



Breaking Ground

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

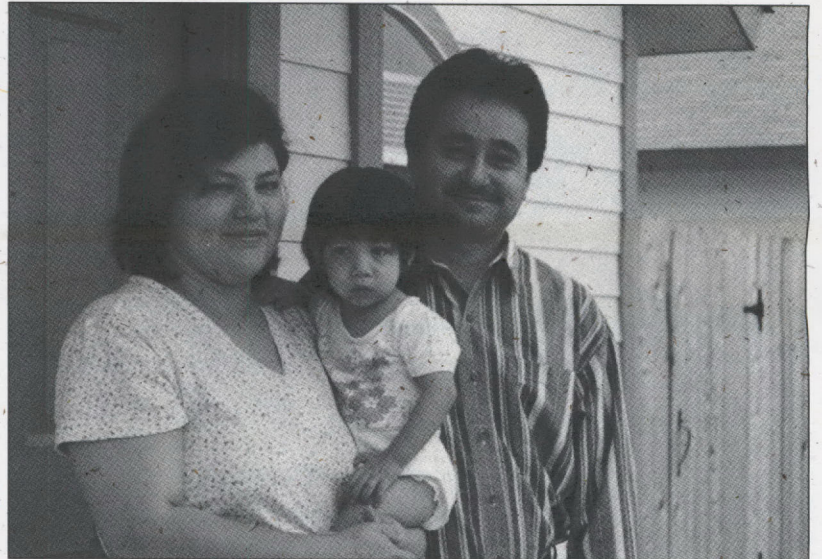
Governor-Appointed Task Force Reviews Barriers to Affordable Housing

In December 1997, Governor George W. Bush appointed 11 Texans to serve on the Texas Affordable Housing Task Force. TDHCA's executive director Larry Paul Manley also serves on the Task Force as an ex-officio member. The 75th Texas Legislature created the Task Force through SB 1852, which was sponsored by Senator Ken Armbrister of Victoria and Representative Fred Hill of Richardson.

The Task Force is charged with evaluating "regulations and policies relating to housing and to identify those that unnecessarily increase the cost of constructing or rehabilitating affordable housing; create

barriers to affordable housing opportunities for low income Texans, or otherwise limit the availability of affordable housing." These regulations and policies may include zoning provisions, deed restrictions, impact and other development fees, permit processes, building codes, duplicative government regulation, environmental regulations, or other restrictions on affordable housing development. The Task Force is also investigating other important issues related to affordable housing, including lack of access to financing for low income Texans. Based on a review of these issues, the Task Force will provide a report and

"Task Force," continued on page 2



The Arredondo family in Laredo is one of the families that benefited from the state's affordable housing programs. The Texas Affordable Housing Task Force is evaluating impediments to homeownership in an effort to assist more families like the Arredondos.

Bush Appoints New Chair to TDHCA Governing Board

Governor George W. Bush recently appointed Don Bethel of Lamesa, Texas to serve as chair of the TDHCA Governing Board.

Bethel, who has served on the TDHCA board since 1995, replaces Margie Lee Bingham, who has served as chair since 1995, and will remain a member of the board.

Bethel owns Bethel Realty Com-

pany and also serves as a board member of the National Council of State Housing Boards and the Permian Basin Airport Board.

A former mayor of Lamesa, Bethel is a member of the National and Texas Associations of Realtors. He served as president of the

Lamesa Economic Development Corporation from 1994 to 1998.

He is also a former member of the Dawson County Central Appraisal District Board and past president of the Lamesa Rotary Club.

Bethel graduated from Texas Tech University with a bachelors degree in finance, specializing in banking and investments.

NEXT TDHCA BOARD MEETING: JULY 24, 1998

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Affordable Housing Alternatives:

The Changing Face of Manufactured Housing

Manufactured homes, sometimes referred to as "mobile homes," offer prospective buyers more than just an affordable means of homeownership. Consider the spacious living areas, energy-efficiency and convenient financing, as well as features and options common in many site-built homes.

Affordable

New manufactured homes range in price from less than \$20,000 to more than \$70,000. An average single-section home may cost \$22,000 to \$24,000, while an average two-section home (sometimes referred to as a "double-wide") may range from

\$37,000 to \$43,000. Three-section homes typically start at \$63,000. It is not uncommon for a modest, new site-built home to cost more than a large, new manufactured home.

Spacious

Approximately half of all manufactured houses are single-section homes, while two-section homes account for most of the remainder. Only a small number have three or more sections. Typically, a single-section home is 12-18 feet in width and 30-80 feet in length—about 360 to 1,440 square feet of living space.

An average two-section home can be 24 to 28 feet wide and 40 to 80 feet long, offering an average of 960 to

2,240 square feet of living space. Two-section homes usually have two or more bedrooms, two bathrooms, a kitchen, living room, and dining room, and are comparable in size to a moderate site-built home or a townhouse.

An average three-section home can be 36 to 56 feet wide and 40 to 80 feet long, offering buyers 1,440 to 4,480 square feet of

Why Buy a Manufactured Home?

- ★ Affordability
- ★ Spaciousness
- ★ Energy-Efficient
- ★ Financing Flexibility
- ★ Many Options/Features

"Manufactured Housing," continued on page 2

"Task Force," continued from page 1

recommendations to the 76th Legislature in December.

Task Force appointees represent various sectors that are affected by affordable housing. Specifically, SB 1852 calls for representatives from 1) home builders; 2) the apartment industry; 3) land developers; 4) cities with populations of more than 20,000; 5) cities with populations of less than 20,000; 6) the lending industry; 7) building code officials; 8) public housing authorities; and 9) community housing development organizations recognized by TDHCA.

In addition, Task Force members represent various regions of the state. This is important since some factors affecting affordable housing, such as land price and the construction requirements, can vary considerably across the state. In accordance with SB 1852, TDHCA is providing staff support to the Task Force.

The Task Force had its first meeting on January 25, 1998 in Austin. During this organizational meeting, Task Force members chose Ed Harrison of Duncanville to serve as Task Force Chair. Mr. Harrison is president of Harrison Homes and represents home builders on the Task Force. The Task Force also chose Marvlette Fentress of Houston to serve as Vice-Chair. Ms. Fentress is executive director of the Third Ward Redevelopment Council and represents TDHCA-recognized community development housing organizations.

The Task Force will meet on the fourth Wednesday of each month to hear testimony regarding various aspects of their charge. (Please refer to the schedule that follows this article.) Thus far, the Task Force has heard testimony regarding impact fees, land use and zoning. Witnesses from both the private sector and local governments have provided a wide range of perspectives on these issues, including testimony about the origin and history of impact fees in Texas, and a presentation regarding the economic impact of residential new construction on local economies.

The Task Force will continue to meet until the end of the year. All meetings will be held in Austin in Room E2.012 of the Capitol Extension.

For more information on the Task Force, please contact Elena Peinado, TDHCA Governmental Relations, at (512) 475-3814.

TASK FORCE APPOINTEES

Mr. Edward C. Harrison, Duncanville
(Representing Home Builders)

Mr. Roberto Alvarado, El Paso
(Representing Public Housing Authorities)

Mr. Arthur G. Carpenter, Austin
(Representing Land Developers)

Ms. Gloria Castillo, Pflugerville
(Representing Low-Income Housing Residents)

Mr. John T. Condit, San Antonio
(Representing the Apartment Industry)

Mr. James E. Darling, McAllen
(Representing the General Public)

Ms. Marvlette C. Fentress, Houston
(Representing Community Housing Development Organizations)

Mr. Max Garza, Lubbock
(Representing Building Code Officials)

Mr. John H. Longstreet, Plano
(Representing cities with populations of more than 20,000)

Mr. Byron K. Reed, Dallas
(Representing the Lending Industry)

Ms. Lois Rice, Canyon
(Representing cities with populations of less than 20,000)

TASK FORCE SCHEDULE

January	Organizational Meeting
February	Land Development & Residential Construction
March	Impact Fees
April	Building Codes
May	Land Use and Zoning
June	Public Testimony
July	Community Development Corporations
August	Public Housing Issues
September	State Issues Affecting Housing Cost
October	Legislative Disincentives to the Production of Affordable Housing
<i>The Task Force begins drafting its report to the legislature.</i>	
November	Open
December	Task Force Submits Report to Legislature

"Manufactured Housing," continued from page 2

spacious living space. In fact, three-section homes are comparable in size to many larger site-built homes.

Energy-Efficiency

The National Manufactured Home Construction and Safety Standards code regulates manufactured housing design and construction, strength and durability, fire resistance, and energy efficiency. Additionally, the code prescribes performance standards for heating, plumbing, air conditioning, thermal, and electrical systems.

All manufactured homes have optional energy packages available that include increased insulation, sheathing products that reduce the amount of heating/cooling loss and moisture penetration, double- and triple-glazed windows, and storm windows, as well as high-efficiency water heaters, furnaces, refrigerators, and air conditioners.

Customized Features

A manufactured home buyer has many choices for architectural styles and floorplans, exterior and interior designs, and special features. Exterior designs can include metal, vinyl, wood, or hardboard siding, or bay windows, awnings, various roof pitches, and decks. Interior designs offer homebuyers a choice of color carpeting, tile, or hardwood flooring and different styles for wall coverings, custom cabinets and windows.

Buyers may also select 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.

According to the January 1998 issue of *Consumer Reports*, because of the many benefits of buying a manufactured home, it's not surprising that one-third of new single-family homes sold are manufactured homes.

It was also reported in a recent product report by the *American Association of Retired Persons (AARP)* that 15.4 million people live in more than 7 million manufactured homes.

Simple Financing Options

Manufactured homes have many of the same financing options as site-built homes. For example, manufactured homes can be purchased by using both Veterans Administration (VA) Loans and Federal Housing Administration (FHA) loans.

These types of mortgage loans typically require a minimal down payment—and many times no down payment at all. Many traditional lending institutions also offer mortgage loans for manufactured homes.

In addition, many manufactured home buyers, depending on income and other eligibility requirements, may be eligible to participate in the *First Time Home Buyer and Downpayment Assistance* programs offered through the Texas Department of Housing and Community Affairs. Call 800/792-1119 for more information about these programs.

1998 HOME Program Cycle Nears Completion

The Department's 1998 allocation from the U.S. Department of Housing and Urban Development for HOME (Home Investment Partnerships) programs and activities is \$30,664,200.

The breakdown of the funds by program activity includes: 1) 15 percent for Owner-Occupied Rehabilitation; 2) 20 percent for Homebuyer Assistance; 3) Seven percent for Tenant-Based Rental Assistance; 4) 10 percent for Interim Construction; 5) 20 percent for Rental Projects; and 6) 28 percent for a Housing Demonstration Fund. This fund includes Down Payment Assistance, Low Income Housing Tax Credits and a Colonias Bond Reserve that will be used

for the conversion of contracts-for-deed.

The HOME staff received 217 applications by the May 15 deadline after conducting workshops throughout Texas in March and April. Applicants are seeking \$77,756,013 in funds for the development of 5,638 affordable housing units. Based on historical trends, TDHCA staff estimates that about 70 to 90 of the applicants will receive funding.

Scoring of the applications began May 20th and ended June 26th, and the reconciliation process is currently underway. The process will culminate with HOME Program staff recommendations to the TDHCA's governing board in July and August.



Program Helps Colonia Residents Convert Contract-for-Deeds

Ormar and Nancy Hernandez recently realized their dream of owning property. They participated in the *Contract-for-Deed Conversion Initiative* implemented by Texas State Affordable Housing Corporation (TSAHC) and the Texas Department of Housing and Community Affairs.

They will now have the title for their property recorded in their name in the county records; previously, it was in the name of the subdivision's developer. Mr. and Mrs. Hernandez realized they would benefit greatly by participating in this initiative.

"We wanted to take advantage of the grant that was provided for the closing costs," Mr. Hernandez said.

The new homeowners realized a lower, fixed interest rate of eight percent, which reduced their monthly principal and interest payment. With the conversion now complete, the Hernandez family can take advantage of financing for home improvements.

The Department offers two programs designed to convert contracts-for-deed to traditional mortgages: the *Contract-for-Deed Conversion Program* and the *Contract-for-Deed Conversion Initiative*. Both have the same basic guidelines. The difference between the two is that the Contract-for-Deed Conversion Program is for individual contract conversions, while the Initiative program is designed for bulk purchase.

The Department is currently identifying developers interested in participating in the Contract-for-Deed Conversion Initiative. Under this initiative, developers may propose to sell their portfolio of contracts-for-deed to the

Department. Pricing for the portfolio will be negotiated between the Department and the holder of the contracts-for-deed. The conversion rate for the initiative is a fixed interest rate of eight percent, and closing costs will be granted up to \$2000.

The Department has also set aside \$200,000 for the Self-Help Centers to use in converting individual contracts-for-deed in their service area. This will give colonia residents the opportunity to take advantage of the program if the holder of the contract is not participating in the bulk conversion initiative. The conversion rate will also be fixed at eight percent, and the existing balance of the contract-for-deed will determine pricing. Closing costs will also be granted up to \$2000.

Borrowers participating in either the Contract-for-Deed Conversion Program or Initiative must be permanent residents or citizens of the U.S. Qualified borrowers will be eligible for other programs if their gross income is 80 percent or below the Area Median Family Income (AMFI). Priority is given to borrowers earning 60 percent or less of AMFI—in compliance with state mandates.

Properties must be located in a colonia—as identified by the Texas Water Development Board's colonia list—or in an area that meets the Department's definition. All colonia properties must meet Colonia Housing Standards (CHS) to be eligible for conversion.

Anyone interested in participating in the conversion initiative can call TDHCA's Office of Colonia Initiatives toll-free at 1-800-462-4251.

TDHCA Governing Board to Allocate Tax Credits

More than 190 applications seeking nearly \$115 million in credits through the Low Income Housing Tax Credit Program (LIHTC) were received prior to the Department's May deadline.

In 1998, TDHCA will allocate approximately \$22.3 million in tax credits. There was also a dramatic two-fold increase in proposals seeking to build properties for low income senior citizens—from 23 proposals submitted in 1997 to 47 proposals in 1998.

The Department conducted three public LIHTC hearings in Dallas, Houston and San Antonio, with a combined total attendance estimated at more than 600 persons. As was the case last year, the vast majority of citizens spoke in support of proposed tax credit developments.

The TDHCA Governing Board will vote to allocate credits at their July 24 meeting. Prior to that meeting, TDHCA staff will submit their recommendations to the tax credit committee. In turn, the committee will make their recommendations to the Board for final approval.

The LIHTC program was created through the Federal Tax Relief Act of 1986 and is the primary financial incentive dedicated toward the private sector development of affordable housing. Since 1987, the LIHTC program has provided for the creation of more than 74,000 units of affordable housing in Texas and nearly 1 million nationwide.

Exceptional Leadership at Las Lomas Colonia Exemplifies Outstanding Community Progress

"People can be divided into three groups: those who make things happen, those who watch things happen, and those who wonder what happened."

—Nicholas Murray Butler

The colonias that dot the border region from El Paso to Brownsville share several distressing facts of life: a shortage of sanitary, decent housing; inadequate infrastructure; paved roads, safe drinking water; and wastewater removal. In short, the demand for these types of services far surpasses the level of available funding.

Over the last several decades, residents of the colonias have emerged as effective consensus-builders among many volunteers, nonprofits and self-help centers, as well as county and state

had water."

Water finally reached Las Lomas, but the demand soon exceeded the supply, especially during the day, when the water was most in demand and rarely available.

"We had to wait until about two or three in the morning, after people went to sleep, to fill up barrels of water for the next day," Blanca and David recalled.

It took nearly ten years to tap water into the colonia, and the endeavor took the partnership of colonia leaders such as Rafael Reyna, Blanca Juarez, County Commissioner Eloy Garza, Elisa Beas, and the help of both state and federal governments.

"My dad did not have much education and suffered from cancer, but for 12 years he helped make changes in the colonias," says David.

David feels that his father, a dedicated leader, passed the baton to Blanca Juarez to help pursue change beyond local geographical boundaries and persevere with the much-needed community development effort in Las Lomas.

Sadly, Rafael Reyna did not live

to see his dream of getting water to Las Lomas—he passed away in January 1996.

Blanca Juarez got involved and traveled to Austin several times, once to testify in legislative hearings to promote the creation of a Self-Help Center in Starr County.

"The Self-Help Center was a dream I had where people would learn how to build things like cabinets and roofing; a place that would teach people about construction," she says. "My dream came true."

Ken Christy, Director of the Starr County Self-Help Center, along with the center's staff and volunteer instructors, has played a significant leadership role in helping many dreams come true.

"Two houses burned in Las Lomas not too long ago," Blanca says. "Because of the skills that the residents have learned at the Self-Help Center, everyone came together and rebuilt the houses," she said.

The Self-Help Centers were created by the 74th Texas Legislature through SB1509. TDHCA entered into a Texas Community Development Program contract with affected county governments in 1996 and provided funding for the establishment of Self-Help centers in Cameron/Willacy, El Paso,

Hidalgo, Starr, and Webb counties. The centers are located within 50 miles of the international border and help low to very low income individuals and families.

The Centers also help individuals and families finance, refinance, construct, improve, or maintain a safe, suitable home in the designated service area. Other services include providing assistance in obtaining loans or grants for home construction, teaching construction skills, operating a tool lending library for home construction and improvements or repairs, and providing credit and debt counseling. The Starr County Self-Help Center estimates that several hundred families have benefited from the street improvement, drainage, educational construction classes, clean-up day projects and other services that the center has offered in Colonias Las Lomas, Tier Linda and B&E.

Jaime Morales has also noticed the changes in the quality of his family's life. He has moved from a home that had no water, electricity, or sewage system to a home with these necessary services in Las Lomas. The Self-Help Center roofing and cabinet building students, under the instruction of Pastor Roland Ouellette, completed the roofing work for the Morales home and also built the cabinets. Mr. Morales also learned how to grout and lay floor tile.

"I have been doing a different kind of teaching from behind the pulpit," says Pastor Ouellette. "But when you get a group of volunteers in the hot sun to help roof a neighbor's home, it is impressive. We've built a big family here at the Self-Help Center. People are using the tool lending library and helping to improve their lives."

Colonia leaders and volunteers are committed to providing valuable information about their communities and are also accessible to residents. As president of Colonia Unidas, Blanca Juarez is involved in a variety of community projects and is kept informed about issues in Las Lomas.

Like Rafael Reyna—who was a board member of Colonias Unidas—Blanca believes that community involvement and support is critical to the success of community development in Las Lomas.

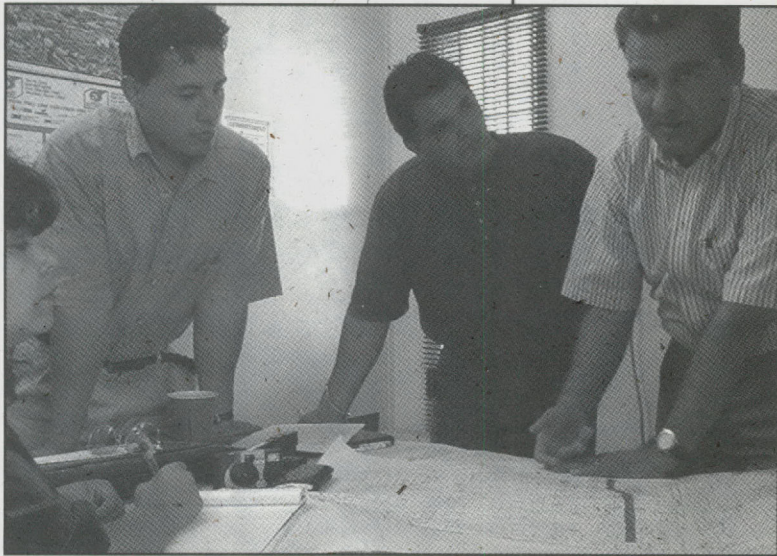
Both Rafael and Blanca knew Las Lomas—the demographics, what the residents wanted, and what they could afford.

"I didn't know I would eventually be taking colonia issues to Austin," Blanca says. "The colonias were abandoned and needed improvements, but the people have united and are now being heard."

They are not only being heard; they are also being honored. Recently, Governor George W. Bush's Office

TEAMWORK IN ACTION

Community leader David Reyna works at the Starr County Self-Help Center to make the colonias a better place to live.



governments that are located in the border region. The Texas Department of Housing and Community Affairs (TDHCA) commends these people and the organizations who are trying to meet the demand for life's necessities in the Texas colonias.

People like David Reyna and Blanca Juarez of Starr County have made it their mission to assist the hundreds of residents that make up the Colonia Las Lomas located just outside Rio Grande City. However, it's much more than a sense of community that drives both Rafael and Blanca—their mission will only be complete when they have instilled the same core values in the next generation of leaders.

David, 23, works as an assistant to the director of the Starr County Self-Help Center, one of five similar centers located along the Texas-Mexico border.

David remembers when he was 11 years-old and his father Rafael was already an active leader in the Colonia Las Lomas.

"He went to meetings in the evenings after work, and he worked hard going from house to house for signatures to present to the county commissioners to try to get water for the colonia residents," David says. "Back then, only the ranches

Local Government Services Section: Helping Texas Cities Become More Effective

From El Paso to Texarkana, Amarillo to Brownsville, the Local Government Services Section (LGS) of the Texas Department of Housing and Community Affairs has assisted every type of local government and official. Since its establishment in 1971, LGS has offered technical assistance to help communities provide essential public services and resolve financial, social and environmental problems. These services are made available through workshops and developmental publications that are targeted to smaller Texas cities, counties, rural fire prevention districts and other local government entities.

In 1997, through the joint efforts of the Texas Association of Regional Councils, the Texas Municipal League, the Office of the Attorney General, and the Texas Chapter of American Planning Association, the Section was able to conduct 21 Planning and Zoning Workshops with 620 participants from local governments across the state.

Training Workshops

There are approximately 1,000 separate local governments within Texas that have populations of less than 10,000. The workshops conducted by LGS are designed to serve this segment of local government, who often have limited resources and staff. By providing information on such subjects as the responsibilities of municipal officials, the creation and operation of rural fire prevention districts, the incorporation of new cities, budgeting and financial management, and other topics important to local governments, LGS staff is able to help elected officials perform legal responsibilities in an efficient and effective manner.

Serving all of these local governments can be a big job for the four-member LGS team. To ease the strain of 1,000-plus clients, LGS has divided the state into 24 planning regions. Each region is strategically placed so that it is convenient for local government representatives to attend the informational sessions.

"It would be impossible for our section to go to every town that sends in a request," says John Clary, manager of LGS. "Most of our job is done over the phone—talking to local officials."

Over the past year, the efforts of the team have taken them to every part of the state. Although the planning regions have been set up to provide local government officials with general information, there are times when more specific, personalized training is required.

LGS Teamwork

The LGS team has divided its tasks to ensure the satisfaction of its clients, and

each member offers experience in a different area.

Rudy Davila is LGS's assistant manager and the "Troubleshooter" as Clary likes to call him. Davila's 30-plus years of experience with community action agencies and local governments are a great resource for the team. He also provides assistance in the areas of Rural Fire Prevention Districts, county government and board training.

Ernest Quadim'asil, LGS's personnel specialist, travels to local communities to conduct training and information workshops. He works with community action agencies to offer education and assistance to leaders of local governments, like mayors and county commissioners.

Bobbie Henson, LGS's administrative assistant, is responsible for scheduling travel and presentations across the state.

LGS employees often encounter not only the difficulty of training part-time employees, but also the high turnover rates small towns often suffer. Clary explains that, due to the turnover rates, he or another member of LGS must meet with local government officials to discuss the options available.

"We try to suggest what we believe to be the best solution for the community," says Clary. "But it's up to them to decide what they want to do to improve."

Helping Texans Find Solutions

The Section receives a wide variety of requests. Some local governments ask for help with manuals or solutions to personnel problems. It is the duty of the LGS to assist these officials as much as they can.

The number of people that have benefited from the Section's help is impressive. As of the fiscal year-end in August 1997, more than 1,700 Texas elected local government officials, staff, and other representatives of local governments received training in a variety of areas.

The Section also responded to a total of 2,373 requests for assistance or other contacts from local officials or citizens.

More than 490 separate local governments with a population of less than 10,000 also received assistance. In addition, LGS conducted 65 separate workshops.

Besides offering workshops on local government, the Section produces a variety of reference materials, including



John Clary, manager of the Local Government Services Section, addresses a group. The Section conducts workshops across the state to help local government officials provide essential public services to communities.

the *Resource Guide for Local Governments*, *The Guide to Texas Laws for County Officials*, *Introduction to Texas County Government*, and other publications of interest to local officials. Last year, 6,282 publications were distributed to local governments throughout the state.

The Local Government Services Section can be contacted at 1-800-544-2042. This toll-free number is convenient for smaller municipalities on tight budgets that would like the opportunity to speak with an LGS representative about better serving their communities.

This article was written by Rolf Gatlin, Media and Communications Intern.

"Leadership in the Colonias," continued from page 4

contacted Blanca and announced that Colonia Unidas was the winner in the Civic Non-Profit Organization category for the 1998 Texas Environmental Excellence Award. Governor Bush presented the award to Blanca on May 6 at the Texas Environmental Excellence Award Banquet in Austin. This marks the first time a Valley organization has won the award.

"I feel that the respect colonia residents have for my father has paved the way for my future—a future that will continue his work beside leaders like Blanca Juarez," says David.

TDHCA recognizes that change in the colonias is not possible without leadership. We thank the leaders of all colonias along the Texas-Mexico border for their commitment.

For more information about these communities along the Texas-Mexico border, call the Office of Colonia Initiatives at 1-800-462-4251.



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Breaking Ground

TDHCA Announces Housing Trust Fund Recipients

Seven organizations receive \$1.12 million to develop affordable housing

The Texas Department of Housing and Community Affairs recently awarded a total of \$1.12 million to seven organizations that will develop affordable housing and provide housing development training. Part of the funds (\$781,700) went to four nonprofit organizations that will develop housing. The remainder were Capacity Building funds that went to three organizations that will provide training for nonprofit and community housing development organizations throughout the state.

The Housing Trust Fund is the only state-funded housing program dedicated to increasing the supply of affordable housing. The funds may be used for the acquisition, rehabilitation or new construction of affordable housing for very low and low income individuals and families.

"We are pleased to announce these awards to organizations that have a proven track record of providing assistance to low-income citizens in their respective communities," said Larry

Paul Manley, TDHCA executive director.

The Housing Trust Fund loan recipients are: *Amistad Housing Development Corporation*—\$151,700 for the construction of 20 multi-family units of farm labor housing in Hereford, Texas; *Greater El Paso Housing Development Corporation*—\$500,000 for down-payment assistance for 60 low and very low income families in El Paso; *King's Court Housing Foundation*—\$100,000 for the development of 12 multifamily units for the elderly in San Antonio; and *South Plains Regional Housing Authority*—\$30,000 for the rehabilitation of 20 multifamily units in Littlefield, Texas.

The recipients for the Capacity Building Awards include: *Texas Development Institute*—which will provide training for nonprofit community housing development organization programs and real estate development; *National Development Council*—which will provide a housing development finance professional certification curriculum; and *ICF Kaiser*—which will provide training in construction and property management.

Contact Janna Cormier at 512/475-2125 for additional information about the Housing Trust Fund.

**MARK YOUR CALENDAR FOR
THE 1998 TEXAS HOUSING &
COMMUNITY AFFAIRS
CONFERENCE
November 8-10, 1998
Austin Marriott at the Capitol
Call Heather Tindall at
512/475-3964 for more information.**

Calendar of Events

July

**5th Annual Community Affairs Division
Executive Director's Conference:
"People Helping People: Community
Action Mission 2000"**

San Antonio, July 8-10
cmendez@tdhca.state.tx.us OR 512/475-1371

TDHCA Board Meeting
Austin, Friday, July 24 (Changed from July 20)

August

TDHCA Board Meeting
Austin, Friday, August 14

September

TDHCA Board Meeting
Austin, Friday, September 11

Governor of Texas:
George W. Bush

TDHCA Governing Board:
Donald R. Bethel, Chair
Margie Lee Bingham
Robert Brewer
Harvey Clemons Jr.
C. Kent Conine
James A. Daross
Florita Bell Griffin, Ph. D.
Michael E. Jones
Paul R. Rodriguez

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Larry Paul Manley

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