afford to make when a manufactured housing company and a residential development firm joined forces to make his dream of owning a quality home a reality.

locations in 28 states. In addition, the company provides retail financing through its finance affiliate, 21st Century Mortgage, and also provides insurance and transportation services to its customers.

Sonrisa Properties is a Houston-based real estate development firm involved in the development of residential subdivisions. The company's goal is to provide quality developments, and offer affordable housing for those who are often priced out of the market.

Houston, like many large cities, has its share of affordable housing challenges:

- Approximately 60,000 people are on a waiting list to receive affordable housing in Houston.

- Affordable housing options are limited within Houston city limits; currently, manufactured homes are prohibited without an annual hardship permit.

- The city's Emergency Home Repair Program will allocate a maximum \$15,000, which is sometimes not enough to bring an existing home up to code.

- Waiver of annual hardship permits is necessary so that manufactured homes become permanent assets to their owners and can be passed on to their heirs.

Manufactured homes can also provide an affordable -- and sensible option:

- Manufactured homes that are nearly 1,100 square feet are available to Houston-area residents for between \$40,000 and \$60,000 (including land) -- a market and price range not usually served by conventional homebuilders.

- HUD studies have found that a manufactured home permanently

attached to a foundation holds up as well as a site-built home during adverse weather conditions.

- Manufactured homes are constructed in a shorter period of time due to a factory-controlled environment, which provides housing faster for those in need.

- Manufactured homes can be financed with traditional mortgage loans like any other single-family home.

For more information, contact Ronnie Richards with American Homestar at 281/334-9700.

Titling Fees Waived on FEMA-Donated Manufactured Homes

Governor George W. Bush has approved the waiving of titling fees on a special group of manufactured homes donated by the Federal Emergency Management Agency (FEMA) and provided to flood victims in the hardest-hit areas of the state.

In addition, the Manufactured Housing Division of the Texas Department of Housing and Community Affairs is working closely with FEMA and housing authorities across the state to ensure that the titling of these homes is handled as quickly and efficiently as possible.

The Department is currently processing applications on homes that FEMA is donating for the Victoria area, as well as for other areas affected by the flood.

For more information, please contact Joe A. Garcia, TDHCA Manufactured Housing Division, at 512/475-4999.

News in Brief

TDHCA Opens Northeast Texas Technical Assistance Center

(AUSTIN) - TDHCA has recently opened a technical assistance office in Northeast Texas to help local communities address their housing, community and economic development needs.

The office will focus primarily on expanding affordable housing opportunities and stimulating local economic development in nine counties in Northeast Texas. The technical assistance center is located at 217 N. Jefferson, Suite 1, Mount Pleasant, Texas, 75455, (903) 572-0111 and will be operated by Partners For Effective Development, Inc. Mr. Wayne Dial will serve as the field office representative.

The Department has technical assistance centers located in Lufkin and Lubbock and an additional three offices serving the Texas/Mexico border area. The centers are funded by the federal Community Development Block Grant (CDBG) Program. Texas receives funds annually from the U.S. Department of Housing and Urban Development to administer the state's CDBG program which provides funding to small cities and counties, primarily for low and moderate income persons and families.



First-Time Homebuyers, continued from page 1

"In Beaumont or Amarillo, for example, a family of four can earn no more than \$42,900 per year." The maximum home purchase price is 90 percent of the average area purchase price for new and existing homes.

Down payment assistance is also offered through TDHCA to help low- and very low-income families become homeowners. Individuals and families who make 80 percent or less of the AMFI may apply for down payment assistance. Under the Down Payment Assistance Program, TDHCA can provide a deferred zero percent interest rate second lien loan for up to \$9,600 (depending on the location of the home) for down payment and closing costs. The interest-free loan does not have to be paid by the borrowers until the home is sold, refinanced, leased, or the first mortgage loan is paid in full.

A toll-free Texas First-Time Homebuyer hotline has been set up to assist potential homebuyers in understanding eligibility and application requirements, and to answer other similarly related questions about either of the above programs. The hotline is available by calling 800-792-1119 during business hours, 8 a.m. to 5 p.m., Monday through Friday.

Kudos!

San Saba Receives Community Developer Award

The city of San Saba, a Housing Demonstration Fund (HDF) contract recipient, has recently received the "Developer of the Year" Award from the United States Department of Agriculture's (USDA) Rural Development division. The city, which competed against nominations from 26 local USDA offices and nine areas across the state for the award, was honored for their aggressive efforts to leverage funds for facility improvements and economic development projects. Included in those efforts was the use of TDHCA's Housing Demonstration Funds.

The city was faced with an affordable housing shortage when 300 new staff positions opened up at the Texas Youth Correctional (TYC) facility, headquartered in San Saba. Since its opening, the TYC facility's employee growth has spurred a 15 percent increase in population, which has also helped stimulate the city's economy.

In response to this need, the city applied for -- and was awarded -- a \$486,696 HDF contract through TDHCA in 1997 to build a 35-unit single-family housing subdivision. The city used the funds to purchase

115 acres -- a portion of which is for the development of affordable housing. The money will also help build roads and install utilities.

"The city of San Saba is a community that wants to grow," said Harold Kennedy, a community development manager in Brownwood who nominated the city for the award. "The city and county governments are all progressively-minded and have a sincere desire to provide the best living conditions for all their citizens."

The award was presented during the Texas Rural Development Council's annual conference. San Saba was selected by a committee of Rural Development senior management as most representative of the progress that can occur in rural communities when local leadership will tap into available resources to join both public programs and private capital.

The HDF fund is targeted toward rural communities addressing housing need--primarily for low- and moderate-income persons. For more information, contact **Oralia Cardenas** at 512/475-3911 or **Eric Pike** at 512/475-3628 at TDHCA.

1999 TDHCA TRAINING OPPORTUNITIES

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION WORKSHOPS

Organizational Models & Collaboration & Forprofit/Nonprofit Teaming

◆ February 18, 1999, Houston - 9:00am - 4:30pm, City Hall Annex - 900 Bagby, Houston - (713) 247-2939

Underwriting

◆ March 2, 1999, San Antonio Central Library Auditorium, 9:00am - 5:00pm 600 Solidad, San Antonio (210) 207-2627

◆ March 12, 1999, Temple Public Library, 9:00am - 5:00pm, 100 West Adams Avenue, Temple, (254)298-5707

Grant Writing

◆ May 10 & 11, 1999, Austin, TDHCA, 507 Sabine, Suite 400, (512) 475-3800 8:30am -4:30pm

◆ July 6 & 7, 1999, Midland/Odessa TBA, 8:30am -4:30pm

Freddie Mac Housing Programs

◆ March 16, 1999, Houston, City Hall Annex, 900 Bagby, (713) 247-2939 9:00am - 3:00pm

◆ April 13, 1999, Abilene, Abilene Public Library, 202 Cedar Street, (915) 676-6328, 9:00am - 3:00pm

HTF CAPACITY BUILDING TRAINING

Sponsored by TDHCA and the Texas Development Institute, classes include Establishing a CHDO and The Development Process. To register, contact Mia Ford, (888) 690-2122.

HTF CAPACITY BUILDING TRAINING

Sponsored by TDHCA and the ICF Kaiser Housing and Community Development Group, classes include Multifamily Housing Development Finance; Housing Development Finance: Problem-Solving and Deal-Structuring; Property Management; and Construction Management. To register, contact Janna Cormier, (512) 475-2125.



COMPLIANCE DIVISION WORKSHOPS

Compliance Division is pleased to present Winter/Spring 1999 Compliance Training Workshops for the Low-Income Housing Tax Credit Program (LIHTC) and for the RTC/FDIC Affordable Housing Disposition Program (AHDP). Workshops are free, but seating is limited and attendees must register with TDHCA prior to the session. For information, contact TDHCA's Compliance Division at (800)643-8204 (in Texas).

Elderly, Disabled Benefit from TDHCA/Entergy Weatherization Partnership

The Texas Department of Housing and Community Affairs and Entergy Texas are making life a little more comfortable for a group of mostly elderly and disabled residents at a Port Arthur apartment complex. As part of a \$230,000 weatherization project funded jointly by the Department and Entergy Texas, the 256-unit Heatherbrook Park apartment complex has received 200 new air conditioners, new attic insulation, and dozens of energy-efficient showerheads, light bulbs, and other items.

"Our goal was to improve energy efficiency and help lower the utility bills of residents," said Peggy Colvin, energy assistance manager at TDHCA.

The project was made possible through TDHCA's partnership with Entergy Texas and its EntergyAssist program. EntergyAssist provides about \$2.6 million over a three-year period to help low-income Entergy customers

with their utility bills—including the installation of energy-efficient showerheads, fluorescent lights and, in some cases, complete air conditioning units. The program is administered through a network of statewide TDHCA weatherization providers.

In fact, EntergyAssist was directly responsible for \$175,000 of the funding for the project—which was used for heating, air conditioning and vent work. TDHCA provider Programs for Human Services (PHS)—whose service area includes Chambers, Galveston, Hardin, Jefferson, Liberty and Orange counties—managed the work, conducting an energy audit of each apartment and managing contractors.

"Most clients will automatically see a 30 percent reduction in their utility bills," said Larry Tomlin, weatherization coordinator at PHS.



A partnership between TDHCA and Entergy Texas helped elderly and disabled residents save a bundle on utility bills at this apartment complex in Port Arthur, Texas.

"Some residents on a fixed-income had bills as high as \$300 a month; they can now expect their bills to drop to about \$170 as a result of this project," he said.

For additional information, contact Peggy Colvin, TDHCA, at 512/475-3864.

1998 TDHCA Housing Conference Draws 600+ Attendees

More than 600 housing professionals from across the nation convened at the Marriott at the Capitol Hotel in Austin, Texas November 8-10, 1998 for the annual TDHCA Housing Conference.

Co-sponsored by the Texas Association of Builders and featuring a theme of *Framework for the Future: Building Tomorrow's Communities Today*, festivities kicked off with a Sunday evening reception and got into full gear Monday morning with the start of more than 20 workshops and sessions. TDHCA Executive Director Daisy Stiner welcomed the participants during a breakfast sponsored by Countrywide Home Loans. Steve Conaway, President of the Texas Association of Builders, Reverend Harvey Clemons, TDHCA Board member, and the Honorable Elliott Naishtat, Texas House of Representatives, also spoke during the opening session.

There was standing room only in many workshops, including *Accessing the Housing Trust Fund and HOME Programs for Multifamily Housing*; *In Partnership with Nonprofits and CDCs*; *Multifamily Housing Revenue Bonds-Case Studies*; and *Tax Credit Update*. Other popular workshops included *Building Blocks for Rural Communities: Housing and Infrastructure*, where Neal Sox Johnson

of the Rural Rental Housing Association was a featured panelist. A first-time attendee said the conference was "... informative and well-organized", while other attendees said it "... offered a variety of topics and helped me to understand how I can be more helpful within my community."

On Tuesday morning, Congressman Ken Bentsen called in to discuss the 106th U.S. Congress and offer his thoughts on the 1999 Texas Legislative Session. Other speakers at this session included Ed Harrison of the Governor's Task Force on Affordable Housing and Anthony S. Freedman of Hawkins, Delafield & Wood.

The fourth annual conference was underwritten by more than 40 corporate sponsors and exhibitors, including the *Hispanic Chamber of Commerce*, *BancOne*, *Kaufman & Broad*, *John Nuveen and Company*, *Vinson & Elkins, L.L.P.*, *Texas Manufactured Housing Association*, *Bear Stearns and Company*, *George K. Baum and Company*, and *Dain Rauscher*.

Plans are already underway for an even more successful conference in 1999. Please call Heather Tindall, TDHCA, at 512/475-3964 for information.



Scenes from the opening session of TDHCA's 1998 Housing Conference, which drew more than 600 attendees.

MARK YOUR CALENDAR!
1999 TDHCA Housing Conference
Oct. 31 - Nov. 2, 1999
Austin Marriott

Stiner Named ED

Continued from page 1

Economic Development Council, the National Council of State Housing Agencies, and the Council of State Community Development Agencies.

She graduated from Prairie View A&M University with a Bachelor of Arts degree and earned a master's degree from Texas Southern University.



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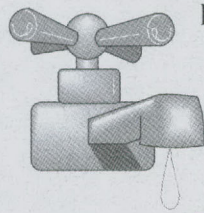


Breaking Ground

February 1999

TDHCA Awards \$192,270 Texas STEP Grant to City of Maud

The Texas Department of Housing and Community Affairs has awarded a \$192,270 Small Towns Environment



Program (STEP) grant to the city of Maud in Bowie County.

As part of TDHCA's Texas Community Development Program (TCDP), the grant will help the city make water and wastewater system improvements. In addition to replacing an undersized water line to provide better pressure and adequate fire protection, the city will also replace deteriorated and undersized sewer lines.

"The Texas STEP program is an innovative approach to solving water and wastewater needs because it encourages communities to look within for resources," said Daisy A. Stiner, executive director of TDHCA.

The Texas Community Development Program provides grants to assist small communities with their housing, infrastructure and economic development needs, primarily benefiting persons of very low, low and moderate incomes.

For more information, please contact Ruth Cedillo, director, or Sandy Mauro, deputy director, Texas Community Development Program at 512/475-3822.

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This publication is printed on recycled paper.

Calendar of Events

February

February 17: Emergency Shelter Grants Program Application Deadline, 5 p.m.

February 17: Low Income Housing Tax Credit Compliance Training Workshop, Joe C. Thompson Conference Center

February 18: Low-Income Housing Tax Credit Application Workshop, Dallas. Call 214/750-6060 for information.

February 19: TDHCA Board Meeting, 507 Sabine, 4th Floor, Austin

March

March 3: RTC Compliance Training Workshop, Center for Community

Cooperation, 2900 Live Oak, Dallas, Texas

March 4: Multifamily Housing Public Hearing, 507 Sabine, 4th Floor, Austin, noon

March 12: TDHCA Board Meeting, 507 Sabine, 4th Floor, Austin

March 29-April 4: National Community Development Week

April

April 9: TDHCA Board Meeting, 507 Sabine, 4th Floor, Austin

April 30: Low-Income Housing Tax Credit Application acceptance period ends.