

# State of Texas Low Income Housing Plan and Annual Report



# 2026

Texas Department of Housing and Community Affairs



### **Texas Department of Housing and Community Affairs**

The Texas Department of Housing and Community Affairs is the state agency responsible for affordable housing, community and energy assistance programs, colonia activities, and regulation of the state's manufactured housing industry. The Department currently administers \$2 billion through for-profit, nonprofit, and local based opportunities and assistance to Texans in need. The overwhelming majority of the Department's resources are derived from mortgage revenue bond financing and refinancing, federal grants, and federal tax credits.

The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive.

TDHCA also serves as a financial and administrative resource that helps provide essential services and affordable housing opportunities to Texans who qualify for this assistance based on their income level. Additionally, the Department is a resource for educational materials and technical assistance for housing, housing related, and community services matters.

## Table of Contents

Section 1: Introduction _____	3
Institutional Structure _____	3
Agency Mission and Charge _____	4
Administrative Structure _____	5
2026 State of Texas Low Income Housing Plan and Annual Report _____	8
Section 2: Housing Analysis _____	10
Data Sources and Limitations _____	10
State of Texas Overview _____	16
Special Needs Populations _____	20
Housing Assessment _____	36
Local Assessment of Need _____	47
Section 3: Annual Housing Report _____	50
Operating and Financial Statements _____	50
Statement of Activities _____	51
Statement of Activities by Uniform State Service Region _____	71
Housing Sponsor Report Analysis _____	85
Geographic Distribution of Housing Tax Credits _____	86
Section 4: Action Plan _____	87
2026 TDHCA Programs _____	88
TDHCA Allocation Plans _____	113
Policy Initiatives _____	116
Special Needs Populations _____	119
Section 5: Pandemic Response and Other Initiatives _____	125
Federal Funding _____	125
Division Activities _____	130
Section 6: Public Participation _____	138
Community Involvement _____	139
Participation in TDHCA Programs _____	142
Public Participation in Program Planning _____	144
Preparation of the SLIHP _____	144
Section 7: 2026-2027 Colonia Action Plan _____	151
Policy Goals _____	151
Overview _____	151
Population and Poverty _____	152

Housing _____	152
Colonia Beneficiaries _____	153
Colonia Self-Help Centers _____	154
Office of Colonia Initiatives _____	155
Section 8: Texas State Affordable Housing Corporation Annual Action Plan _____	156
Appendix A: Legislative Requirements for the State Of Texas Low Income Housing Plan and Annual Report _____	177
Appendix B: Housing Analysis Regional Tables _____	182
Appendix C: Racial and Ethnic Composition of Households and Individuals Receiving Assistance through Community Affairs Programs or Homelessness Programs _____	198
Appendix D: Bibliography _____	226
Appendix E: Acronyms _____	229
Appendix F: Qualified Allocation Plan Timeline _____	233

**SECTION 1**

# **Introduction**



## SECTION 1: INTRODUCTION

The Texas Department of Housing and Community Affairs (TDHCA or the Department) is the State of Texas' lead agency responsible for affordable housing, community and energy assistance programs, colonia activities, homelessness activities and regulation of the state's manufactured housing industry. TDHCA offers a range of housing assistance programs for lower income Texans with services ranging from homelessness prevention to homeownership.

This section is organized as follows:

- Institutional Structure
- Agency Mission and Charge
- Administrative Structure
- 2026 State of Texas Low Income Housing Plan and Annual Report (SLIHP) Overview

## INSTITUTIONAL STRUCTURE

In 1991, the 72<sup>nd</sup> Texas Legislature created the Texas Department of Housing and Community Affairs. The Department's enabling statute, Tex. Gov't Code Chapter 2306, combined programs from the Texas Housing Agency, the Texas Department of Community Affairs, and the Community Development Block Grant (CDBG) Program from the Texas Department of Commerce.

On September 1, 1992, two programs were transferred to TDHCA from the Texas Department of Human Services: the Low Income Home Energy Assistance Program (LIHEAP) and the Emergency Nutrition and Temporary Emergency Relief Program (ENTERP). LIHEAP remains at the Department, but ENTERP was discontinued in 2006. Effective September 1, 1995, in accordance with House Bill 785 from the 74<sup>th</sup> Texas Legislature, the regulation of manufactured housing was transferred to the Department. In accordance with House Bill 7 from the 77<sup>th</sup> Texas Legislature, effective September 1, 2002, the CDBG and Local Government Services programs were transferred to the newly-created Office of Rural Community Affairs, now the Trade and Business Development Division, within the Texas Department of Agriculture (TDA). TDHCA, through an interagency agreement with TDA, administers 2.5% of the CDBG funds to be used for colonia Self-Help Centers (SHCs) along the Texas-Mexico border. Effective September 1, 2002, in accordance with Senate Bill 322 from the 77<sup>th</sup> Texas Legislature, the Manufactured Housing Division became an independent entity that is administratively attached to TDHCA. Effective July 1, 2011, the CDBG Disaster Recovery Programs were transferred from TDHCA to the Texas General Land Office. In 2020, the Department was designated by Governor Greg Abbott to serve as the recipient agency for CDBG funds under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. In 2021, TDHCA received significant COVID pandemic response funding through existing programs, as well as several new programs, which are outlined in Section 5.

## AGENCY MISSION AND CHARGE

The mission of TDHCA is to administer its assigned programs efficiently, transparently, and lawfully, to invest its resources strategically, and to develop high quality affordable housing, which allows Texas' communities to thrive.

TDHCA accomplishes this mission by administering a variety of housing and community affairs programs primarily for households whose incomes are low to moderate as determined by either Area Median Family Income (AMFI), Area Median Income (AMI), or the federal poverty level. A major function of TDHCA is to act as a conduit for federal resources and grant funds for housing and community services, including serving as a Public Housing Authority (PHA). Since several major housing programs require the participation of private investors and private lenders, TDHCA also operates as a Housing Finance Agency (HFA). With a few limited exceptions, TDHCA does not assist individuals or households directly with its permanent programs (although several of TDHCA's larger pandemic programs assisted households directly). Rather, TDHCA awards funds and other assistance to local organizations, who utilize this assistance to meet local needs in accordance with applicable state and federal laws, rules, and regulations and contractual terms.

More specific policy directives are provided in Tex. Gov't Code §2306.002:

(a) The legislature finds that:

- (1) every resident of this state should have a decent, safe and affordable living environment;
- (2) government at all levels should be involved in assisting individuals and families of low income in obtaining a decent, safe, and affordable living environment; and
- (3) the development and diversification of the economy, the elimination of unemployment or underemployment, and the development or expansion of commerce in this state should be encouraged.

(b) The highest priority of the department is to provide assistance to individuals and families of low and very low income who are not assisted by private enterprise or other governmental programs so that they may obtain affordable housing or other services and programs offered by the department.

Agencies that provide the Department funds to meet legislative goals include: the U.S. Department of Housing and Urban Development (HUD), U.S. Department of the Treasury (Treasury), U.S. Department of Health and Human Services (USHHS), U.S. Department of Energy (DOE), and State of Texas General Revenue funds. TDHCA administers two federal Low Income Housing Tax Credit (LIHTC) programs, a competitive 9% Housing Tax Credit (HTC) Program and a non-competitive 4% HTC Program paired with Private Activity Bonds (PAB). TDHCA utilizes private sector financing mechanisms to assist in the acquisition, construction and rehabilitation of multifamily development across the state. With these resources, TDHCA strives to promote sound housing policies by leveraging state and local resources to ensure the stability and continuity of services through a fair, nondiscriminatory, and open process. TDHCA ensures that any programs it administers that are subject to the requirement to affirmatively further fair housing remain in compliance with applicable regulations. Due to the great amount of need in proportion to the federal and state funding

available, the Department strives to provide the most benefit to the people of Texas by effectively managing limited resources.

TDHCA is one organization in a network of housing and community services providers located throughout Texas. This document focuses on programs within TDHCA's oversight, which are intended to work either in cooperation with or as complements to the funding and services provided by other organizations.

## ADMINISTRATIVE STRUCTURE

Department programs are grouped into the following divisions:

- The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), and the Weatherization Assistance Program (WAP).
- The Community Development Block Grant Division (CDBG) was established in 2020 in response to the CDBG CARES Act (CDBG-CV) funds being directed to TDHCA for administration. CDBG has administered and successfully implemented the Texas Emergency Rental Assistance Program (TERAP), the Texas Emergency Mortgage Assistance Program (TEMAP), Food Bank Reimbursement Assistance (FBRA), Relief to Providers of Assistance for Persons with Disabilities, and the Legal Services for Persons with Disabilities. The two program activities still being administered are the Community Resiliency Program (CRP) and the Legal Services for Persons with Disabilities.
- The HOME American Rescue Plan (HOME-ARP) Division was established in 2021 in response to the COVID-19 pandemic to administer HOME-ARP funds to assist individuals or households who are homeless, at-risk of homelessness, and other vulnerable populations.
- The Housing Stability Services Division (HSS) was established in 2021 in response to the COVID-19 pandemic and administers the Housing Stabilization Services (HSS) Program. The program is funded by the U.S. Department of Treasury through the Emergency Rental Assistance (ERA1 and ERA2) which allows a portion of the funds to be utilized for housing stability services.
- The Manufactured Housing Division administers the Texas Manufactured Housing Standards Act. The Manufactured Housing Division is administratively attached to TDHCA, although it operates independently with its own executive director and governing board.
- The Multifamily Finance Division administers two federal Low Income Housing Tax Credit (LIHTC) programs, the competitive 9% Housing Tax Credit (HTC) Program and the 4% HTC program in conjunction with the Bond Finance Division. In addition, the division operates the Multifamily Direct Loan (MF Direct Loan) program, which is funded using several federal programs such as the HOME Investment Partnership Program and the national Housing Trust Fund.
- The Multifamily Bond Division administers the 4% HTC Program and the Multifamily Bond Program.

- The Section 811 Project Rental Assistance (Section 811 PRA) Division administers the Section 811 PRA Program which provides project-based rental assistance to multifamily properties for them to serve low-income persons with disabilities.
- The Single Family and Homeless Programs Division (SFHP) administers Single Family HOME Investment Partnerships (HOME) Program activities, including Contract for Deed (CFD), Single Family Development (SFD), Tenant-Based Rental Assistance (TBRA), Homeowner Reconstruction Assistance (HRA), and Homebuyer Assistance with New Construction (HANC). The SFHP Division also administers the Texas Housing Trust Fund (Texas HTF) programs, the Office of Colonia Initiatives (OCI) Colonia Self-Help Centers (CSHC) program, and the Neighborhood Stabilization Program (NSP). Texas HTF programs include the Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program. The Division, through the OCI, includes a Border Field Officer (BFO) and the Administrator of the OCI, who act as liaisons between the Department and the nonprofit organizations and units of local government that administer the CSHC Program and other Department programs along the Texas-Mexico border, and may work in field offices. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region. Homelessness programs administered by this division include the Emergency Solutions Grants (ESG) Program, the Homeless Housing and Services Program (HHSP), and the Ending Homelessness Fund (EH Fund). The SFHP Division also oversees TDHCA's public housing authority, which receives funding for the Housing Choice Voucher (HCV) Program from HUD for counties included in TDHCA's Public Housing Authority (PHA) Plan. The HCV Program provides rental assistance payments on behalf of low-income individuals and families, including older Texans and persons with disabilities. TDHCA's allocation of Emergency Housing Vouchers (EHV) are also overseen in this area.
- The Homeowner Assistance Fund Program (HAF) Division was established in 2021 in response to the COVID-19 pandemic to administer the HAF funds for preventing mortgage delinquencies, defaults, foreclosures, loss of utilities and displacement. The closing of the program to new applications occurred October 10, 2023.
- The Homeowner Assistance Fund (HAF) Subrecipient Activities Division was established in 2022 in response to the COVID-19 pandemic, and administered a portion of the HAF funds that were provided to local organizations for intake centers, housing counseling, and legal services; all service delivery under this program is completed.
- The TDHCA Homeownership Division offers the My First Texas Home (MFTH) Program, My Choice Texas Home (MCTH) Program, Texas Mortgage Credit Certificate (TX MCC) Program and Texas Statewide Homebuyer Education Program (TSHEP), also known as Texas Homebuyer U (TXHBU).
- The Texas Rent Relief Division (TRR) was newly created in 2021 in response to the COVID-19 pandemic and administered Treasury Emergency Rental Assistance (ERA) funds for the State of Texas. TRR closed in the summer of 2023 after distributing over \$2.1 billion in temporary federal rent and utility assistance to more than 324,000 Texas households impacted by the COVID-19 pandemic.

TDHCA administers most of its programs and services through a network of local governments, organization administrators, property owners, and developers across Texas and, until the COVID-19 pandemic, generally had not provided assistance directly to individuals. Exceptions included the HCV and Section 811 PRA programs. Since the receipt of significant pandemic funds, the HAF and Texas Rent Relief Programs also have served households directly. Detailed descriptions of these programs including eligibility information are available in Section 4, Action Plan and Section 5, Pandemic Response.

Additionally, several Divisions within TDHCA are involved in supporting program requirements and in the administration of the Department as a whole, but do not administer specific programs:

- The Asset Management Division is responsible for monitoring and processing all post-award activities for multifamily developments funded by the Department. The Asset Management Division also works with owners and with other divisions within the Department to resolve regulatory and financial issues on those properties.
- The Bond Finance Division finances the activities of the Texas Homeownership Division through the issuance of single family mortgage revenue bonds, and the forward sale of mortgage-backed securities.
- The Compliance Division monitors properties and subrecipients to ensure compliance with federal and state regulations by using various oversight measures including onsite monitoring visits and desk reviews. Key compliance monitoring requirements for housing activities include ensuring that units are leased to income qualified households, that rents are properly restricted and that developments funded through the Department are accessible to persons with disabilities and in compliance with property condition standards. Compliance on non-housing activities (such as CEAP) include ensuring household eligibility, adherence to program regulations, and appropriate expenditure of funds.
- The Division of Policy and Public Affairs disseminates Department information to the public and serves as the Department's liaison with industry stakeholders, advocacy groups, and the executive and legislative branches of local, state, and federal government.
- The Housing Resource Center is established by the Department's governing statute. The division assists the general public in locating appropriate service providers in their community. The division is also responsible for plans and reports that TDHCA is required to submit to receive funding from both the state and federal government. These policy documents are integral components of the strategic planning process that determine the direction of housing policy for the State of Texas. Fair Housing activities are coordinated and administered under the Housing Resource Center as well as the coordination of activities of the Texas Interagency Council for the Homeless and Housing and Health Services Coordination Council.
- The Loan Servicing Division performs loan servicing functions and provides support functions to other areas related to the Department's single family and multifamily loan portfolios. The Loan Servicing Division also performs loss mitigation functions related to

the single-family loan portfolio, excluding those loans originated through the Texas Homeownership Division.

- The Program Services Section is responsible for the adherence, processing and completion of cross-cutting federal and departmental requirements for programs administered by the Department, including environmental clearances, single-family loan closing, multifamily loan closing, and the commitment and disbursement of state and federal funds.
- The Real Estate Analysis Division provides the TDHCA Board and staff with comprehensive analytical reports necessary to make well-informed financial decisions for funding of affordable multifamily housing developments.
- Other divisions that are involved in TDHCA's internal management include Financial Administration, Human Resources, Information Systems, Internal Audit, and Legal. Additionally, the Department is responsible for the licensing of Migrant Labor Housing Facilities and performs this work in collaboration with the Texas Workforce Commission.

## 2026 STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT OVERVIEW

The 2025 State of Texas Low Income Housing Plan and Annual Report (SLIHP) is prepared annually in accordance with Tex. Gov't Code §§2306.072-2306.0724, which require that TDHCA provide a comprehensive statement of activities in the preceding year, an overview of statewide housing needs, and a resource allocation plan to meet Texas' housing needs. The SLIHP is adopted by reference annually in 10 Texas Administrative Code (TAC) §1.23. The SLIHP offers policy makers, affordable housing providers, and local communities a comprehensive reference on statewide housing needs and housing resources. The format is intended to help these entities measure housing needs, understand general housing issues, formulate policies and identify available resources. As such, the SLIHP is a working document and its annual changes reflect changes in programs or funding amounts, policy changes, statutory guidance and input received throughout the year.

The SLIHP is organized into eight sections and appendices:

- Section 1: Introduction - An overview of TDHCA and the SLIHP;
- Section 2: Housing Analysis - An analysis of statewide and regional demographic information, housing characteristics, and housing needs;
- Section 3: Annual Housing Report - A comprehensive statement of activities for State Fiscal Year (SFY) 2025, including actual numbers served and a discussion of TDHCA's goals;
- Section 4: Action Plan - A description of TDHCA's program descriptions and plans, resource allocations, policy initiatives, special needs, and goals;

- Section 5: Pandemic Response and Other Initiatives - An overview of the federal funds allocated and corresponding TDHCA programs developed in order to prepare for and respond to the COVID-19 pandemic;
- Section 6: Public Participation - Information on the SLIHP preparation and a summary of public comment;
- Section 7: Colonia Action Plan - A biennial plan for 2026-2027 which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, summarizes the strategies and programs designed to meet these goals, and describes projected outcomes to support the improvement of living conditions of residents of colonias;
- Section 8: Texas State Affordable Housing Corporation (TSAHC) Plan - This section outlines TSAHC's plans and programs for 2026 and is included in accordance with Tex. Gov't Code §2306.0721(g);
- Appendix A: TDHCA's enabling statute and Tex. Gov't Code Chapter 2306;
- Appendix B: Housing Analysis Regional Tables;
- Appendix C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs;
- Appendix D: Bibliography;
- Appendix E: Acronyms, and
- Appendix F: Qualified Allocation Plan Timeline.

Requirements of Tex. Gov't Code §§2306.072(c)(6), 2306.072(c)(8), and 2306.0724 are fulfilled through TDHCA's annually produced Housing Sponsor Report that provides property and occupant profiles of developments that have received assistance from the Department.

Requirements of Tex. Gov't Code §2306.072(c)(1) are fulfilled through Basic Financial Statements and the Operating Budget produced by TDHCA's Financial Administration Division.

Requirements of Tex. Gov't Code §§2306.0721(c)(4) and 2306.0721(c)(10) are fulfilled via Help for Texans online database which offers a description of TDHCA's housing programs and other state and federal housing and housing-related programs.

## SECTION 2

# Housing Analysis



## SECTION 2: HOUSING ANALYSIS

This section of the SLIHP contains an overview of the affordable housing needs in the State and an estimate and analysis of the housing need in each of the state's thirteen service regions.

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.0721:

- An estimate and analysis of the size and the different housing needs of special populations in each uniform service region as required by Tex. Gov't Code §2306.0721(c)(1)(A-G).
- An estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region as required by Tex. Gov't Code §2306.0721(c)(3).
- An estimate and analysis of the housing supply in each uniform state service region as required by Tex. Gov't Code §2306.0721(c)(9).
- Information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures as required by Tex. Gov't Code §2306.0721(c)(13-a).

This section is organized as follows:

- Data Sources and Limitations
- State of Texas Demographic Overview
- Special Needs Populations
- Housing Assessment
- Local Assessment of Need

## DATA SOURCES AND LIMITATIONS

Major data sources for the SLIHP include the U.S. Census Bureau's decennial Census and American Community Survey (ACS) as well as the U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) data. The SLIHP also cites reliable, publicly accessible plans and reports to capture specific housing needs across the state's 13 uniform service regions. The following subsection discusses the advantages and limitations of using these data sources.

The decennial census, which is mandated by the U.S. Constitution, conducts a direct count of everyone in the United States every 10 years. Unlike the decennial census, the ACS derives demographic, social, housing, and economic estimates from a sample population, which represents only a fraction of the total US population. ACS 5-Year Estimates aggregate survey data from US households over a 5-year period. This increases the survey's sample size, which reduces the margin of error (the difference between an estimate and its upper or lower confidence bounds) for ACS estimates. By sampling the US population over five continuous years, the ACS 5-Year Estimates reflect recent, although not immediate, changes in the characteristics of various geographic areas.

The Census Bureau also conducts ACS 1-Year Estimates for each calendar year. Although ACS 1-Year Estimates more accurately predict year-to-year demographic changes, they also have larger margins of error due to smaller sample sizes. In order to eliminate large margins of error, the Census Bureau only publishes 1-Year estimates for geographic areas with a population of 65,000 or more. According to the 2019-2023 ACS 5-Year Estimates, 200 of Texas' 254 counties have a population less than 65,000 people, making them ineligible for ACS 1-Year Estimates. Since the SLIHP requires reliable, statewide housing data, ACS 5-Year Estimates provide the best method for approximating comparable demographic changes in the state of Texas.

The latest ACS 5-Year estimates cover the years from 2019-2023, while the latest 1-Year estimates cover the year 2023. For this reason, neither 5-Year nor 1-Year estimates reflect recent demographic and economic changes in relation to the COVID-19 pandemic. To address the possible effects of the COVID-19 pandemic on TDHCA's special populations, the SLIHP will cite additional reports from reputable public sources where appropriate.

Every year, HUD utilizes ACS 5-Year and ACS 1-Year Estimates to produce CHAS data. This data classifies ACS survey households into five relative income categories based on HUD Area Median Family Income (HAMFI). HUD develops HAMFI by estimating Median Family Income (MFI) for metropolitan areas and non-metropolitan counties (as defined by HUD). HUD then adjusts HAMFI figures to account for factors such as family size, rental rates, and high median incomes for each income classification. This new, adjusted measure is referred to simply as Area Median Family Income (AMFI). The five income classifications based on this measure are:

- Extremely Low Income (ELI): At or below 30% AMFI;
- Very Low Income (VLI): 31-50% AMFI;
- Low Income (LI): 51-80% AMFI;
- Moderate Income (MI): 81-100% AMFI; and
- Above 100% AMFI.

HUD uses these income levels to develop income limits which determine eligibility for HUD assisted housing programs, including the Section 8 Housing Choice Voucher (HCV) Program and Section 811 Project Rental Assistance (Section 811 PRA) Program. Some non-HUD housing assistance programs, such as the Internal Revenue Service's Low Income Housing Tax Credit (LIHTC or HTC) Program, also utilize HUD income limits to determine eligibility. Note that each program incorporates its own guidelines and adjustments to HUD income limits. Exact income limits may vary amongst different programs even when operated in the same geographic area.

HUD income limits not only provide a national reference for housing eligibility, they also establish a reliable, uniform method for estimating local and regional housing affordability. Generally, affordability is measured by comparing local housing cost to AMFI. HUD defines affordable housing as housing for which a household does not pay more than 30% of its income for gross housing costs including utilities. It is also important to compare the housing costs of families at each income level to determine where the state's housing resources should be utilized. Since CHAS contains micro-data, at the household level, on incomes and housing cost, it facilitates geographic comparisons of various housing trends.

Due to rounding required by the Census Bureau, some totals presented in tables using CHAS data may not match the sum of all rows or columns. HUD suggests using the largest geographies and summary levels where possible to ensure accuracy, so total lines may come from a higher-level summary. For example, in a table reporting the breakdown of Texas households by CHAS AMFI income categories, the total number of households may be a pre-summed and pre-rounded figure supplied by HUD, whereas the figures for each AMFI category may be summed individually. The pre-summed and pre-rounded figures supplied by HUD may not match the sum of the income category figures.

The information provided in this section should be considered within the context of its limitations. For example, the most reliable data available on persons experiencing homelessness, particularly those who are unsheltered, is the annual Point in Time (PIT) count. The PIT count is conducted by Continuum of Care (CoC) Program organizations funded by HUD. Each CoC organization counts the number of persons experiencing homelessness (sheltered and unsheltered) within its assigned locality on a single night in January. CoC organizations that provide beds and housing units for persons experiencing homelessness gather data on the sheltered homeless population; however, to gather data on the unsheltered population, the PIT count relies on volunteers locating and interviewing or observing persons experiencing homelessness. This methodology may exclude individuals who do not wish to speak with volunteers or those who find informal shelter, such as staying on a friend's couch. In addition, PIT count data are not available at the county level. This is a common issue in regard to special needs populations. County level data are similarly not available for persons experiencing substance use disorders, and residents of colonias. For these populations, analysis is only available at the state or local level.

Many facets of housing need, especially those tied to localized conditions, are not captured when data are aggregated into statewide, regional, or even county totals. The Department recognizes that the most accurate assessment of housing need can best be found at the local level based on the direct experience of local households and those who work to assist low- and moderate-income households. Alternative methods, such as detailed on-location assessments by professionals skilled at reviewing such matters, might be used, but the Department lacks the resources to obtain such data through third parties or to compile it directly.

Rural areas also present challenges regarding data accuracy and reliability. In counties with a small population, the margin of error in ACS datasets can be very high. For example, according to the 2019-2023 ACS 5-Year Estimates, Loving County has a population of 54, but a margin of error of 34. This means that there is a 90% certainty that the population of Loving County is between 20 and 88. None of the counties with a population over 7,500 (181 counties) have a margin of error in the 2019-2023 ACS 5-Year Estimates total population figures, meaning those estimates are more precise.

Margins of error are less of a concern when analyzing data for larger geographies, such as county-level as opposed to census tract or place-level data. However, this can also distort the housing needs of rural communities. If a small, rural community has a particularly high rate of substandard housing (e.g. housing lacking plumbing or kitchen facilities), but a larger urban community in the same county has a particularly low rate of substandard housing, the need of the smaller, rural community could be masked when looking at the county level.

The Housing Analysis also uses data from the following sources to complete the Special Populations analysis portions of the Housing Analysis:

The Texas Department of State Health Services' (DSHS) Texas HIV Surveillance Report, found on [DSHS's HIV/STD Program Reports page](#), which is an annual Summary of reported HIV infection and AIDS cases in Texas broken up by county. The Housing analysis uses this report to gather county level HIV Incidence rate data. TDHCA also uses this data to generate Urban and Rural analysis of each region.

Data from the Texas Department of Family and Protective Services (DFPS) for the Youth who are aging out of foster care portion. This data which counts the number of children who have exited from DFPS custody due to turning 18 during the state fiscal year can be found on [data.texas.gov](#). This data is used for county, regional and urban and rural analysis.

Data and insights from the [Texas Department of Public Safety's Uniform Crime Reporting System National Incident Based Reporting System](#) dashboard to retrieve domestic family violence data for the Violence Against Women Act (VAWA) special population portion of the Housing Analysis. DPS describes this portal "as a tool to provide greater transparency and access to the richer crime data being reported to the Department." This data is used for county, regional and urban and rural analysis.

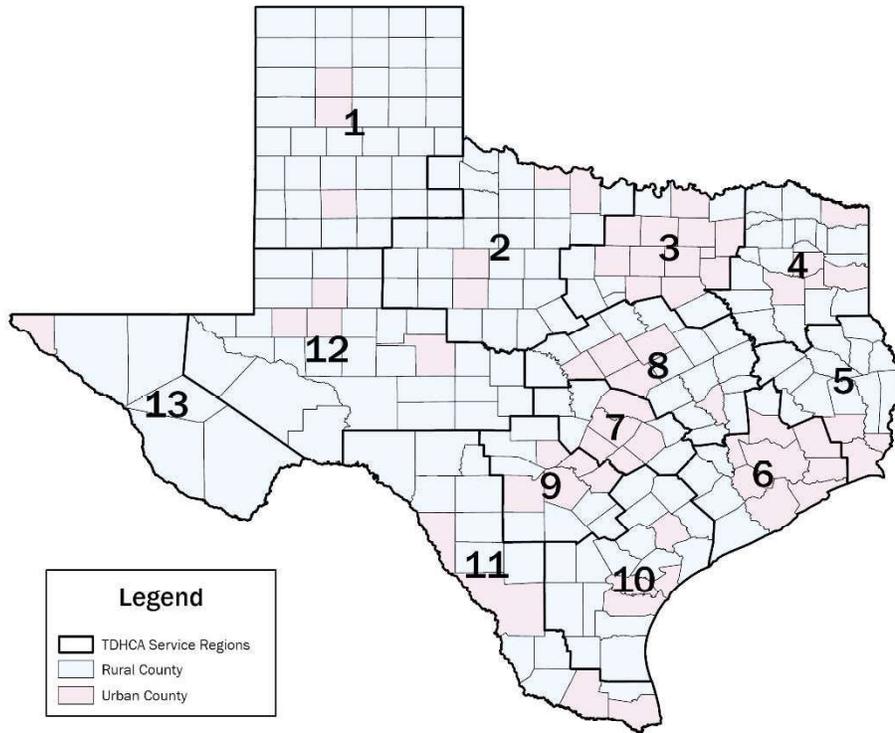
The Substance Abuse and Mental Health Services Administration (SAMHSA) state estimates data which can be found on the [SAMHSA dashboard](#) for the Persons with Substance Use Disorders portion. SAMHSA is an agency within the U.S. Department of Health and Human Services that focuses on public health efforts to advance the behavioral health of the United States. This data is used for statewide analysis.

HUD public housing data which can be found on the HUD website at: <https://www.huduser.gov/portal/datasets/assthsg.html>. This data shows the amount of Public Housing Authority units as well as how many HUD Housing Choice Vouchers each county receives. These are used for the Residents of Public Housing portion of the Special Needs Populations subsection as well as the Statewide Assisted Housing Inventory found later in the Housing Analysis.

## TDHCA SERVICE REGIONS AND URBAN/RURAL DESIGNATIONS

For the purposes of analysis in the SLIHP, urban and rural designations will be determined at the county level. County level data allow the affordable housing need data in the Housing Analysis chapter to be compared accurately to the Department's program reporting in the Annual Housing Report chapter. The Annual Housing Report chapter is based on county level data due to the reporting requirements of the Department's programs. In addition, county-level analysis aligns with TDHCA's 13 State Service Regions (regions). Each region is split into its rural and urban counties to create 26 urban and rural subregions.

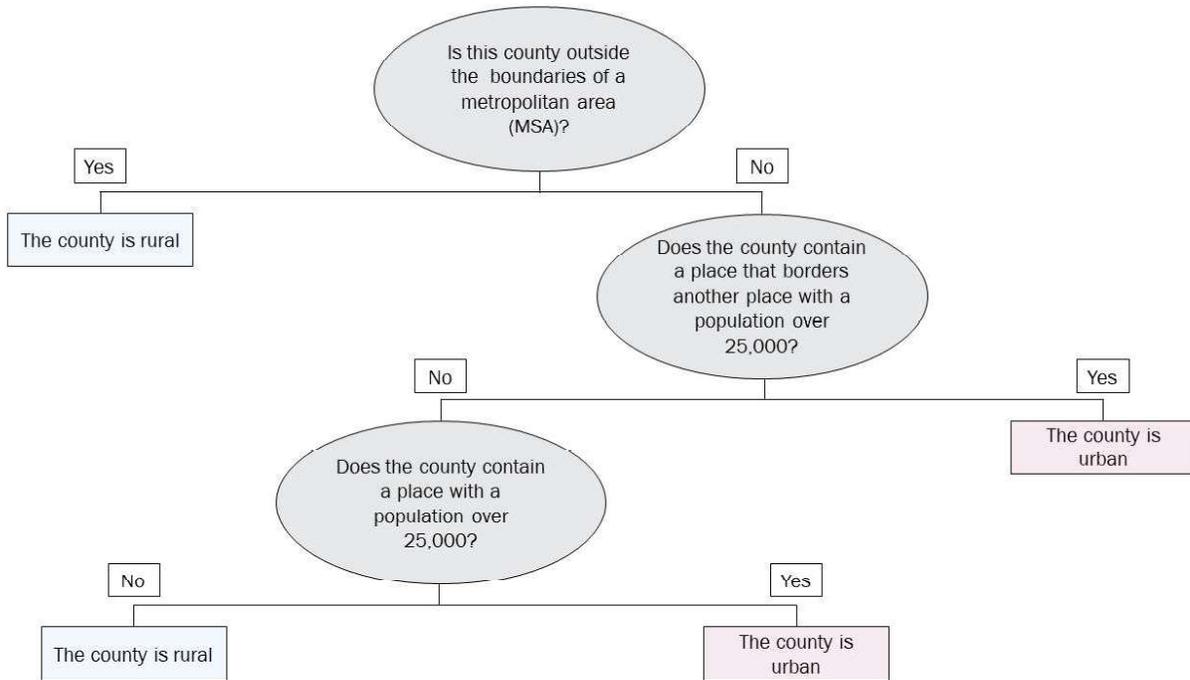
TDHCA Service Regions with 2026 Urban and Rural Counties



Source: U.S. Census Bureau, TIGER Data

Disclaimer: This map is not a survey product, boundaries, distances, and scale are approximate only

Urban counties are defined as counties within Metropolitan Statistical Areas (MSAs) determined by the U.S. Office of Management and Budget (OMB) that also contain urban places. Rural counties are defined as counties that are non-MSA counties or MSA counties that contain only rural places per Tex. Gov't Code §2306.004(28-a). The Census Bureau defines a place as a concentration of population which has a name, is locally recognized, and is not part of any other place. This includes both incorporated places, which are legally defined, and Census Designated Places, which have recognizable names but no legal definition. For further detail regarding urban and rural definitions, please see the Regional Allocation Formula Methodology posted to the TDHCA public Web site's Annual or Biennial Plans and Reports page, available here: <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports>.



\*The flowchart above depicts the process in which TDHCA designates a county as being either rural or urban

## STATE OF TEXAS DEMOGRAPHIC CHARACTERISTICS

### Urban and Rural Poverty

By using the Census Bureau’s 2019-2023 ACS 5-Year Estimates, it is possible to compare statewide and national population trends. This can help determine how housing need across the state may differ or correspond with housing need across the country. Currently, Texas has approximately 29,640,343 people, which is about 8.9% of the US population. Texas’ population primarily resides in urban counties (26,333,678 people), with the remaining people residing in rural counties. For additional context, the 2020 Decennial Census lists Texas’ population as 29,145,505.

Population Residing in Rural and Urban Counties, Texas

State	Rural	Urban	Total
Total	3,306,665	26,333,678	29,640,343
Percent	11.16%	88.84%	100%

Source: Population from 2019-2023 American Community Survey, Table DP05. 2026 RAF Urban-Rural Counties.

Population differences between the state’s urban and rural counties also affect the relative location of economic need. Currently, it is estimated that there are 4,005,417 Texans living under the federal poverty line of \$32,150 for a family of four. After accounting for ACS ineligible populations, the state’s poverty rate (persons in poverty/total population) equals 13.9%. Meanwhile, the poverty rate in the United States currently is 12.44% (40,390,045 people in poverty). In the state’s rural counties, there are 505,238 people below the poverty line for a rural poverty rate of 16.06%; there are 3,500,179 people living below the poverty line in the state’s urban counties for an urban poverty rate of 13.53%. Taken together, this indicates that, while a vast majority (87.4%) of Texans living under the poverty line reside in urban counties, rural Texans are still more likely to live under the poverty line than urban Texans.

Population under the Poverty Line in Urban and Rural Counties, Texas

State	Rural		Urban		Total	
Total	505,238	12.61%	3,500,179	87.39%	4,005,417	100%
Poverty Rate	16.06%		13.53%		13.80%	

Source: 2019-2023 American Community Survey, Table DP05. 2026 RAF Urban-Rural Counties.

\* Poverty Rate calculated using ACS population for which poverty status is determined. The above poverty rate should not be compared to raw or total population estimates.

### Race, Ethnicity, and Poverty Status

Texas mirrors the US closely in terms of racial demographics but differs according to ethnicity. The Census Bureau defines race as self-identification with one or more of 5 groups (white, Black or African American, American Indian and Alaskan Native, Asian, and Native Hawaiian and Other Pacific Islander), while ethnicity is self-identification as Hispanic or Latino. The following table shows the racial breakdown of the Texas population compared with the US population.

Texas and US Population by Race

Race	Texas Population	% of Texas Population	US Population	% of US Population
White alone	15,984,990	53.9%	210,875,446	63.4%
Black or African American alone	3,626,137	12.2%	41,070,890	12.4%
American Indian and Alaskan Native alone	190,706	0.6%	2,924,996	0.9%
Asian alone	1,581,798	5.3%	19,352,659	5.8%
Native Hawaiian and Other Pacific Islander alone	29,841	0.1%	629,292	0.2%
Some Other Race alone	2,540,808	8.6%	21,940,536	6.6%
Two or More Races	5,686,063	19.2%	35,593,721	10.7%
Total	29,640,343	100.0%	332,387,540	100.0%

Source: 2019-2023 American Community Survey, Table DP05.

Texas and US Population by Ethnicity

Ethnicity	Texas Population	% of Texas Population	US Population	% of US Population
Hispanic or Latino	11,697,134	39.5%	63,131,589	19.0%
Not Hispanic or Latino	17,943,209	60.5%	269,255,951	81.0%
Total	29,640,343	100.0%	332,387,540	100.0%

Source: 2019-2023 American Community Survey, Table DP05.

Texas diverges from national trends in terms of ethnicity. While 19.0% of Americans identify as ethnically Hispanic, that percentage reaches to 39.5% of Texans, a 20.5% difference. In fact, Texans account for 18.5% of the Hispanic population in the United States. This is mirrored in the percentage of Non-Hispanic, White only persons in the U.S. and Texas; where 58.2% of Americans identify as Non-Hispanic and White, 39.9% of Texans identify as Non-Hispanic White, 18.3% fewer. Persons identifying as White only and Non-Hispanic are not the majority in Texas, which is the case in only Georgia (49.8%), Maryland (47.4% Non-Hispanic White); Texas (40.1%); New Mexico (36.5%); Nevada (46.0%); California (34.6%); and Hawaii (21.1%).

According to 2019-2023 ACS Estimates, poverty status varies significantly between ethnic and racial groups. In Texas, 43.2% of persons below the poverty line are White, while 50.3% of Americans below the poverty line are White. However, since White individuals make up a significant majority of the population in both Texas and the United States, this percentage is lower than would be expected if poverty rates were equal amongst all races. Similarly, Black or African American individuals comprise 20.8% of persons below the poverty line in the United States and 16.5% of persons below the poverty line in Texas, but since Black or African American individuals make up 12.4% of the US population and 12.2% of the Texas population these poverty numbers are disproportionately high. This shows that Black or African American individuals are more likely than White individuals to live below the poverty line in both Texas and the United States. Except for White and Asian Texans, this trend

also occurs across all other racial groups in Texas, as the poverty percentage for each racial group outpaces the group’s proportion to the general population.

For this reason, the poverty rate within each racial and ethnic group more clearly demonstrates inequalities in income. This rate (total individuals in poverty of group/total individuals in group) shows how some racial and ethnic groups are more likely to experience poverty than others. The poverty rates for each racial and ethnic group in Texas can be found in the tables below. In Texas, Non-white Hispanic individuals and individuals who identified as Some Other Race were most likely to live below the poverty line, while Asian individuals and White, Non-Hispanic individuals were the least likely to live below the poverty line.

Percentage of Each Racial Demographic in Poverty (Poverty Rate)

Race	Texas Population	US Population	Difference
White (alone)	11.1%	9.9%	1.2%
Black or African American (alone)	18.9%	21.3%	-2.4%
American Indian and Alaska Native (alone)	15.6%	21.8%	-6.2%
Asian (alone)	9.1%	9.9%	-0.8%
Native Hawaiian and Other Pacific Islander (alone)	17.9%	6.7%	11.2%
Some Other Race (alone)	19.5%	18.2%	1.3%
Two or More Races	17.0%	14.7%	2.3%

2019-2023 American Community Survey, Table DP05.

Percentage of Each Ethnic Demographic in Poverty (Poverty Rate)

Ethnicity	Texas Population	US Population	Difference
Hispanic or Latino	18.7%	16.9%	1.8%
Not Hispanic or Latino	10.6%	11.4%	-0.8%
Not Hispanic or Latino - White Alone	8.3%	9.2%	-0.9%

2019-2023 American Community Survey, Table DP05.

Within group poverty rates are important to note because housing challenges are both a cause and an effect of poverty (Harvard Joint Center for Housing Studies, 2023). Lack of adequate housing can exacerbate existing economic inequalities between racial/ethnic groups. Research from the National Academy for State Health Policy suggests that access to safe, affordable homes can lead to numerous positive outcomes for families, including improved health, education, incomes, and inter-generational wealth (NASHP, 2021). This means that access to adequate housing may help lessen the high rates of poverty experienced by certain racial and ethnic groups.

### Age and Housing Need

Age is an important factor in the planning and construction of low-income housing. New families increase the demand for housing space, so an influx of young to midcareer adults could create housing shortages. Conversely, an aging population could both increase demand for senior living facilities and increase the supply of housing as older individuals move out of conventional housing units. Therefore, it is important to note that Texas has a larger percentage of children under 18 and a smaller percentage of persons over age 65 than the United States. 25.2% of Texans are under 18

years old, compared with 22.2% for all Americans. While 16.8% of Americans are over the age of 65, only 13.2% of Texans fall into this age group. These demographic factors contribute to a median age of 35.5 years in Texas, while the median age of the national population is 38.7 years, a difference of 3.2 years.

As the baby boomer generation moves into retirement and the large millennial generation comes of age, Texas will serve as a prime example of wider demographic trends. With greater demand for housing and urban housing prices increasing, the Harvard Joint Center for Housing Studies predicts that households will struggle to find affordable housing in the nation's largest metro areas (Harvard Joint Center for Housing Studies, 2025). Since Texas contains three of the United States' ten most populous cities, the Texas Tribune reports that Texas will face a similar housing affordability crisis in the coming years (Fechter, 2025).

## SPECIAL NEEDS POPULATIONS

Tex. Gov't Code §2306.0721(c)(1) requires the Department to include in the SLIHP an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:

- Individuals and families of moderate, low, very low, and extremely low income;
- Individuals with special needs;
- Homeless individuals;
- Veterans;
- Farmworkers;
- Youth who are aging out of foster care;
- Homeless youth, as defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless; and
- Elderly individuals.

“Individual with special needs” is defined by §2306.511 as an individual who:

1. Is considered to be an individual having a disability under a state or federal law;
2. Is elderly;
3. Is designated by the board as experiencing a unique need for decent, safe housing that is not being met adequately by private enterprise; or
4. Is legally responsible for caring for an individual described by Subdivision (1), (2), or (3) and meets the income guidelines established by the board.

Following these guidelines, this section will provide the required population estimate and analysis of housing needs of Department-identified special needs populations as follows:

- elderly persons;
- farmworkers;
- Individuals and families of moderate, low, very low, and extremely low income;
- persons experiencing homelessness;
- youth experiencing homelessness (<25 years of age);
- persons living with HIV/AIDS and their families;
- persons with disabilities (mental, physical, and developmental);
- persons with substance use disorders;

- persons with Violence Against Women Act (VAWA) protections;
- residents of Colonias;
- residents of public housing;
- veterans and wounded warriors; and
- youth aging out of foster care.

As discussed in the Data Sources and Limitations subsection, some data for persons with special needs are only available at the state level, while others can only be assembled from local organizations. Like any data source, scale of analysis will affect what conclusions can be drawn from these sources. For information regarding TDHCA activities and programs addressing special needs populations, see the Action Plan section (Section 4).

## Elderly Persons

For most HUD programs, HUD defines an “elderly person,” according to 24 CFR §5.100, as an individual who is at least 62 years of age. Additionally, HUD’s Section 202 program defines “frail elderly” in 24 CFR §891.205 as a person who is 62 years of age or more and unable to perform at least three “activities of daily living, comprising of eating, bathing, grooming, dressing or home management activities.”

The Population Reference Bureau predicts that the number of Americans over the age of 65 will grow from 58 million in 2022 to 82 million in 2050 (PRB, 2024). This growth could have wide-ranging effects on the U.S. housing market, as aging homeowners increasingly choose to reside in their homes, rather than move to a multi-family unit or assisted living facility. In 2018, this phenomenon, referred to as ‘aging-in-place,’ kept about 1.6 million houses off the market, accounting for more than 34% of the United States’ current long-term shortfall of 4.7 million housing units (U.S. Chamber of Commerce, 2025). With the cost of new homes increasing, higher interest rates and the supply of existing homes dwindling, many young adults have chosen to forego home ownership due to the high outstanding costs, creating a demographic inversion (meaning more housing stock is owned by older populations rather than younger) in rates of homeownership amongst different age groups (Isom, 2024).

Elderly populations have a range of unique housing needs. First, elderly populations have higher housing cost-burdens (expenditures including housing and utilities that exceed 30% of income) than the general population. Households experiencing cost burden are often forced to cut back sharply on other necessities including out of pocket medical costs and food. (Harvard Joint Center for Housing Studies, 2025). Recent studies by the Harvard Joint Center for Housing Studies estimate that 34% of older households, 12.4 million, were cost burdened with more than half of these households paying over 50% of their income for housing making them severely cost burdened. Fifty eight percent of older renters were cost-burdened in 2023 and between 2019 and 2023 the rate of cost-burdened older homeowners rose from 24 percent to almost 28 percent. (Harvard Joint Center for Housing Studies, 2025).

Since many elderly individuals live on fixed incomes, it is common for cost-burdens to increase with age; however, ‘worst-case’ housing needs arise when elderly household incomes fall far below AMFI,

especially in high-growth metropolitan areas. The US Census Bureau defines worst case needs as VLI renter households who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both. While other demographic groups have experienced declining worst case needs in recent years, HUD notes that the number of elderly households with worst case needs has continued to grow over the past decade. For this reason, HUD predicts that elderly households will be “a key demographic facing housing problems in the years to come” (HUD, 2019)

Not only do excessive cost-burdens affect quality of life, but they also prevent elderly populations from accessing adequate housing. A recent report by the University of Pennsylvania’s Actionable Intelligence for Social Policy initiative discovered that the population experiencing homelessness above the age of 65 is expected to increase significantly by 2030, as younger baby boomers continue to face difficulties finding housing (Culhane et al., 2019). The authors note that if the housing needs of this population are not sufficiently met, then greater financial strain will be placed on existing shelters, hospitals, and nursing homes.

This need is reflected in the 2019-2023 ACS Estimates for the state of Texas. While 10.0% of Texans 18 to 64 years old have a disability, 35.4% of Texans 65 and older have a disability. In addition, the ACS estimates that older households tend to live in older homes: 27.1% of Texan householders aged 65 years and older lived in housing stock built before 1970 compared to 18.2% among householders younger than 65 years old.

Although HUD’s definition for ‘Elderly Person Household’ involves persons at least 62 years of age, definitions may vary across data sources and assistance programs available to elderly persons. Due to census data availability, the following analysis will be conducted looking at persons 65 years of age or older.

According to the table below, approximately 83.9% of Texans aged 65 and older live in urban areas. Texans aged 65 and older who live in rural areas may face difficulty accessing health and other services because they live at greater distances from health facilities, community centers, and other amenities.

Elderly Persons (aged 65 years old and over), Texas

State	Rural Elderly Persons	Urban Elderly Persons	Total Elderly Persons	Total Population	Percent Elderly of Statewide Population
Total	627,407	3,278,138	3,905,545	29,640,343	13.2%

Source: 2019-2023 American Community Survey, Table DP05.

### Regional Analysis

While the percentage population of individuals who are 65 years or older is higher in rural counties than in urban counties for all regions, the total number of individuals aged 65 years or older is higher in urban counties for most regions. The regions with the highest percentage population of individuals 65 years or older also happen to be the only regions where the majority of individuals aged 65 years or older reside in rural counties. In northeast Texas, Region 4’s population has 18.5% persons over the age of 65, the highest among all regions, and 55.4% of those individuals 65 years or older reside in rural counties. Regions 2 and 5 have the second and third highest percentage population of

individuals 65 years or older (17.7% and 17.4% respectively) and the first and third highest percentage of individuals 65 years or older residing in rural counties (52.5% and 53.8% respectively.)

The subregion with the largest percentage of individuals 65 years or older is the rural subregion of Region 7 in central Texas, where 26.1% of rural residents are 65 years or older. As noted previously, rural elderly residents may face increased difficulty accessing services due to decreased development density and travel challenges.

Regions 3 and 6 together account for 48.8% of the states' elderly residents, or 1,904,003 individuals. The urban counties of Regions 3 and 6, a total of 20 counties encompassing the majority of the Houston-The Woodlands-Sugar Land and Dallas-Fort Worth-Arlington MSAs, account for 46.5% of the states' elderly population. However, the urban counties of Region 3 and Region 6 account for 51.2% of the population of the State of Texas. This means that proportionally the elderly population of these subregions is lower than expected. 12.1% of Region 6's residents are at least 65 years old, the lowest proportion of all regions followed by Regions 3 (12.2%), 11 (12.2%) and 7 (12.4%) and.

## Farmworkers

As one of the top five states in agricultural production, Texas leads the nation in the number of farms and ranches, with 230,662 farms and ranches covering over 125.4 million acres (USDA, 2022). According to the Texas Workforce Commission, the number of agriculture and forestry workers in 2022 declined by 1.9% since 2019 from 58,837 to 57,740 workers who were employed in the Ag, Forestry, Fishing & Hunting industries (Texas Workforce Commission, 2025). In Texas and across the nation, the agricultural industry has been using fewer and fewer workers in recent decades as farming methods have become more efficient. For this reason, Texas employs relatively few agricultural workers relative to the scale of its agricultural production; however, due to the food demands of a growing population, it is expected that demand for agricultural workers will continue to increase faster than many other professions. From 2020 to 2030, it is estimated that agricultural jobs in Texas will increase by 10.3% to 65,406 jobs total (Texas Workforce Commission, 2023).

Given that most farmworkers live in rural areas, and many migrate between different farms over the course of several seasons, it is difficult to collect and aggregate farmworker data according to specific geographies. This means that most statewide and county data must be estimated from existing data sources, which may take organizations years to compile and analyze. For this reason, the following analysis at the state, regional, and county level may not reflect current trends.

The 2022 USDA Census, which is conducted every five years and surveys all US agricultural producers with annual sales over \$1,000, reports that 7,444 migrant farmworkers worked on Texas' farms in 2022. The USDA Census defines a migrant worker as "a farm worker whose employment required travel that prevented the migrant worker from returning to his/her permanent place of residence on the same day." Since the USDA does not report all of its county level farmworker data in order to preserve the identity of participating farm operations, it is not currently possible to provide a regional breakdown of farmworker populations.

## Individuals and Families of Moderate, Low, Very Low, and Extremely Low Income

For some federal programs that the Department administers, the indicator of 125% of the poverty line is used to indicate need. The U.S. Census Bureau sets the poverty threshold by calculating the income needed for a family to buy necessary goods. The 2025 poverty income guideline for a family of four is \$32,150. In 2024, that amount was \$31,200 (USHHS, 2025).

According to the 2019-2023 American Community Survey, 5,263,515 individuals in Texas live below 125% of the poverty line. Urban counties tend to have higher numbers of people below 125% of poverty, but also tend to have lower poverty rates than rural counties.

Individuals Below 125% of Poverty, Texas

Individuals	Rural	Urban	Texas
Individuals below 125% of poverty	670,991	4,592,524	5,263,515
Total Population for whom Poverty Status is Determined	3,145,684	25,871,241	29,016,925
125% of poverty rate	21.3%	17.8%	18.1%

Source: 2019-2023 American Community Survey, Table S1701.

While federal poverty thresholds remain constant across the United States, HUD adjusts for local cost of living by calculating income groups based on AMFI. Since these income groups more accurately reflect local needs, HUD utilizes them to determine eligibility for numerous federal programs. This subsection will reference these income groups to evaluate income trends across the state. More information about HUD income levels can be found in the Data Sources and Limitations subsection.

Households by Income Group, Texas

Area	ELI Households	VLI Households	LI Households	MI Households	Households >100% AMFI	Total Households
Rural	168,388	157,187	223,264	124,561	614,516	1,287,916
Urban	1,147,919	1,042,234	1,541,675	941,514	4,529,224	9,202,566
<b>Total</b>	<b>1,316,307</b>	<b>1,199,421</b>	<b>1,764,939</b>	<b>1,066,075</b>	<b>5,143,740</b>	<b>10,490,482</b>

Source: 2018-2022 CHAS, Table 8.

HUD’s definition for low income (LI) is less than or equal to 80% AMFI. According to the above table, 40.8% of all Texas households are in or below the LI category. Meeting the needs of this large portion of the State’s households is TDHCA’s primary focus.

### Regional Analysis

In general, rural residents are more likely to have lower incomes than urban residents; whereas 42.6% of rural Texas households have incomes less than or equal to 80% AMFI, 40.6% of urban households and 40.8% of total Texas households have incomes less than or equal to 80% AMFI. While rural households increased .3 percentage points urban and state figures stayed the same when compared to the previous year’s data. While rural/urban location does correlate with income level, an even stronger relationship can be found between income level and type of tenure. Renter households are far more likely to have lower incomes than owner households; while 58.4% of renter households in

Texas have incomes less than or equal to 80% AMFI, that percent drops by almost half to 30.2% for owner households. In every single region, the majority of renter households (>50% of total population) have incomes less than or equal to 80% AMFI.

Region 11 is the region with the largest proportion of total households in the ELI and VLI income groups at 18.8% and 15.4% respectively. Region 13 follows Region 11 with 15.5% of the region's households in the ELI category and the second largest proportion of VLI households with 11.6%. By comparison, 12.5% of the state's households are ELI and 11.4% are in the VLI category. Region 11 is the only region where the majority of its households have incomes less than or equal to 80% AMFI (50.9%). Region 13 has the next highest percentage at 45.3%. These percentages drastically increase when looking at renter households—66.9% of Region 11 renter households and 63.6% of Region 5 renter households have incomes less than or equal to 80% AMFI. Region 11 has the highest percentage of ELI and VLI renter households with 49.2%. Regions 11 and 13 contain the majority of Texas' border counties.

Regions 1, 3, 7, 8, 9, and 12 have a higher rate of households with incomes less than or equal to 80% AMFI in their urban counties. While all other regions have higher low-income rates in their rural rather than urban counties, Region 13 has the greatest difference between these two rates (45.0% of urban residents and 52.4% of rural residents). This indicates that rural households in Region 13 tend to be significantly lower income than the region's urban households. However, only 3.1% of Region 13's households reside in rural counties, meaning that the absolute number of rural low income households in Region 13 is relatively low.

Region 3 has the smallest proportion of ELI households to regional population at 11.2%. Only 11.2% of Region 3's urban households are ELI, which marks the lowest urban ELI rate amongst all regions. For rural households, Region 7 has the lowest ELI rate at 9.7% of rural households.

Region 3 has the largest number of ELI households of any region at 326,405(24.8% of the states' total ELI population), followed by Region 6 (317,380, 24.1% of the states' total ELI population). The urban counties of Regions 3 and 6 alone account for 48.9% of the states' total ELI households.

The percentage of households in each region below 125% of poverty follows a similar pattern to that of ELI households. Region 11 has by far the highest rate of households below 125% of poverty at 33.2%. The next highest regional rate is in Region 13, 24.8%. Region 7 has the lowest rate at 12.7%, followed by Region 3 at 14.4%.

## Persons Experiencing Homelessness

Homelessness is defined in a variety of ways. While the definitions of homelessness are intricate and varied, the federal HEARTH Act of 2009 expanded the definition of homelessness from persons lacking a nighttime residence to include persons who will imminently lose their housing and have no subsequent residence identified. HUD's definition of "homeless" is persons sleeping in emergency shelters, in transitional housing, on the streets, in campsites, under bridges, in abandoned lots and in other places not intended for human habitation.

According to the 2024 HUD Annual Homeless Assessment Report to Congress (AHAR), homelessness increased by 18% nationally between 2023 and 2024 (HUD, December 2024). HUD's point-in-time

count estimates that 771,480 persons experienced homelessness over the course of one night in January 2024. Of these individuals, 512,007 (66.4%) were in households without children, 259,473 (33.6%) in households with at least one adult and one child, and 2,698 (<1%) in households with only children under 18 years of age. The 2024 assessment was carried out in January of 2024.

Texas reported 27,987 persons, it continues to have a rate of homelessness that falls well below the national average of 23 per 10,000 people. The rate of homelessness in Texas is half the national average at 10 per 10,000 people. Between 2023 and 2024, the number of persons experiencing homelessness in Texas increased by 2.2% between 2007 and 2024, Texas saw a 29.7% decrease in the number of persons experiencing homelessness (11,801 individuals). In the same time period, Texas also had a decrease in the number of persons experiencing homelessness as individuals (4,658 individuals or 17.7%) and a decrease in homeless family households (1,905 or 49.6%) (HUD, December 2024). As of February 20, 2026, HUD has not released 2025 PIT data.

The table below is a count compiled by HUD of sheltered and unsheltered persons experiencing homelessness by subpopulation in Texas.

Homeless Populations, Texas

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	1,851	3,342	5,193
Veterans	1,123	714	1,837

Source: HUD, 2024.

### Youth Experiencing Homelessness

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov't Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State's Low Income Housing Plan. HB2564 defines homeless youth as any individual younger than 25 years of age who is homeless. HUD's PIT Count data shows that that there were 205,878 youth experiencing homelessness nationwide on a single night in January 2024.

According to HUD's 2024 Annual Homeless Assessment Report to Congress, unaccompanied homeless youth or children (under 18) "are people in households with only children under the age of 18 who are not part of a family with children or accompanied by their parent or guardian during their experience of homelessness" the same report defines unaccompanied Youth (18-24) as "young adults in households without children who are not part of a family with children or accompanied by their parent or guardian during their episode of homelessness."(HUD, December 2024). Under these definitions, the PIT Count reported that there were 38,170 unaccompanied youth or children experiencing homelessness in the United States on a single night in January 2024.

Since PIT Counts cover only a single night in January, they represent a time-limited snapshot of homelessness in the United States. For this reason, it is useful to integrate a variety of sources into any report on youth homelessness. Each year, the National Center for Homeless Education, in

conjunction with the Department of Education, aggregates Federal data on public school students who experienced homelessness during the school year. The most recent report estimates that 1,202,652 (2.4%) out of 49,634,110 public school students experienced homelessness in the United States during the 2021-2022 school year (NCHE, 2022). Of these students, 110,664 (9.2%) were unaccompanied, 15,831 (1.3%) were migratory, and 235,915 (19.6%) were students with disabilities. This report does not include students who experience homelessness over school breaks, or youth who are not enrolled in public schools, which means that the report does not account for the entirety of this special population.

Of the 27,987 persons experiencing homelessness in Texas on a given night in January, 5,869 (21.0%) were reported to be youth (<25 years of age). 4,848 of these youth were sheltered in temporary or transitory housing, while 1,021 were unsheltered. The 2024 PIT Count also estimated that 1,355 (23.1%) of youth experiencing homelessness in Texas were unaccompanied, while 221 (3.8%) of youth experiencing homelessness were parenting other youth. The NCHE estimates that there were 97,279 students experiencing homelessness in Texas during the 2021-2022 school year. This represents an increase over the 93,096 students reported during 2020-2021 school year. Of the 97,279 students experiencing homelessness in Texas during 2021-2022, 15,995 (16.4%) were unaccompanied, 752 (0.8%) were migratory, and 15,312 (15.7%) were students with disabilities. As of February 20, 2026, HUD has not released 2025 PIT data.

#### Homeless Youth Subpopulations, Texas

Homeless Youth Subpopulations	Sheltered	Unsheltered	Total
Unaccompanied Youth	850	505	1,355
Under 18 years old	88	65	153
18-24 years old	762	440	1,202
Parenting Youth	204	17	221
Children of Parenting Youth	292	30	322

Source: HUD, 2024.

### Persons Living with HIV/AIDS and their Families

Human Immunodeficiency Virus (HIV) is the virus that causes Acquired Immunodeficiency Syndrome (AIDS). HIV infects cells and attacks the immune system, which weakens the body and makes it especially susceptible to other infections and diseases. Due to increased medical costs and/or the loss of the ability to work, people with HIV/AIDS may be at risk of losing their housing arrangements.

Effective treatment has extended the lifespans of persons with HIV so that, despite increasing numbers of persons with HIV, fewer are dying from HIV-related causes (DSHS, 2020). As of the 2021 DSHS HIV Surveillance Report the rate of new HIV diagnoses in Texas has decreased from 15.7 in 100,000 people to 14.5 in 100,000 people in 2019 (DSHS, 2021). There were approximately 5,231 new diagnoses of HIV in Texas from December 31, 2019 to December 31, 2021 (DSHS, 2022).

Persons with HIV/AIDS, Texas

State	Persons with HIV/AIDS – 2021, Rural	Persons with HIV/AIDS – 2021, Urban	Total Persons with HIV/AIDS*, 2021	2019-2023 Total Population	Percent of Persons with HIV/AIDS to Statewide Population
Total	5,017	93,837	98,854	29,640,343	0.334%

Source: DSHS, 2022; 2019-2023 American Community Survey, Table DP05.

\*Does not include 3,946 people (4.0% of all persons living with HIV/AIDS in the State of Texas) counted in Texas Department of Criminal Justice (TDCJ) facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement (ICE) facilities that are not attributed to a geographic area.

Note: Figures do not include those unaware of their HIV infection or those who tested HIV positive solely through an anonymous HIV test. Cases are geographically associated with the individual's residence at HIV or AIDS diagnosis.

Regional Analysis

The 2021 HIV Surveillance Report (released in 2022) indicates that over two thirds (69.3%) of all persons in Texas with HIV diagnoses live in the urban counties of Region 3 and Region 6, which contain the Dallas-Ft. Worth and Houston-Sugarland-Galveston MSAs. Not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities, 0.45% of people in Region 3 and 0.48% of people in Region 6 have HIV/AIDS compared to Texas' 0.34%. Only Regions 3 and 6 surpass the state percentage of population with HIV/AIDS. The remaining regions' percentages of persons living with HIV/AIDS range from 0.05% in Region 13 to 0.32% in Region 7. Region 3 has the largest population of persons living with HIV/AIDS among all regions at 35,005 individuals, which is 35.4% of all persons living with HIV/AIDS in the State of Texas.

The vast majority (95.0%) of persons with HIV diagnoses who are attributed to a geographic region in Texas live in urban counties, where services including healthcare are more readily available. Of the total Texas population residing in urban counties, 0.38% have an HIV diagnosis, not including those with HIV diagnoses in TDCJ facilities, Federal Prison facilities, and ICE facilities. Only the urban subregions of Region 3 and Region 6 surpass this subregional rate with 0.44% and 0.48% of their urban population respectively. Over a quarter (26.5%) of all persons with HIV diagnoses that live in a rural region live in Region 4, followed by Region 5 with 15.1%. 0.24% of all residents of rural Region 4 counties are living with HIV/AIDS, the highest rate among all rural subregions followed by Region 5 (0.20%) and Region 6 (0.16%).

Persons with Disabilities (Mental, Physical, and Developmental)

According to the Americans with Disabilities Act of 1990, 28 CFR §35.108, a disability means “a physical or mental impairment that substantially limits one or more of the major life activities of such individual.” The act describes many different major life activities, but they include activities like caring for oneself, performing manual tasks, interacting with others, working, or operating major bodily functions.

The following table indicates that a higher percentage of rural Texans live with disabilities than urban Texans. This corresponds with national trends (Crankshaw, United States Census Bureau, 2023).

Persons with Disabilities, Texas

State Population	Rural	Urban	Total
Persons with Disabilities	524,032	2,967,266	3,491,298
Total Civilian Non-institutionalized	3,172,406	25,985,539	29,157,945
Percent	16.5%	11.4%	12.0%

Source: 2019-2023 American Community Survey, Table S1810. Persons with Disabilities as a percentage of Total Population, Texas

Age	Population with a Disability	Total Civilian Non-Institutionalized Population	Persons with a Disability as a Percentage of Total Civilian Non-Institutionalized Population
Under 5 years	13,225	1,928,143	0.69%
5 to 17 years	344,237	5,545,851	6.21%
18 to 34 years	501,840	6,950,711	7.22%
35 to 64 years	1,281,467	10,916,891	11.74%
65 to 74 years	633,995	2,370,207	26.75%
>75 years	716,534	1,446,142	49.55%
Total	3,491,298	29,157,945	11.97%

Source: 2019-2023 American Community Survey, Table S1810.

Regional Analysis

Rural subregions have higher rates of disability than urban subregions in every TDHCA service region. Urban counties generally have more persons with disability overall. Regions 2 and 5 are the only regions that have a greater number of persons with disabilities in their rural counties than in their urban counties. 17.6% of the population of Region 5 has a disability, the largest percentage in the State followed by Region 2 at 17.0%.

The urban counties of Regions 3 and 6 combined account for 44.1% of all persons with disabilities in the State. However, Regions 3 and 6 account for 53.2% of the state’s civilian, non-institutionalized population, so this is a relatively low rate. In fact, Regions 3 and 7 have the lowest percentage population of persons with disability at 10.3%, along with Region 7 which has a rate of 10.4%. Regions 3, 6, and 7 contain the cities of Dallas-Fort Worth, Houston, and Austin respectively. Despite representing the greater number of persons with disabilities in Texas, these cities proportionally contain fewer of the State’s persons with disabilities.

Persons with Substance Use Disorders

According to U.S. Substance Abuse and Mental Health Services Administration’s 2023 National Survey on Drug Use and Health (NSDUH), 9.62% of Americans over the age of 18 meet the criteria for drug use disorder. This is compared with 7.48% of Texans over the age of 18. Due to increasing rates of opioid misuse in the United States, the U.S. Department of Health and Human Services determined that opioid misuse constituted a public health emergency in 2017. The NSDUH reports that 1.93% of American adults and 1.84% of Texan adults abuse or are dependent upon painkillers, which are commonly associated with the opioid crisis.

## Persons with Violence Against Women Act (VAWA) Protections

Persons with VAWA protections include survivors of domestic violence, dating violence, sexual assault, or stalking. Many survivors of domestic violence who are living in poverty are often forced to choose between staying in abusive relationships and becoming homeless. For many survivors, concerns over their ability to provide housing for themselves and their children are a significant reason for staying in or returning to an abusive relationship. Access to resources that increase economic stability are essential in rebuilding a life after abuse. Housing is a constant need for survivors of domestic violence.

On September 4<sup>th</sup> 2024, the National Network to End Domestic Violence conducted its National Census of Domestic Violence Services, which collects information on the services provided by domestic violence programs across the United States each year. During the census, 1,741 domestic violence programs served a reported 79,088 people nationally with 50,188 (63.5%) of those served receiving some form of housing assistance. 68% of programs provided some form of emergency shelter during the day and 37% of programs provided transitional and other housing assistance. Programs also reported 14,095 unmet requests for assistance, of which 60% were for housing (National Network to End Domestic Violence, 2025).

The Bureau of Justice Statistics (BJS) estimates that there were 629,820 cases of intimate partner violence committed nationally in 2023 for a rate of 2.2 per every 1,000 people over the age of 12 (Bureau of Justice Statistics, 2024). The BJS further estimates that only 47.2% of these crimes were reported and only 22.6% of intimate partner violence victims received assistance from a victim-service agency in 2023. Additionally, the BJS estimates that 481,020 cases of rape/sexual assault occurred in 2023 with only 46.0% of victimizations being reported.

According to the Texas Council on Family Violence's (TCFV) 2019 State Plan, Texas' 79 Health and Human Services funded programs served 71,500 survivors of domestic and family violence in 2018 (Texas Council on Family Violence, November 2019). In interviews with 150 survivors in seven different regions, TCFV found that 71.4% of survivors needed help looking for housing and 32.7% of survivors needed help keeping their current housing. Despite this, TCFV notes that 47% of persons calling for family violence shelter will hear that there is insufficient space to house them. HUD's 2019 PIT Count estimates that 9.7% of persons experiencing homelessness in Texas during one night in January were victims of domestic violence (2,513 people). TCFV interviews showed that 90.7% of survivors had experienced homelessness due to domestic violence at least once in their lives, over 45% had been homeless twice or more, and 34% had been homeless once or twice due to reasons unrelated to family violence.

The Texas Department of Public Safety reports that the total number of Texas family violence incidents in 2025 was 234,265. This represented a 7.8% increase when compared to 2024. The table below shows total incidents of domestic violence in Texas in calendar year 2025. One incident can involve multiple victims, and one victim can experience multiple incidents.

### Incidences of Family Violence and Sexual Assaults, Texas

Area	Family Violence Incidents*	Incidence Rate (per 1,000 people)
Rural	20,812	6.29
Urban	213,434	8.10
Texas**	234,265	7.90

Source: Texas Department of Public Safety, 2025

\*\*Detail data does not necessarily add up to DPS totals for the year

## Residents of Colonias

Colonias are substandard housing developments mainly found along the Texas-Mexico border. These developments lack basic services such as drinking water and sewage treatment. Several state agencies, including TDHCA, work to address barriers in colonia communities.

The definition of colonia differs among the agencies working to address colonia issues. According to Tex. Gov't Code §2306.581, TDHCA's enabling statute, 'colonia' means a geographic area located in a county some part of which is within 150 miles of the international border of this state, consists of 11 or more dwellings that are located in close proximity to each other in an area that may be described as a community or neighborhood, and: "has a majority population composed of individuals and families with low income and very low income, based on the federal OMB poverty index and meets the qualifications of an economically distressed area under Section 17.921, Water Code; or has the physical and economic characteristics of a colonia, as determined by the department."

Since 1995, Tex. Local Gov't Code Chapter 232, Subchapter B has required that new subdivisions provide infrastructure, such as utilities, roads, and drainage to residents. Subchapter B currently applies to the 28 counties of which any part is located within 50 miles of the Mexican border and Nueces County. Subchapter B requires that counties to which it applies adopt and enforce the Model Subdivision Rules of the Texas Water Development Board (TWDB) and restrict the sale and advertising of lots that lack (or lack the guarantee of) water and sewer infrastructure, unless the seller resides on the lot.

Differing definitions make it difficult to estimate the population of the state's colonias. Oftentimes, reports utilize population figures for Economically Distressed Areas (EDAs) as estimates for colonia populations. This is because the TWDB also requires that counties adopt the model subdivision rules in order to qualify for their Economically Distressed Areas Program (EDAP), a program designed to assist local government in providing water and sewer facilities to needy residential areas such as colonias. EDAP eligible cities and counties must contain an EDA, as established by Tex. Water Code §17.921. The TWDB defines a colonia as a type of EDA with 11 or more dwellings that is located in a county any part of which is within 50 miles of an international border; or located in a county any part of which is within 100 miles of an international border; and that contains the majority of the area of a municipality with a population of more than 250,000 as per Tex. Gov't Code §775.001(2). The TWDB also utilizes a separate definition for 'nonborder colonias,' which applies to subdivisions located greater than 150 miles from the international border of the state. Therefore, since the Tex. Water Code's definition for a colonia (and EDAs more generally) do not set requirements for distance from the Texas-Mexico border, TWDB population estimates for EDAs or colonias do not necessarily align

with the TDHCA definition of colonia, which is limited to counties that are 150 miles from the Texas-Mexico border.

As such, reporting agencies can arrive at different estimates for the number of people living in colonias depending on which definitions they utilize. A 2014 assessment by the Texas Office of the Secretary of State’s Colonia Initiatives Program, which utilizes a similar definition to TDHCA, found that the six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) with the largest colonia populations contain 1,854 colonias with a population of 369,482. Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudsperson site visits.

Colonia Resident Population Estimates, Texas

Region	County	Number of Colonias	Estimated Colonia Population
11	Cameron	196	56,005
11	Hidalgo	937	150,235
11	Maverick	74	23,295
11	Starr	256	34,143
11	Webb	62	15,222
13	El Paso	329	90,582
	Total	1,854	369,482

Source: Texas Office of the Secretary of State, 2014.

Conversely, a 2015 Federal Reserve Bank of Dallas report estimates that 500,000 people live in 2,294 colonias in Texas (Federal Reserve Bank of Dallas, April 2015). This is likely based on a previous 2003 Texas Water Development Board assessment.

## Residents of Public Housing

Public housing authorities administer a variety of programs for low-income families, aging Texans, and persons with disabilities. These programs range from housing choice voucher administration to public housing construction and rehabilitation. While housing choice vouchers provide rental subsidies for households living in private rental units, public housing units offer affordable low-income housing that is managed directly by the public housing authority.

The Fiscal Year 2023 HUD budget awarded \$5.1 billion in operating grants and \$3.2 billion in capital grants to the Public Housing Fund which in addition to smaller amounts of additional funding equals an \$8.51 billion total. The National Association of Housing and Redevelopment Officials estimates that as of 2024 the Capital Fund backlog is close to \$90 billion (NAHRO, 2025).

To begin to address this significant need for rehabilitation of its public housing stock, HUD created the Rental Assistance Demonstration (RAD). RAD allows PHAs to leverage public and private debt and equity to rehabilitate their properties while the units continue to remain affordable to low-income households. According to HUD, Texas PHAs have converted 142 projects covering 19,312 housing units under the RAD program. It is not uncommon for RAD conversion properties to access TDHCA resources including the Housing Tax Credit Program.

Public Housing Authority Units, Texas

State	Rural	Urban	Total Units
Total	13,728	25,164	38,892

Source: HUD, 2024.

\*Seven PHA units did not have County designations and were therefore left out of the Rural and Urban analysis

Regional Analysis

The majority of the State’s PHA units are in urban counties, 63.4%. Region 9 has 17.9% of the State’s PHA units, the highest percentage of any region, followed by Region 3 at 14.0%. Region 13 has the smallest share of the State’s PHA units at 0.3%, followed by Region 12 at 2.7%. Additional regional analysis of subsidized multifamily units, including PHA units, is available in the Housing Assessment portion of this section, under the Statewide Assisted Housing Inventory.

Veterans

According to the Texas Veterans Commission, the two key factors which continue to increase the demand for veterans’ services in Texas are force reductions, which produce a surge of service members departing the military, and a large aging population of veterans, specifically from the WWII, Korea, and Vietnam eras. The current median age for veterans in the United States is 64 compared with 44 for all non-veterans (U.S. Department of Veteran’s Affairs, 2018). Age also contributes to the higher rate of veterans living with disabilities (30.1%) than the non-veteran population (14.8%). As these generations of veterans age, need for veterans services continues to grow (Texas Veterans Commission, 2014).

Veterans face a host of challenges when transitioning back to civilian life. According to ACS data about 1.2 million veterans live in poverty nationwide. On a single night in January 2024, there were 32,882 veterans experiencing homelessness in the United States, and nearly all (98%) were homeless in households without children. Between 2023 and 2024, homelessness among veterans decreased by 7.6% (or 2,692 individuals) nationwide. <January 2025 numbers expected to be released by early Jan 2026 and anticipated to be included in Feb 2026 final SLIHP edition>

The 2019-2023 ACS estimates that there are 1,408,009 veterans in Texas, representing 6.4% of the Texas civilian population over age 18. HUD’s 2024 PIT Count reported that there were 1,837 veterans experiencing homelessness in Texas over a single night in January 2024 (HUD, December 2024). Veterans accounted for 6.6% of the homeless population in Texas. This is a slight decrease from 2023, when 7.4% of the adult population experiencing homelessness counted on a single night in January consisted of veterans (HUD, December 2023). Between 2023 and 2024, Texas had a decrease in veterans experiencing homelessness of 325 individuals or a 9.8% decrease.

Veterans, Texas

State	Rural Veterans	Urban Veterans	Total Veterans	2019-2023 Civilian Population over 18 years	Percent Veterans of Population Over 18 Years
Total	189,010	1,218,999	1,408,009	22,039,680	6.4%

Source: 2019-2023 American Community Survey, Table S2101.

Regional Analysis

10.9% of Region 8’s civilian population over 18 years old are veterans, the highest percentage among all regions followed closely by Region 9 at 10.1%. Region 8 contains Fort Hood in Killeen and Region 9 contains Joint Base San Antonio, which includes Fort Sam Houston, Lackland Air Force Base, and Randolph Air Force Base. While a greater number of veterans live in urban counties (86.6% of the State total), rural counties have a higher percentage of their population that are veterans (7.5% vs. 6.2%).

Region 3 has the largest veteran population of all regions, 350,429 or 24.9% of all Texas veterans. Region 6 has 270,180, or 19.3% of all Texas veterans. Considering that Regions 3 and 6 account for 28.0% and 25.2% of the state’s total civilian non-institutionalized population respectively, this is approximately the number of veterans you would expect to be present in these two regions.

Region 12 has the smallest share of the State’s veteran population at 1.9% while Region 11 has the lowest percentage of its regional population who are veterans at 3.6%.

Youth Aging Out of Foster Care

In Texas, youth in the foster care system age out at 18 years old (although under a variety of programs, youth may be able to receive ongoing assistance until age 24). In 2025, 825 Texas youth were emancipated from foster care, with some youth receiving assistance and services to help them transition to adulthood and some youth ceasing continued contact with the child welfare system once they left foster care (Texas DFPS, 2024). According to the Annie E. Casey Foundation, “Twenty-five percent of youth who had been in foster care at age 17 and surveyed at age 21 said that they had been homeless at some point in the last two years.” The same study found that “just 71% of youth who were in foster care at age 17 had earned their high school diploma or GED by age 21 (only 2% had earned an associate’s degree; zero had earned a bachelor’s degree or higher).” This study also found that youth who were in foster care were more likely to be incarcerated, unemployed and more likely to become early parents than young people without foster care experience. (Annie E. Casey Foundation, 2025)

These factors combine to make homelessness a real possibility for many youth that age out of foster care. Foster care alumni may benefit most from housing tied with other services, such as education, financial literacy, and services to facilitate connections for emotional support. The Texas Department of Family and Protective Services (DFPS) has a program that may allow youth to stay in foster care until age 21 while they pursue an education or a job. DFPS provides various services to help these youth learn to live successfully on their own. Further, Texas provides healthcare to children in foster care and to youth who age out of care up to the month of their 26th birthday.

Youth Aging Out of Foster Care, Texas SFY 2024

State	Rural	Urban	Total
Total	156	669	825

Source: Texas Department of Family and Protective Services, 2025

Regional Analysis

Because the number of youth aging out of foster care is small compared with the population of the State, the percentage of each region’s population that are youth aging out of foster care varies by only thousandths of a percentage. 0.0116% of the population of Region 2 are youth aging out of foster care, the highest percentage among all regions. Region 13 has the lowest percentage—only 0.0017% of the region’s population are youth aging out of foster care.

Region 3 contains 20.0% of all youth aging out of foster care in Texas, the largest share of all regions. The urban counties of Regions 3 and 6 account for 37.7% of all youth aging out of foster care in the State of Texas. Region 12 has the smallest portion of State youth aging out of foster care at 2.1%.

Despite only 9.2% of all Texas residents of urban counties being in Region 9, 14.4% of all youth aging out of foster care living in urban counties reside in Region 9.

## HOUSING ASSESSMENT

The SLIHP’s annual housing assessment aggregates data on the adequacy, affordability, and availability of the state’s current housing supply. It does this by utilizing HUD’s most recent CHAS data to show various housing conditions by income category. While this section covers the entire state, a separate housing assessment for each of the state’s 13 uniform service regions can be found in the appendices.

### Housing Needs

When analyzing local housing markets and developing strategies for meeting housing problems, HUD suggests that government agencies take several different factors into account. These factors include the physical condition of a housing unit, how much a household spends on housing costs (measured by Housing Cost Burden), and whether the unit is overcrowded. The following table reveals the number and percentage of households with at least one housing problem by income category and household type.

Households with One or More Housing Problems, Texas

Income Categories	Renter At least one problem	Renter Total Households	Renter % with at least one problem	Owner At least one problem	Owner Total Households	Owner % with at least one problem	Total Households
ELI	646,287	808,571	79.9%	368,501	507,736	72.6%	1,316,307
VLI	563,494	653,561	86.2%	293,042	545,860	53.7%	1,199,421
LI	492,332	841,316	58.5%	350,070	923,623	37.9%	1,764,939
MI	124,561	438,390	28.4%	163,541	627,685	26.1%	1,066,075
>100% AMFI	122,491	1,202,921	10.2%	322,076	3,940,819	8.2%	5,143,740
Total	1,949,161	3,944,810	49.4%	1,497,200	6,545,774	22.9%	10,490,560

Source: 2018-2022 CHAS, Table 1 and Table 8.

Of renter households, those in the VLI category are the most likely to have at least one housing problem. Of owner households, those in the ELI category are the most likely to have at least one housing problem. Overall, renters are more likely than owners to have at least one housing problem.

### Physical Inadequacy (Lack of Kitchen and Plumbing Facilities)

HUD’s CHAS data tracks the physical inadequacy of units by reporting on the number of units in each county that lack complete kitchen and/or plumbing facilities. Although there may be other ways to measure physical inadequacy, the lack of plumbing and/or kitchen facilities mark severely inadequate housing (HUD, 2020). TDHCA’s Minimum Construction standards, which serve as the starting point for the rehabilitation of single-family homes, defines homes without kitchen or plumbing facilities as ‘substandard condition’ (TDHCA, 2015). Specifically, substandard conditions, such as lack of plumbing and/or kitchen facilities “threaten the health and/or safety of the occupant.”

The following table shows the breakdown of households living in housing units that lack complete kitchen or plumbing facilities.

Number of Occupied Units Lacking Kitchen and/or Plumbing Facilities by Income Category, Texas

Income Categories	Renter Households lacking kitchen or plumbing	Total Renter Households	% of renters lacking kitchen/plumbing in income category	Owner Households Lacking Kitchen or Plumbing	Total Owner Households	% of owner lacking kitchen/plumbing in income category
ELI	22,123	808,571	2.7%	10,993	507,736	2.2%
VLI	12,244	653,561	1.9%	6,030	545,860	1.1%
LI	11,626	841,316	1.4%	7,857	923,623	0.9%
MI	4,043	438,390	0.9%	3,620	627,685	0.6%
>100% AMFI	11,706	1,202,921	1.0%	14,542	3,940,819	0.4%
Total	61,801	3,944,810	1.6%	43,070	6,545,774	0.7%

Source: 2018-2022 CHAS, Table 3 and Table 8.

Out of the total count of physically inadequate occupied housing units, 21.1% are occupied by ELI renter households and 10.5% are occupied by ELI owner households. A greater number of renters with incomes less than or equal to 100% AMFI lack kitchen or plumbing compared to owners, while a greater number of owners with incomes greater than 100% AMFI lack kitchen or plumbing compared to renters. However, the rate of households in each income category that lack plumbing or kitchen facilities decreases as income increases. While the percentage of ELI owner and renter households who lack complete kitchen or plumbing facilities are similar, for all other income categories rates of physical inadequacy are higher among renter households.

### Regional Analysis

Region 10 has the highest rates of physical inadequacy among all regions with 1.7% of its households lacking kitchen or plumbing facilities. The region with the next highest rate of physical inadequacy is Region 4 at 1.5%. ELI renter households in Regions 10 have the highest rate of households lacking complete plumbing or kitchen facilities at 5.7%. Region 4 has the highest rate of physical inadequacy for rental households, at 2.9% followed by Region 10 at 2.8%.

Region 3 has the lowest rate of physical inadequacy at 0.8% while Regions 6, 7, and 13 have the second lowest rate at 0.9%. All of these regions have low overall rates due to low levels of physical inadequacy in their urban areas. Overall, the rate of physical inadequacy is higher in rural counties than in urban counties (1.5% and 0.9% of total rural and urban households, respectively). Region 12 has the smallest difference between urban and rural rates of physical inadequacy with 1.3% of urban and 1.2% of rural households lacking a complete kitchen or plumbing. Region 10 has the largest difference between urban and rural rates of physical inadequacy; while 1.4% of urban households in Region 10 lack complete kitchen or plumbing, 2.4% of rural households have the same issues.

## Housing Cost Burden

A household is defined as experiencing housing cost burden when a household pays more than 30% of its gross income for housing costs including utilities. When so much income is spent on housing, other basic household needs may suffer. The following table shows the breakdown of households experiencing housing cost burden and does not include data for households for which housing cost burden could not be calculated.

Number of Households with Housing Cost Burden by Income Category, Texas

Income Categories	Renters with Cost Burden	Total Renter Households	% of Renter Households with Cost Burden	Owners with Cost Burden	Total Owner Households	% of Owners with cost burden
ELI	629,193	808,571	77.8%	356,570	507,736	70.2%
VLI	542,827	653,561	83.1%	271,822	545,860	49.8%
LI	436,415	841,316	51.9%	308,744	923,623	33.4%
MI	94,276	438,390	21.5%	136,637	627,685	21.8%
>100% AMFI	54,351	1,202,921	4.5%	225,595	3,940,819	5.7%
Total	1,757,062	3,944,810	44.5%	1,299,368	6,545,774	19.9%

Source: 2018-2022 CHAS, Table 8.

VLI renter households have the highest rate of households experiencing cost burden at 83.1% of all VLI renter households. ELI renter households have the largest absolute number of households experiencing cost burden with 629,193 households. This is a larger population than renter and owner households with incomes greater than 100% AMFI experiencing cost burden combined, 279,946 households. While the absolute number of total cost burdened households increased from the previous 2018-2022 CHAS data, the number of cost burdened ELI and VLI households decreased. The percentage of housing cost burdened households decreased in all income brackets except for ELI households.

For renters, cost burden is heavily concentrated in the lowest income categories. Cost burdened renter households are 35.8% ELI, 30.9% VLI, 24.8% LI, and just 8.5% are MI and above. Cost burdened owners are 27.4% ELI, 20.9% VLI, 23.8% LI, and 27.9% MI and above. This could possibly be because there are more owner households in the higher income categories when compared with renting. As such, higher income groups comprise a larger portion of cost burdened homeowners.

For ELI, VLI, and LI households, renters are more likely to experience cost burden than owners. For MI households and households with incomes greater than 100% AMFI, owners are more likely to experience cost burden.

## Regional Analysis

Region 13 has the highest rates of housing cost burden among all regions with 30.7% of households paying more than 30% of their income in housing costs. Region 3 has the next highest rate at 30.4%. Regions 6, 7, 8, and 9 all have rates between 30.3% and 29.5%.

Region 2 possesses the lowest rate of cost burdened households in the state at 23.3%. Region 4 has the next lowest rate at 23.4%. It is worth noting that these two regions abut one another, which could mean that similar geographic and economic factors are lessening cost-burden across these two regions.

Region 7 has the highest rates of cost burden for ELI and VLI households. Region 10 has the highest rate of cost burdened MI renter households at 29.5%; meanwhile, Regions 6 and 9 has the highest rate of cost burdened households above 100% AMFI at 5.7%.

Very Low Income renter households in Region 3 has the highest rate of households experiencing cost burden at 87.1%. Renter households in Region 6 and Region 9 have the next highest rates at 86.0% and 85.0% respectively. In general, housing cost burden increased amongst all households in the latest CHAS data release.

Housing cost burden is more prevalent in urban areas than in rural; 30.0% of total urban households and 22.9% of total rural households experience cost burden. Regions 8 and 13 have the highest rates of cost burden among urban subregions; 31.9% of urban households in Region 8 and 30.7% of urban households in Region 13 experience cost burden. Region 6 has the highest rates of cost burden among rural subregions where 26.8% of rural households experience cost burden.

## OVERCROWDING

Overcrowded housing conditions occur when a residence accommodates more than one person per each room in the dwelling. Overcrowding may indicate a general lack of affordable housing in a community because households may choose to share space, rather than pay for expensive housing or move to areas with more affordable housing. The following chart shows the percentage of households experiencing overcrowding in each income category.

Number of Households Experiencing Overcrowding by Income Group, Texas

Income Categories	Over-crowded Renters	Total Renter Households	% of Renters with Overcrowding	Over-crowded Owners	Total Owner Households	% of Owners with Overcrowding
ELI	72,912	808,571	9.0%	19,669	507,736	3.9%
VLI	66,445	653,561	10.2%	29,560	545,860	5.4%
LI	68,449	841,316	8.1%	42,543	923,623	4.6%
MI	29,332	438,390	6.7%	25,544	627,685	4.1%
>100% AMFI	60,370	1,202,921	5.0%	85,923	3,940,819	2.2%
Total	297,611	3,944,810	7.5%	203,191	6,545,774	3.1%

Source: 2018-2022 CHAS, Table 10 and Table 8.

Generally, lower income households experience overcrowding at a higher rate than higher income households. However, unlike households lacking complete plumbing or kitchen facilities, and similar to recent trends amongst cost burdened households, overcrowding peaks at the VLI income level. This is likely because VLI households are more likely to have more household members, increasing the likelihood for overcrowding.

Overcrowding also decreases more significantly as income increases beyond the 50% AMFI income level for both owner and renter households. This is likely because higher income households can more easily find and afford houses with sufficient space. For all income categories, renter households have higher rates of overcrowding than owner households.

### Regional Analysis

Region 11 has the highest rate of overcrowding among all regions with 10.8% of total households experiencing overcrowding. Unlike rates of physical inadequacy and housing cost burden, Region 11 has the highest rates of overcrowding regardless of income category, owner or renter status, or urban or rural area. The total rate of overcrowding among all households in Region 11 (10.8%) is twice as high as the region with the next highest rate of overcrowding, Region 6 at 5.4%. It's worth noting that Region 11 contains a large portion of Texas' border counties, which seems to indicate that geography plays at least some role in rates of overcrowding. On the other hand, Region 2 has the lowest regional rate of overcrowding, 2.4% of all households. Region 2 also has the lowest rate of overcrowding and second lowest rate of overcrowding across all renter and owner income categories.

Rates of overcrowding are relatively close in urban and rural counties. The largest difference between the urban and rural rate is in Region 11, where 9.3% of rural and 11.0% of urban households experience overcrowding. While the statewide urban rate (4.9%) is slightly higher than the statewide rural rate (4.1%), there is not a distinguishable pattern regarding urban vs. rural overcrowding across regions.

## Housing Supply

During the 5-year ACS estimate (2019-2023), approximately 67.7% of occupied housing units in Texas were single-unit homes, and nearly all of these single-unit homes (96.0%) were single family detached structures. Multifamily structures comprise roughly 32.3% of Texas’ housing units: 1.9% in developments of 2 units; 3.3% in developments with 3 or 4 units; 10.5% in developments with 5 to 19 units; and 9.6% in developments of over 20 units. The remaining 7.0% of units were manufactured homes and other units such as boats or RVs.

Physical Housing Characteristics for Occupied Units, Texas

Housing Characteristics	Rural Units	Urban Units	Total Units	Percent of Total
1 unit	1,091,539	6,925,362	8,016,901	67.4%
2 units	30,649	189,003	219,652	1.8%
3 or 4 units	35,624	367,192	402,816	3.4%
5 to 19 units	47,947	1,157,377	1,205,324	10.1%
20+ units	31,067	1,208,369	1,239,436	10.4%
Mobile homes	252,642	525,269	777,911	6.5%
Other types of housing	7,540	21,228	28,768	0.2%
<b>Total</b>	<b>1,497,008</b>	<b>10,393,800</b>	<b>11,890,808</b>	<b>100.0%</b>

Source: 2019-2023 American Community Survey, Table DP04.

\*The “Other types of housing” category is for living quarters occupied as housing units that do not fit in the previous categories. Examples that fit in the “other” category are houseboats, railroad cars, campers, and vans.

The table below shows occupied and vacant housing. In areas of high vacancy, this can create a problem if those units are substandard, contributing to blight and unsafe housing conditions. In areas of very low vacancy, this can create a high demand for units, driving up rental costs. Rural areas experienced lower levels of occupancy than urban areas. The statewide occupancy rate was 89.6%.

Housing Occupancy, Texas

State	Renter Occupied Housing Units	Owner Occupied Housing Units	Vacant Housing Units	Percent of Total Units that are Occupied
Rural	328,288	888,619	280,101	81.3%
Urban	3,695,223	5,835,110	863,467	91.7%
<b>Total</b>	<b>4,023,511</b>	<b>6,723,729</b>	<b>1,143,568</b>	<b>90.4%</b>

Source: 2019-2023 American Community Survey, Table DP04.

## Regional Analysis

Region 5 has the lowest regional occupancy rate of all regions at 82.0%. Region 10 has the lowest occupancy rate among urban subregions (84.9%), but Region 13 has the lowest occupancy rate among rural subregions (74.9%).

Region 7 has the highest overall occupancy rate of all regions at 93.6% of units occupied. Region 7’s urban counties have the highest occupancy rate of any subregion (94.7%) followed closely by the urban counties of Region 3 (93.1%). Region 3 had the highest occupancy rate of all rural subregions at 85.6% occupancy.

## STATEWIDE ASSISTED HOUSING INVENTORY

The following table shows the number of units in Texas financed or subsidized through state and federal sources, including TDHCA, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Department of Agriculture (USDA).

TDHCA units include all program units, regardless of occupancy, in the active TDHCA Multifamily portfolio. HUD Units include units funded through the Section 202 Supportive Housing for the Elderly Program, the Section 811 Supportive Housing for Persons with Disabilities Program, the Section 236 Preservation Program, and the Section 8 Project-Based Rental Assistance Program administered by HUD’s Office of Multifamily Housing. PHA Units include units funded through the Moderate Rehabilitation Program and Public Housing Program administered by local PHAs. HCVs include both tenant- and project-based vouchers administered by local PHAs. USDA units include those funded through the Section 514 Farm Labor Housing Program and the Section 515 Rural Rental Housing Program.

Because some developments layer funding from multiple sources, there may be double counting. The table does not include local Housing Finance Corporations (HFCs), a category which encompasses the Texas State Affordable Housing Corporation (TSAHC). Detail on these units is available in the TSAHC Annual Action Plan (Section 7 of this document).

Because this is a count of subsidized units, the unit total only includes those units that have income restrictions, and does not include market-rate units that may incidentally have affordable rents available in some developments. Housing Choice Vouchers are included in the count as they can subsidize the rent of market rate units and voucher holders are required to meet income restrictions. TDHCA units represent the active multifamily units as taken from TDHCA’s internal Central Database in November 2025 HUD units, Housing Choice Vouchers, and Public Housing Authority unit data were obtained from HUD’s 2025 Picture of Subsidized Households county-level dataset available on HUD’s Office of Policy Development and Research webpage. USDA subsidized unit data for active projects as of August 21, 2025, were taken from USDA’s Rural Development Datasets webpage.

Subsidized Units, Texas

Multifamily Units	State	Percent of State Inventory
TDHCA Units	341,430	53.22%
HUD Units	59,831	9.33%
PHA Units	38,892	6.06%
Housing Choice Vouchers	179,583	27.99%
USDA Units	21,780	3.40%
<b>Total</b>	<b>641,516</b>	<b>100.0%</b>

Source: TDHCA 2025; HUD 2025; U.S. Department of Agriculture 2025.

### Regional Analysis

The urban counties of Regions 3 and 6 account for 43.0% of all assisted multifamily units in the State of Texas (275,799 units). Region 3 has the overall greatest share of the State’s subsidized units at 24.5%, followed by Region 6 with 19.9%. Region 12 has the smallest share of the state’s subsidized multifamily units at 2.0%, followed by Region 2 with 2.4%. Regions 2 and 4 have 48.6% and 46.6% of their total subsidized units located in their rural counties, the highest rural unit percentages of all regions. Overall, most regions had a majority of their subsidized units located in urban areas. 8.8% of all housing units in Region 13 are subsidized units, the highest percentage of any region. 10.2% of all housing units in the urban counties of Region 5 are subsidized units, the highest percentage among all subregions. 6.9% of the rural housing units in Region 11 are subsidized, the highest percentage amongst all subregions. Overall, 5.4% of all housing units in the state are subsidized with 5.5% of urban housing units being subsidized and 4.9% of rural housing units being subsidized.

## FORECLOSURES

Foreclosures can affect the availability and affordability of local housing stocks. Foreclosures, particularly if concentrated in one area or in a weak market neighborhood, can lead to declining property values and physical deterioration from long periods of vacancy or lack of maintenance (Lincoln Land Institute, 2014). Foreclosed homes may be in worse condition than owner-occupied properties, which may suggest higher rates of substandard housing in areas with large numbers of foreclosures. While foreclosures may increase the local available housing stock, rapid increases in housing stock can put downward pressure on local home prices. If foreclosures become a sizable share of home sales, that could affect the value of all available homes in one area, not just those that went through foreclosure (Immergluck, 2016). This can make additional households more susceptible to foreclosure as homes become more difficult to sell or refinance, a phenomenon known as foreclosure contagion.

Altogether, foreclosures were up from SFY 2024, a 63.1% increase from 20,689 to 33,754. Last year there was a decrease of foreclosures from SFY 2023 to SFY 2024, which was a 17.8% decrease from 25,160 foreclosures to 20,689.

Foreclosures, Texas SFY 2025

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2025 Total	2024 Total	2023 Total
Rural	666	576	820	803	2,865	1,688	1,866
Urban	6,230	7,584	8,768	8,307	30,889	19,001	23,294
Total	6,896	8,160	9,588	9,110	33,754	20,689	25,160

Source: RealtyTrac, 2025.

### Regional Analysis

Regions 3 and 6 account for 58.1% of total State foreclosures in SFY 2024 (35.3% in Region 6, 22.8% in Region 3). The next highest regional share of State foreclosures is in Region 9, which had 11.5% of the State total. Each of the remaining regions range from 0.9% (Region 13) to 5.9% (Region 11) of all Texas foreclosures.

The rural counties of Region 10 account for 21.8% of all rural foreclosures (626 foreclosures). Region 8 (17.8%) and Region 4 (16.4%) both accounted for large portions of the state’s rural foreclosures.

Meanwhile, the largest percentages of urban foreclosures occurred in Regions 6 (35.3%) and Region 3 (22.8%).

## HOUSING AFFORDABILITY

The following tables compare demand and supply of affordable housing. They cross tabulate the number of households and housing units in different affordability categories by tenure (meaning whether the household is a renter or owner household). In the tables, rental unit affordability depends on gross rent and owner unit affordability depends on the home value. All units reported in the following tables have complete kitchen and plumbing facilities. Higher income households often reside in units that could be affordable to the lowest income households, so there are fewer units available at a cost that is affordable to lower income households. For example, 1,027,562 renter households in Texas with incomes greater than 80% AMFI occupy rental units that would be affordable to renter households with incomes less than or equal to 80% AMFI (see tables below). Renter households in this category can afford rental units in any of the defined affordability categories. Therefore, renter households that are not ELI, VLI, or LI, often limit the supply of affordable rental housing units available to those lower income renter households.

The following tables describe the housing market interaction of various income groups and housing costs. The tables illustrate the housing market mismatch between housing units and income groups. Owner households with incomes greater than 100% AMFI occupy 35.9% of homes affordable to ELI and VLI owner households. Only 21.7% of ELI renter households are living in rental units affordable to renter households in that income bracket, which implies that the remaining 78.3% of ELI renter households may be experiencing housing cost burden. This is supported by the cost burden statistics previously discussed, where 77.8% of ELI renter households were found to be experiencing cost burden. However, the mismatch displayed in these tables is not the only factor in cost burden. Only 15.4% of LI renter households (incomes of 50-80% AMFI) are in units that are affordable to households with incomes greater than 80% AMFI, above the LI income bracket. However, 51.9% of LI renter households experience housing cost burden. This indicates that other factors besides rental affordability can cause housing cost burden, such as utilities and fees. It also suggests that a number of LI renter households may reside on the lower end of the income category (50% AMFI) than near the top (80% AMFI).

Occupied Rental Units by Affordability and Income Group of Renter Household, Texas

Unit Rent Affordability	ELI Renter Households	VLI Renter Households	LI Renter Households	MI Renter Households	Renter Households with incomes >100% AMFI	Total Renter Occupied Units
Rental Units Affordable to ELI HHs	175,271	61,049	52,681	24,395	54,521	367,915
Rental Units Affordable to VLI HHs	188,912	155,194	143,854	51,945	89,299	629,173
Rental Units Affordable to LI HHs	339,475	356,250	503,837	258,707	548,695	2,006,966
Rental Units Affordable to MI HHs and HHs with incomes greater than 100% AMFI	82,809	68,850	129,331	99,300	498,738	878,960
<b>Total Renter Households</b>	<b>808,571</b>	<b>653,561</b>	<b>841,316</b>	<b>438,390</b>	<b>1,202,921</b>	<b>3,944,810</b>

Source: 2018-2022 CHAS, Table 15C.

Percent of Occupied Rental Units by Affordability and Income Group of Renter Household, Texas

Unit Rent Affordability	% of ELI Renter Households	% of VLI Renter Households	% of LI Renter Households	% of MI Renter Households	% of Renter Households with incomes >100% AMFI
Rental Units Affordable to ELI HHs	21.7%	9.3%	6.3%	5.6%	4.5%
Rental Units Affordable to VLI HHs	23.4%	23.7%	17.1%	11.8%	7.4%
Rental Units Affordable to LI HHs	42.0%	54.5%	59.9%	59.0%	45.6%
Rental Units Affordable to MI HHs and HHs with incomes >100% AMFI	10.2%	10.5%	15.4%	22.7%	41.5%

Source: 2018-2022 CHAS, Table 15C.Owner Occupied Housing Units by Affordability and Income Group of Owner Household, Texas

Home Value Affordability	ELI Owner Households	VLI Owner Households	LI Owner Households	MI Owner Households	Owner Households with incomes >100% AMFI	Total Owner Occupied Units
Homes Affordable to ELI and VLI HHs	251,550	273,232	378,393	209,815	623,514	1,736,512
Homes Affordable to LI HHs	117,949	143,086	288,399	212,208	1,022,942	1,784,484
Homes Affordable to MI HHs	46,406	52,403	106,711	89,342	684,167	978,951
Homes Affordable to HHs with Incomes >100% AMFI	80,785	71,104	142,244	112,810	1,595,794	2,002,688
<b>Total Owner Households</b>	<b>507,736</b>	<b>545,860</b>	<b>923,623</b>	<b>627,685</b>	<b>3,940,819</b>	<b>6,545,774</b>

Source: 2018-2022 CHAS, Table 15A and Table 15B.

Percent of Owner Occupied Housing Units by Affordability and Income Group of Owner Household, Texas

Home Value Affordability	% of ELI Owner Households	% of VLI Owner Households	% of LI Owner Households	% of MI Owner Households	% of Owner Households with incomes >100% AMFI
Homes Affordable to ELI and VLI HHS	49.5%	50.1%	41.0%	33.4%	15.8%
Homes Affordable to LI HHS	23.2%	26.2%	31.2%	33.8%	26.0%
Homes Affordable to MI HHS	9.1%	9.6%	11.6%	14.2%	17.4%
Homes Affordable to HHS with Incomes >100% AMFI	15.9%	13.0%	15.4%	18.0%	40.5%

Source: 2018-2022 CHAS, Table 15A and Table 15B.

## LOCAL ASSESSMENT OF NEED

TDHCA acknowledges that the greatest understanding of housing needs is found at the local level. TDHCA continuously strives to improve the methods it uses to identify regional affordable housing needs.

## PUBLIC ASSISTANCE REQUEST INVENTORY

TDHCA compiles an inventory of communication from members of the general public using the following contact methods:

- calls made to TDHCA's Automated Call Distribution line (toll free 800-525-0657 or 512-475-3800);
- emails sent to TDHCA's general mailbox ([info@tdhca.texas.gov](mailto:info@tdhca.texas.gov));
- letters mailed to the agency's mailing address (PO Box 13941, Austin, TX 78711); and;
- web searches for assistance through the Department's Help for Texans website at <https://www.tdhca.texas.gov/help-for-texans>. The first three methods allow TDHCA staff to provide individualized assistance to members of the public. The fourth method is automated and does not entail individual attention for the requestor. This means that data collected through the fourth method may not accurately reflect assistance requests, as it could include miscellaneous or non-request related searches. For this reason, online search request data varies significantly from year to year.

Below are explanations of types of requests received:

1. Barrier Removal: modifications to improve accessibility for persons with disabilities.
2. Emergency Assistance: short-term rental payments, often used to prevent eviction and various social services for poverty-level households.
3. Foreclosure Prevention: addresses problems with banks or servicers or problems making mortgage payments. This type of request was only captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not provide mediation with banks or servicers or mortgage assistance payments.)
4. Homebuyer Assistance and Education: down payment assistance, low-interest loans, mortgage credit certificates, and education for first-time homebuyers on the process and responsibilities for buying and owning a home. In the below tables and charts, Homebuyer Assistance and Education is shortened to Homebuyer.
5. Legal Assistance: landlord/tenant disputes, contract for deed issuances and other legal matters. This type of request was only captured through calls, emails, or direct mail and not through web requests. (Please note that TDHCA does not provide legal assistance to the public.)
6. Other Housing-Related Assistance: referrals to realtors, sewer connections, homeowner associations and other general questions about housing. This type of request was only

captured through calls, emails or direct mail and not through web requests. (Please note that TDHCA does not have jurisdiction over the issues in “Other Housing-Related Assistance.”)

7. Rental Assistance: longer-term rental assistance, such as subsidized rent in a market-rate apartment or lower rents in reduced-rent apartments.
8. Repair Assistance: owner-occupied home repairs.
9. Utility Assistance: utility payment needs, possibly to prevent utilities from being disconnected.
10. Weatherization: weatherization to increase energy efficiency and decrease utility use.

For all requests except Legal Assistance and Other Housing-Related Assistance, TDHCA usually responds by referring the requestor to local agencies funded through TDHCA that provide help with these services. For Legal Assistance and Other Housing-Related Assistance, staff refers the public to local Legal Aids, nonprofits, or other state agencies. While the majority of TDHCA’s programs do not typically serve individuals directly, there are two exceptions for non-pandemic response programs: the HCV and Section 811 PRA Programs, which TDHCA administers for certain areas in the state.

Personal Requests for Assistance, SFY 2025

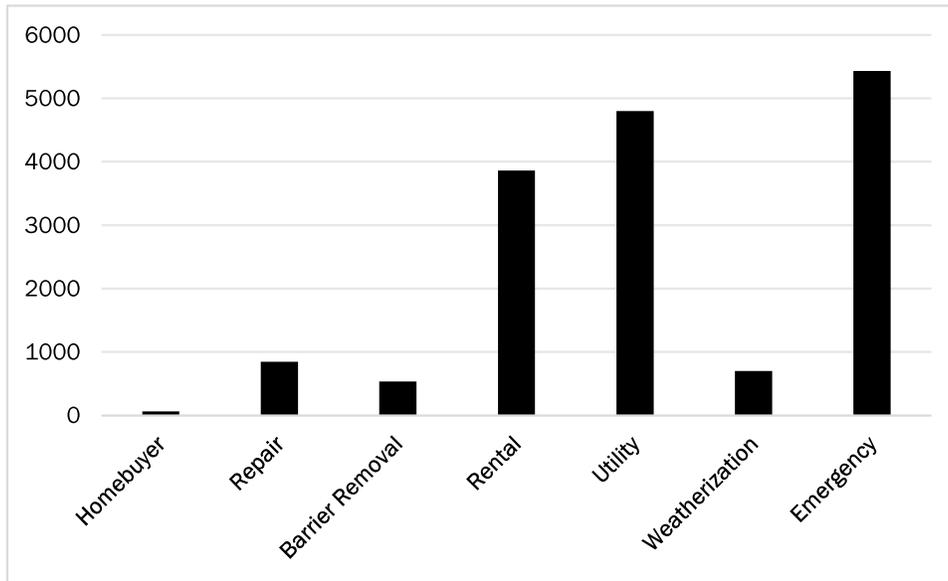
Type of Requests	Personal Requests for Assistance
Barrier Removal	537
Emergency	5,432
Homebuyer	65
Rental Assistance	3,860
Repair	846
Utility	4,801
Weatherization	700
Total	16,241

Source: TDHCA Personal Requests for Assistance, 2025.

TDHCA’s Help for Texans page had 477,661 active users visit the page between 9/1/2024 and 8/31/2025.

## Personal Requests for Assistance, SFY 2025

Overall, the most common requests, as seen in the chart above, are for emergency assistance, followed by utility assistance and rental assistance. For requests that require personal contact with TDHCA staff, as seen in the bar chart below, the most common request is emergency assistance, followed by utility and rental assistance. Due to the results of the COVID-19 pandemic, TDHCA saw increased requests for emergency, utility, and rental assistance compared to previous years.



Source: TDHCA Public Assistance Inventory, Personal Requests, 2025.

SECTION 3

# Annual Housing Report



## SECTION 3: ANNUAL LOW-INCOME HOUSING REPORT

This section of the SLIHP highlights TDHCA's activities and achievements during the preceding fiscal year and provides detailed analysis of funding and households or individuals served through TDHCA's programs. The analysis is provided at the State level and within each of the 13 State Service Regions (Regions) TDHCA uses for planning and allocation purposes.

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.072:

- The Operating and Financial Statements for the Texas Department of Housing and Community Affairs (TDHCA or Department) for State Fiscal Year 2025 as required by Tex. Gov't Code §2306.072(c)(1).
- Description of TDHCA activities during the preceding year that served to address housing and community service needs as required by Tex. Gov't Code §2306.072(c)(2)(A-C).
- TDHCA activities described by region as required by Tex. Gov't Code §2306.072(c)(5).
- An analysis of the sources, uses and geographic distribution of housing tax credits as required by Tex. Gov't Code §2306.072(c)(7).
- Description of housing opportunities offered by TDHCA's multifamily development inventory as required by Tex. Gov't Code §2306.072(c)(6)(A-J), §2306.072(c)(8), and §2306.0724(a).
- The amount of funds allocated to state service subregions and allocation targets under the Regional Allocation Formula (RAF) as required by Tex. Gov't Code §§2306.111(e)(2) and 2306.111(f).

This section is organized as follows:

- Operating and Financial Statements
- Statement of Activities
  - Funding and Households and Individuals Served by Activity and Program
  - Funding and Households and Individuals Served by Income Group
  - Racial and Ethnic Composition of Households and Individuals Receiving Assistance
  - Progress in Meeting TDHCA Housing and Community Service Goals
- Statement of Activities by Uniform State Service Region
- Housing Sponsor Report Analysis
- Geographic Distribution of Housing Tax Credits

For general information about each region, including housing needs and housing supply, please see the Housing Analysis section of this document. Please note that statistics in this section are based on definitions used for the Department's legislative performance measures with two exceptions. Data reported in the Geographic Distribution of Housing Tax Credits section are based on Housing Tax Credit awards. Racial and ethnic data reported for Housing Tax Credit, Multifamily Direct Loan and Multifamily Bond properties are based on the entire portfolio of active TDHCA-assisted properties.

## OPERATING AND FINANCIAL STATEMENTS

TDHCA's Operating Budgets and Basic Financial Statements are prepared and maintained by the Financial Administration Division. Find these reports at:

<https://www.tdhca.texas.gov/programs/financial-administration-division>

### Statement of Activities

The programs and dollar amounts discussed in this chapter do not include new pandemic response funding. Please see the Pandemic Response and Other Initiatives Section (Section 5) for pandemic related programs and funding. The Department has numerous housing programs that provide an array of services. Housing programs are split into renter and owner activities.

Included in the renter category are households participating in TDHCA's HOME Investment Partnerships Program (HOME) Tenant-Based Rental Assistance (TBRA) Program, Section 8 Housing Choice Voucher (HCV) Program, and Section 811 Project Rental Assistance (Section 811 PRA) Program, as well as households residing in TDHCA-funded or assisted multifamily properties. These multifamily properties have received funding or assistance through one or more of the following TDHCA programs: the 9% and 4% Housing Tax Credit (HTC) Programs, Multifamily Direct Loan (MF Direct Loan) Program, and/or Multifamily Bond (MF Bond) Program. The MF Direct Loan Program combines HOME funds, Tax Credit Assistance Program Repayment Funds (TCAP RF), Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI), and National Housing Trust Fund (NHTF) funds to support the development of affordable rental housing. HOME funds utilized for renter new construction and rehabilitation activities available through MF Direct Loan are reported under MF Direct Loan throughout this section. Renter activities through these programs include:

- New construction activities that support multifamily development.
- Rehabilitation construction activities that support the acquisition, rehabilitation, and preservation of multifamily units.
- Tenant- and project-based rental payment assistance that supports lower income Texans.

TDHCA homeowner assistance is offered through several programs. The My Choice Texas Home Program, My First Texas Home Program, and Texas Mortgage Credit Certificate Program utilize private sector mechanisms and federally authorized resources to make homeownership more affordable to low- and moderate-income households. The HOME Program offers the Homeowner Rehabilitation Assistance Program, Homebuyer Assistance with New Construction or Rehabilitation Program (HANC), Contract for Deed Program (CFD), and Single Family Development Program. The State Housing Trust Fund (HTF) administers the Texas Bootstrap Program and Amy Young Barrier Removal Program. Owner activities through these programs include:

- Single-family development that includes funding for Community Housing Development Organizations (CHDOs), nonprofit organizations, and other housing organizations to support the development of single-family housing.
- Single-family financing and homebuyer assistance that helps households purchase a home through such activities as mortgage financing and down payment assistance.

- Single-family owner-occupied assistance that helps existing homeowners who need home rehabilitation and reconstruction assistance, including accessibility modifications made for persons with disabilities.

Community Affairs programs include the Comprehensive Energy Assistance Program (CEAP), Community Services Block Grant (CSBG) Program, and Weatherization Assistance Program (WAP). Activities through these programs include:

- Energy related assistance such as utility payment assistance or weatherization assistance that decrease energy costs.
- Supportive and poverty prevention services.

Homelessness programs include the Emergency Solutions Grants (ESG) Program, Homeless Housing and Services Program (HHSP), and Ending Homelessness Fund (EH Fund). Activities associated with these programs are grouped together under “homeless services.”

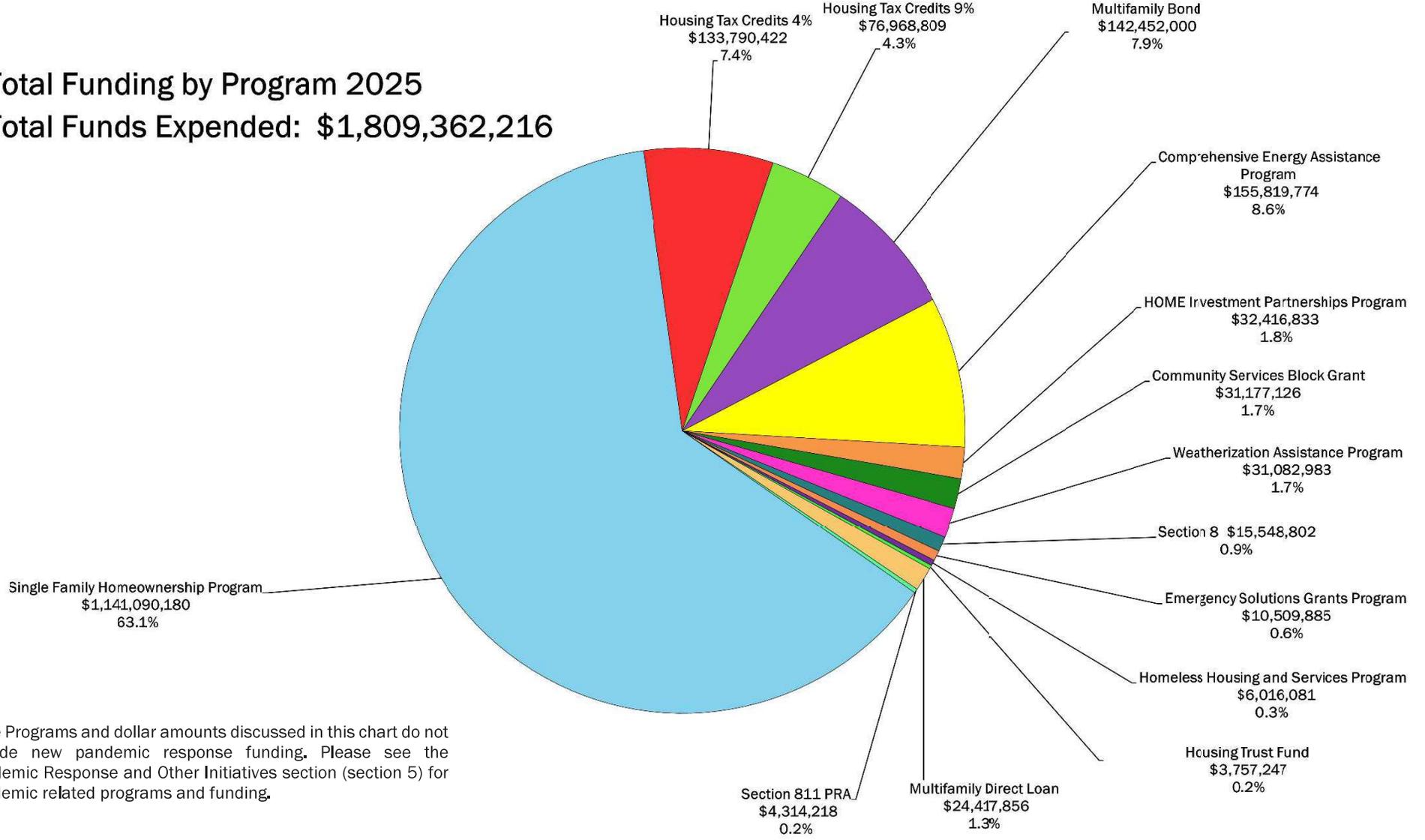
## Funding and Households/Individuals Served by Activity and Program

For the state and for each region, a description of funding and the actual number of persons or households served for each program is provided.

In FY 2025, TDHCA expended or issued \$1,809,362,216 in total funds and tax credit assistance. The vast majority of these funds derive from federal/federally-authorized resources or market-based loan mechanisms. Programs with state sources of funding, which include HTF programs and the HHSP, comprised .54% of total FY 2025 funding. In the following chart and tables, HCV Program data may include participants that have been ported to another Public Housing Authority (PHA), yet still receive TDHCA assistance. Figures for the HOME Investment Partnerships Program include only single family HOME activities. Multifamily HOME funds are included in the number for the Multifamily Direct Loan activity.

TDHCA funding and assistance for activities predominantly benefited extremely low-, very low- and low-income individuals. The following chart and tables display the distribution of this funding and assistance by program:

**Total Funding by Program 2025**  
**Total Funds Expended: \$1,809,362,216**



\*The Programs and dollar amounts discussed in this chart do not include new pandemic response funding. Please see the Pandemic Response and Other Initiatives section (section 5) for pandemic related programs and funding.

## Total Funding by Program, FY 2025

Program	Funds	Percent
Single Family Homeownership Program	\$1,141,090,180	63.07%
Housing Tax Credits 4%	\$133,790,422	7.39%
Housing Tax Credits 9%	\$76,968,809	4.25%
Multifamily Bond	\$142,452,000	7.87%
Comprehensive Energy Assistance Program	\$155,819,774	8.61%
HOME Investment Partnerships Program	\$32,416,833	1.79%
Community Services Block Grant	\$31,177,126	1.72%
Weatherization Assistance Program	\$31,082,983	1.72%
Section 8	\$15,548,802	0.86%
Emergency Solutions Grants Program	\$10,509,885	0.58%
Homeless Housing and Services Program	\$6,016,081	0.33%
Housing Trust Fund	\$3,757,247	0.21%
Multifamily Direct Loan	\$24,417,856	1.35%
Section 811 PRA	\$4,314,218	0.24%
Total	\$1,809,362,216	100.00%

## Funding and Households/Individuals Served by Activity, FY 2025, All Activities

Activity	Expended Funds	% of Total Committed Funds	Number of Households/Individuals Served	% of Total Households/Individuals Served
Rental Assistance	\$32,630,090	1.80%	3,333	0.89%
Renter New Construction	\$244,801,681	13.53%	12,756	3.39%
Renter Rehab Construction	\$132,827,406	7.34%	7,244	1.93%
Owner Financing & Down Payment	\$1,141,090,180	63.07%	4,683	1.25%
Owner Rehabilitation Assistance	\$21,284,111	1.18%	202	0.05%
Single Family Development	\$2,122,900	0.12%	48	0.01%
Energy Related Assistance	\$186,902,757	10.33%	83,225	22.13%
Supportive Services	\$31,177,126	1.72%	222,641	59.21%
Homeless Services	\$16,525,966	0.91%	41,863	11.13%
Total	\$1,809,362,216	100.00%	375,995	100.00%

The following tables detail households served and expended funds by activity and program for all housing programs.

HOME and HTF administer programs that fall under multiple activity categories. The HOME TBRA Program falls under "Rental Assistance." HOME multifamily funds are expended through and reported under the MF Direct Loan program, falling under "Rental New Construction" and "Rental Rehabilitation." The HOME HANC Program falls under "Owner Financing and Down Payment." The HOME CFD and HOME HRA Programs fall under "Owner Rehabilitation Assistance." The HOME Single Family Development Program falls under "Single Family Development." HTF's Amy Young Barrier Removal Program falls under "Owner Rehabilitation Assistance," and the Texas Bootstrap Loan Program falls under "Single Family Development." HOME and HTF data reflect activities closed during the fiscal year and the total funding associated with each household served through closed activities.

Most MF Direct Loan and all MF Bond-funded rental development units also receive tax credits. If a property was funded by multiple programs, the number of households served will only appear in the tax credit household columns. This prevents double counting the number of households served. The 9% HTC refers to the annual per capita allocation of tax credits that Texas receives from the IRS. In addition to this annual per capita allocation, the IRS allows states to provide tax credits, with a somewhat lesser value, to developments financed with Private Activity Bonds (PAB) if the PAB developments meet HTC Program requirements; these tax credits are referred to as 4% HTCs.

Figures for housing programs are generally based on performance measures reported to the Legislative Budget Board (LBB) and generally mirror performance measure definitions. However, due to timing SLIHP figures may not match those reported to the LBB.

## Funding and Households Served by Housing Activity and Program, FY 2025

## Households Served by Activity and Housing Program, FY 2025

Activity	SF Homeownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total**
Rental Assistance	0	1,664	0	0	0	0	0	1,227	442	3,333
Rental New Construction	0	0	0	3,285	8,798	476	197	0	0	12,083
Rental Rehabilitation	0	0	0	1,269	5,343	632	0	0	0	6,612
Owner Financing & Down Payment	4,683	0	0	0	0	0	0	0	0	4,683
Owner Rehabilitation Assistance	0	124	78	0	0	0	0	0	0	202
Single Family Development	0	0	48	0	0	0	0	0	0	48
<b>Total</b>	<b>4,683</b>	<b>1,788</b>	<b>126</b>	<b>4,554</b>	<b>14,141</b>	<b>1,108</b>	<b>197</b>	<b>1,227</b>	<b>442</b>	<b>26,961</b>

\*Note that all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. \*\*MF Bond and MF Direct Loan are included in 9% and 4% HTC figures and will not be included in HH totals.

## Funding by Housing Activity and Program, FY 2025\*

	Rental Assistance	Rental New Construction	Rental Rehabilitation	Owner Financing & Down Payment	Owner Rehabilitation Assistance	Single Family Development	Total
SF Homeownership	\$0	\$0	\$0	\$1,141,090,180	\$0	\$0	\$1,141,090,180
HOME	\$12,767,070	\$0	\$0	\$0	\$19,649,763	\$0	\$32,416,833
HTF	\$0	\$0	\$0	\$0	\$1,634,347	\$2,122,900	\$3,757,247
9% HTC	\$0	\$62,252,874	\$14,715,935	\$0	\$0	\$0	\$76,968,809
4% HTC	\$0	\$87,038,951	\$46,751,471	\$0	\$0	\$0	\$133,790,422
MF Bond	\$0	\$71,092,000	\$71,360,000	\$0	\$0	\$0	\$142,452,000
MF Direct Loan	\$0	\$24,417,856	\$0	\$0	\$0	\$0	\$24,417,856
Section 8 HCV	\$15,548,802	\$0	\$0	\$0	\$0	\$0	\$15,548,802
Section 811 PRA	\$4,314,218	\$0	\$0	\$0	\$0	\$0	\$4,314,218
Total	\$32,630,090	\$244,801,681	\$132,827,406	\$1,141,090,180	\$21,284,111	\$2,122,900	\$1,574,756,367

\*Note that this table only depicts funding for TDHCA housing activities and programs. It does not include TDHCA's Community Affairs and homelessness programs.

The following tables detail households and individuals served and funds expended by activity and program for Community Affairs programs and Homelessness programs.

ESG, CSBG, and HHSP report the number of individuals served; CEAP and WAP report based on the number of households served. Although each household can contain multiple individuals, the following totals are calculated by adding households and individuals served together. The number of individuals served through CSBG reflects the number of persons served directly with CSBG funding.

Figures for Community Affairs programs and homelessness programs are based on performance measures reported to the LBB and generally mirror performance measure definitions for those programs. However, due to the different timing of these reports, SLIHP figures may not match those eventually reported to the LBB.

Funding and Households (HH)/Individuals (IND) Served by Community Affairs Programs and Homelessness Programs, FY 2025

Households/Individuals Served by Activity and Community Affairs Programs and Homelessness Programs, FY 2025

Activity	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
Energy Related Assistance	0	0	81,424	1,801	0	83,225
Supportive Services	0	222,641	0	0	0	222,641
Homeless Services	32,260	0	0	0	9,603	41,863
Total	32,260	222,641	81,424	1,801	9,603	347,729

Funding by Activity Community Affairs Programs and Homelessness Programs, FY 2025

Activity	ESG	CSBG	CEAP	WAP	HHSP	Total
Energy Related Assistance	\$0	\$0	\$155,819,774	\$31,082,983	\$0	\$186,902,757
Supportive Services	\$0	\$31,177,126	\$0	\$0	\$0	\$31,177,126
Homeless Services	\$10,509,885	\$0	\$0	\$0	\$6,016,081	\$16,525,966
Total	\$10,509,885	\$31,177,126	\$155,819,774	\$31,082,983	\$6,016,081	\$234,605,848

## Funding and Households and Individuals Served by Income Group

The SLIHP uses the following subcategories to refer to the needs of households or persons within specific income groups.

- Extremely Low Income (ELI): At or below 30% Area Median Family Income (AMFI)
- Very Low Income (VLI): Greater than 30% and less than or equal to 60% AMFI
- Low Income (LI): Greater than 60% and less than or equal to 80% AMFI
- Moderate Income (MI) and Up: Greater than 80% AMFI

The vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% AMFI. However, some of the Department’s programs, including CEAP, CSBG, and WAP, utilize federal poverty guidelines to administer funds. These guidelines do not translate exactly to AMFI based income levels. For this reason, data from these programs are reported in the VLI category, resulting in the VLI category having a significantly larger amount of total expended funds and households/individuals served than other income categories.

HOME funds utilized through the MF Direct Loan program are reported under MF Direct Loan throughout this section. For 811 programs, payment schedule delays may result in inexact expenditure estimates at the time of data collection.

In the following tables, households and individuals have been added together for totals, though one household can contain multiple individuals. In total, TDHCA programs served 111,491 households in addition to 264,504 Individuals.

FUNDING AND HOUSEHOLDS/PERSONS SERVED BY INCOME CATEGORY, FY 2025

Income Category	Expended Funds	% of Total Expended Funds ***	Number of Households/Individuals Served***	% of Total Households/Individuals Served
ELI (≤30% AMFI)	\$58,555,957	3.2%	3,845	1.0%
VLI (>30%, ≤60% AMFI)	\$896,837,031	49.6%	368,233	97.9%
LI (>60%, ≤80% AMFI)	\$463,512,681	25.6%	2,496	0.7%
MI (>80% AMFI)	\$390,825,424	21.6%	1,421	0.4%
Total	\$58,555,957	3.2%	3,845	1.0%

## Households Served by Income Category and Housing Program, FY 2025\*\*

Income Category	SF Home-ownership	HOME	HTF	9% HTC	4% HTC	MF Bond*	MF Direct Loan*	Section 8 HCV	Section 811 PRA	Total
ELI ( $\leq 30\%$ AMFI)	32	1,210	36	497	547	0	39	1,042	442	3,845
VLI ( $>30\%$ , $\leq 60\%$ AMFI)	1,426	525	53	4,023	13,029	1,108	158	182	0	20,504
LI ( $>60\%$ , $\leq 80\%$ AMFI)	1,808	53	33	34	565	0	0	3	0	2,496
MI ( $>80\%$ AMFI)	1,417	0	4	0	0	0	0	0	0	1,421
Total	4,683	1,788	126	4,554	14,141	1,108	197	1,227	442	28,266

\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Section 8 income categories are based on the household's current income. Income at move in will always be below 50% AMFI.

\*\*Any variation in Household/Individual counts and/or funding amounts are due to subrecipient data reporting errors.

Funding by Income Category and Housing Program, FY 2025\*\*

Income Category	ELI (<30% AMFI)	VLI (>30%, <60% AMFI)	LI (>60%, <80% AMFI)	MI (>80% AMFI)	No AMFI	Total
SF Homeownership	\$5,979,665	\$293,551,986	\$450,807,301	\$390,751,228	\$0	\$1,141,090,180
HOME	\$15,649,568	\$11,944,443	\$4,822,822	\$0	\$0	\$32,416,833
HTF	\$765,194	\$1,669,208	\$1,248,648	\$74,196	\$0	\$3,757,247
9% HTC	\$8,487,225	\$67,786,776	\$694,808	\$0	\$0	\$76,968,809
4% HTC	\$5,114,087	\$122,741,459	\$5,934,876	\$0	\$0	\$133,790,422
MF Bond	\$0	\$142,452,000	\$0	\$0	\$0	\$142,452,000
MF Direct Loan	\$4,341,739	\$20,076,117	\$0	\$0	\$0	\$24,417,856
Section 8	\$13,904,261	\$1,640,315	\$4,226	\$0	\$0	\$15,548,802
Section 811	\$4,314,218	\$0	\$0	\$0	\$0	\$4,314,218
<b>Total</b>	<b>\$58,555,957</b>	<b>\$661,862,305</b>	<b>\$463,512,681</b>	<b>\$390,825,424</b>	<b>\$0</b>	<b>\$1,574,756,367</b>

\*\*Any variation in Household/Individual counts and/or funding amounts are due to subrecipient data reporting errors.

As previously discussed, the vast majority of households and individuals served through CEAP, CSBG, ESG, HHSP, and WAP earn less than or equal to 30% AMFI. Since federal poverty guidelines do not align exactly with AMFI-based income categories, assistance for these programs is reported as serving persons in the VLI category. Please note that due to federal exceptions provided in relation to receipt of CARES Act funding, CSBG’s eligibility threshold was temporarily increased to 200% of the federal poverty line. Many programs still serve households and individuals that reside well below 200% of the poverty line. In order to represent the households and individuals receiving assistance through Community Affairs programs and Homelessness programs more accurately, the ELI and VLI categories have been combined in the following tables.

Households and Individuals Served by Income Group and Community Affairs Programs and Homelessness Programs, FY 2025

Income Category	ESG (IND)	CSBG (IND)	CEAP (HH)	WAP (HH)	HHSP (IND)	Total
ELI and VLI ( $\leq 60\%$ AMFI)	32,260	222,641	81,424	1,801	9,603	347,729
LI ( $>60\%$ , $\leq 80\%$ AMFI)	0	0	0	0	0	0
MI ( $>80\%$ AMFI)	0	0	0	0	0	0
Total	0	0	0	0	0	0

Funding by Income Group and Community Affairs Programs and Homelessness Programs, FY 2025

Income Category	ESG	CSBG	CEAP	WAP	HHSP	Total
ELI and VLI ( $\leq 60\%$ AMFI)	\$10,509,885	\$31,177,126	\$155,819,774	\$31,082,983	\$6,016,081	\$234,605,848
LI ( $>60\%$ , $\leq 80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
MI ( $>80\%$ AMFI)	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$10,509,885	\$31,177,126	\$155,819,774	\$31,082,983	\$6,016,081	\$234,605,848

## Racial and Ethnic Composition of Households and Individuals Receiving Assistance

As required by Tex. Gov't Code §2306.072(c)(5), TDHCA reports on the racial and ethnic composition of individuals and families receiving assistance. For most programs, these demographic categories are delineated according to the standards set by the U.S. Census Bureau. In the American Community Survey (ACS) data, race is broken down into the following categories: American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, White, Some Other Race, or Two or More Races. As ethnic origin is considered to be a separate concept from racial identity, the Hispanic or Latino population is presented separately. Persons of Hispanic or Latino origin may fall under any of the racial classifications provided.

Regional analyses of this racial and ethnic data for housing programs are included in the Statement of Activities by Uniform State Service Region section that follows. Racial and ethnic data for Community Affairs and Homelessness programs are not available at a regional level because coverage areas for program subrecipients may cross multiple regions, but detailed information on Community Affairs subrecipients is available in Appendix C of this document. Note that the Census Bureau collects racial and ethnic data by individual, while many of the Department's programs collect this information by head of household. In addition, programs vary in the race details they collect and report. For instance, Bootstrap Loan and CEAP combine race and ethnicity into one category for reporting purposes. Demographics are not reported for some CSBG recipients. Households without reported data will be grouped under "unknown." For the purposes of program reporting, individuals identifying as Two or More Races are grouped under "other."

Racial Composition of the State of Texas

Race	Individuals	Percent
American Indian or Alaska Native	190,706	0.6%
Asian	1,581,798	5.3%
Black or African American	3,626,137	12.2%
Native Hawaiian or Other Pacific Islander	29,841	0.1%
White	15,984,990	53.9%
Some Other Race	2,540,808	8.6%
Two or More Races	5,686,063	19.2%
Total	29,640,343	100.0%

Ethnic Composition of the State of Texas

Ethnicity	Individuals	Percent
Hispanic or Latino	11,697,134	39.5%
Not Hispanic or Latino	17,943,209	60.5%
Total Population	11,832,668	39.9%

Source: 2019-2023 American Community Survey 5-Year Estimates, Table DP05.

## Housing Programs

This section groups racial and ethnic data on housing programs into two general categories: Renter Programs and Homeowner Programs.

### Renter Programs

The following tables depict the racial and ethnic composition of households receiving assistance from all TDHCA renter programs, which include the HCV, HOME TBRA, and Section 811 PRA.

Racial and ethnic data for active TDHCA-funded and assisted multifamily properties are collected from the reported head of household data. Active properties are those properties that are still in their affordability period and therefore still monitored by TDHCA. A detailed breakdown of race and ethnicity by property for the HTC program can be found in the Housing Sponsor Report. It should be noted that household member data are based on voluntary reporting and will not reflect or represent all units financed or assisted by TDHCA. As a result, the following charts present a picture of race and ethnicity based on properties that may have reported at the time of data gathering and may not represent actual percentages.

Racial Composition Renter Program Households, FY 2025

Race	HHs	Percent
American Indian or Alaska Native	2,267	0.3%
Asian/ Native Hawaiian or Other Pacific Islander	10,171	1.4%
Black or African American	210,019	29.4%
White	305,686	42.9%
Other	185,014	25.9%
Total	713,157	100.0%

Ethnic Composition of Renter Program Households, FY 2025

Ethnicity	HHs	Percent
Hispanic or Latino	267,904	37.6%
Not Hispanic or Latino	304,315	42.7%
Unknown	140,870	19.8%
Total	713,089	100.0%

### Homeowner Programs

The following charts depict the racial and ethnic composition of households receiving assistance from all TDHCA homeowner programs.

Racial Composition of HOME and HTF Programs-Assisted Owner Households, FY 2025

Race	HHs	Percent
American Indian or Alaska Native	2	0.8%
Asian/Pacific Islander	4	1.6%
Black or African American	70	28.0%
White	148	59.2%
Other	25	10.0%
Unknown	1	0.4%
<b>Total</b>	<b>250</b>	<b>100.0%</b>

Ethnic Composition of HOME and HTF Programs-Assisted Owner Households, FY 2025

Ethnicity	HHs	Percent
Hispanic or Latino	102	40.8%
Not Hispanic or Latino	1	0.4%
<b>Total</b>	<b>147</b>	<b>58.8%</b>

Racial Composition of Single Family Homeownership Assisted Households, FY 2025

Race	HHs	Percent
American Indian or Alaska Native	34	0.7%
Asian	61	1.3%
Black or African American	339	7.2%
Native Hawaiian or Other Pacific Islander	23	0.5%
White	3,480	74.3%
Other	248	5.3%
Unknown	498	10.6%
<b>Total</b>	<b>4,683</b>	<b>100.0%</b>

Ethnic Composition of Single Family Homeownership Assisted Households, FY 2025

Ethnicity	HHs	Percent
Hispanic or Latino	2759	58.9%
Not Hispanic or Latino	1403	30.0%
Unknown	521	11.1%
<b>Total</b>	<b>4683</b>	<b>100.0%</b>

The available data demonstrates that TDHCA's housing programs serve higher percentages of minority populations compared to the general racial and ethnic composition of the State of Texas. This is accurate even though racial composition data previously discussed for the State of Texas is reported by individuals and many of TDHCA's programs report by household. For instance, those TDHCA programs which serve renters and homeowner programs serve higher percentages of Black or African American and Hispanic or Latino households than the percentage of those populations in the State of Texas.

## Community Affairs Programs

While Community Affairs programs allocate funding to subrecipient entities covering all 254 counties in Texas, their service areas differ from the TDHCA state service regions, covering only part of a region or spanning across two or more uniform TDHCA state service regions. Racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional and subregional data are not available. Racial and ethnic composition of all households in the state served by Community Affairs programs in FY 2025 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document. Due to the data reporting techniques of WAP and CEAP, race and ethnicity are combined into one category, and Asian and Native Hawaiian or Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

For the following WAP data, performance figures represent the number of weatherization units from the Department's Department of Energy (DOE) and Low Income Housing Energy Assistance Program (LIHEAP) Weatherization programs. Units receiving both DOE and LIHEAP funding may be double counted.

The following data is reported by TDHCA subrecipients. Delays in reporting can lead to increased or decreased totals compared to previous state fiscal years.

### Racial and Ethnic Composition of WAP-Assisted Households, FY 2025

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	897	49.8%
-	American Indian/Alaskan Native	4	0.2%
-	Asian or Pacific Islander	46	2.6%
-	Black or African American	831	46.1%
-	White	808	44.9%
	Other/Unknown	112	6.2%
	Total	1,801	100.0%

### Racial and Ethnic Composition of CEAP-Assisted Households, FY 2025

Ethnicity	Race	HHs	Percent
Hispanic or Latino	-	36,703	45.1%
-	American Indian or Alaska Native	343	0.3%
-	Asian or Pacific Islander	2,166	1.8%
-	Black or African American	43,910	37.2%
-	White	32,104	27.2%
-	Other	2,901	2.5%
	Total	81,424	100.0%

Racial Composition of CSBG-Assisted  
Individuals, FY 2025

Race	Individuals	Percent
American Indian or Alaska Native	1,075	0.5%
Asian or Pacific Islander	1,469	0.7%
Black or African American	60,483	27.2%
White	143,091	64.3%
Other	14,230	6.4%
Unknown	2,293	1.0%
<b>Total</b>	<b>222,641</b>	<b>100.0%</b>

Ethnic Composition of CSBG-Assisted  
Individuals, FY 2025

Ethnicity	Individuals	Percent
Hispanic or Latino	124,263	55.8%
Not Hispanic or Latino	96,840	43.5%
Unknown	1,538	0.7%
<b>Total</b>	<b>222,641</b>	<b>100.0%</b>

### Homelessness Programs

TDHCA’s Homelessness programs allocate funding to subrecipients with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. Racial and ethnic composition for the state is available, but because this data does not align with regional boundaries, regional data are not available. The racial and ethnic composition of all households in the state served by Homelessness programs in FY 2025 is reported in this section. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

ESG and HHSP report race and ethnicity as two separate categories. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year. These reporting differences mean that the race and ethnicity totals may not match for ESG and HHSP funds. Detailed information on subrecipients by allocation and county, including maps of subrecipient service areas, is available in Appendix C of this document.

The following data is reported by TDHCA subrecipients. Delays in reporting can lead to increased or decreased totals compared to previous state fiscal years. Additionally, individuals may be counted more than once if they access more than one service or request assistance from more than one subrecipient within the same state fiscal year.

Racial Composition of ESG-Assisted Individuals, FY 2025

Race	Individuals	Percent
American Indian or Alaska Native	334	0.9%
Asian	170	0.5%
Black or African American	13,121	36.4%
Native Hawaiian or Other Pacific Islander	161	0.4%
White	15,583	43.2%
Unknown	3,016	8.4%
Total	36,066	100.0%

Ethnic Composition of ESG-Assisted Individuals, FY 2025

Ethnicity	Individuals	Percent
Hispanic or Latino	10,390	32.2%
Not Hispanic or Latino	21,551	66.8%
Unknown	319	1.0%
Total	32,260	100.0%

HHSP provides funds to large metropolitan areas to provide services to homeless individuals and families, including case management, housing placement and retention, and construction. Beginning in 2010, TDHCA distributed these funds to be administered in cities with populations larger than 285,500 persons and per the latest U.S. Census data this is currently the nine largest cities in Texas. Cities may either use these funds themselves or may elect to subgrant some or all of the funds to one or more organizations serving their community whose mission includes serving homeless individuals and families with appropriate services targeted towards eliminating or preventing the condition of homelessness. In the following tables, racial and ethnic totals may not match as totals are approximate.

Racial Composition of HHSP-Assisted Individuals, FY 2025

Race	Individuals	Percent
American Indian or Alaska Native	105	1.1%
Asian	69	0.7%
Black or African American	4,721	49.0%
Native Hawaiian or Other Pacific Islander	35	0.4%
White	3,222	33.5%
Unknown	1,478	15.3%
Total	9,630	100.0%

Ethnic Composition of HHSP-Assisted Individuals, FY 2025

Ethnicity	Individuals	Percent
Hispanic or Latino	3,218	33.5%
Not Hispanic or Latino	6,069	63.2%
Unknown	316	3.3%
Total	9,603	100.0%

### *Progress in Meeting TDHCA Housing and Community Service Goals*

The goals established in the Department's Legislative Appropriations Request, the Riders from the General Appropriations Act and Texas state statute collectively guide TDHCA's annual activities, either through the establishment of objective performance measures or reporting requirements.

The following five goals are established by the Department's performance measures:

1. Increase and preserve the availability of safe, decent, and affordable housing for very low-, low-, and moderate-income persons and families.
2. Promote improved housing conditions for extremely low-, very low-, and low-income households by providing information and technical assistance.
3. Improve living conditions for the poor and homeless and reduce the cost of home energy for very low-income Texans.
4. Ensure compliance with the TDHCA's federal and state program mandates.
5. Protect the public by regulating the manufactured housing industry in accordance with state and federal laws.

Beyond these established reporting goals, the Department sets policy initiatives and efforts to address special needs populations and incorporates recommendations on how to improve the coordination of the Department services, also described in Section 4: Action Plan.

### Performance in Addressing Housing Needs

The true need for safe, affordable housing for low-income Texans can be difficult to succinctly quantify. The U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data provide a snapshot of that need, as shown in Section 2 Housing Analysis. CHAS data indicate that there are approximately 1,635,609 renter households with incomes less than or equal to 80% AMFI with housing problems and 973,938 owner households with incomes less than or equal to 80% AMFI with housing problems, such as a cost burden, lack of kitchen or plumbing, and overcrowding. These 2,609,547 households equate to 25.5% of all households in Texas.

It should be noted that TDHCA's programs do not always result in a reduction in households with housing needs as defined by HUD, as TDHCA programs may target other housing needs, such as accessibility and utility concerns. Additionally, CHAS data estimates from HUD cover a five year period in the past, which means that these estimates do not always reflect current changes in housing need.

Looking across TDHCA's entire portfolio of programs that serve and collect data based on households, rather than individuals, TDHCA served 152,684 low income households below 80% AMFI. This accounts for nearly 3.7% of the state's low income households estimated in the 2018-2022 CHAS data.

TDHCA housing assistance programs are targeted to assist renter and owner households with incomes less than or equal to 80% AMFI with housing problems. In FY 2025 TDHCA's housing regularly allocated programs served 21,189, or .51% of Texas households with incomes less than or equal to 80% AMFI with at least one housing problem.

Community Affairs programs address a variety of needs through activities categorized as either energy assistance or supportive services. Total assistance provided through TDHCA Community Affairs Programs served 83,225 households and 264,504 individuals in FY 2025. Due to different eligibility and reporting requirements across CSBG, CEAP, and WAP funds, it's necessary to evaluate performance via different measures for each program. Although Community Affairs programs utilize various percentages of the federal poverty line to determine eligibility, households served by WAP and CEAP are placed in the VLI category in the SLIHP. According to this metric, WAP and CEAP served 83,225 VLI households in FY 2025, which represents 5.4% of the 2,455,337 ELI and VLI households in Texas. CSBG reports based on the number of individuals served and calculates income eligibility at 125% of the federal poverty line. According to the 2019-2023 ACS, there are 5,263,515 individuals living below 125% of the poverty line in Texas. In FY 2025, CSBG served 222,641 or 4.2% of these Texans.

Homelessness programs, which include ESG and HHSP, serve individuals at risk of or currently experiencing homelessness. A comprehensive dataset representing this population is not readily available, as HUD relies on Point-in-Time (PIT) counts to estimate the prevalence of homelessness. According to the 2019-2023 ACS, there are 4,005,417 individuals in Texas at or below 100% of the poverty level, which is a factor in homelessness program funding allocation formulas. Homelessness programs served 41,863 individuals or 1.0% of individuals below the poverty level. Not all persons below poverty are eligible for homelessness assistance.

TDHCA's is legislatively required to collect and submit annual performance measures through the Texas Legislative Budget Board's Automated Budget and Evaluation System of Texas (ABEST) system. ABEST compares performance for key measures to targets established in the General Appropriations Act. The Legislative Budget Board uses ABEST to track TDHCA's requests for appropriations through the stages of the legislative appropriations process and Department's performance through the biennial budget cycle. TDHCA is required to enter explanations for variances of five percent or more from a performance target. An overview of TDHCA's programmatic impact can be found on the second page of each Governing Board Meeting's Board Book, and a more in depth report is presented to the Board biennially in May and November, which can be found here:

<https://tdhca.legistar.com/Calendar.aspx>.

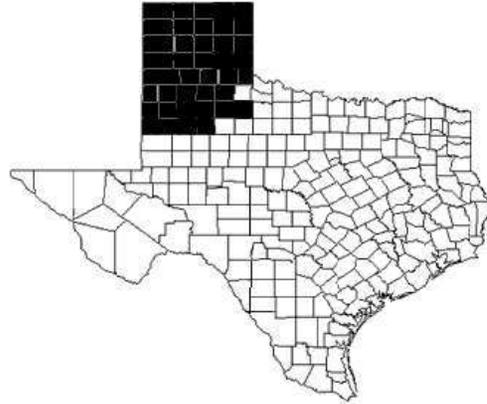
## STATEMENT OF ACTIVITIES BY STATE SERVICE REGION

This section describes TDHCA's FY 2025 activities by State Service region. The regional tables do not include information for WAP, CEAP, ESG, CSBG, and HHSP because, as noted previously, funds are provided to subrecipient organizations whose coverage areas do not align with regional boundaries. Additionally, for purposes of reporting, Office of Colonia Initiatives (OCI) data does not appear as an independent category, but rather the data is grouped under their respective funding sources. For example, Bootstrap, though administered by OCI, is funded and reported under HTF. HOME funding for new construction and rehabilitation of renter housing is funneled through and reported under MF Direct Loan.

As required by Tex. Gov't Code §2306.072(c)(5), TDHCA reports on the racial composition of individuals and households receiving assistance. Because TDHCA does not accept applications directly from applicants for a majority of its programs, the Department is unable to report on the racial and ethnic composition of applicants, but only those that receive assistance. The racial and ethnic composition reflects actual households served in FY 2025. Single Family Homeownership, HOME, HTF, Section 811 PRA, and HCV program awards are the same as the actual households served in FY 2025. HTC, MF Direct Loan, and MF Bond program awards represent a commitment made in FY 2025 to serve households. Racial and ethnic data for the latter programs represent the entire Department portfolio, meaning households served in FY 2025 with previous years' awards. Therefore, the racial and ethnic table totals may not correlate with the activity type or income group tables for each region.

Regional information has been organized into two broad categories of housing activity type: Renter Programs and Homeowner Programs. For more information on the housing activity types and racial reporting categories, please see the "Statement of Activities" section.

REGION 1



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	0	0%
Asian or Pacific Islander	0	0%	9	6%
Black or African American	0	0%	10	7%
Other	1	50%	2	1%
Unknown	0	0%	129	86%
White	1	50%	0	0%
by Ethnicity				
Hispanic or Latino	1	50%	89	59%
Not Hispanic or Latino	1	50%	52	35%
Unknown	0	0%	9	6%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

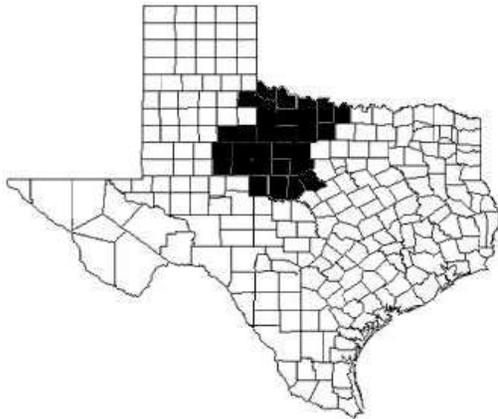
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$27,530,811	150	\$297,539	2	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$0	-	\$0	-	\$274,055	24	\$3,073,965	387	\$12,500,000	-	\$0	-	\$291,503	26	\$0	-
Total	\$27,530,811	150	\$297,539	2	\$0	-	\$274,055	24	\$3,073,965	387	\$12,500,000	-	\$0	-	\$291,503	26	\$0	-

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$459,380	4	\$148,970	1	\$0	-	\$22,838	2	\$306,487	37	\$0	-	\$0	-	\$268,584	23	\$0	-
VLI	\$10,013,078	61	\$148,569	1	\$0	-	\$251,217	22	\$2,767,478	350	\$12,500,000	-	\$0	-	\$22,919	3	\$0	-
LI	\$8,528,659	43	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$8,529,694	42	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Total	\$27,530,811	150	\$297,539	2	\$0	-	\$274,055	24	\$3,073,965	387	\$12,500,000	-	\$0	-	\$291,503	26	\$0	-

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 2



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	1	1%
Asian or Pacific Islander	0	0%	4	6%
Black or African American	1	100%	2	3%
Other	0	0%	2	3%
Unknown	0	0%	62	87%
White	0	0%	0	0%
by Ethnicity				
Hispanic or Latino	0	0%	22	31%
Not Hispanic or Latino	1	100%	45	63%
Unknown	0	0%	4	6%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

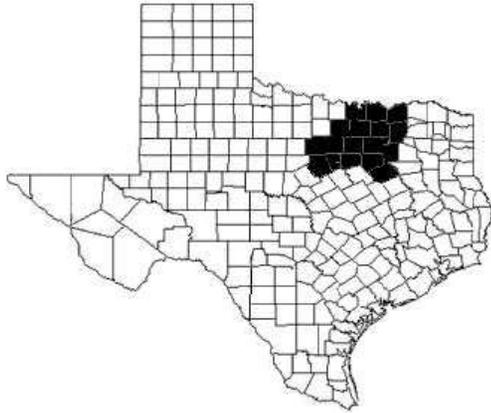
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$13,118,774	71	\$0	-	\$45,000	1	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$937,663	136	\$0	-	\$900,000	43	\$0	-	\$0	-	\$0	-	\$41,738	5	\$0	-
Total	\$13,118,774	71	\$937,663	136	\$45,000	1	\$900,000	43	\$0	-	\$0	-	\$0	-	\$41,738	5	\$0	-

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$0	-	\$833,543	115	\$0	-	\$62,791	3	\$0	-	\$0	-	\$0	-	\$41,738	5	\$0	-
VLI	\$3,357,934	22	\$102,210	20	\$0	-	\$837,209	40	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
LI	\$3,604,078	19	\$1,910	1	\$45,000	1	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$6,156,762	30	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Total	\$13,118,774	71	\$937,663	136	\$45,000	1	\$900,000	43	\$0	-	\$0	-	\$0	-	\$41,738	5	\$0	-

\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 3



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	8	1%
	Asian or Pacific Islander	2	10%	199	18%
	Black or African American	7	33%	112	10%
	Other	0	0%	129	12%
	Unknown	0	0%	638	58%
by Ethnicity	White	12	57%	9	1%
	Hispanic or Latino	7	33%	479	44%
	Not Hispanic or Latino	14	67%	395	36%
	Unknown	0	0%	221	20%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

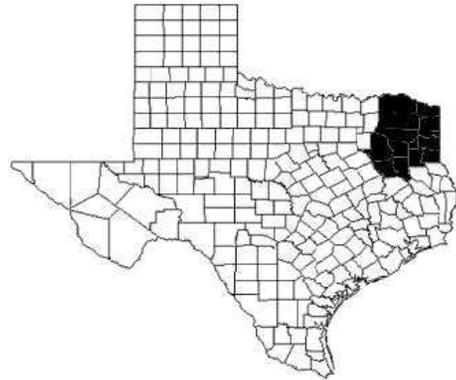
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$305,045,829	1,095	\$164,098	1	\$737,435	20	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$4,497,561	491	\$0	-	\$12,544,590	694	\$32,170,749	3,249	\$86,952,000	-	\$3,400,000	-	\$8,417,913	578	\$1,488,079	142
<b>Total</b>	<b>\$305,045,829</b>	<b>1,095</b>	<b>\$4,661,659</b>	<b>492</b>	<b>\$737,435</b>	<b>20</b>	<b>\$12,544,590</b>	<b>694</b>	<b>\$32,170,749</b>	<b>3,249</b>	<b>\$86,952,000</b>	<b>-</b>	<b>\$3,400,000</b>	<b>-</b>	<b>\$8,417,913</b>	<b>578</b>	<b>\$1,488,079</b>	<b>142</b>

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,165,732	5	\$3,756,484	339	\$65,984	4	\$1,658,660	89	\$901,756	94	\$0	-	\$0	-	\$7,804,567	520	\$1,473,421	141
VLI	\$69,997,717	295	\$902,287	150	\$356,451	9	\$10,320,497	577	\$31,268,993	3,155	\$86,952,000	-	\$3,400,000	-	\$613,346	58	\$14,658	1
LI	\$121,963,981	433	\$2,888	3	\$315,000	7	\$565,433	28	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$111,918,399	362	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$305,045,829</b>	<b>1,095</b>	<b>\$4,661,659</b>	<b>492</b>	<b>\$737,435</b>	<b>20</b>	<b>\$12,544,590</b>	<b>694</b>	<b>\$32,170,749</b>	<b>3,249</b>	<b>\$86,952,000</b>	<b>-</b>	<b>\$3,400,000</b>	<b>-</b>	<b>\$8,417,913</b>	<b>578</b>	<b>\$1,488,079</b>	<b>142</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 4



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	1	1%
	Asian or Pacific Islander	0	0%	7	6%
	Black or African American	31	48%	11	9%
	Other	1	2%	2	2%
	Unknown	0	0%	96	82%
by Ethnicity	White	32	50%	0	0%
	Hispanic or Latino	7	11%	26	22%
	Not Hispanic or Latino	57	89%	85	73%
	Unknown	0	0%	6	5%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

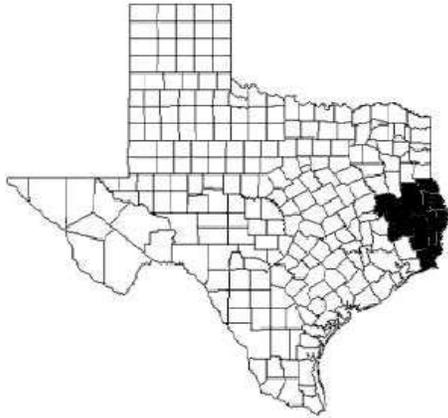
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$24,582,529	117	\$8,205,351	54	\$182,379	10	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$734,829	135	\$0	-	\$6,022,332	396	\$740,563	100	\$0	-	\$0	-	\$78,788	8	\$0	-
<b>Total</b>	<b>\$24,582,529</b>	<b>117</b>	<b>\$8,940,180</b>	<b>189</b>	<b>\$182,379</b>	<b>10</b>	<b>\$6,022,332</b>	<b>396</b>	<b>\$740,563</b>	<b>100</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$78,788</b>	<b>8</b>	<b>\$0</b>	<b>-</b>

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$86,798	1	\$2,644,279	91	\$69,173	4	\$564,042	37	\$0	-	\$0	-	\$0	-	\$71,103	7	\$0	-
VLI	\$5,991,503	36	\$4,413,100	86	\$64,322	3	\$5,458,290	359	\$740,563	100	\$0	-	\$0	-	\$7,685	1	\$0	-
LI	\$11,089,888	49	\$1,882,801	12	\$34,364	2	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$7,414,340	31	\$0	-	\$14,520	1	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$24,582,529</b>	<b>117</b>	<b>\$8,940,180</b>	<b>189</b>	<b>\$182,379</b>	<b>10</b>	<b>\$6,022,332</b>	<b>396</b>	<b>\$740,563</b>	<b>100</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$78,788</b>	<b>8</b>	<b>\$0</b>	<b>-</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 5



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	2	2%
Asian or Pacific Islander	1	7%	14	14%
Black or African American	12	80%	14	14%
Other	0	0%	2	2%
Unknown	0	0%	71	69%
White	2	13%	0	0%
by Ethnicity				
Hispanic or Latino	0	0%	28	27%
Not Hispanic or Latino	15	100%	63	61%
Unknown	0	0%	12	12%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

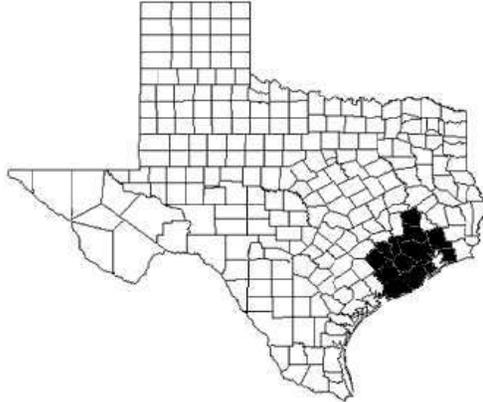
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$18,574,016	103	\$962,867	6	\$190,293	9	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$576,120	86	\$0	-	\$360,946	32	\$0	-	\$0	-	\$502,366	31	\$98,885	11	\$0	-
<b>Total</b>	<b>\$18,574,016</b>	<b>103</b>	<b>\$1,538,987</b>	<b>92</b>	<b>\$190,293</b>	<b>9</b>	<b>\$360,946</b>	<b>32</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$502,366</b>	<b>31</b>	<b>\$98,885</b>	<b>11</b>	<b>\$0</b>	<b>-</b>

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$127,645	1	\$613,484	58	\$0	-	\$33,839	3	\$0	-	\$0	-	\$0	-	\$78,486	8	\$0	-
VLI	\$5,810,913	39	\$592,938	27	\$108,277	5	\$327,107	29	\$0	-	\$0	-	\$502,366	-	\$20,399	3	\$0	-
LI	\$8,380,292	43	\$332,565	7	\$67,000	3	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$4,255,166	20	\$0	-	\$15,016	1	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$18,574,016</b>	<b>103</b>	<b>\$1,538,987</b>	<b>92</b>	<b>\$190,293</b>	<b>9</b>	<b>\$360,946</b>	<b>32</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$502,366</b>	<b>-</b>	<b>\$98,885</b>	<b>11</b>	<b>\$0</b>	<b>-</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 6



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	8	1%
Asian or Pacific Islander	0	0%	100	13%
Black or African American	6	35%	103	13%
Other	1	6%	32	4%
Unknown	0	0%	543	69%
White	10	59%	3	0%
by Ethnicity				
Hispanic or Latino	8	47%	444	56%
Not Hispanic or Latino	9	53%	264	33%
Unknown	0	0%	81	10%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

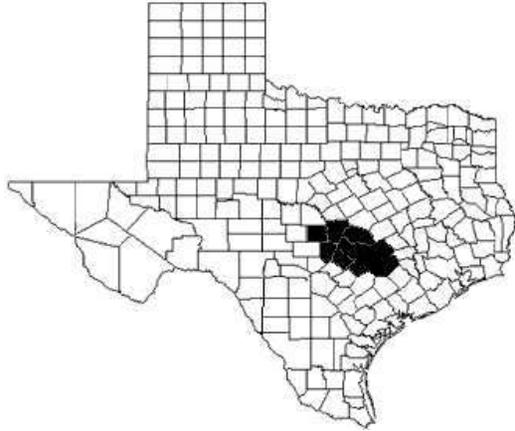
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$197,766,716	789	\$1,466,935	9	\$360,000	8	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$1,183,075	161	\$0	-	\$16,165,196	1,065	\$24,005,811	2,552	\$43,000,000	-	\$6,480,000	-	\$4,479,953	369	\$666,980	91
<b>Total</b>	<b>\$197,766,716</b>	<b>789</b>	<b>\$2,650,011</b>	<b>170</b>	<b>\$360,000</b>	<b>8</b>	<b>\$16,165,196</b>	<b>1,065</b>	<b>\$24,005,811</b>	<b>2,552</b>	<b>\$43,000,000</b>	<b>-</b>	<b>\$6,480,000</b>	<b>-</b>	<b>\$4,479,953</b>	<b>369</b>	<b>\$666,980</b>	<b>91</b>

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$871,200	3	\$1,235,594	133	\$0	-	\$1,831,608	122	\$1,259,822	128	\$0	-	\$3,480,000	-	\$3,724,752	290	\$666,980	91
VLI	\$39,134,644	188	\$1,257,511	33	\$180,000	4	\$14,333,588	943	\$21,510,466	2,377	\$43,000,000	-	\$3,000,000	-	\$755,201	79	\$0	-
LI	\$74,972,831	302	\$156,906	4	\$180,000	4	\$0	-	\$1,235,523	47	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$82,788,041	296	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$197,766,716</b>	<b>789</b>	<b>\$2,650,011</b>	<b>170</b>	<b>\$360,000</b>	<b>8</b>	<b>\$16,165,196</b>	<b>1,065</b>	<b>\$24,005,811</b>	<b>2,552</b>	<b>\$43,000,000</b>	<b>-</b>	<b>\$6,480,000</b>	<b>-</b>	<b>\$4,479,953</b>	<b>369</b>	<b>\$666,980</b>	<b>91</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 7



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	1	8%	1	0%
	Asian or Pacific Islander	1	8%	30	11%
	Black or African American	2	17%	16	6%
	Other	4	33%	6	2%
	Unknown	0	0%	212	79%
by Ethnicity	White	4	33%	2	1%
	Hispanic or Latino	5	42%	133	50%
	Not Hispanic or Latino	7	58%	113	42%
	Unknown	0	0%	21	8%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

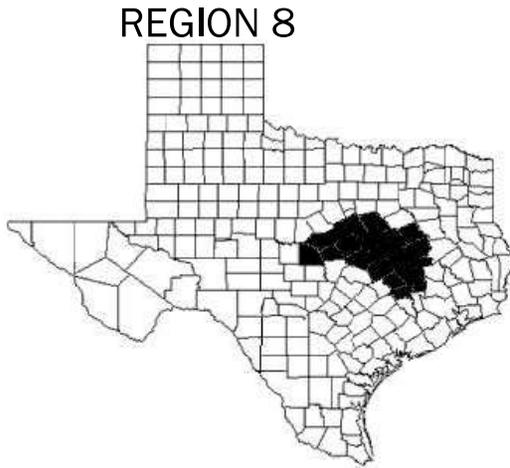
FY 2025 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$82,973,183	267	\$1,292,597	8	\$89,470	4	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$681,188	70	\$0	-	\$9,241,423	539	\$36,599,787	3,749	\$0	-	\$0	-	\$597,593	47	\$1,444,547	119
<b>Total</b>	<b>\$82,973,183</b>	<b>267</b>	<b>\$1,973,785</b>	<b>78</b>	<b>\$89,470</b>	<b>4</b>	<b>\$9,241,423</b>	<b>539</b>	<b>\$36,599,787</b>	<b>3,749</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$597,593</b>	<b>47</b>	<b>\$1,444,547</b>	<b>119</b>

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,156,295	4	\$1,173,025	52	\$89,470	4	\$967,907	56	\$963,231	110	\$0	-	\$0	-	\$555,523	42	\$1,401,826	116
VLI	\$20,812,947	76	\$793,074	25	\$0	-	\$8,144,141	477	\$33,453,650	3,639	\$0	-	\$0	-	\$42,070	5	\$42,721	3
LI	\$33,882,035	108	\$7,687	1	\$0	-	\$129,375	6	\$2,182,906	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$27,121,906	79	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$82,973,183</b>	<b>267</b>	<b>\$1,973,785</b>	<b>78</b>	<b>\$89,470</b>	<b>4</b>	<b>\$9,241,423</b>	<b>539</b>	<b>\$36,599,787</b>	<b>3,749</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$597,593</b>	<b>47</b>	<b>\$1,444,547</b>	<b>119</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*		
	HH	%	HH	%	
by Race	American Indian or Alaskan Native	0	0%	2	1%
	Asian or Pacific Islander	0	0%	63	22%
	Black or African American	3	23%	32	11%
	Other	2	15%	10	4%
	Unknown	0	0%	172	61%
by Ethnicity	White	8	62%	2	1%
	Hispanic or Latino	7	54%	97	35%
	Not Hispanic or Latino	6	46%	132	47%
	Unknown	0	0%	52	19%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

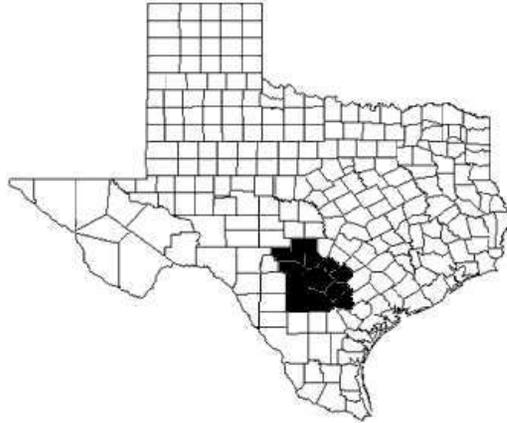
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$59,995,605	281	\$1,276,586	8	\$225,000	5	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$122,899	31	\$0	-	\$5,705,573	371	\$3,622,873	390	\$0	-	\$4,490,490	-	\$415,948	42	\$0	-
<b>Total</b>	<b>\$59,995,605</b>	<b>281</b>	<b>\$1,399,485</b>	<b>39</b>	<b>\$225,000</b>	<b>5</b>	<b>\$5,705,573</b>	<b>371</b>	<b>\$3,622,873</b>	<b>390</b>	<b>\$0</b>	<b>-</b>	<b>\$4,490,490</b>	<b>-</b>	<b>\$415,948</b>	<b>42</b>	<b>\$0</b>	<b>-</b>

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$94,627	1	\$241,048	24	\$0	-	\$873,016	53	\$192,233	20	\$0	-	\$0	-	\$405,829	40	\$0	-
VLI	\$15,797,188	88	\$516,012	11	\$180,000	4	\$4,832,557	318	\$3,360,164	362	\$0	-	\$4,490,490	-	\$10,119	2	\$0	-
LI	\$23,845,934	108	\$642,425	4	\$45,000	1	\$0	-	\$70,476	8	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$20,257,856	84	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$59,995,605</b>	<b>281</b>	<b>\$1,399,485</b>	<b>39</b>	<b>\$225,000</b>	<b>5</b>	<b>\$5,705,573</b>	<b>371</b>	<b>\$3,622,873</b>	<b>390</b>	<b>\$0</b>	<b>-</b>	<b>\$4,490,490</b>	<b>-</b>	<b>\$415,948</b>	<b>42</b>	<b>\$0</b>	<b>-</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 9



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	5	1%
Asian or Pacific Islander	0	0%	63	12%
Black or African American	2	11%	30	6%
Other	4	22%	13	2%
Unknown	0	0%	429	79%
White	12	67%	3	1%
by Ethnicity				
Hispanic or Latino	13	72%	344	63%
Not Hispanic or Latino	5	28%	146	27%
Unknown	0	0%	53	10%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

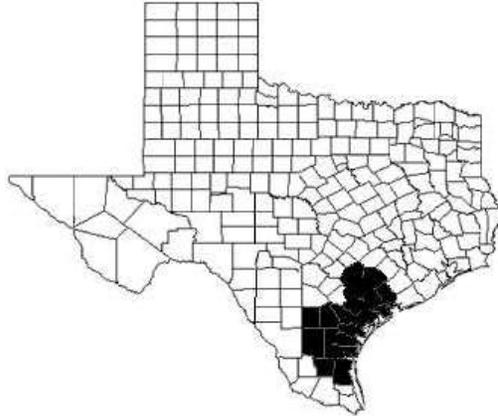
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$129,066,645	543	\$1,823,885	11	\$212,802	7	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$3,203,447	432	\$0	-	\$3,161,750	140	\$25,161,215	2,744	\$0	-	\$1,000,000	-	\$674,905	93	\$400,733	47
Total	\$129,066,645	543	\$5,027,332	443	\$212,802	7	\$3,161,750	140	\$25,161,215	2,744	\$0	-	\$1,000,000	-	\$674,905	93	\$400,733	47

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$587,725	4	\$3,072,598	305	\$22,500	1	\$299,260	13	\$1,149,232	120	\$0	-	\$300,000	-	\$531,457	65	\$374,101	45
VLI	\$37,645,131	183	\$1,103,323	123	\$32,802	2	\$2,862,490	127	\$21,566,012	2,624	\$0	-	\$700,000	-	\$139,222	25	\$26,632	2
LI	\$54,752,001	222	\$851,410	15	\$157,500	4	\$0	-	\$2,445,970	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$36,081,788	134	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$4,226	3	\$0	-
Total	\$129,066,645	543	\$5,027,332	443	\$212,802	7	\$3,161,750	140	\$25,161,215	2,744	\$0	-	\$1,000,000	-	\$674,905	93	\$400,733	47

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 10



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	2	2%
Asian or Pacific Islander	0	0%	5	5%
Black or African American	2	10%	3	3%
Other	3	15%	0	0%
Unknown	0	0%	80	88%
White	15	75%	1	1%
by Ethnicity				
Hispanic or Latino	15	75%	51	56%
Not Hispanic or Latino	5	25%	38	42%
Unknown	0	0%	2	2%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

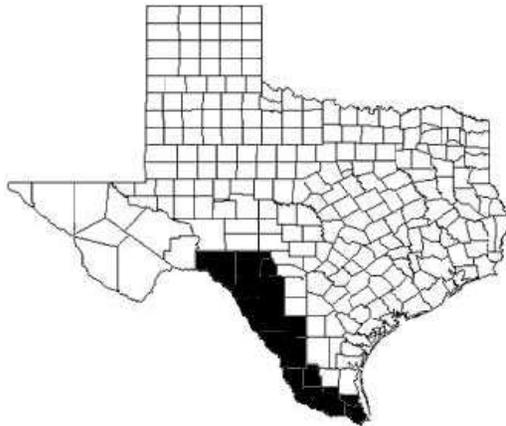
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$19,209,983	91	\$2,492,241	15	\$202,500	5	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$176,339	31	\$0	-	\$5,824,432	308	\$1,171,247	168	\$0	-	\$6,275,000	-	\$420,684	44	\$90,560	13
Total	\$19,209,983	91	\$2,668,580	46	\$202,500	5	\$5,824,432	308	\$1,171,247	168	\$0	-	\$6,275,000	-	\$420,684	44	\$90,560	13

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$0	-	\$635,275	24	\$22,500	1	\$416,608	22	\$0	-	\$0	-	\$6,275,000	-	\$391,330	38	\$90,560	13
VLI	\$5,490,302	30	\$1,534,428	19	\$90,000	2	\$5,407,824	286	\$1,171,247	168	\$0	-	\$0	-	\$29,354	6	\$0	-
LI	\$6,067,855	30	\$498,877	3	\$90,000	2	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$7,651,826	31	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Total	\$19,209,983	91	\$2,668,580	46	\$202,500	5	\$5,824,432	308	\$1,171,247	168	\$0	-	\$6,275,000	-	\$420,684	44	\$90,560	13

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 11



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	0	0%
Asian or Pacific Islander	0	0%	34	5%
Black or African American	0	0%	0	0%
Other	8	32%	9	1%
Unknown	0	0%	620	94%
White	17	68%	0	0%
by Ethnicity				
Hispanic or Latino	25	100%	617	93%
Not Hispanic or Latino	0	0%	21	3%
Unknown	0	0%	25	4%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

FY 2025 Funding/HHs Served by Activity Type

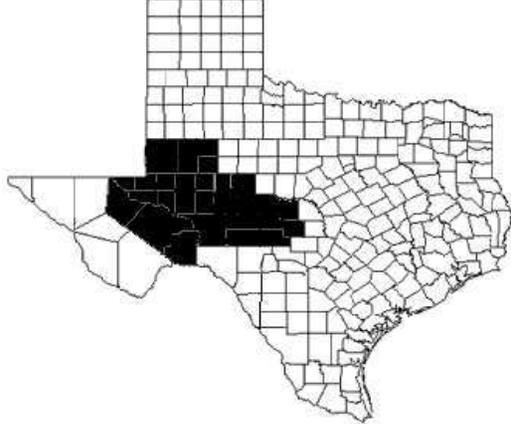
	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$148,367,114	663	\$1,208,695	8	\$420,844	17	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$64,752	17	\$0	-	\$9,986,052	541	\$0	-	\$0	-	\$2,270,000	-	\$12,480	1	\$168,243	21
<b>Total</b>	<b>\$148,367,114</b>	<b>663</b>	<b>\$1,273,447</b>	<b>25</b>	<b>\$420,844</b>	<b>17</b>	<b>\$9,986,052</b>	<b>541</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$2,270,000</b>	<b>-</b>	<b>\$12,480</b>	<b>1</b>	<b>\$168,243</b>	<b>21</b>

FY 2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$1,100,068	7	\$661,433	16	\$180,896	8	\$1,078,257	57	\$0	-	\$0	-	\$561,739	-	\$12,480	1	\$168,243	21
VLI	\$46,175,381	236	\$317,245	7	\$239,948	9	\$8,907,795	484	\$0	-	\$0	-	\$1,708,261	-	\$0	-	\$0	-
LI	\$57,189,483	248	\$294,769	2	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$43,902,182	172	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$148,367,114</b>	<b>663</b>	<b>\$1,273,447</b>	<b>25</b>	<b>\$420,844</b>	<b>17</b>	<b>\$9,986,052</b>	<b>541</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$2,270,000</b>	<b>-</b>	<b>\$12,480</b>	<b>1</b>	<b>\$168,243</b>	<b>21</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 12



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	1	4%	1	1%
Asian or Pacific Islander	0	0%	8	7%
Black or African American	4	16%	3	3%
Other	1	4%	23	21%
Unknown	0	0%	72	67%
White	19	76%	1	1%
by Ethnicity				
Hispanic or Latino	19	76%	74	69%
Not Hispanic or Latino	6	24%	18	17%
Unknown	0	0%	16	15%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

2025 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$26,381,572	108	\$0	-	\$764,918	25	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$501,345	74	\$0	-	\$3,367,536	151	\$0	-	\$0	-	\$0	-	\$14,530	2	\$0	-
<b>Total</b>	<b>\$26,381,572</b>	<b>108</b>	<b>\$501,345</b>	<b>74</b>	<b>\$764,918</b>	<b>25</b>	<b>\$3,367,536</b>	<b>151</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$14,530</b>	<b>2</b>	<b>\$0</b>	<b>-</b>

2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$0	-	\$400,884	51	\$134,995	6	\$341,212	15	\$0	-	\$0	-	\$0	-	\$14,530	2	\$0	-
VLI	\$5,487,142	27	\$100,461	23	\$337,500	11	\$3,026,324	136	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
LI	\$10,960,198	45	\$0	-	\$269,983	7	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$9,934,232	36	\$0	-	\$22,440	1	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$26,381,572</b>	<b>108</b>	<b>\$501,345</b>	<b>74</b>	<b>\$764,918</b>	<b>25</b>	<b>\$3,367,536</b>	<b>151</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$14,530</b>	<b>2</b>	<b>\$0</b>	<b>-</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

REGION 13



Funding/HH Served by Race and Ethnicity\*

	HOME and HTF Owner Programs		SF Homeownership Programs*	
	HH	%	HH	%
by Race				
American Indian or Alaskan Native	0	0%	3	1%
Asian or Pacific Islander	0	0%	23	6%
Black or African American	0	0%	3	1%
Other	0	0%	18	4%
Unknown	0	0%	356	88%
White	17	100%	2	0%
by Ethnicity				
Hispanic or Latino	17	100%	355	88%
Not Hispanic or Latino	0	0%	31	8%
Unknown	0	0%	19	5%

\*Racial and ethnic breakdown of HTC properties can be found in the Housing Sponsor Report

2025 Funding/HHs Served by Activity Type

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
Owner Programs	\$88,477,403	405	\$310,171	2	\$326,606	15	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
Renter Programs	\$0	-	\$0	-	\$0	-	\$3,414,924	250	\$4,101,001	466	\$0	-	\$0	-	\$3,882	1	\$55,076	9
<b>Total</b>	<b>\$88,477,403</b>	<b>405</b>	<b>\$310,171</b>	<b>2</b>	<b>\$326,606</b>	<b>15</b>	<b>\$3,414,924</b>	<b>250</b>	<b>\$4,101,001</b>	<b>466</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$3,882</b>	<b>1</b>	<b>\$55,076</b>	<b>9</b>

2025 Funding/HH Served by Income Category

	SF Homeownership		HOME		HTF		HTC 9%		HTC 4%		MF Bond**		MF Direct Loan**		Section 8 HCV		Section 811	
	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH	Funds	HH
ELI	\$330,195	2	\$159,587	1	\$179,676	8	\$337,187	25	\$341,326	38	\$0	-	\$0	-	\$3,882	1	\$55,076	9
VLI	\$27,838,106	145	\$0	-	\$79,909	4	\$3,077,737	225	\$3,759,675	428	\$0	-	\$0	-	\$0	-	\$0	-
LI	\$35,570,066	158	\$150,584	1	\$44,801	2	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
>=MI	\$24,739,036	100	\$0	-	\$22,220	1	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-	\$0	-
<b>Total</b>	<b>\$88,477,403</b>	<b>405</b>	<b>\$310,171</b>	<b>2</b>	<b>\$326,606</b>	<b>15</b>	<b>\$3,414,924</b>	<b>250</b>	<b>\$4,101,001</b>	<b>466</b>	<b>\$0</b>	<b>-</b>	<b>\$0</b>	<b>-</b>	<b>\$3,882</b>	<b>1</b>	<b>\$55,076</b>	<b>9</b>

\*\*Please note all properties funded in FY25 through MF Bond and MF Direct Loan also received funding through the 9% or 4% HTC Programs. Households served will only be listed in the 9% or 4% tax credit household columns in order to prevent double counting.

## HOUSING SPONSOR REPORT ANALYSIS

Tex. Gov't Code §2306.072 and §2306.0724 requires the Department to provide property and occupant profiles for multifamily properties with 20 or more units receiving assistance from TDHCA. This report compiled annually includes the contact information for each property, the total number of units, the number of accessible units, the rents for units by type, the racial composition for the property, the number of units occupied by individuals receiving supported housing assistance, the number of units occupied delineated by income group, and a statement as to whether a fair housing agency or federal court found fair housing violations at the property. TDHCA is notified of Fair Housing violations that have been filed with the Texas Workforce Commission, HUD, and the U.S. Department of Justice through its Previous Participation reviews, required reporting by monitored properties, and through the Texas Workforce Commission.

Because of the extensive nature of the information, TDHCA provides this report under a separate publication: the TDHCA Housing Sponsor Report (HSR). The HSR includes an analysis of the collected information, as well as the information submitted by each property. In addition, in fulfillment of Tex. Gov't Code §2306.072(c)(8), the HSR contains a list of average rents sorted by Texas county based on housing sponsor report responses from TDHCA-funded properties.

For more information and a copy of this report, please contact the TDHCA Housing Resource Center at (800) 525-0657 or visit <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports>.

## GEOGRAPHIC DISTRIBUTION OF HOUSING TAX CREDITS

Tex. Gov't Code §2306.111(d) requires that TDHCA use a Regional Allocation Formula (RAF) to allocate its 9% HTCs to the Uniform State Service Regions it uses for planning purposes. Because of the level of funding and the impact of this program in financing the multifamily development of affordable housing across the state, this section of the SLIHP discusses the geographical distribution of HTCs.

The Department allocated \$219,405,696 in 4% and 9% HTCs during SFY 2025, which represents a one year value. Information on these awards, as well as the entire HTC inventory, can be found on the HTC Program's webpage at <https://www.tdhca.texas.gov/programs/multifamily-housing-programs>.

Region	All HTCs	% of all HTCs	9% HTC s	% of all 9% HTCs	4% HTC s	% of all 4% HTCs
1	\$4,841,910	2.21%	\$3,293,517	3.38%	\$1,548,393.00	1.27%
2	\$2,234,841	1.02%	\$2,234,841	2.29%	\$-	0.00%
3	\$65,161,652	29.70%	\$20,863,162	21.39%	\$44,298,490.00	36.35%
4	\$4,343,153	1.98%	\$4,343,153	4.45%	\$-	0.00%
5	\$4,923,969	2.24%	\$4,278,825	4.39%	\$645,144.00	0.53%
6	\$45,248,160	20.62%	\$20,800,795	21.33%	\$24,447,365.00	20.06%
7	\$37,531,039	17.11%	\$8,840,169	9.06%	\$28,690,870.00	23.54%
8	\$8,655,000	3.94%	\$8,655,000	8.87%	\$-	0.00%
9	\$29,974,685	13.66%	\$7,728,701	7.92%	\$22,245,984.00	18.25%
10	\$3,206,471	1.46%	\$3,206,471	3.29%	\$-	0.00%
11	\$9,034,816	4.12%	\$9,034,816	9.26%	\$-	0.00%
12	\$1,125,000	0.51%	\$1,125,000	1.15%	\$-	0.00%
13	\$3,125,000	1.42%	\$3,125,000	3.20%	\$-	0.00%
Total	\$219,405,696	100.00%	\$97,529,450	100.00%	\$121,876,246	100.00%

The table above shows the funding distribution of 2025 awards by region and includes the variations between the actual distribution and the 9% HTC RAF targets. Data for 9% and 4% HTC are as of November 2025. The Department plans the credit distributions to match the HTC RAF targets as closely as possible; the RAF targets apply to the 9% HTC program. To that end, as many whole awards as possible are made in each Uniform State Service Region's urban and rural sub-regions based on the RAF target for each. The total remainder in each region is then collapsed into a statewide pool. The most under-served sub-regions are ranked and, if possible, additional awards are made from the statewide pool. If a region does not have enough qualified applications to meet its regional credit distribution target, then those credits will collapse to the statewide pool of remaining credits.

Additional guidance and resources can be found off TDHCA's Multifamily Competitive (9%) Housing Tax Credits webpage: <https://www.tdhca.texas.gov/competitive-9-housing-tax-credits>. Off this page is [link](#) to a map with information on the properties' locations relative to census tracts.

## SECTION 4

# Action Plan



## SECTION 4: ACTION PLAN

In response to the needs identified in the Housing Analysis, this Plan outlines Texas Department of Housing and Community Affairs' (TDHCA or the Department) course of action designed to address those underserved needs.

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.072 and §2306.0721:

- A description of methods to use all available housing resources to address the housing needs of special needs populations by establishing funding levels for all housing-related programs as required by Tex. Gov't Code §2306.0721(c)(2).
- A comprehensive statement of the activities of the Department during the preceding year to address the needs of special needs populations as required by Tex. Gov't Code §2306.072(c)(2)(D).
- A description of state programs that govern the use of all available housing resources as required by Tex. Gov't Code §2306.0721(c)(4).
- A resource allocation plan targeting all available housing resources to individuals and families of low and very low income and special needs populations as required by Tex. Gov't Code §2306.0721(c)(5).
- Strategies to provide housing for individuals and families with special needs as required by Tex. Gov't Code §2306.0721(c)(7).
- A description of the Department's efforts to encourage incorporation of energy efficient construction and appliances in housing units as required by Tex. Gov't Code §2306.0721(c)(8).
- Strategies for meeting rural housing needs as required by Tex. Gov't Code §2306.0721(c)(11).
- An explanation of TDHCA's Regional Allocation Formula (RAF) as required by Tex. Gov't Code §2306.111(e)(1)

This section is organized as follows:

- 2026 TDHCA Programs: Description of TDHCA's programs organized by division including funding source, administrator, purpose, targeted population, allocation, budget, and contact information.
- Regional Allocation Plans: Distribution of TDHCA's resources across the 13 State Service Regions.
- Policy Initiatives: A brief overview of policy initiatives for TDHCA including Fair Housing and Disaster Recovery.
- Special Needs Populations: Populations that have unique needs related to housing.

## 2026 TDHCA PROGRAMS

TDHCA's programs govern the use of available resources to meet the housing needs of low-income Texans. Program descriptions include information on funding sources, recipients, targeted beneficiaries, set-asides and special initiatives.

Shortly after the beginning of the pandemic the United States federal government began enacting legislation aimed at helping renters and homeowners. On March 27, 2020, The Coronavirus Aid Relief and Economic Security Act (CARES Act), a \$2.2 trillion Federal stimulus bill was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. A third bill, the \$1.9 trillion dollar American Rescue Plan (ARP), passed on March 11, 2021. On April 2, 2020, TDHCA began receiving federal funds allocated to combat the COVID-19 pandemic. In total since that time TDHCA has been awarded \$4,629,321,498 in temporary and pandemic program funds.

TDHCA has used these federal funds to combat the COVID-19 pandemic by creating new programs and supplementing programs which were already in place. See Section 5 Pandemic Response for more information on TDHCA programs that utilized the above funding.

The following is a list of TDHCA programs and activities organized by division inclusive of pandemic response assistance, however pandemic programs that are no longer available are noted if Completed:

### Community Affairs

- Community Services Block Grant (CSBG) Program
- Comprehensive Energy Assistance Program (CEAP)
- Weatherization Assistance Program (WAP)
- Low Income Household Water Assistance Program (LIHWAP) - Completed

### Community Development Block Grant CARES Act Assistance

- Texas Emergency Rental Assistance Program (TERAP) - Completed
- Texas Emergency Mortgage Assistance Program (TEMAP) - Completed
- Food Bank Reimbursement Assistance - Completed
- Assistance for Persons with Disabilities - Completed
- Legal Services for Persons with Disabilities
- Community Resiliency Program

### HOME American Rescue Plan (HOME-ARP)

Housing Stabilization Services (HSS) - Completed

## Manufactured Housing

### Multifamily Finance

- Housing Tax Credit (HTC) Program
- Multifamily Bond (MF Bond) Program
- Multifamily Direct Loan (MF Direct Loan) Program
- National Housing Trust Fund (NHTF)

### Section 811 Project Rental Assistance

### Single Family and Homeless Programs

- Emergency Solutions Grants (ESG) Program
- Emergency Solutions Grant CARES (ESG-CARES) Program - Completed
- Homeless Housing and Services Program (HHSP)
- Ending Homelessness Fund (EH Fund)
- HOME Tenant-Based Rental Assistance (TBRA)
- HOME Contract for Deed (CFD)
- HOME Homebuyer Assistance with New Construction or Rehabilitation (HANC)
- HOME Single Family Development (SFD)
- HOME Homeowner Reconstruction Assistance (HRA)
- Neighborhood Stabilization Program (NSP)
- Colonia Self-Help Center (CSHC) Program
- Texas Housing Trust Fund Program
- Texas Bootstrap Loan (Bootstrap) Program
- Amy Young Barrier Removal (AYBR) Program
- Section 8 Housing Choice Voucher (HCV) Program
- Section 8 Emergency Housing Voucher (EHV) Program
- Section 8 Mainstream Voucher Program (MVP)
- Section 8 Veterans Assistance Supportive Housing (VASH) Program

Texas Homeowner Assistance Fund (TxHAF) - Completed

### Texas Homeownership

- My First Texas Home (MFTH) Program
- My Choice Texas Home (MCTH) Program
- TEXAS Mortgage Credit Certificate (TX MCC) Program
- Texas Statewide Homebuyer Education Program (TSHEP)
- Texas Homebuyer U (TXHBU)

Texas Rent Relief (TRR) - Completed

## Community Affairs

The Community Affairs Division offers the Community Services Block Grant (CSBG) Program, Comprehensive Energy Assistance Program (CEAP), and Weatherization Assistance Program (WAP).

### Community Services Block Grant Program (CSBG)

The CSBG Program receives funds from the U.S. Department of Health and Human Services (USHHS) for CSBG-eligible entities to receive administrative support funds and for them to provide program funds that offer emergency and poverty-related assistance to income-eligible persons.

Ninety percent of the annual CSBG funds must be provided to eligible entities as defined under Section 673 of the CSBG Act to provide services to low-income individuals. These eligible entities are an established network of private nonprofit entities or units of local government that have each been designated by the Governor as the CSBG-eligible entity for a specified geographic area. TDHCA administers the program through a network of 38 CSBG eligible entities. Persons with incomes at or below 200% of the current federal income poverty guidelines issued annually by USHHS are eligible for the program (the level was raised to 200% of poverty for the CSBG CARES funds). Each CSBG eligible entity decides, through a needs assessment and strategic planning process, how the funds for their specific service area will be used. There is localized flexibility in the use and programming of funds and CSBG eligible entities do not all offer the same programs and services.

Allocations to CSBG-eligible entities are primarily based on two factors: (1) the number of persons living in poverty within the designated service delivery area for each organization and (2) a calculation of inverse population density.

Up to 5% of the State's CSBG allocation may be used for discretionary activities. Current discretionary activities include (1) providing assistance to CSBG eligible entities in a variety of ways to improve performance such as meeting CSBG Organizational Standards; (2) supporting assessment, training and technical assistance needs of the CSBG-eligible entities; (3) supporting the state's homelessness coordination in the Balance of State; (4) providing funding to organizations that assist previously incarcerated individuals in obtaining rental housing and other housing related reentry activities; (5) providing funding to organizations that administer employment and education assistance and services for Native American and migrant and seasonal farm worker populations; (6) setting aside funds for disaster recovery immediate response; and (7) supporting other eligible discretionary activities as authorized by the Department's Board. No more than 5% of the CSBG allocation may be used for administrative purposes by the state. If the full 5% is not needed for administrative purposes, the remainder may be used on a discretionary basis.

CSBG funding for FY 2026 is not known at this time, and will depend on federal funding levels. CSBG planning figures for 2026 are based on funding for 2025 which was \$36,894,940.

**Contact:** For assistance, individuals should contact the local CSBG eligible entity for their county directly, which can be found online at <https://www.tdhca.texas.gov/help-for-texans> by selecting Emergency & Homeless Services or by calling the Housing Resource Center at 800-525-0657. Program administrators who need more information may call Karen Keith, Community Affairs Division, at 512-475-0471.

**Online Documents:** The CSBG State Plan and other guidance may be accessed at the TDHCA website at <https://www.tdhca.texas.gov/community-services-block-grant-csbg>.

**Funding Source:** USHHS

**Type of Assistance:** Broad array of services to alleviate the conditions and causes of poverty.

**Recipients:** Eligible entities as defined in the CSBG Act

**Targeted Beneficiaries:** Persons at or below 200% of the federal poverty guidelines

### Comprehensive Energy Assistance Program (CEAP)

CEAP is funded by the USHHS' Low Income Home Energy Assistance Program (LIHEAP). The purpose of CEAP is to provide energy assistance to income-eligible households. TDHCA administers the program through a network of 35 CEAP subrecipients. The subrecipients consist of private nonprofit entities and units of local government. The CEAP subrecipients make energy payments for eligible households to energy companies through a vendor agreement with energy providers.

Eligible households may be assisted with Utility Assistance and Crisis Assistance benefits, which are the two CEAP assistance components. Benefits are determined on a sliding scale based on income, household size and Federal Poverty Income levels. The Crisis Component is designed to provide one-time energy assistance to households during a disaster such as extreme temperatures or a presidentially declared disaster. A utility disconnection notice may constitute a Crisis in combination with extreme temperatures or a declared disaster.

The targeted beneficiaries of CEAP in Texas are households with an income at or below 150% of federal poverty guidelines, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

The allocation formula for CEAP uses the following five factors and corresponding weights to distribute its funds by county: non-elderly poverty household factor (40%); elderly poverty household factor (40%); inverse poverty household density factor (5%); median income variance factor (5%); and weather factor (10%).

CEAP funding for FY 2026 is unknown at this time, and will depend on federal funding levels. CEAP Planning figures for 2026 are based on funding for 2025 which was \$186,505,038.

**Contact:** To connect to the local CEAP provider, persons needing assistance may go online at <https://www.tdhca.texas.gov/help-for-texans> or call 1-877-399-8939 from a landline phone. Program administrators can call Isela Dove, Community Affairs Division, at 512-475-4049.

**Online documents:** The Energy Assistance Plan and other guidance may be accessed online at <https://www.tdhca.texas.gov/comprehensive-energy-assistance-program-ceap>.

**Funding Source:** USHHS

**Type of Assistance:** Energy Assistance

**Recipients:** Private nonprofits and units of local government

**Targeted Beneficiaries:** Households with income at or below 150% of federal poverty guidelines

### Weatherization Assistance Program (WAP)

WAP is funded by the U.S. Department of Energy (DOE) and USHHS' LIHEAP grant. WAP allocates funding to help low-income households control energy costs through the installation of weatherization (energy-efficient) measures and energy conservation education. The Department administers WAP through a network of 20 WAP subrecipients. The subrecipients consist of private nonprofit entities and units of local government. Typical weatherization measures include attic and wall insulation, weather-stripping and air sealing measures, heating and cooling unit repair and/or replacement, replacement of inefficient appliances such as refrigerators and minor repairs to allow energy efficient measures to be installed in the household.

The targeted beneficiaries of WAP in Texas are households with an income at or below 150% of federal poverty for the LIHEAP WAP and 200% of federal poverty for DOE WAP, with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

The allocation formula for WAP uses the following five factors and corresponding weights to allocate its funds by county: non-elderly poverty household factor (40%); elderly poverty household factor (40%); inverse poverty household density factor (5%); median income variance factor (5%); and weather factor (10%).

Projected WAP funding for FY 2026 is unknown at this time and will depend on federal funding levels. WAP funding levels for FY 2026 are based on 2025 federal funding which for LIHEAP was \$15,840,270 and for DOE was \$9,715,534.

**Contact:** To connect directly to a local WAP provider, call 211 or 1-888-606-8889, or go online to <https://www.tdhca.texas.gov/help-for-texans>. Program administrators can call Evan Brown, Community Affairs Division at 512-475-4008.

**Online Documents:** The Weatherization Assistance State Plan and other guidance may be accessed from the TDHCA website at <https://www.tdhca.texas.gov/weatherization-assistance-program>.

**Funding Sources:** DOE and USHHS

**Type of Assistance:** Household Weatherization Assistance

**Recipients:** Private nonprofits and units of local government

**Targeted Beneficiaries:** Households with income at or below 150% of federal poverty guidelines for the LIHEAP WAP and 200% of federal poverty for DOE WAP

## Community Development Block Grant (CDBG) CARES Act Assistance

Through the CARES Act TDHCA was awarded \$141,846,258 in CDBG to assist households impacted by the pandemic.

*See Section 5 Pandemic Response for further information.*

## Home American Rescue Plan (HOME-ARP)

Through the American Rescue Plan Act \$133,474,575 has been directed through the HOME-ARP Program for activities to support qualified populations, which includes persons experiencing or at-risk of homelessness.

See Section 5 Pandemic Response for further information.

## Housing Stability Services (HSS)

See Section 5 Pandemic Response for further information.

## Manufactured Housing

The Manufactured Housing Division regulates the manufactured housing industry in Texas by ensuring that manufactured homes are well constructed, safe and correctly installed. This division provides consumers with fair and effective remedies; and provides economic stability to manufacturers, retailers, installers and brokers. The Manufactured Housing Division licenses manufactured housing professionals and maintains records of the ownership, location, real or personal property status and lien status (on personal property homes) on manufactured homes. It also records tax liens on manufactured homes. Because of its regulatory nature, the Manufactured Housing Division has its own governing board and executive director.

The Manufactured Housing Division records ownership of approximately 60,000 homes per year and conducts approximately 20,000 inspections per year. Relying on a team of trained inspectors stationed throughout Texas, the Division inspects manufactured homes for warranty issues, habitability and proper installation statewide. The Manufactured Housing Division handles more than 80,000 incoming calls and assists approximately 2,300 walk-in customers per year in its customer service center and investigates approximately 685 consumer complaints a year.

**Contact:** Texas Department of Housing and Community Affairs, Manufactured Housing Division

PO Box 12489

Austin, TX 78711-2489

(512) 475-2200 or 1-800-500-7074

<https://www.tdhca.texas.gov/mh>

## Multifamily Finance

The Multifamily Finance Division administers the Housing Tax Credit (HTC) Program and the Multifamily Direct Loan (MF Direct Loan) Program. Multifamily Bond (MF Bond) Program funds, administered within the Bond Finance Division of the Department, are layered with HTCs and frequently MF Direct Loan funds; therefore the MF Bond Program will be described in this section.

### Housing Tax Credit Program (HTC)

The HTC Program receives authority from the U.S. Department of the Treasury to provide tax credits to nonprofit and for-profit developers. The tax credits are sold to investors, creating equity that decreases the need to incur and service debt; the equity generated through that sale allows the

property owners to lease units to low income households at reduced rents. The targeted beneficiaries of the program are very low-income and extremely low-income families at or below 80% of the AMFI, with 60% AMFI being the most common restriction. The HTC Program was created by the Tax Reform Act of 1986 and is governed by the Internal Revenue Code of 1986 (Code), as amended, 26 USC §42. There are two different housing tax credit programs: the 9% Competitive HTC Program and the 4% Non-competitive HTC Program. Under the Competitive HTC Program, the Code authorizes 9% tax credits in the amount of approximately \$3.00 per capita of the state population, although the federal One Big Beautiful Bill Act provides for a permanent increase of 12% from previous funding levels starting in 2026. TDHCA is the only entity in the state with the authority to allocate HTCs under these programs. As required by the Code and Texas statute, TDHCA develops the HTC Program Qualified Allocation Plan (QAP), which establishes the scoring process and threshold requirements relating to an allocation of housing tax credits. Pursuant to Tex. Gov't Code §2306.6724(c), the Governor shall approve, reject, or modify and approve the Board adopted QAP not later than December 1 of each year.

Fifteen percent of the 9% HTCs under the state ceiling are divided among two statutorily created set-asides that are used to preserve existing affordable housing that is at-risk of losing its affordability. The remainder of the credits are distributed on a regional basis according to the Regional Allocation Formula (RAF) pursuant to Tex. Gov't Code §2306.111(d)(3) and §2306.1115. The HTC RAF can be found in the TDHCA Allocation Plan section of this Action Plan. These credits are awarded through a competitive application process where each application is scored based on certain selection criteria reflected in the QAP. Moreover, there are eligibility and threshold requirements that must be met pursuant to the QAP. Once reviews and underwriting of the highest scoring applications have been completed, the Board considers the recommendations of TDHCA staff and determines a final award list. The 9% Competitive HTC Program has an annual application cycle with pre-applications submitted in January, full applications submitted by March, and awards made by the end of July.

The estimated HTC state housing credit ceiling amount for FY 2025 is \$88,459,573. Because these credits are claimed each year for ten consecutive years their value (without adjustment for effective tax rates, anticipated depreciation, and other passive gains and losses, or net present value) is roughly ten times that amount.

Under the 4% Non-competitive program, HTCs are awarded to developments that use tax-exempt bonds as a key component of their financing. These tax credit awards are made independent of the annual state housing credit ceiling and are not subject to the RAF. The applications are subject to the eligibility, threshold and underwriting requirements pursuant to the QAP; however, because the credits associated with these applications do not come from the state housing credit ceiling, the application process is considered non-competitive and the scoring criteria identified in the QAP are not applicable. Applications under this program are accepted throughout the year.

Eligible activities under the HTC Program include the new construction, reconstruction, adaptive reuse of existing structures, or acquisition and rehabilitation of residential units that will be required to maintain affordable rents for an extended period of time. Rehabilitation developments must meet a minimum threshold for rehabilitation costs per unit. The minimum threshold varies depending on both the age of the property and the other financing involved in the development and are further identified in 10 TAC §11.101(b)(3).

In an effort to promote greater energy efficiency, the HTC Program requires developments to adhere to the statewide energy code and provide Energy Star Rated (or equivalent) appliances. There are

also additional incentives for the use of energy-efficient, alternative construction materials and green building initiatives.

### Multifamily Bond Program

Multifamily Bond (MF Bond) Program funds and Non-competitive 4% Housing Tax Credits (HTC), are administered within the Multifamily Bond Division of the Department. These funds can be layered with MF Direct Loan funds.

TDHCA issues tax-exempt multifamily bonds under its Private Activity Bond (PAB) Program to provide loans for the development of affordable rental housing to nonprofit and for-profit developers who assist very low- to moderate-income Texans. The authority to issue PABs is derived from the Internal Revenue Code and the state's PAB program is administered by the Texas Bond Review Board (BRB). Pursuant to Tex. Gov't Code Chapter 1372, approximately 26.25% of the annual tax-exempt volume cap is set aside for multifamily developments and available to various issuers, of which TDHCA is one, to finance multifamily developments. Of this amount, 20%, or approximately \$190 million, will be made available exclusively to TDHCA. On August 15 of each year, any allocations in the sub-ceilings of the PAB Program that have not been reserved by other issuers collapse into one allocation pool. This is an opportunity for TDHCA to apply for additional allocation, for identified projects, which allows TDHCA to issue multifamily bonds in excess of its set-aside for a calendar year.

Issuers submit applications on behalf of development owners to the BRB, utilizing the lottery process or through the waiting list established by the issuer. Eligible bond issuers in the state include TDHCA, Texas State Affordable Housing Corporation (TSAHC), and various local issuers, which include Housing Finance Corporations and Public Facility Corporations. Applications submitted to TDHCA under its PAB program are scored and underwritten based on criteria identified in the Multifamily Housing Revenue Bond Rules, the Qualified Allocation Plan, and Chapter 2306.

TDHCA accepts applications throughout the year. Developments that receive 50% or more of their funding from the proceeds of tax-exempt bonds under the PAB program are also eligible to apply for 4% Non-competitive HTCs.

In line with the Department's energy efficiency efforts, the MF Bond Program requires applicants to adhere to the statewide energy code and provide Energy Star Rated (or equivalent) appliances.

## Multifamily Direct Loan Program

The Multifamily Finance Division awards HOME, Tax Credit Assistance Program Repayment Funds (TCAP RF) as available, Neighborhood Stabilization Program Round 1 Program Income (NSP1 PI) as available, and National Housing Trust Fund (NHTF) funds to eligible applicants for the development of affordable rental housing. Owners are required to make the units available to Extremely Low-, Very Low- and Low-Income families and must meet long-term rent restrictions. These funds are awarded as specified in published rules and Notices of Funding Availability (NOFAs) by TDHCA and are available to for-profit and nonprofit developers.

HOME funds come from annual formula grant allocations from HUD and program income from repayable multifamily loans. HOME funds can serve households earning up to 80% AMFI. Applicants for HOME funds under the MF Direct Loan program can be for-profit and nonprofit developers. It is anticipated that approximately \$25 million in HOME funds will be available in the annual NOFA for SFY 2026. In general, HOME funds may only be used in parts of the state that do not receive their own allocation from HUD, although certain COVID-impacted developments may qualify for a waiver of this requirement.

## National Housing Trust Fund

National Housing Trust Fund (NHTF) is a program for states that was created under the Housing and Economic Recovery Act of 2008 (HERA). NHTF funding comes from a small percentage of the Federal Home Loan Mortgage Corporation's (Freddie Mac) and the Federal National Mortgage Association's (Fannie Mae) new business purchases annually, rather than from appropriations. HUD determines NHTF formula allocation amounts for each state based on several factors, but primarily the shortage of rental units affordable and available to households with extremely low income. For SFY 2025, TDHCA anticipates making available approximately \$16,000,000 in NHTF funds statewide through the NOFA for eligible new construction, rehabilitation, and refinance with rehabilitation activities. NHTF has similar long-term requirements to HOME funds, except households to be served must have incomes at or below the greater of either 30% AMFI or the federal poverty line.

## Neighborhood Stabilization Program

Program Income (NSP1-PI) is income generated by the receipt of loan payments under the original NSP. No funds were available during SFY 2025, and the Department does not anticipate any NSP1-PI to be available in SFY 2026. The NSP1-PI funds are for infill new construction or foreclosed developments in targeted areas of the state, and generally follow the same long-term requirements as HOME.

## Tax Credit Assistance Program (TCAP)

TCAP was a program created through the American Recovery and Reinvestment Act of 2009 that was successfully completed in 2012 with full reports in the 2013 SLIHP. Repayment Funds (RF) are income from TCAP loans received after the grant was closed out in March 2012, now called TCAP RF. TCAP RF funds have been awarded through NOFAs in SFY 2015 through SFY 2021, and SFY 2024, and is anticipating making awards in SFY 2026. The Department has made those funds available statewide to create a continuing source of funds that will further the Department's mission to create more affordable housing. TCAP-RF funds are also used as HOME match.

**Contact:** For a list of HTC, MF Bond, and MF Direct Loan properties funded through TDHCA, see the online inventory at <https://www.tdhca.texas.gov/sites/default/files/multifamily/docs/240730-HTCPropertyInventory.xlsx> For a list of apartment vacancies in your area, contact TDHCA by phone at 1-800-525-0657 or online at <https://www.tdhca.texas.gov/help-for-texans>. For more information on the 9% Competitive HTC Program contact Cody Campbell at (512) 475-1676. For more information on the MF Bond and 4% HTC Programs contact Teresa Morales at (512) 475-3344. For more information on the MF Direct Loan program contact Connor Jones at (512) 475-3986.

**Online documents:** The HTC Program QAP and Multifamily Direct Loan Rules, and Multifamily Housing Revenue Bond Rules may be accessed from the TDHCA website at <https://www.tdhca.texas.gov/multifamily-programs-gap-nofas-and-rules>.

**Funding Source:** U.S. Internal Revenue Service (IRS) and HUD

**Type of Assistance:** HTCs, PABs along with HOME, NSP, TCAP RF, and NHTF loans

**Recipients:** For-profit entities, nonprofit organizations and CHDOs

**Targeted Beneficiaries:** AMFI levels are set by program rules and NOFAs, and will vary from 30% AMFI to 80% AMFI, depending on the program.

## Section 811 Project Rental Assistance Program

The Section 811 Project Rental Assistance (Section 811 PRA) program provides project-based rental assistance for extremely low-income persons with disabilities linked with voluntary long-term services. The program is made possible through a partnership between TDHCA, the Texas Health and Human Services Commission, (Texas HHSC), the Department of Family and Protective Services (DFPS), local disability service organizations, and participating multifamily properties.

Project rental assistance can be applied to new or existing multifamily developments owned by a nonprofit or private entity with at least five housing units that have received funding through TDHCA's Multifamily Housing programs.

The program is limited to households with a member that meets one of the Target Population definitions and are eligible to receive services through one of the eligible disability service organizations contracted with Texas HHSC or directly through DFPS. Each eligible household must include a qualified member of one of the Target Populations that will be at least 18 years of age and under age 62 at the time of application and admission. All Target Populations are eligible for community-based, long-term care services as provided through Medicaid waivers, Medicaid state plan options, or state funded services and have been referred to TDHCA through their Section 811 Referral Agent.

Target Populations:

- Persons with Disabilities exiting, or having exited within the previous 12 months prior to submitting an application, Intermediate Care Facilities for Individuals with Intellectual Disabilities and Nursing Facilities
- Persons with Serious Mental Illness eligible for services through a Local Mental Health Authority or Behavioral Health Authority

- Youth or Young Adults with Disabilities Exiting Foster Care

The program is limited to properties located in the following Metropolitan Statistical Areas (MSAs):

- Austin-Round Rock
- Brownsville-Harlingen
- Corpus Christi
- Dallas-Fort Worth-Arlington
- El Paso
- Houston-The Woodlands-Sugar Land
- McAllen-Edinburg-Mission
- San Antonio-New Braunfels

The Section 811 PRA Program received a total award of \$12,342,000 for HUD PY 2012, \$12,000,000 for HUD PY 2013, \$6,982,087 for HUD PY 2019, and an additional \$8,000,000 for HUD PY 2023. The program helps extremely low-income individuals with disabilities and their families by providing between 500 and 700 new integrated supportive housing units.

**Contact:** For individuals, or their local service professionals who are interested in accessing a unit through the Section 811 PRA Program, contact Kaitlin Devlin at (512) 936-7796. General program information about the Section 811 PRA Program can be found at: <https://www.tdhca.texas.gov/programs/section-811-project-rental-assistance-program>.

**Online documents:** Resource documents for participating multifamily developments can be found by visiting: <https://www.tdhca.texas.gov/programs/section-811-project-rental-assistance-program>.

**Funding Source:** HUD

**Type of Assistance:** Project-Based Rental Assistance

**Eligible Properties:** New or existing multifamily developments owned by a nonprofit or private entity with at least 5 housing units that have received funding through TDHCA's Multifamily Housing programs.

**Targeted Beneficiaries:** The program is limited to individuals who are part of one of the Target Populations and eligible for services through one of the Texas HHSC or DFPS agencies participating in the program. Each eligible household must have a qualified member of a Target Population that will be at least 18 years of age and under the age of 62 and is at or below the Extremely Low Income Limit at the time of admission. The program is only available in limited areas.

## Single Family and Homeless Programs

The Single Family and Homeless Programs Division covers a continuum spanning from homelessness to rental assistance to home ownership, from both federal and state funding sources, including funds from the U.S. Department of Housing and Urban Development, the Texas Housing Trust Fund (Texas HTF), General Revenue appropriations, and donations made to the Ending Homelessness Fund.

- The Emergency Solutions Grants (ESG) Program and the HOME Program share common federal oversight through HUD's Office of Community Planning and Development (CPD) and are HUD funded programs.
- The Colonia Self-Help Center (CSHC) Program, administered under SFHP's Office of Colonia Initiatives (OCI), is funded by the Community Development Block Grant (CDBG) and also overseen by HUD CPD. CSHC is provided through a partnership with the Texas Department of Agriculture (TDA).
- The Section 8 Program, including the Housing Choice Voucher (HCV), Emergency Housing Voucher (EHV), Non-Elderly Disabled (NED), Mainstream Voucher (MVP), Veterans Assistance Supportive Housing (VASH) and Foster Youth to Independence (FYI) programs are HUD funded programs overseen by HUD's Office of Public and Indian Housing (PIH).
- The Amy Young Barrier Removal (AYBR) Program and the Texas Bootstrap Loan (Bootstrap) Program are funded through the Texas HTF.
- The Homeless Housing and Services Program (HHSP) is funded with General Revenue and includes a general and a youth set-aside.
- The Ending Homelessness (EH) Fund is funded through voluntary contributions made when renewing vehicle registrations, and the fund is held outside of the State Treasury.

### Emergency Solutions Grants Program (ESG)

ESG is funded through HUD. TDHCA uses the HUD funding to award grants to units of general local government and private nonprofit entities that provide persons experiencing homelessness and at risk of homelessness the services necessary to quickly regain stability in permanent housing. ESG funds may be utilized for the payment of certain expenses related to operating emergency shelters; essential services related to emergency shelters and street outreach for persons experiencing homelessness; and, homelessness prevention and rapid re-housing assistance such as rental and utility assistance.

TDHCA programs its ESG funds regionally for each of the HUD-designated Continuum of Care (CoC) Regions according to a combination of the region's proportionate share of a number of factors. The factors may include total population, number of persons experiencing homelessness based on the Point-in-Time count submitted to HUD by the CoCs; persons living in poverty; renters with incomes less than 30% AMI that experience cost burden; the amount of ESG funding received by federal and state funding streams in the past year; and other factors as listed in the administrative rules governing the ESG Program.

ESG funds were available to eligible existing subrecipients through continuing awards, with additional funds made available to subrecipients under a competitive application cycle to provide

street outreach, emergency shelter, rapid-rehousing, homelessness prevention, data collection and administration.

#### Summary of ESG Program Funding for Fiscal Year 2026

ESG funding for Federal Fiscal Year (FFY) 2024 is \$9,723,237 and was made available during State Fiscal Year (SFY) 2025. Funding for FFY 2025 is \$10,308,471 and will be made available during State Fiscal Year (SFY) 2026.

**Contact:** Individuals seeking assistance may search for providers in their area online at <https://www.tdhca.texas.gov/help-for-texans> or by calling the Housing Resource Center at 800-525-0657. Organizations interested in becoming subrecipients may call Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975 or by email [HomelessPrograms@tdhca.texas.gov](mailto:HomelessPrograms@tdhca.texas.gov)

**Online documents:** See the State of Texas Consolidated Plan: One Year Action Plan at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports.pdf> for further details on ESG.

**Funding Source:** HUD

**Type of Assistance:** Grants

**Recipients:** Local governments and nonprofit entities

**Targeted Beneficiaries:** Persons experiencing homelessness or those at risk of homelessness; persons at-risk of homelessness who receive homelessness prevention assistance must have incomes less than 30% AMI.

#### Homeless Housing and Services Program (HHSP)

HHSP was established by the 81<sup>st</sup> Texas Legislature and codified in statute (Tex. Gov't Code §2306.2585) by the 82<sup>nd</sup> Legislature. HHSP funds are for the purpose of assisting major urban areas identified in statute in providing housing and services to individuals and families experiencing homelessness, as well as providing local programs to prevent and eliminate homelessness. The assistance includes services to individuals and families experiencing homelessness, including the construction of shelter facilities, direct services related to housing placement, homelessness prevention, housing retention and rental assistance. Funds are either provided to the local jurisdiction or to one local organization designated by the local jurisdiction.

#### Summary of HHSP Program Funding for Fiscal Year 2026

The 89th Legislature appropriated approximately \$6.3 million in General Revenue funds for the 2026-2027 biennium for HHSP general set-aside funds, and an additional \$3 million in General Revenue funds for HHSP specifically set-aside for youth experiencing homelessness. For SFY2026, approximately \$4.7 million dollars in general set-aside funds and \$1.5 million dollars in youth set-aside funds was allocated to cities with a population over 285,500 as required by statute. Allocation among the subrecipients is based on total population, percentage of persons in poverty, population of persons with disabilities, incidents of family violence, and the Point-In-Time count of veterans, unaccompanied youth, parenting youth, children of parenting youth, and overall number of persons experiencing homelessness. The cities which are eligible, as of the date of this plan, to participate in

HHSP include Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, and San Antonio.

The Veterans Transitional Housing Pilot Program, created by the 88<sup>th</sup> Texas Legislature, designates \$400,000 of Homeless Housing and Services Program (HHSP) funds for each year of the biennium to address the housing needs of veterans experiencing or at-risk of homelessness in four areas of the State. The assistance includes interim housing, physical and mental health services, literacy training, job training, family counseling, credit counseling, education services, and other services designed to prevent homelessness. TDHCA used the Point-In-Time count of unhoused veterans to identify Austin, Dallas, Houston, and San Antonio as the four areas of the state with the highest population of the targeted population.

**Contact:** HHSP Subrecipients may be found by calling the Housing Resource Center at 800-525-0657. Program administrators may contact Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975.

**Online documents:** More HHSP information may be accessed online at <https://www.tdhca.texas.gov/homeless-housing-services-program-hhsp.>

**Funding Source:** State General Revenue Funds

**Type of Assistance:** Grants

**Recipients:** Local governments or designated nonprofit entities in the State's municipalities with a population of 285,500 or more: Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano, and San Antonio

**Targeted Beneficiaries:** Persons experiencing homelessness and those at risk of homelessness, with moderate income level pursuant to Tex. Gov't Code §2306.152

## Ending Homelessness (EH) Fund

The EH Fund was established by the 85<sup>th</sup> Texas Legislature by creating the opportunity for a voluntary contribution to be made when renewing the registration of a motor vehicle. The Ending Homelessness Fund is a trust fund outside the State Treasury, held by the Comptroller of Public Accounts and administered by TDHCA. Eligible activities under the EH Fund include any activities eligible under the ESG or HHSP Programs.

### Summary of Ending Homelessness Fund for Fiscal Year 2026

The contributions to the EH Fund are entirely voluntary and averaged \$19,301 per month in fiscal year 2025. Funding for fiscal year 2026 is estimated to be \$310,292, assuming the current contribution level is maintained. The Department makes the EH Fund available exclusively to counties and municipalities for the purpose of combating homelessness. Each biennium, the Department will publish an EH Fund Plan, approved by the Board, which outlines eligible activities and identifies the funding priorities among activities and Subrecipients.

**Contact:** Interested parties regarding the Ending Homelessness Fund may call Rosy Falcon, Single Family and Homeless Programs Division, at (512) 475-3975 or by email at [HomlessPrograms@tdhca.texas.gov](mailto:HomlessPrograms@tdhca.texas.gov)

**Online documents:** <https://www.tdhca.texas.gov/ending-homelessness-fund>

**Funding Source:** Voluntary donations

**Recipients:** Cities and counties in accordance with Tex. Transp. Code §502.415(f)

**Targeted Beneficiaries:** Persons experiencing homelessness or those at risk of homelessness; persons at-risk of homelessness who receive homelessness prevention assistance with moderate income level pursuant to Tex. Gov't Code §2306.152 if used in conjunction with HHSP, or with income less than 30% AMFI if used in conjunction with ESG

## HOME Investment Partnerships Program

HOME is authorized under the Cranston-Gonzalez National Affordable Housing Act (42 USC § 12701, et. seq.) and TDHCA receives its HOME funding from HUD.

The purpose of the HOME Program is to expand the supply of decent, safe, and affordable housing for extremely low-, very low- and low-income households and to alleviate the problems of excessive rent burdens, barriers to homeownership, and deteriorating housing stock. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit organizations to strengthen their capacity to meet the diverse affordable housing needs of lower income Texans. To achieve this purpose, HOME provides loans and grants through units of general local government, public housing authorities, CHDOs, nonprofit organizations and other qualified entities to provide assistance to eligible households. Some annual HOME funds awarded by HUD are set aside for specific activities under the Department's One Year Action Plan; those funds not in such set-asides are made available on a regional basis utilizing the Regional Allocation Formula (RAF). The HOME RAF can be found in the TDHCA Allocation Plan section of this Action Plan chapter. TDHCA also periodically releases deobligated and program income funds for programmatic activity that is not subject to the RAF. TDHCA provides technical assistance to all recipients of the HOME Program to ensure that participants meet and follow state implementation guidelines and federal regulations.

According to Tex. Gov't Code §2306.111, in administering HOME funds, the Department shall expend 95% of these funds for the benefit of non-participating small cities and rural areas that do not qualify to receive funds under the Act directly from HUD. This directs HOME funds into rural Texas. As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME allocation and 5% of program income shall be allocated for applications serving persons with disabilities living in any part of the state (called the Persons with Disabilities (PWD) Set-Aside). Federal regulations require a minimum of 15% of the annual HOME allocation be reserved for Community Housing Development Organizations (CHDOs). CHDO set-aside projects are owned, developed, or sponsored by the CHDO and result in the development of multifamily rental units or units for single-family homeownership. In energy efficiency efforts, HOME requires awardees to adhere to the Department's energy efficiency rules.

## Tenant-Based Rental Assistance

Tenant-Based Rental Assistance (TBRA) provides rental subsidy and, security and utility deposit assistance. This program allows the subrecipient to provide the assisted tenant with funds to live in any dwelling unit with a right to continued assistance, in accordance with written tenant selection

policies, for a period not to exceed 24 months. If available, additional funds may be set-aside to provide assistance for up to 60 months for individuals that meet certain program requirements. A HOME-assisted tenant must also participate in a self-sufficiency program. This program may be utilized to address housing issues arising from declared disasters, as well as for assistance provided under the PWD set-aside. These funds are made available as specified in published rules and NOFAs.

### Contract for Deed

The Contract for Deed (CFD) activity provides funds to households for the acquisition or the refinancing of their contract for deed, replacing it with a mortgage loan secured by a deed of trust. Assistance is provided in conjunction with the reconstruction of the housing unit. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. The terms of the CFD loan through the Department are often more favorable than the household's previous loan term. These funds are made available as specified in published rules and Notices of Funding Availability (NOFAs).

### HOME Homebuyer Assistance with New Construction

The Homebuyer Assistance with New Construction (HANC) activity offers low-interest loans for the construction of single-family housing not currently owned and/or occupied by an eligible homebuyer. The loan may also include funds for the acquisition of real property and associated closing costs. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. These funds are made available as specified in published rules and Notices of Funding Availability (NOFAs).

### Single Family Development

Single Family Development (SFD) is a CHDO set-aside activity. CHDO activities include acquisition and new construction of affordable single family housing which must be sold to households at or below 80% AMFI. The newly constructed home must be the principal residence of the homebuyer. At completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514. CHDOs can also apply for homebuyer assistance if their organization is the developer of the single family housing project. These funds are made available as specified in published rules and NOFAs.

### Homeowner Reconstruction Assistance

The Homeowner Reconstruction Assistance (HRA) activity offers grants or zero-interest deferred forgivable loans for reconstruction or new construction of dilapidated housing units to homeowners. The existing and the reconstructed home must be the principal residence of the homeowner. At the

completion of construction activities, all properties must meet the International Residential Code, the Department's Energy Efficiency rules, local building codes, zoning ordinances, local construction requirements, and must comply with the universal design features in new construction, established by Tex. Gov't Code §2306.514.

This program may be utilized to address housing issues arising from declared disasters, as well as for assistance provided under the PWD set-aside. These funds are awarded as specified in published rules and NOFAs.

#### Summary of HOME Program Funding

The HOME Allocation from HUD for Federal Fiscal Year (FFY) 2024 is \$33,936,409.42 and was made available during State Fiscal Year (SFY) 2025. \$12,635,941.19 in HOME program income was available in the FFY 2024 allocation. From these funds, an estimated \$36.8M will be made available for the Single Family Activities described, with the remainder programmed for the Multifamily Direct Loan Program. Funding for FFY 2025 is \$35,629,832.41 and will be made available during State Fiscal Year (SFY) 2026.

**Contact:** Individuals seeking assistance may search for local providers in their area online at <https://www.tdhca.texas.gov/help-for-texans> or by calling the Housing Resource Center at 800-525-0657. Program administrators can call the Single Family and Homeless Programs Division by email at [HOME@tdhca.texas.gov](mailto:HOME@tdhca.texas.gov).

**Online documents:** See the State of Texas Consolidated Plan: One Year Action Plan at <https://www.tdhca.texas.gov/housing-resource-center-annual-or-biennial-plans-and-reports> for further details on the HOME Program. The HOME Program Rule may be accessed from the TDHCA website at <https://www.tdhca.texas.gov/programs/home-investment-partnerships-program>.

**Funding Source:** HUD

**Type of Assistance:** Loans and grants

**Recipients:** Local service providers including units of local government, public housing authorities, nonprofit organizations, CHDOs, and other qualified entities

**Targeted Beneficiaries:** Maximum AMFI levels are set by program rules and NOFAs and will vary from 30% AMFI to 80% AMFI, depending on the program.

#### Colonia Self-Help Center Program

The Division, through the Office of Colonia Initiatives (OCI), acts as a liaison between the Department and the nonprofit organizations and units of local government that administer the Colonia Self-Help Center (CSHC) Program and other Department programs along the Texas-Mexico border, and work in field offices. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations, and colonia residents along the 150-mile Texas-Mexico border region.

Colonia Self-Help Centers were established in Cameron/Willacy, El Paso, Hidalgo, Starr, and Webb counties per Tex. Gov't Code §2306.582 to provide concentrated attention to five colonias in each county. The Department also established Colonia Self-Help Centers in Maverick and Val Verde counties due to their large population of residents of colonias and their designation as economically

distressed counties. HB 2893 (87<sup>th</sup> Regular Session), added Nueces County to the listing of counties in which TDHCA must establish a Colonia Self-Help Center. The operation of the CSHC Program is funded through a 2.5% set-aside from the Community Development Block Grant (CDBG) Program, a federal entitlement program administered by the Texas Department of Agriculture. Operation of the CSHC Program in each county is managed by a local nonprofit organization, Community Action Agency (CAA), or local unit of government that has demonstrated capacity to operate a Colonia SHC and been selected by the county.

The CSHC Program provides concentrated on-site assistance to low- and very low-income individuals and families in a variety of ways to improve living conditions, including financing or refinancing of a safe, suitable home and credit and debt counseling. The CSHC Program also offers housing rehabilitation, reconstruction, new construction, surveying and platting, and construction skills training. Lastly, the CSHC Program operates tool libraries to support self-help construction by residents of colonias.

Estimated funding for Federal Fiscal Year (FFY) for the 2025 Colonia SHC Program is \$1,779,457 and will be made available during State Fiscal Year (SFY) 2026. More detail may be found in Section 6: Colonia Action Plan.

**Contact:** Albert Alvidrez at (915) 834-4925 or [albert.alvidrez@tdhca.texas.gov](mailto:albert.alvidrez@tdhca.texas.gov)

**Online documents:** <https://www.tdhca.texas.gov/programs/colonia-self-help-center-program-shc>

**Funding Source:** HUD

**Type of Assistance:** Grants and forgivable loans

**Recipients:** Units of local government, nonprofit organizations, Public Housing Authorities, and CAAs

**Targeted Beneficiaries:** Households at or below 80% AMFI within targeted colonias

### Texas Housing Trust Fund Program

The Texas Housing Trust Fund (Texas HTF) receives general revenue appropriations funding from the State of Texas, including the use of loan repayments from previous projects funded with Texas HTF allocations. Funding is awarded as loans or grants to nonprofits, units of local government, councils of government, local mental health authorities, public agencies and public housing authorities. The targeted beneficiaries of the program are low-, very low- and extremely low-income households. During the Regular Session of the 89th Legislature, the Department was appropriated General Revenue for the Texas HTF in the amount of \$10,058,675 for the 2026-2027 biennium. The 2026-2027 Texas Housing Trust Fund Biennial Plan was presented and approved by the Department's Governing Board at the board meeting of September 4, 2025, and was submitted to appropriate legislative offices as required by the Texas Government Code.

### Texas Bootstrap Loan Program

Known as the Owner-Builder Loan Program in Tex. Gov't Code §2306.751, the Texas Bootstrap Loan (Bootstrap) Program provides loans to eligible applicants in any area of the state to purchase or refinance real property on which to build new residential housing, construct new residential housing

or improve existing residential housing through sweat-equity. Overseen by eligible administrators of nonprofit owner-builder housing programs, who may be Colonia Self-Help Centers or other nonprofit organizations, the Owner-Builders must provide a minimum of 65% of the labor required to build or rehabilitate the home. Tex. Gov't Code §2306.753(a) directs TDHCA to prioritize assisting Owner-Builders with an annual income of less than \$17,500. The maximum Bootstrap Program loan amount per Owner-Builder is \$49,500. A portion, but not more than 10%, of annual funding for the Bootstrap Program may be made available to organizations providing capacity building services to increase and expand the utilization of the Bootstrap Program.

Bootstrap Program funding for FY 2025-2026 is an estimated \$3.3M per year, inclusive of administration funds, with additional funds made available through repayment of prior loans made under the Bootstrap Program.

**Contact:** Single Family and Homeless Programs Division at or [bootstrap@tdhca.texas.gov](mailto:bootstrap@tdhca.texas.gov)

**Online documents:** <https://www.tdhca.texas.gov/programs/texas-bootstrap-loan-program>

**Funding Source:** Texas HTF

**Type of Assistance:** Amortizing repayable loans at 0% interest

**Recipients:** Nonprofit organizations and Colonia Self-Help Centers

**Targeted Beneficiaries:** Households at or below 80% AMFI

### Amy Young Barrier Removal Program

The Amy Young Barrier Removal (AYBR) Program awards grants to units of local government and private nonprofit of up to \$24,750 to persons with disabilities at or below 80% AMFI for accessibility modifications, to eliminate life-threatening hazards and correct unsafe conditions. Modifications may include, but are not limited to, installing handrails; ramps, buzzing or flashing devices; accessible door and faucet handles; shower grab bars and shower wands; accessible showers, toilets and sinks; and door widening and counter adjustments.

AYBR Program funding for FY 2025-2026 is estimated to be \$1.7M per year, inclusive of administration funds, with additional funds made available through repayment of prior loans made under Texas HTF Programs (excluding Bootstrap Program repayment).

**Contact:** Single Family and Homeless Programs Division at [hft@tdhca.texas.gov](mailto:hft@tdhca.texas.gov)

**Online documents:** <https://www.tdhca.texas.gov/programs/amy-young-barrier-removal-program-aybr>

**Funding Source:** Texas HTF

**Type of Assistance:** Grants

**Recipients:** Units of local government, non-profit organizations, for-profit organizations, and Public Housing Authorities

**Targeted Beneficiaries:** 80% AMFI

### Section 8 Housing Choice Voucher Program

TDHCA serves as a public housing authority and receives funding for the Housing Choice Voucher (HCV) Program from HUD for counties included in TDHCA's Public Housing Authority (PHA) Plan. The HCV Program provides rental assistance payments on behalf of low-income individuals and families, including older Texans and persons with disabilities.

Eligibility for the HCV is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. Eligible households must have a gross income that does not exceed 50% of HUD's median income for the county or metropolitan area in which the family chooses to live. HUD requires 75% of all new voucher holders to the program to be at or below 30 of the area median income. Median income levels are published by HUD and vary by location. Several factors for eligibility consist of household's income, size and composition, citizenship or satisfactory immigrant status, assets and medical and childcare expenses.

TDHCA's total voucher allocation allows for 1,539 HCVs; however, budgetary constraints limit voucher issuance to those that are able to be fully supported by available funds. The program administered approximately 600-700 vouchers in its service area for HCV, which includes all or parts of 34 counties, that are not served by local or regional housing voucher programs.

Up to 205 of TDHCA's vouchers, whether HCV, Mainstream (MSV), or Near Elderly Disabled (NED) vouchers, are authorized to be utilized anywhere in the state for the Project Access Program, which assists low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing to live independently in the community. Aside from serving a special population, Mainstream vouchers (MVP) are administered using the same rules as the other housing choice voucher programs.

The Department also administers its remaining Emergency Housing vouchers (EHV) throughout scattered areas of the state of Texas where eligible populations have the greatest need. EHV's have been used to provide vouchers to 798 families, and the EHV Program is now retracting and is expected to end in calendar year 2026, with the final funding allocation. The EHV's were provided to help assist individuals and families who are (1) homeless, (2) at risk of homelessness, (3) fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or (4) recently homeless.

The Department administers 70 Veterans Assistance Supportive Housing (VASH) vouchers in coordination with the Veterans Administration Medical Centers (VAMCs) in Kerr County, Kerrville and Galveston County. The initiative is a collaboration between TDHCA, the U.S. Department of Veterans Affairs (VA), and property owners. Additional counties may be added to the service area as more VAMCs elect to participate in VASH, or to expand their existing service area.

The Department also administers Foster Youth to Independence (FYI) Vouchers statewide in collaboration with the Texas Department of Family and Protective Services (DFPS). The Department may request up to 25 FYI Vouchers for eligible youth referred by DFPS on an as-needed basis.

HCV Program funding for FY 2025 is approximately \$7.9 million, excluding EHV. For 2025, funds are awarded monthly based on the number of leased Section 8 Vouchers as shown in HUD's Voucher Management System (VMS).

**Contact:** Individuals needing assistance with the HCV Program should email [phainfo@tdhca.texas.gov](mailto:phainfo@tdhca.texas.gov). Individuals seeking other forms of local rental assistance may find

other Housing Choice Voucher providers online at: <https://www.tdhca.texas.gov/help-for-texans> by selecting “Rent Help” or by calling the Housing Resource Center at 800-525-0657.

**Online documents:** Additional documentation, including the Housing Choice Voucher Plan, may be accessed at the TDHCA website at <https://www.tdhca.texas.gov/programs/housing-choice-voucher-section8-housing>.

**Funding Source:** HUD

**Type of Assistance:** Grant, rental subsidy

**Recipients:** Households at or below 50% AMFI

## Texas Homeownership Division

The Texas Homeownership Division offers the My First Texas Home (MFTH) Program, My Choice Texas Home (MCTH) Program, Texas Mortgage Credit Certificate (TX MCC) Program, and the Texas Statewide Homebuyer Education Program (TSHEP), also known as the Texas Homebuyer U (TXHBU).

### My First Texas Home Program

The MFTH Program is funded through (i) the sale of mortgage backed securities (created by pooling mortgage loans originated through the MFTH Program) to third party investors and (ii) the sale of tax-exempt and taxable single family mortgage revenue bonds. The Program is offered on a first-come, first-served basis through a network of participating lenders. The Program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on HUD and IRS adjusted income and purchase price limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. The purchase price of the home must not exceed stipulated maximum purchase price limits as required by Internal Revenue Code. A minimum of 30% of tax-exempt mortgage revenue bond funds are made available to assist Texans earning less than or equal to 80% AMFI. The Department intends originate and pool MFTH mortgage loans; some will be sold, on the Department’s behalf, to third party investors, while others will secure single family mortgage revenue bonds.

Income and purchase price limits for the program will continue to align with those set by the Internal Revenue Code for tax exempt bond eligibility. These limits are based on income categories determined by HUD. Eligible borrowers must be first-time homebuyers; a first-time homebuyer is anyone who has not had an ownership interest in a primary residence within the last three years. Certain exceptions to the first-time homebuyer requirement, income ceiling, and maximum purchase price limitations apply in targeted areas and/or to qualified Veterans. Targeted areas are defined as qualified census tracts in which 70% or more of the families have an income at or below 80% of the statewide median income and/or are areas of chronic economic distress as designated by the state and approved by the Secretaries of Treasury and HUD, respectively. The Qualified Veterans Exemption to the first-time homebuyer requirement applies to a veteran who has been honorably discharged and has not previously received financing as a first-time homebuyer through a single family mortgage revenue bond program.

MFTH Program funding for FY 2026 is dependent, in part, on continuation of federal authority, but is projected to be \$1,000,000,000.

**Contact:** For individuals seeking assistance, call 1-800-792-1119 or go to [www.thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com) to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at [txhomebuyer@tdhca.texas.gov](mailto:txhomebuyer@tdhca.texas.gov)

**Online documents:** [www.thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com)

**Funding Source:** Sale of Mortgage Backed Securities into the secondary market; Single Family Mortgage Revenue Bonds

**Type of Assistance:** 30-year fixed-rate mortgage loan financing at competitive interest rates, with the option of down payment assistance in a second lien

**Administrators:** Participating mortgage lenders

**Recipients:** Households that are able to qualify for a mortgage loan who earn up to 115% AMFI who meet program guidelines, or 140% AMFI who meet program guidelines in a targeted area

### My Choice Texas Home Program

The MCTH is funded through the sale of mortgage backed securities (created by pooling mortgage loans originated through the MCTH Program) to third party investors. The program is open to first time and non-first time homebuyers, on a first-come, first-served basis through a network of participating mortgage lenders. The program provides homeownership opportunities by offering competitive interest rate mortgage loans and down payment assistance for qualified individuals and families whose gross annual household income does not exceed: 80% AMFI for the Fannie Mae HFA Preferred Conventional loan product; 125% AMFI (for FHA, VA, USDA Government loan products if in non-targeted areas, or 140% AMFI for FHA, VA, USDA Government loans products if in a targeted area. The purchase price of the home must not exceed established purchase price limits.

MCTH Program funding for FY 2026 is projected to be \$900,000,000.

**Contact:** For individuals seeking assistance, call 1-800-792-1119 or go to [www.thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com) to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at [txhomebuyer@tdhca.texas.gov](mailto:txhomebuyer@tdhca.texas.gov)

**Online documents:** [www.thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com)

**Funding Source:** Sale of Mortgage Backed Securities into the secondary market

**Type of Assistance:** 30-year fixed-rate mortgage loan financing at competitive interest rates, with down payment assistance in a second lien

**Administrators:** Participating mortgage lenders

**Recipients:** Households that are able to qualify for a mortgage loan who earn up to 125% AMFI who meet program guidelines, or 140% AMFI who meet program guidelines in a targeted area

### Texas Mortgage Credit Certificate

TDHCA has the ability to issue Mortgage Credit Certificates (MCCs) through its tax-exempt bond authority. An MCC provides first-time homebuyers a federal income tax credit, reducing the homebuyer's potential federal income tax liability. The homebuyer can convert a portion of their annual mortgage interest into a direct income tax credit on their U.S. individual income tax return. The credit may be applied for the life of the loan, as long as the home remains the borrower's primary residence. The Department's MCC Program is currently tiered by purchase price to provide the most efficient use of private activity bond cap and ensure borrowers receive the most financial benefit possible. The individual benefit borrowers can potentially receive is based on the interest rate and the outstanding mortgage amount. MCCs with a credit rate greater than 20% have an annual maximum credit of \$2,000. MCCs at or below a 20% MCC credit rate have no annual maximum. The credit cannot be greater than the annual federal income tax liability, after all other credits and deductions have been taken into account. MCC tax credits in excess of a borrower's current year tax liability may be carried forward for use during the subsequent three years.

The TX MCC Program provides homeownership opportunities for qualified individuals and families whose gross annual household income does not exceed 115% AMFI (100% for households of 2 persons or less), based on IRS adjusted income limits, or 140% AMFI (120% for households of 2 persons or less) if in a targeted area. In order to participate in the TX MCC Program, homebuyers must meet certain eligibility requirements and obtain a mortgage loan through a participating lender. The mortgage loan used in conjunction with the TX MCC Program may be underwritten utilizing Federal Housing Administration (FHA), VA, U.S. Department of Agriculture's Rural Housing Service, or conventional guidelines at prevailing market rates.

A TX MCC may be combined with a taxable mortgage loan product, subject to availability. All borrowers must meet restrictive eligibility requirements of the TX MCC Program.

TX MCC funding for FY 2026 is dependent on continuation of federal authority, but is projected to be \$250,000,000.

**Contact:** For individuals seeking assistance, call 1-800-792-1119 or go to [www.thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com) to view Frequently Asked Questions and search for Participating Lenders. Mortgage Companies or Banks interested in becoming a participating lender should email the Texas Homeownership Division at [txhomebuyer@tdhca.texas.gov](mailto:txhomebuyer@tdhca.texas.gov)

**Online documents:** [www.thetexashomebuyerprogram.com](http://www.thetexashomebuyerprogram.com)

**Funding Source:** Conversion of single family private activity bond authority

**Type of Assistance:** Individual tax credit that offsets federal income tax liability

**Administrators:** Participating mortgage lenders

**Recipients:** Households that are able to qualify for a mortgage loan who earn up to 115% AMFI who meet program guidelines, or 140% AMFI who meet program guidelines in a targeted area

## Texas Statewide Homebuyer Education Program

The 75th Texas Legislature passed HB 2577, which charged TDHCA with the development and implementation of a statewide homebuyer education program to provide information and counseling to prospective homebuyers. In 1999, TDHCA created TSHEP to fulfill this mandate. The program

leverages the delivery of comprehensive homebuyer education by providing online resources and training to homebuyers.

Currently the program has partnered with Finally Home to expand homebuyer education throughout the State of Texas. A list of certified homebuyer education providers along with pertinent program information will continue to be made available and periodically updated on TDHCA's website in addition to Texas Homebuyer U for any individual seeking homebuyer education and counseling services.

Projected TSHEP funding for FY 2026: \$50,000

**Contact:** Individuals seeking homebuyer classes may search for providers in their area online at [www.thetexashomebuyerprogram.com/counselors/counselor-list](http://www.thetexashomebuyerprogram.com/counselors/counselor-list). For more information on TSHEP call TDHCA at 1-800-792-1119.

**Funding Source:** State funds

**Type of Assistance:** Referral services

**Recipients:** Local nonprofit homebuyer education providers or prospective providers

**Targeted Beneficiaries:** No AMFI limits

## Texas Homeowner Assistance Fund (TXHAF)

*See Section 5 Pandemic Response for further information.*

## Texas Rent Relief (TRR)

*See Section 5 Pandemic Response for further information.*

## TDHCA ALLOCATION PLANS

The Department has developed allocation formulas for many TDHCA programs in order to target available housing resources to the neediest households in each uniform state service region. These formulas are based on objective measures of need ensuring an equitable distribution of funding.

### Regional Allocation Formula

Tex. Gov't Code §2306.111(d) and §2306.1115 require that TDHCA use a Regional Allocation Formula (RAF) to allocate its HOME, HTC, and HTF funding when programs are funded above a certain amount. This RAF measures the affordable housing need, available resources and other factors determined by the Department to be relevant to the equitable distribution of housing funds in 13 State Service Regions used for planning purposes. Tex. Gov't Code §2306.111(d) requires that the TDHCA RAF consider rural and urban areas in its distribution of program funding. Because of this, allocations for the HOME, HTC, and HTF programs are allocated by rural and urban areas within each region.

As a dynamic measure of need, the RAF is revised annually to reflect updated demographic and resource data, respond to public comment, and better assess regional housing needs and available resources. The RAF is released annually for public comment. Slightly modified versions of the RAF are used for Single Family HOME, Multifamily HOME, HTC, and HTF because the programs have different eligible activities, households and geographical service areas.

The RAF uses the following data from the Census Bureau's latest ACS 5-Year Estimates to calculate the regional need and availability distribution:

- Need factors:
  - 200% of Poverty: Number of persons in the region who live at or under 200% of the poverty line
  - Cost Burden: Number of households with a ratio of monthly gross rent or mortgage payment to monthly household income that exceeds 30%
  - Overcrowded Units: Number of occupied units with more than one person per room.
  - Lack of Kitchen: Number of households lacking kitchen facilities
  - Lack of Plumbing: Number of households lacking plumbing facilities
- Availability factor:
  - Unoccupied Housing Units: Number of vacant units available for rent or for sale
- Regional Coverage Factor:
  - Inverse population density: the amount of land per person in each subregion

The provided RAF tables are example amounts only. The final allocation amounts are calculated by the program area staff following the TDHCA Governing Board's approval of the RAF Methodology for the next state fiscal year. Further, even when final allocation amounts are made available, other

planning considerations further alter the applicability of the RAF and/or the amounts. To the extent funds received/proposed to be used are below the statutory minimum for any program/activity, or if the proposed activities fall into a statutory exception, the RAF will not be used.

## HOME Program Regional Allocation Formula

The HOME RAF is specific to the HOME Program's activities. First, because HOME assists homeowners and renters, homeowner data and renter data is used in the RAF to calculate need and availability factors. HOME single-family activities and multifamily activities are measured by different variables. Because HOME offers single-family rehabilitation, lack of kitchen and lack of plumbing are included in the HOME Single Family RAF to measure housing need. Since HOME Single Family programs are typically scattered site and predominately located in rural areas of the state, a Regional Coverage Factor takes into account the smaller populations of rural areas as well as scattered locations of single family projects, instead of relying solely on population as an absolute.

Secondly, Tex. Gov't Code §2306.111 dictates that the Department shall expend 95% of its HOME funds for the benefit of non-Participating Jurisdictions that do not qualify to receive funds directly from HUD. Therefore, housing need and availability in the cities and counties that are Participating Jurisdictions are not included in the state's RAF. The RAF prioritizes funding opportunities for all HOME-funded activities with some exceptions for federal and state mandated set-asides including CHDO Operating Expenses, housing programs for Persons with Disabilities, and the Contract for Deed Program. The following tables provide examples for the combined regional funding distribution for all of the HOME activities distributed under the RAF, such as the CHDO developments, rental housing development, and various single-family activities.

**These tables do not reflect funds available for FY2026. They are examples only.**

Example HOME Single Family Program 2026 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$861,555.29	5.7%	\$699,824.67	\$161,730.62
2	Abilene	\$744,595.49	4.9%	\$573,831.98	\$170,763.51
3	Dallas/Fort Worth	\$3,068,916.82	20.2%	\$456,036.82	\$2,612,879.99
4	Tyler	\$1,553,707.39	10.2%	\$969,249.32	\$584,458.07
5	Beaumont	\$963,950.08	6.3%	\$710,600.46	\$253,349.63
6	Houston	\$994,530.36	6.5%	\$343,756.11	\$650,774.25
7	Austin/Round Rock	\$326,059.19	2.1%	\$226,059.19	\$100,000.00
8	Waco	\$1,187,198.79	7.8%	\$526,381.00	\$660,817.79
9	San Antonio	\$842,252.81	5.5%	\$344,177.57	\$498,075.25
10	Corpus Christi	\$829,777.12	5.4%	\$543,360.86	\$286,416.26
11	Brownsville/Harlingen	\$1,083,089.02	7.1%	\$583,831.82	\$499,257.20
12	San Angelo	\$929,466.59	6.1%	\$575,294.08	\$354,172.51
13	El Paso	\$1,843,124.87	12.1%	\$1,511,858.89	\$331,265.98
	Total	\$15,000,000.00	100.00%	\$8,064,262.77	\$7,163,961.05

## Example HOME Multifamily Program 2025 RAF

Region	Large MSA within Region for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$537,573.77	4.3%	\$429,956.26	\$107,617.50
2	Abilene	\$487,962.72	3.9%	\$386,498.45	\$101,464.26
3	Dallas/Fort Worth	\$2,979,857.04	23.8%	\$461,585.52	2,518,271.52
4	Tyler	\$1,526,664.49	12.2%	\$1,031,095.65	\$495,568.84
5	Beaumont	\$894,660.89	7.2%	\$754,557.48	\$140,103.41
6	Houston	\$1,028,791.56	8.2%	\$309,270.04	\$719,521.52
7	Austin/Round Rock	\$10,510.54	0.1%	\$195,584.75	\$(185,074.21)
8	Waco	\$1,304,437.82	10.4%	\$470,324.26	\$834,113.56
9	San Antonio	\$845,639.76	6.8%	\$323,741.58	\$521,898.18
10	Corpus Christi	\$609,406.39	4.9%	\$463,703.10	\$145,703.29
11	Brownsville/Harlingen	\$1,219,308.95	9.8%	\$595,768.12	\$623,540.84
12	San Angelo	\$573,204.60	4.6%	\$246,649.95	\$326,554.64
13	El Paso	\$481,981.47	3.9%	\$41,529.71	\$440,451.76
	Total	\$12,500,000.00	100.00%	5,710,264.88	\$6,789,735.12

## Texas Housing Trust Fund Program Regional Allocation Formula

According to Tex. Gov't Code §2306.111(d-1)(3), the RAF does not apply to activities with less than \$3,000,000 of funding. The Texas Bootstrap Loan Program has not received more than \$3,000,000. Tex. Gov't Code §2306.111(d-1)(2) also dictates that the RAF does not apply to activities primarily designed to serve persons with disabilities, and therefore the Amy Young Barrier Removal Program is exempt from the RAF. However, a regional dispersion may be utilized when releasing Amy Young Barrier Removal Program funds through the reservation system to ensure that all rural and urban areas of the state have an opportunity to access funds. No Texas HTF funds are subject to the RAF for SFY 2026.

## Housing Tax Credit Regional Allocation Formula

In accordance with Tex. Gov't Code §§2306.111(d) and 2306.1115, TDHCA allocates HTC Program funds to each State Service Region using a need-based formula developed by the Department. For HTC, because the program only assists renters, only renter data was used in the RAF.

The HTC RAF provides for a minimum of \$600,000 in each rural and urban state service region, and the HTC allocation methodology ensures that a minimum of 20% of the state's tax credit amount is awarded to rural areas.

## Example Housing Tax Credit Program 2026 RAF

Region	Place for Geographical Reference	Example Regional Funding Amount	Example Regional Funding %	Example Rural Funding Amount	Example Urban Funding Amount
1	Lubbock	\$1,762,092.89	2.7%	\$639,295.73	\$1,122,797.17
2	Abilene	\$1,234,746.54	1.9%	\$600,000.00	\$634,746.54
3	Dallas/Fort Worth	\$15,113,780.02	23.3%	\$627,191.31	\$14,486,588.72
4	Tyler	\$2,335,926.21	3.6%	\$1,375,085.83	\$960,840.38
5	Beaumont	\$1,859,927.06	2.9%	\$1,013,298.24	\$846,628.83
6	Houston	\$15,085,408.32	23.2%	\$600,000.00	\$14,485,408.32
7	Austin/Round Rock	\$5,690,361.20	8.8%	\$600,000.00	\$5,090,361.20
8	Waco	\$3,253,848.69	5.0%	\$630,687.15	\$2,623,161.54
9	San Antonio	\$5,859,247.76	9.0%	\$600,000.00	\$5,259,247.76
10	Corpus Christi	\$1,637,969.53	2.5%	\$624,987.65	\$1,012,981.88
11	Brownsville/Harlingen	\$6,459,874.60	9.9%	\$758,520.72	\$5,701,353.89
12	San Angelo	\$1,554,828.89	2.4%	\$600,000.00	\$954,828.89
13	El Paso	\$3,151,988.29	4.8%	\$600,000.00	\$2,551,988.29
	Total	\$65,000,000.00	100.0%	\$9,269,066.61	\$55,730,933.39

Further, TDHCA is required by §42(m)(1) of the Internal Revenue Code and Tex. Gov't Code §2306.6702 to develop an annual Qualified Allocation Plan (QAP) to establish the procedures and requirements relating to the allocation of Housing Tax Credits. The QAP is revised annually in a process that involves public input, Board approval and ultimately approval by the Governor. Under the competitive HTC program, to be considered for an award of housing tax credits, an application must be submitted to TDHCA during the annual application acceptance period as published in the QAP. All applications must provide the required fee, application and supporting documentation as required by the QAP and the Department's rules, as well as meeting all eligibility and threshold requirements.

For more information on the RAF and further description of the formula, please contact the Housing Resource Center at (512) 475-3976.

## POLICY INITIATIVES

The mission of the Texas Department of Housing and Community Affairs is to administer its assigned programs efficiently, transparently, and lawfully and to invest its resources strategically and develop high quality affordable housing which allows Texas communities to thrive. In addition to the goals established by the Department's Legislative Appropriations Request, the Riders in the General Appropriations Act and state law, TDHCA continues to search for new ways to meet its mission. The following are policy initiatives for TDHCA. A vast amount of TDHCA's efforts since March 2020 has gone toward expanding existing programs and establishing new programs to deliver assistance to communities and households affected by the pandemic.

## Fair Housing

Through education, outreach, training, program administration, monitoring, and rule provision, TDHCA works to ensure that its housing and assistance programs are compliant with HUD's requirements and regulations regarding fair housing.

### Education, Outreach, and Training

The Texas Workforce Commission's (TWC) Civil Rights Division (CRD) is tasked with enforcing the State of Texas's Fair Housing Act, which was passed in 1989 and prohibits discrimination based on race, color, national origin, sex, religion, familial status, and disabilities in homeownership or rental housing opportunities. TDHCA works with TWC to ensure that prospective applicants and residents are aware of TWC's complaint process and that owners and management agents operating TDHCA properties and programs are aware of their responsibilities under the Federal and State Fair Housing Act. TWC offers free fair housing training. TDHCA staff also offers webinar training opportunities throughout the year, and more tailored training upon request to help ensure equal access to TDHCA programs.

Each April, in celebration of Fair Housing Month, TDHCA and TWC collaborate to present an online webinar series providing an overview of Fair Housing and other topics such as the basics of the reasonable accommodation process and guidance on assistance animals. Materials presented at these annual webinars are available on TDHCA's Fair Housing webpages at <https://www.tdhca.texas.gov/fair-housing-presentations> and on the Department's YouTube channel.

In 2025, TDHCA's Fair Housing team produced a suite of tools to make it easier and faster for TDHCA-monitored properties to remain complaint with TDHCA and HUD rules and with the Fair Housing Act. These tools include several interactive checklists that let property managers and compliance staff answer a series of yes/no questions to identify common issues and areas of non-compliance in their tenant selection criteria and affirmative marketing plans. Also released in 2025 is a new map that provides property managers with a safe harbor determination of least likely to apply populations for their affirmative marketing plans. Those tools can be found on TDHCA's Fair Housing webpages at <https://www.tdhca.texas.gov/fair-housing-toolkits-sample-forms-and-downloads> and the affirmative marketing tool can be found at <https://www.tdhca.texas.gov/MF-Affirmative-Marketing-Tool>.

TDHCA's Fair Housing team provides approval for and maintains a list of Certified Fair Housing training providers. The list of these approved trainers is available on the Department's website and is used by Development Owners, managers, architects and engineers as it relates to multifamily residential rental developments awarded under the Department's Housing Tax Credit Program or other multifamily loan programs. Certified Fair Housing training providers may be approved for a period of two years, after which they must re-submit their qualifications for subsequent approval by Fair Housing staff. The list of approved trainers is on TDHCA's Fair Housing webpage at <https://www.tdhca.texas.gov/fair-housing-training>.

The Department's Language Access Plan is revised biennially and defines the actions to be taken by the Department to ensure meaningful access to agency services, programs, and activities for persons who have Limited English Proficiency. The agency contracts with third-party translation and interpreting services through two vendors available on an as-needed basis. Those who are unable to

speak, read, write, or understand the English language may call the Department to request translation assistance with any document, event or other information from the Department.

### Program Administration and Monitoring

Annually TDHCA's Fair Housing team examines HUD's Fair Market Rents (FMRs) and Small Area Fair Market Rents (SAFMRs) to determine if payment standards in the Department's Housing Choice Voucher (HCV) Program service area may need to be adjusted to expand tenant housing choices. In areas where market rents are high and there is high demand for rental units, it can be challenging for a voucher holder to find a unit. The establishment of the Department's HCV payment standards are important because it determines whether a household will be able to find a unit they can afford with the voucher the Department issues.

The Fair Housing team has assumed the role of reviewing the Written Policies and Procedures and Affirmative Marketing Plans of multifamily properties that are monitored by TDHCA. These reviews are conducted on a 5-year schedule and may also be required based on complaints received about the properties.

The Department is also the lead agency in generating the State's comprehensive five-year fair housing planning document called the Analysis of Impediments to Fair Housing Choice (AI). The Fair Housing team is in charge of this process and coordinates with other agencies receiving HUD Community Planning and Development funds to produce the required analysis. The Fair Housing team visited locations across the State in order to garner input and identify impediments to fair housing choice and elicited extensive input and comment for the 2024 AI. The next AI is tentatively scheduled to be due in late 2029 and the Fair Housing team will continue to play the lead role in its production. The current AI can be found at <https://www.tdhca.texas.gov/state-texas-analysis-impediments-ai-fair-housing-choice>.

### Homeless Individual Camping (HIC) Plans

During the 87th Regular Legislative Session, the Texas Legislature passed HB 1925 which established prohibitions on camping in public places, created a criminal offense in Texas Penal Code for prohibited camping, and established new Subchapter PP of Chapter 2306 of the Texas Government Code, entitled Property Designated by Political Subdivision for Camping by Homeless Individuals.

This addition to the Texas Government Code provides that a political subdivision may not designate a property to be used by homeless individuals to camp unless the Texas Department of Housing and Community Affairs (TDHCA) has approved a plan submitted by the political subdivision. TDHCA has established rules and procedures for how local municipalities can submit HIC Plans.

To date no HIC Plans have been submitted to TDHCA for approval. More information on HIC Plans can be found at <https://www.tdhca.texas.gov/homeless-individual-camping-hic-plans>

## Disaster Recovery

TDHCA does not receive funds designated for disaster relief, but as available, may provide deobligated, discretionary, or other funds for disaster relief support. TDHCA's practice is to maintain a HOME Disaster Relief (HOME DR) fund balance of \$1 million from deobligated funds and program income whenever possible. Additionally, a portion of CSBG Discretionary funds are typically held through a portion of the year should a Community Action Agency need additional funds to respond to a disaster in their coverage area. As with all TDHCA programs, funding for the Department's disaster relief activities is subject to availability. All activities supported through TDHCA funding must follow applicable program rules, including but not limited to eligible applicants, beneficiaries, activities, etc., unless otherwise waived.

## SPECIAL NEEDS POPULATIONS

### Elderly Persons

The MF Direct Loan Program, HTC Program, and MF Bond Program require owners to provide resident supportive services for the benefit of the residents.

CSBG eligible entities operate programs targeting the elderly. Such programs include Meals-on-Wheels, congregate meal programs, senior activity centers and home care services.

The Department's CEAP and WAP give preference to the elderly as well as other special needs and priority populations. Subrecipients must conduct outreach activities for these special needs populations.

Homeowner Reconstruction Assistance, offered through the HOME Program, and the Amy Young Barrier Removal Program, funded with the Texas Housing Trust Fund, provide funds for the repair and rehabilitation of homes owned by low-income households. Many of the assisted households are aging Texans, thereby facilitating their ability to remain in their communities, keep existing social networks intact, and decrease dependence on institutional assistance.

### Farmworkers

TDHCA addresses farmworker issues by licensing and inspecting migrant labor housing facilities and conducting periodic studies on farmworker needs. In addition, the CSBG and HTC programs serve or prioritize funding for farmworkers.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is farmworkers.

In addition, the CSBG and HTC Programs serve or prioritize funding for education and employment assistance and services for Native American and migrant and seasonal farmworkers. TDHCA set aside a portion of its Program Year 2025 CSBG state discretionary funds to fund educational and employment opportunities for migrant and seasonal farmworker and Native American populations.

### Persons Experiencing Homelessness

While the HTC Program is well-known and primarily used for the construction, acquisition and/or rehabilitation of housing that serves the general population or elderly populations, it also is used to develop permanent supportive housing for homeless populations. Each year several awards are made to such developments. Moreover, the QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is homeless populations. The QAP also offers points for Development that set aside an additional 2% of the total Units to Persons referred from the Continuum of Care or local homeless service providers to be made available for those experiencing homelessness; to garner these points developments cannot reject an applicant for reasons of credit history or prior rental payment history.

TDHCA administers the CSBG Program, CEAP, LIHWAP, ESG, HHSP, HSS, EHV, and HOME-ARP to serve persons at risk of homelessness or experiencing homelessness.

The Ending Homelessness Fund, established by the 85th Texas Legislature, is currently utilized to supplement existing efforts to combat homelessness. Once the EH Fund reaches an adequate level of funds to support an autonomous program the Department will publish an EH Fund Plan. I

During the 81st legislature, the Homeless and Housing Services Program (HHSP) was created; it operates under two separate set-asides. The general HHSP set-aside funds homeless prevention and response services. The youth set-aside funds services designated to combat homelessness among youth and young adults under the age of 25.

During the 88th Legislature, \$1M was appropriated in a one-time supplemental appropriation to address youth homelessness in Fort Bend County. These funds are used to fund a transitional housing program, rental assistance, case management, and other services meant to address the needs of youth and young adults experiencing homelessness. Persons Living With HIV/AIDS and Their Families

The QAP, which governs TDHCA's Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs; one of the nine special needs categories for the HTC Program is persons with HIV/AIDS.

## Persons with Disabilities (Mental, Physical, and Developmental)

TDHCA plays an active role in the Housing and Health Services Coordination Council (HHSCC) which provides critical input on behalf of people with disabilities. TDHCA's involvement with this group is described in the "Community Involvement" section of the Public Participation section of this document. In addition to its relationships with the HHSCC, the Department is also an active member of the Statewide Behavioral Health Coordinating Council. The Department shows its commitment to reducing impediments to affordable housing for persons with disabilities in a variety of programs, policies, and rules designed to reach persons with disabilities across the state.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. TDHCA awards more points to applicants for competitive funds whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, which includes persons experiencing chronic homelessness, for which the definition includes a disabling condition; persons experiencing severe mental illness; and persons with substance abuse disorders.

TDHCA is one of 31 states awarded funds by HUD for the Section 811 PRA Program. TDHCA was awarded the full amount requested for HUD's 2012, 2013, and 2019 rounds. These three grants provide project-based rental assistance for extremely low-income persons with disabilities in eight MSAs in Texas, including Austin-Round Rock; Brownsville-Harlingen; Corpus Christi, Dallas-Fort Worth-Arlington; El Paso; Houston-The Woodlands-Sugar Land; McAllen-Edinburg-Mission; and San Antonio-New Braunfels. Eligible households must include a member of one of the following Target Populations: 1) Persons Exiting Nursing Facilities 2) Persons Exiting Intermediate Care Facilities for People with Intellectual and Developmental Disabilities 3) Youth and Young Adults Exiting Foster Care with Disabilities; and 4) Persons with Serious Mental Illness. The purpose of this program is to provide long-term project-based rental assistance contracts for affordable housing units set aside for extremely low-income persons with disabilities. TDHCA entered into an Inter-Agency Agreement with Texas HHSC and DFPS, which was a requirement of the Section 811 PRA grant application. This Inter-Agency Agreement outlines the targeted populations for the Section 811 PRA Program, methods of outreach and referral and commitments of availability of services from Texas HHSC and DFPS contractors.

Highlights specific to Multifamily Properties:

- The MF Direct Loan Program, HTC Program, and MF Bond Program rental developments must conform to Section 504 standards, which require that at least 5% of the development's units be accessible for persons with physical disabilities and at least 2% of the units be accessible for person with hearing and visual impairments. The 2022 QAP requires some otherwise exempt Developments to comply with Fair Housing accessibility requirements.
- Tex. Gov't Code Chap. 2306 and TDHCA's QAP require all TDHCA Multifamily properties funded after September 1, 2001, to operate in compliance with Section 504 of the Rehabilitation Act of 1973. Owners are required to pay for reasonable accommodations/modifications requested by persons with a disability. TDHCA's Fair Housing Team and Compliance Division have produced a Tenant Rights and Resources Guide for TDHCA Monitored Properties that highlights rights to reasonable accommodations and ways to file discrimination complaints in the state of Texas.
- The QAP includes a requirement that TDHCA Multifamily units originally occupied on or after March 13, 1991, meet certain standards for visitability. The standards are designed so that residents who do not require a fully accessible unit will be able to use it, and residents of all units will be able to have visitors with mobility disabilities.

In addition, advocates for the aging and persons with disabilities continue to stress the importance that these populations have the ability to live independently and remain in their own homes and communities. Advocates consider access to rehabilitation funds for accessibility modifications of single-family housing a priority. Through the Amy Young Barrier Removal Program, the rehabilitation funds perform minor physical modifications such as the installation of handrails, grab bars, and ramps, as well as the construction of wheelchair-accessible bathrooms and kitchens, thus making existing units livable and providing a cost-effective and consumer-driven alternative to institutionalization. Likewise, the availability of rental vouchers that provide options beyond institutional settings is a high priority. Since many persons with disabilities and older Texans live on fixed incomes, such as Supplemental Security Income, another recognized need is deeply affordable rents.

As established in Tex. Gov't Code §2306.111(c) and subject to the submission of qualified applications, 5% of the annual HOME Program allocation, including 5% of HOME Program Income, is allocated for serving persons with disabilities living in any part of the state. The 2025 HOME Investment Partnerships Program Persons with Disabilities Set-Asides Reservation System NOFA allows administrators to provide tenant-based rental assistance and homeowner reconstruction assistance under the Persons with Disabilities Set-Aside. Furthermore, construction activities for single family housing allowed for an increased budget for accessibility features requested by households for accessibility modifications.

Priority for energy assistance through CEAP and WAP are given to persons with disabilities as well as other special needs and prioritized groups. Local providers must implement special outreach efforts for these special needs populations. In addition, five million in CDBG CARES funding has been targeted for providers and facilities that assist persons with disabilities.

The CSBG funded Reentry Assistance Pilot Program assists previously incarcerated individuals to obtain rental housing through landlord incentives, payment of security deposits and other reentry activities related to housing. These services enable this population to regain entry to their communities with the use of CSBG state discretionary funds.

### Integrated Housing Rule

Integrated housing, as defined by SB 367 and passed by the 77<sup>th</sup> Texas Legislature, is “housing in which a person with a disability resides or may reside that is found in the community but that is not exclusively occupied by persons with disabilities and their care providers.” The Department, with the assistance of the TDHCA Disability Advisory Workgroup, developed an integrated housing rule to address this concern. The Integrated Housing Rule, for use by all Department housing programs, was updated in March 2021, found at 10 TAC §1.15, and is summarized as follows:

A household with disabilities is a household composed of one or more persons, at least one of whom is an individual who is determined to have a physical or mental impairment that substantially limits one or more major life activities; or having a record of such an impairment; or being regarded as having such an impairment.

A housing development may not restrict occupancy solely to households with disabilities unless required by a federal funding source.

- Large housing developments (50 units or more) shall provide no more than 25% of the units of the development set aside exclusively for households with disabilities. The units must be dispersed throughout the development.
- Small housing developments (less than 50 units) shall provide no more than 36% of the units of the development set aside exclusively for households with disabilities. These units must be dispersed throughout the development.
- Set-aside percentages outlined previously refer only to the units that are to be solely restricted for households with disabilities. This section does not prohibit a property from having a higher percentage of occupants with disabilities.
- Property owners may not market a housing development entirely, nor limit occupancy to, households with disabilities.

Exceptions to the rule are made for rental transitional housing, shelters and rental or ownership of scattered site single family developments with no more than four units per non-adjacent lot, and for cases in which the TDHCA Board provides a waiver and affirms that the waiver of the rule is necessary to serve a population or subpopulation that would not be adequately served without the waiver, and that the Development, even with the waiver, does not substantially deviate from the principle of Integrated Housing.

## Persons with Substance Use Disorders

TDHCA addresses the needs of persons with alcohol and substance use issues through the ESG, HTC, HSS, and HTC programs.

The HTC Program QAP offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons with alcohol and substance use disorders.

TDHCA addresses the needs of persons with alcohol and substance use issues through the HTC and ESG programs.

Additionally, ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. During the ESG funding cycle, TDHCA awards more points to applicants for competitive funds whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including persons with substance use disorders.

## Persons with Violence Against Women Act (VAWA) Protections

The QAP, which governs the Competitive 9% HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is persons protected by the VAWA.

The Texas HHS Family Violence Program provides emergency shelter and support services to victims and their children, educates the public, and provides training and prevention support to various agencies. Services can include hotline services, information and referral, counseling, assistance in obtaining medical care and employment, and transportation services.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG program, including survivors of domestic violence. The State ESG program typically funds a number of programs serving survivors of domestic violence because many shelters in Texas serve that subpopulation and in the competition for funds, their applications have scored competitively.

The allocation formula for HHSP funds includes incidents of family violence, as determined by reports from local police departments, in assessing the amount of funds received by each community. This increases HHSP funding available in communities with disproportionate instances of family violence.

## Residents of Colonias

The OCI, HOME, Texas HTF, and HTC programs provide incentives to serve or prioritize the special needs of colonia residents.

The QAP, which governs the Competitive 9% HTC Program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is colonia residents. In addition, the QAP offers points for developments located in underserved areas, which includes colonias.

The HOME Program administers the Contract for Deed activity to assist households with the acquisition of property held in an executor contract for conveyance, also known as a contract for deed. This instrument was prevalent in colonia areas, and funding for the CFD is initially set-aside for colonia residents for a minimum of 60 days before being made available outside of colonias. CFD assistance providers may also provide refinancing of loan terms in conjunction with providing funds for the reconstruction of substandard units.

In 1996, TDHCA created the OCI in an effort to place greater emphasis on addressing the needs of persons residing in colonias. The OCI is charged with implementing some of the Department's legislative initiatives and programs involving border and colonia issues. The fundamental goal of the OCI is to improve the living conditions and lives of border and colonia residents and to educate the public regarding the services that the Department has to offer. The OCI provides technical assistance to colonia residents and the entities that serve them. The OCI is instrumental in facilitating the success of the Colonia Self-Help Centers.

## Residents of Public Housing

The HTC Program is consistently used for the redevelopment of public housing authority property, which is mostly being accomplished through HUD's Rental Assistance Demonstration Program (RAD).

TDHCA believes that the future success of Public Housing Authorities (PHAs) will center on ingenuity in program design, maximizing resources, emphasis on resident participation towards economic self-sufficiency and partnerships with other organizations to address the needs of this population. While TDHCA does not have any direct or indirect jurisdiction over the management or operations of public housing authorities, it does maintain a relationship with these service providers, and PHAs can access HOME funding for single family activities including Homeowner Reconstruction Assistance, Homebuyer Assistance with New Construction, and Tenant-Based Rental Assistance.

## Veterans and Wounded Warriors

The QAP, which governs the 9% Competitive HTC program, offers points in the scoring criteria for developments that propose to set aside 5% of the units for persons with special needs. One of the nine special needs categories for the HTC Program is veterans and wounded warriors. In addition, the QAP requires that development owners affirmatively market to veterans.

In addition to operating a project-based Veterans Assistance Supportive Housing (VASH) contract in Kerrville, TDHCA also administers tenant-based VASH vouchers in the Fort Bend and Galveston jurisdictional area. The initiative is a collaboration between TDHCA and the U.S. Department of Veterans Affairs (VA).

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. TDHCA awards more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including veterans.

## Youth and Young Adults Aging Out of Foster Care

Under the HTC Program, full-time, income eligible students are eligible to live in a tax credit property if he or she was previously under the care and placement of a foster care agency.

The Department is one of 31 states awarded funds for the Section 811 PRA Program by HUD. The purpose of this program is to provide long-term project-based rental assistance for extremely low-income persons with disabilities. Youth and young adults exiting foster care with disabilities are one of the target populations for this grant.

ESG Subrecipients may choose to prioritize certain subpopulations to serve with their ESG state funds. During the ESG funding cycle, TDHCA awards more points to applicants whose ESG programs would serve subpopulations that typically have higher barriers to obtaining and maintaining housing, including unaccompanied youth, parenting youth, and children of parenting youth. While the funds are not set-aside for youth aging out of foster care, incentivizing provision of services to youth populations includes youth aging out of foster care.

## Youth Experiencing Homelessness

In 2019, the 86 (R) Texas Legislative Session passed House Bill (HB) 2564, which amended Tex. Gov't Code §2306.0721 (c) to include homeless youth as a population with special housing needs within the State's Low Income Housing Plan. HB2564 defines homeless youth as any individual younger than 25 years of age who is homeless. TDHCA administers the CSBG Program, ESG Program, Housing Stability Services, EH Fund, and HHSP programs to serve persons at risk of homelessness or experiencing homelessness. These programs can also serve youth experiencing homelessness as defined by Tex. Gov't Code §2306.0721(c)(2).

Additionally, the legislature appropriated \$6,299,984 annually in funding to the HHSP Program for the 2025-2026 biennium. These funds are allocated to HHSP subrecipients and may be utilized to provide services, including case management, emergency shelter, street outreach, and transitional living to unaccompanied homeless youth and young adults aged 24 or younger.

SECTION 5

# Pandemic Response and Other Initiatives



## SECTION 5: PANDEMIC RESPONSE AND OTHER INITIATIVES

On March 4, 2020, the Texas Department of State Health Services announced Texas' first positive COVID-19 case. According to the Texas Department of State Health Services as of August 28, 2023, Texas has recorded 8,726,250 cases of COVID-19 and 92,754 COVID-19 related deaths. In a May 15, 2023 Press Release Governor Abbott renewed the disaster proclamation issued on March 13, 2020, certifying under Section 418.014 of the Texas Government Code that the novel coronavirus (COVID- 19) poses an imminent threat of disaster for all counties in the State of Texas. According to the Harvard Joint Center on Housing Policy the COVID-19 pandemic impacted already vulnerable renters and homeowners by increasing the number of individuals that are both behind on housing payments and the number of individuals that have incurred a loss of income during the pandemic (Harvard Joint Center for Housing Studies, 2021).

### FEDERAL FUNDING

Shortly after the beginning of the pandemic the federal government began enacting legislation aimed at helping renters and homeowners. On March 27, 2020, the Coronavirus Aid Relief and Economic Security Act (CARES),—a \$2.2 trillion Federal stimulus bill—was passed. On December 28, 2020, the \$920 billion Consolidated Appropriations Act was passed. The final bill during SFY 2021, the \$1.9 trillion dollar American Rescue Plan (ARP), passed on March 11, 2021. On April 2, 2020, TDHCA began receiving federal funds allocated to combat the COVID-19 pandemic. Additionally, under the Infrastructure Investment and Jobs Act (IIJA) two further allocations of funds were received as reflected below. In addition, the chart below includes funding provided through the Continuing Appropriations Act of 2023. In total, TDHCA has been allocated or reprogrammed pandemic or other temporary funds totaling \$4,629,321,498, which are listed below. TDHCA has used these federal funds to combat the COVID-19 pandemic by creating new programs and providing supplemental allocations to existing programs. Please see previous SLIHPs for information regarding previous pandemic response funding.

TDHCA PANDEMIC RESPONSE PROGRAMS					
Program	Division	Availability/Eligibility	Served to date (09/04/25)	Total Program Funding	Expended Funding
CARES ACT					
CDBG CARES – Phases I, II and III	CDBG CARES	Income Eligibility: For households at or below 80% of AMI.	3,533,842 persons	\$141,846,258	\$121,238,509 (85.47%)
CORONAVIRUS RELIEF BILL – PART OF THE CONSOLIDATED APPROPRIATIONS ACT OF 2021					
Emergency Rental Assistance 1 & 2 (Texas Rent Relief Program)	Texas Rent Relief	Available statewide. Income Eligibility: For households at or below 80% AMI.	324,146 Households	\$2,466,516,459	\$2,464,731,010 (99.93%)
Housing Stability Services (ERA1 & ERA2)	HSS Division	Available statewide. Income Eligibility: For households at or below 80% AMI.	135,680 Households	\$220,546,004	\$210,555,360 (95.47%)
AMERICAN RESCUE PLAN (ARP) – Public Law 117-2					
HOME-ARP	HOME ARP	Household Eligibility: For homeless, at risk of homelessness, those fleeing Domestic Violence, or others with housing instability.	331 Units	\$133,474,575	\$43,687,605 (33%)
Homeowner Assistance Fund (HAF)	Homeownership	Households with incomes equal to or less than	58,536 households	\$842,214,006	\$840,302,409 (99.77%)

		the greater of (i) 100% of AMI or (ii) 100% of national median income.				
Emergency Housing Vouchers (EHV)	Section 8	Income Eligibility: Not to exceed 50% of AMI	808 Housed		\$11,490,348	\$21,108,122.21 (183.70%)
Infrastructure Investment and Jobs Act – Public Law 117-58						
LIHEAP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	45,394 persons		\$32,348,848	\$24,808,575 (76.69%)
BIL WAP	Community Affairs	Income Eligibility: 200% of poverty	787 Units		\$173,162,598	\$19,208,270 (11.09%)

\*All dollar amounts represented are as of September 4, 2025.

CLOSED/COMPLETED PROGRAMS						
LIHEAP CARES	Community Affairs	Available statewide Income Eligibility: 150% of poverty	181,215 persons		\$94,023,896	\$63,898,418 (68%)
LIHEAP ARP	Community Affairs	Available statewide Income Eligibility: 150% of poverty	194,061 persons		\$134,407,308	\$132,058,416 (98.25%)
Low-Income Household Water Assistance Program (LIHWAP1)	Community Affairs	Geography: Statewide Income Eligibility: 150% Poverty	183,687 persons		\$51,801,876	\$47,557,420 (91.81%)
LIHWAP2	Community Affairs	Income Eligibility: TBD	96,691 persons		\$40,597,082	\$37,992,947 (93.41%)

Pandemic Response

CSBG CARES	Community Affairs	Available statewide Income Eligibility: 200% of poverty (normally is 125%)	146,462 persons	\$48,102,282	\$47,942,629 (99.67%)
Housing Choice Voucher Program Admin	Section 8	Used to incentivize landlords to accept voucher holders.	159 Landlords	\$258,139	\$83,700 Landlord Payment (32.42%)
Housing Choice Voucher Program MVP	Section 8	Provided 15 additional vouchers. Income Eligibility: Not to exceed 50% of AMI	15 families	\$110,302	\$53,664 (48.65%)
HAF Subrecipient Activities	HAF	Households with incomes equal to or less than the greater of (i) 100% of AMI or (ii) 100% of national median income.	9,132 Households	\$15,953,990 (subset of funds from HAF)	\$15,899,524 (99.66%)
ESG CARES – Phase I & II	SFHP	Income Eligibility: 50% AMI for homeless prevention	98,805 persons	\$103,646,620	\$103,539,918.17 (99.90%)
Continuing Appropriations Act, 2023 – Public Law 117-180					
LIHEAP (23CR) Supplemental Funding	Community Affairs	Available statewide Income Eligibility: 150% of poverty	193,639 persons	\$84,732,886	\$77,451,844 (91.41%)
LIHEAP (23CR) Supplemental Disaster Funding	Community Affairs	Available statewide Income Eligibility: 150% of poverty	79,701 Persons	\$55,322,964	\$44,530,529 (80.96%)

\*All dollar amounts represented are as of September 4, 2025.

## TDHCA DIVISION PANDEMIC RESPONSE AND OTHER INITIATIVES

### Community Affairs Division

The Community Affairs Division administers the Community Services Block Grant (CSBG) Program, the Comprehensive Energy Assistance Program (CEAP), and the Weatherization Assistance Program (WAP).

### Comprehensive Energy Assistance Program (CEAP)

TDHCA's CEAP program was allocated additional funds from USHHS from the following:

- Infrastructure Investment and Jobs Act (IIJA), 2025-\$6,592,575

CEAP IIJA funds have been distributed among the same subrecipients as the regular CEAP funds. Subrecipients have until September 30, 2026, to spend these additional CEAP funds.

### Infrastructure Investment and Jobs Act (IIJA) DOE WAP

In November 2021, the Infrastructure Investment and Jobs Act was signed into law. Under the IIJA, TDHCA was awarded \$173,162,598 for its Weatherization Assistance Program (WAP) funded through the Department of Energy. The program began July 1, 2023, and is expected to end June 30, 2029. The program will be delivered by the existing WAP network of 21 service providers with the possible addition of a statewide or regional service provider. The targeted beneficiaries are households at or below 200% of the Federal Poverty Guidelines with priority given to the elderly; persons with disabilities; families with young children; households with the highest energy costs or needs in relation to income (highest home energy burden); and households with high energy consumption.

### Community Development Block Grant (CDBG) CARES Act Assistance

On June 15, 2020, Governor Greg Abbott identified TDHCA as the designated agency to receive all CDBG CARES Act (also referred to as CDBG-CV) funding allocated to the State of Texas. TDHCA received a total of \$141,846,258 in CDBG CARES Act funding. CDBG-CV funds have been used for Mortgage Assistance for both Rural and Balance of State (TEMAP), Rental Assistance for Entitlement communities (TERAP), Food Bank Distribution Assistance (Food Bank), Relief to Providers of Persons with Disabilities (Relief to Providers), and Legal Services for Persons with Disabilities (Legal Services). The remaining funds are being used for the Community Resiliency Program (CRP) and continuing Legal Services. Assisted households must be at or below 80% of Area Median Income (AMI) and must have been economically affected by the Coronavirus pandemic.

TDHCA will ensure through its contracts that \$40,000,886 (the amount of its first allocation) will be provided to non-entitlement units of general local government (UGLG) or will be provided to participants (regional organizations which include private non-profits serving more than one county, community action agencies, or regional councils of governments) who will in turn assist households located in non-entitlement communities. Non-entitlement units of government are cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas), and counties with populations of less than 200,000.

### Mortgage Assistance (TEMAP)

The Texas Emergency Mortgage Assistance Program (TEMAP) was initially funded with \$26,024,125 of CDBG CARES Act funds, and was distributed through a competitive NOFA allocation. TEMAP was developed to help with mortgage assistance (up to six months, including arrears) to income-eligible homeowners who have been economically impacted by COVID-19 to help provide housing stability during the pandemic. The program has been completed. The final funded amount, including a refund after the program was over, was \$20,484,256.75.

### Rental Assistance for Entitlements (TERAP)

The Texas Emergency Rental Assistance Program (TERAP) was funded with \$32,712,577 of CDBG CARES Act funds which were directly committed to an estimated 54 entitlement communities that already had an existing COVID rental assistance program. TERAP was developed to help with rental assistance (up to six months, including arrears) to income-eligible households impacted by COVID-19 to help provide housing stability during the pandemic. Funds were also used for eviction diversion, which provides rental assistance to tenants who have been sued for eviction. The program has been completed. The final funded amount, including two refunds after the program was over, was \$29,128,955.78.

### Food Bank Distribution Assistance (FOOD BANK)

The CDBG CARES Food Bank program was funded with \$30,000,000. Funds provide assistance to eligible food bank providers that have been economically impacted by COVID-19. Funds were used to reimburse food banks for bulk food purchases to be distributed statewide. Funds dedicated to this activity were deployed to address statewide food and nutrition needs through Feeding Texas, a network of food banks and other hunger-relief organizations covering the entire state of Texas. Funding for this activity was used for bulk food purchase as well as to provide funds for equipment, supplies, and materials necessary to carry out the public service in response to the effects of the Coronavirus pandemic. The program has been completed.

### Relief to Providers of Persons with Disabilities (RELIEF TO PROVIDERS)

The CDBG CARES Relief to Providers program was funded with \$5,000,000. Relief to Providers was developed to help providers continue serving residential persons with disabilities during the Coronavirus pandemic by reimbursing for allowable expenses undertaken to prevent, prepare for, or respond to COVID-19. The program began in the summer of 2021, and all assistance funds have been disbursed. The final funded amount was \$3,304,982, and the program has been completed.

### Legal Services for Persons with Disabilities (LEGAL SERVICES)

The CDBG CARES Legal Services program was initially funded with \$445,000. The funds provide legal services assistance for persons with disabilities to obtain or retain housing as a result of COVID-19. Legal services include legal advice and legal representation by licensed attorneys in good standing with the State Bar of Texas through both allowing reimbursement of eligible expenses for providers of persons with disabilities, and through a contracted provider of legal services for persons with disabilities. The final funded amount has been increased to \$620,000 and the program is ongoing.

### Community Resiliency Program (CRP)

The CDBG CARES CRP was initially funded with \$38,180,317 of CDBG-CV, and has been released through a competitive NOFA process. CRP was developed to help provide assistance to low- and moderate-income persons, as well as to rural and small metro communities to create, expand, or enhance public facilities that provide medical care, social services, and/or emergency non-congregate housing to prevent the transmission of COVID-19, or assist in response to future pandemics, and allow for adequate social distancing or remote access. Funds allow non-entitlement communities to make improvements to facilities to address gaps in future pandemic emergency response capacity. Funding has been made available for the CDBG eligible activity of public facilities and improvements, which may consist of acquisition, rehabilitation, or construction of public facilities such as homeless shelters, domestic violence shelters, health clinics, emergency medical stations, and senior centers. Also eligible under this activity is the purchase of publicly owned, mobile health clinics, and emergency medical services vehicles to support the activities. All contracts are made with Non-Entitlement Communities. CRP is currently funded for \$50,234,785.31.

Total CDBG Funding		
Program	Funds	Percent
TEMAP	\$20,484,257	15.31%
TERAP	\$29,128,956	21.78%
Food Bank	\$30,000,000	22.43%
Relief to Providers	\$3,304,982	2.47%
Legal Services	\$620,000	0.46%
CRP	\$50,234,785	40.46%
Total*	\$133,772,980	100.00%

\* Amount reflects total program amount received less admin.

### Single Family and Homeless Programs

During SFY 2025 TDHCA’s Single Family and Homeless Programs Division offered, Section 8 emergency Housing Vouchers (EHVs) authorized by the American Rescue Plan Act (ARPA) and Section 8 Mainstream Vouchers (MSVs) authorized by the Coronavirus Aid Relief and Economic Security Act (CARES.)

#### Section 8 Housing Choice Voucher Program

##### HCV Section 8 Program - Mainstream Vouchers (MVP)

The MVP vouchers are tenant-based vouchers that serve non-elderly person(s) with a disability transitioning from a nursing facility, intermediate care facility, Texas state psychiatric hospital, or board and care facility.

##### HCV Section 8 Program - Emergency Housing Vouchers (EHV)

TDHCA received \$11,490,348 in ARP Act funding to support 798 Emergency Housing Vouchers. The EHV program provides rental assistance to individuals and families who are experiencing homelessness; at risk of experiencing homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless

and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability. Assistance under the EHV program is anticipated to end in calendar year 2026, as the final allocation of funds has been established.

## HOME American Rescue Plan (HOME-ARP)

The American Rescue Plan Act of 2021 established HOME-ARP based on the framework of the HOME annual program, with certain flexibilities and waivers and additional regulations to create new activities. One of the reasons HOME-ARP was created was to serve specific populations called qualifying populations. These include:

- Households that are experiencing homelessness, per 24 CFR §91.5;
- Households at-risk of homelessness, per 24 CFR §91.5;
- Households with at-risk of homelessness criteria, with waiver to allow for income up to 50% AMI, per HUD CPD Notice 21-10;
- Households fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, per HUD 24 CFR §5.2003;
- Households with 30% AMI with severe housing cost burden defined as paying more than 50% of monthly household income toward housing costs, per HUD CPD Notice 21-10;
- Households who have qualified as homeless previously, are currently housed with temporary/emergency assistance, and who need additional housing assistance or supportive services to avoid a return to homelessness, per HUD CPD Notice 21-10; or
- Veterans (and their families) that meet one of the above definitions.

TDHCA was allocated a one-time allocation of \$132,969,147 in HOME-ARP funds by HUD, which was adjusted to \$133,474,575 after reallocations and adjustments to HUD's allocation formula. After a public outreach and comment period, TDHCA programmed funds into the development of affordable rental housing, Non-Congregate Shelters (NCS), and Non-Profit Operating/Non-Profit Capacity Building (NCO) related to HOME-ARP rental or NCS development. The increase in HOME-ARP funds and additional descriptions of targeting for the NCO and NCS funds were incorporated into subsequent plan amendments which also had appropriate comment periods. TDHCA's HOME-ARP Allocation Plan, as amended, is available online at <https://www.tdhca.texas.gov/home-arp-program-guidance-and-regulations>.

Rental housing development had a requirement that qualified populations only pay 30% of their income toward rent. To offset this potential loss in rental income, HOME-ARP offered a unique financial structure, including, but not limited to, no subsidy per unit limit and an option for capitalized operating cost assistance reserve.

NCS is a new activity under HOME-ARP. As with all shelters, NCS does not require occupants to sign a lease or occupancy agreement and is meant for temporary stays. NCS is unique in that the shelters offer private units or rooms to households with a sanitary facility in each unit. In Allocation Plan amendments, TDHCA clarified that NCS funds are only to be made available to organizations that received an NCO award.

NCO was also a new activity under HOME-ARP. This funding provided for two types of assistance: general operating and capacity building for a nonprofit that is undertaking rental or NCS

development. Nonprofit general operating costs are mirrored on the community housing development organization (CHDO) operating costs under the HOME annual program. However, nonprofit operating costs for HOME-ARP were available for eligible nonprofits that do not necessarily qualify as a CHDO. Eligible costs include, but are not limited to, payroll for existing staff, training, equipment, and operating/overhead to support general operating. Nonprofit capacity building costs are reasonable and necessary operating costs that will result in expansion or improvement of an organization’s ability to successfully carry out rental or NCS development. Eligible costs include, but are not limited to, payroll for new hires, training, equipment, and technical assistance or consultants. In Allocation Plan amendments, TDHCA clarified that NCO was targeted to Texas areas with high rates of unsheltered homelessness and high costs of living, and to nonprofits that are in good standing and have prior experience with innovative shelter or homeless services.

Use of HOME-ARP Funding

Activity	Amended Allocation Amounts	Awarded/Reserved*	Contracted as of State Fiscal Year 2025
Non-Congregate Shelters	\$64,005,338		\$0
Affordable Rental Housing	\$53,175,613	\$53,175,613	\$53,175,613
Non-Profit Operating/Non-Profit Capacity Building for nonprofits to develop Non-Congregate Shelter	\$3,974,229	\$3,224,229	\$3,224,229

TDHCA released \$10,000,000 in a rental set-aside for direct awards to qualifying National Housing Trust Fund (NHTF) Developments, created to preserve existing TDHCA investments in NHTF-funded developments in 2020 and 2021 that may otherwise be at risk of not being financially feasible; the set-aside was released in an Invitation to Apply and sent directly to eligible applicants. The rest of the funds for rental development were released via a Notice of Funding Availability (NOFA) in December 2022 for competitive applications. Originally \$3,324,229 in NCO was also programmed to support rental housing development; NCO to support rental development was transferred directly into the rental development activity due to the high competition for the development funds. Over \$114 million was requested for approximately \$51 million in funding in the 2023-2 HOME-ARP Rental NOFA.

In the state fiscal years 2023 and 2024, TDHCA contracted approximately \$53.1 for 331 HOME-ARP units in 12 rental developments. Three of the 12 developments have completely drawn their HOME-ARP funding, completed construction, and are occupied with residents.

In state fiscal year 2024, TDHCA released the HOME-ARP NCO Invitation to Apply, targeted in areas that met criteria demonstrating need for at least a medium-scale (50 units) NCS. TDHCA awarded an eligible organization approximately \$3.2 million in NCO funds. TDHCA also released a 2025 NCO NOFA for \$750,000 for areas that showed an increase of 30% or more in housing costs between 2021-2025 and with rents that were in the top 20% of the state for a one-bedroom apartment. Eight NCO Applications were received for a total of approximately \$5.6 million in requested NCO funds.

Finally, in state fiscal year 2024, TDHCA released the 2024 HOME-ARP NCS Invitation to Apply (ITA). The NCS ITA, as amended, released \$64,005,338 for acquisition, construction, reconstruction or rehabilitation of HOME-ARP NCS. NCS was made available by invitation to NCO awardees, per the HOME-ARP Allocation Plan as amended. More information about TDHCA’s HOME-ARP can be found online at <https://www.tdhca.texas.gov/programs/home-american-rescue-plan>.

## Texas Rent Relief (TRR) and Housing Stability Services (HSS)

The Department received \$1,308,110,630 in Emergency Rental Assistance (ERA) funding from the Consolidated Appropriations Act, 2021, and \$1,079,786,857 in ERA funding from the American Rescue Plan Act of 2021, for a total of \$2,387,897,487. The Department received an additional \$299,164,977 in ERA funds, bringing the total program funding to \$2,687,062,464 as of August 2025. The Department of the Treasury administers the program at the federal level. Funds from the Consolidated Appropriations Act of 2021 are categorized as Emergency Rental Assistance 1 (ERA 1) and funds from the American Rescue Plan Act of 2021 are categorized as Emergency Rental Assistance 2 (ERA 2); however, Treasury administers the funds as one program. ERA1 and ERA2 funds were used to fund three programs in three divisions – the Texas Rent Relief Program, the Housing Stability Services Program, and the Multifamily Direct Loan Program.

### Texas Rent Relief Program

The Texas Rent Relief division administered the Texas Rent Relief Program (TRR). TRR was developed to help income-eligible Texas renters affected by the COVID-19 pandemic pay rent and utility bills (including past due rent and utilities), keeping tenants housed and helping landlords recoup or avoid losses due to the pandemic.

Of the \$2,687,062,464 in ERA funds administered by TDHCA, \$2,460,666,459 has been allocated to TRR. As of August 2023, TRR disbursed \$2,217,691,016 in direct rental and utility assistance to 324,146 households across Texas. The program has now ended.

Ten percent of TRR funds were set aside for eviction diversion activities and were referred to as the Texas Eviction Diversion Program (TEDP). In partnership with the Supreme Court of Texas, the Office for Court Administration, and the Office of the Governor, TEDP allowed courts to pause eviction cases while tenants and landlords applied for TRR assistance, made lump sum payments to landlords for past-due rent and late fees for allowing tenants to remain in their homes, and kept evictions off tenants' records. Along with the rest of TRR, TEDP has now ended. Through TEDP, more than 25,000 renter households received over \$243 million in assistance, had their evictions stopped, and had their court records made confidential.

### Housing Stability Services

The Housing Stability Services (HSS) Program was developed to help support housing stability and eviction diversion services benefitting income-eligible Texas renters affected due to or during the COVID-19 pandemic. HSS aims to benefit income-eligible renter households or households experiencing or at risk of homelessness. HSS funds are distributed to local communities or nonprofits throughout the state in order to provide eligible Texans with a variety of services that help households maintain or obtain stable housing. Service categories include: legal, outreach, shelter, community, and services offered at permanent supportive housing properties.

A total of \$220,546,005 was allocated to the HSS Program. The HSS Program was developed to help support housing stability and eviction diversion services benefitting income-eligible Texas renters affected by the COVID-19 pandemic.

Under TDHCA's HSS program, TDHCA contracted with the Texas Access to Justice Foundation (TAJF), which works in close partnership with the Supreme Court of Texas and the Texas Office of Court

Administration. TAJF was awarded approximately \$51 million in ERA1 and ERA2 HSS funds to deliver legal services through a network of eleven subcontracted legal service providers in Texas, primarily legal aid providers, who are providing three main services:

1. No-cost Legal Services Activities and Brief Services throughout Texas, including representation in court and/or administrative proceedings, with emphasis on areas with the highest rates of eviction and/or highest rates of renters living in poverty;
2. Housing Stability Clinics staffed with attorneys, support staff and pro bono volunteers, as appropriate, to assist eligible households by providing essential housing information and legal advice; and
3. Assistance in completing applications for the Texas Rent Relief Program and Texas Eviction Diversion Program.

TDHCA also awarded HSS funds to 27 organizations across the state to provide eligible housing stabilization services and to enable eligible households impacted by the pandemic to maintain or obtain stable housing. Essential services to unsheltered persons and services to eligible households will be provided through a variety of avenues including outreach services, shelter services, community services, and services offered at permanent supportive housing properties.

### Other Affordable Rental Housing

On July 27, 2022, Treasury released guidance through its Frequently Asked Questions document confirming that a grantee may use any of its ERA2 funds that are unobligated on October 1, 2022, for “affordable rental housing and eviction prevention purposes, as defined by the Secretary, so long as the grantee has obligated at least 75% of its ERA2 funds eligible expenses.” Funds used for this purpose must serve households with up to 50% of Area Median Income and the property must have a land use restriction agreement (LURA) preserving the federal affordability period for twenty years. The state affordability period will be for a period of at least ten additional years.

TDHCA has dedicated \$5,850,000 in ERA2 funds for the Multifamily Division to fund Multifamily Direct Loans (MFDL). Specifically, the division has used it as gap financing to cover requests for loans that exceeded other funds available.

As of August 2025, TDHCA has expended all \$5.85 million in ERA2 funds obligated for affordable housing development - \$1.55 million for Freedom’s Path at Waco, and \$4.3 million for Inn Town Lofts in Lubbock.

Total ERA Funding by Program		
Program	Funds	Percent
Texas Rent Relief Program	\$2,460,666,459.20	91.57%
Housing Stabilization Services	\$220,546,004.58	8.21%
Other Affordable Rental Housing	\$5,850,000.00	0.22%
Total	\$ 2,687,062,463.78	100.00%

### Homeowner Assistance Fund (TXHAF) and HAF Subrecipient Activities

The Department received \$842,214,006 in funding from the American Rescue Plan Act of 2021. The U.S. Department of the Treasury administers the program at the federal level. TXHAF funds were used to fund – the Texas Homeowner Assistance Fund (TXHAF) and HAF Subrecipient Activities.

#### Texas Homeowner Assistance Fund

The Texas Homeowners Assistance (TXHAF) Program provided financial assistance to qualified Texas homeowners who had fallen behind on their mortgage and related expenses due to the COVID-19 pandemic.

TXHAF provided eligible homeowners with up to \$65,000 of assistance for past due mortgages, past due property taxes, insurance, Homeowner Association (HOA) fees, and utilities. Assistance was structured as a non-recourse grant to the homeowner. Payments were made directly to the mortgage servicer, property charge payee, or utility provider.

#### HAF Subrecipient Activities

The Homeowner Assistance Fund (HAF) Subrecipient Activities Division was established in 2022 in response to the COVID-19 pandemic, and administered a portion of the HAF funds that were provided to local organizations for intake centers, housing counseling, and legal services.

The TXHAF program is now closed and is in the process of completing closeout activities.

## SECTION 6

# Public Participation



## SECTION 6: PUBLIC PARTICIPATION

The Texas Department of Housing and Community Affairs (TDHCA or the Department) strives to obtain public input to make informed decisions regarding the development of policy, the design of programs, and the use and allocation of limited resources. This section outlines how the public contributes to the preparation of the SLIHP and includes information about the public comment process.

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.072 and §2306.0721:

- An explanation of efforts and activities that ensure the participation and involvement of individuals of low income and their community-based institutions in Department programming and planning as required by Tex. Gov't Code §2306.072(c)(3-4).
- A summary of public comments received in regards to the State of Texas Low Income Housing Plan and Annual Report as required by Tex. Gov't Code §2306.0721(c)(13).

This section is organized as follows:

- **Community Involvement:** Discusses interagency collaboration and engagement of stakeholders on specific issues.
- **Participation in TDHCA Programs:** Discusses efforts to ensure that individuals of low income and community-based institutions participate in TDHCA programs.
- **Public Participation in Program Planning:** Discusses affirmative efforts to ensure the involvement of individuals of low income and community-based institutions in the allocation of funds and the planning process.
- **Preparation of the SLIHP:** Information on the SLIHP preparation and a summary of public comment.

## COMMUNITY INVOLVEMENT

TDHCA's participation in numerous committees, workgroups, and councils keep the Department apprised of additional resources and collaborations for affordable housing and community affairs related activities. Relationships with federal, state, and local government entities ensure that agencies in the state of Texas coordinate housing and services to most efficiently and effectively serve all Texans. This collaboration results in recommendations on how to improve the coordination of the Department's services to serve lower income Texans, including special needs populations. The Department addresses and incorporates these recommendations into its programs and outreach as appropriate throughout the year. Furthermore, the recommendations incorporated in TDHCA's programs are consistent with planning documents, such as the Consolidated Plan, that the Department submits to the U.S. Department of Housing and Urban Development (HUD). In addition to this collaboration, TDHCA's involvement in the community allows the Department to closely monitor and proactively pursue available federal funding opportunities to ensure that Texas can access additional affordable housing funds.

TDHCA has staff committed to several State advisory workgroups and committees. Many of these committees and workgroups include members from the public and private sectors. These groups include, but are not limited to:

Workgroup/Committees	Lead agency
Community Reinvestment Workgroup	Texas Comptroller
Community Resource Coordination Groups (CRCG)	Texas Health and Human Services
Colonia Residents Advisory Committee (C-RAC)	TDHCA
Disability Advisory Workgroup (DAW)	TDHCA
Housing and Health Services Coordination Council (HHSCC)	TDHCA
Interagency Coordinating Group	OneStar Foundation
Reentry Task Force	Texas Department of Criminal Justice
Statewide Behavioral Health Coordinating Council (SBHCC)	Texas Health and Human Services
Texas Interagency Council for the Homeless (TICH)	TDHCA
Texas Coordinating Council for Veteran Services	Texas Veterans Commission
Weatherization Assistance Program Planning Advisory Committee (WAP PAC)	TDHCA

TDHCA's workgroups and coordination groups for which it is the lead agency are discussed in this section, listed alphabetically.

### Colonia Residents Advisory Committee (C-RAC)

C-RAC is a committee of colonias residents appointed by the TDHCA Governing Board, which advises the Department on the needs of colonias residents and the types of programs and activities, which should be undertaken through the Colonia Self-Help Center (CSHC) Program. In consultation with C-RAC and the units of local government that administers the CSHC Program, the Department designates up to five colonias in each county as eligible beneficiaries of the CSHC Program. Each county nominates two candidates to be members of the C-RAC who are residents of a colonia in the county the member represents to serve on the committee for four years. The C-RAC reviews CSHC

Program proposals and may make recommendations on contracts for the CHSC Program to the Department before the proposal is considered for an award by the TDHCA Governing Board.

#### Disability Advisory Workgroup (DAW)

TDHCA believes that consultation with community advocates, funding recipients, potential applicants for funding, and subject matter experts from other state agencies is an essential prerequisite to the development of effective policies, programs and rules. Providing services and housing to persons with disabilities presents unique challenges and opportunities. In order to augment TDHCA's formal public comment process, a workgroup is utilized, convened as the need arises, affording staff the opportunity to interact with and receive input more informally and in greater detail from various stakeholders and to get feedback on designing and planning more successful programs for persons with disabilities. TDHCA hosts the DAW to gather input on how TDHCA's programs can most effectively serve persons with disabilities. These ad hoc meetings are open attendance and advertised through the TDHCA website, social media, and email lists. Anyone may join TDHCA email lists by visiting

<http://maillist.tdhca.state.tx.us/list/area.html;jsessionid=A8FD9EC72AC7F397B4591205EA8DF27F?lui=f9mu0g2g&mContainer=2&mOwner=G382s2w2r2p>.

#### Housing and Health Services Coordination Council (HHSCC)

HHSCC is codified in Texas Government Code §2306.1091. The purpose of HHSCC is to increase state efforts to offer Service-Enriched Housing (SEH) through increased coordination of housing and health services. HHSCC seeks to improve interagency understanding and increase the number of staff in state housing and health services agencies that are conversant in both housing and health services.

HHSCC is composed of 17 members: eight members appointed by the Governor, and nine State agency representative members. The Executive Director of TDHCA serves as the HHSCC Chair and TDHCA staff supports HHSCC activities. A list of HHSCC members can be found on TDHCA's website here: <https://www.tdhca.texas.gov/housing-and-health-services-coordination-council-hhsc>.

Council members meet quarterly and provide direction to the staff to prepare a Biennial Report of Findings and Recommendations that is submitted to the Legislative Budget Board and the Office of the Governor on August 1 each even numbered year. This Report along with a Biennial Plan is available to the public on the TDHCA website at <https://www.tdhca.texas.gov/hhsc-reports>.

Meetings are open to the public. Notice is given to the public in the *Texas Register*, on TDHCA's Web Site, through an email list, and social media. Anyone may join TDHCA email lists by visiting this site: <http://maillist.tdhca.state.tx.us/list/area.html;jsessionid=A8FD9EC72AC7F397B4591205EA8DF27F?lui=f9mu0g2g&mContainer=2&mOwner=G382s2w2r2p>.

## Texas Interagency Council for the Homeless (TICH)

The TICH was created in 1989 to coordinate the State's homeless resources and services, and its charge was reinforced by the 84<sup>th</sup> Texas Legislature (2015) Senate Bill (SB) 607. The TICH consists of representatives from nine state agencies that serve persons who are experiencing homelessness or are at-risk of homelessness. Membership also includes representatives appointed by the Office of the Governor, the Lieutenant Governor and the speaker of the house. The TICH receives no direct funding and has no full-time staff, but receives facilitation and advisory support from TDHCA. The TICH's major mandates include:

- evaluating and helping coordinate the delivery of services for persons experiencing homelessness in Texas;
- increasing the flow of information among service providers and appropriate authorities;
- providing technical assistance to TDHCA in assessing the need for housing for people with special needs; and
- maintaining a central resource and information center for persons experiencing homelessness.

The TICH submits annual progress reports to the governing bodies of the agencies represented on the council. All previous annual reports are available off the TICH website at:

<https://www.tdhca.texas.gov/texas-interagency-council-homeless-tich>

## Weatherization Assistance Program Planning Advisory Committee (WAP PAC)

The Weatherization Assistance Program Policy Advisory Council (PAC) is a four member council which represents organizations and agencies by providing balance, background, and sensitivity with respect to solving the problems of low-income persons, including weatherization and energy conservation problems.

For each program's state plan (i.e., LIHEAP, DOE WAP, and CSBG), the network of subrecipients as well as the public are invited to participate and comment on each plan to make improvements to each of the programs. Public participation can occur in writing or verbally at a public hearing.

Additionally, the PAC currently has four slots and is representative of organizations and agencies and provides balance, background, and sensitivity with respect to solving the problems of low-income persons, including weatherization and energy conservation problems.

The PAC meets annually at the end of the public hearing period to discuss the DOE plan and comments received. Two of the slots, filled by the PAC members from Combined Community Action and the Greater East Texas Community Action Program, represent the low-income, elderly, and disabled population. The third slot, filled by the PAC member from the Health and Human Services Commission, represents the low-income, elderly and persons with disabilities. A fourth slot representing Native Americans is occupied by a member of the Ysleta Del Sur Pueblo Tigua Indian Reservation.

## PARTICIPATION IN TDHCA PROGRAMS

Texas is economically, geographically, and demographically diverse. In recognition of the state's diverse housing needs, TDHCA establishes its criteria for distributing funds based on the priorities laid-out in TDHCA's governing statute. It is incumbent upon TDHCA to increase the public's awareness of available funding opportunities so that its funds will reach those in need across the state.

Below are the approaches taken by TDHCA to achieve this end.

- Throughout the year, TDHCA staff reaches out to interested parties at informational workshops, roundtables, conferences, and real estate, lending, and property events across the state to share information about TDHCA programs. Organizations interested in becoming affordable housing providers are actively encouraged to contact TDHCA for further technical assistance in accessing TDHCA programs.
- TDHCA's Board Meeting materials can be found on TDHCA's website at the following link <https://tdhca.legistar.com/Calendar.aspx>. Members of the public can find meeting details, meeting transcripts, meeting agendas, Board Books, Supplemental Board Books, and videos of board meetings. Members of the public may sign up for email updates related to TDHCA Board Meetings via TDHCA mailing lists in the footer on <https://www.tdhca.texas.gov> or at the link found below.
- Members of the public can submit complaints about properties and programs and learn more about TDHCA's complaint process at the following link <https://www.tdhca.texas.gov/tdhca-complaint-process>.

- Members of the public can find information on Public Information Requests (PIR) at the following link <https://www.tdhca.texas.gov/public-information-act>. Public Information Requests can be submitted to [open.records@tdhca.texas.gov](mailto:open.records@tdhca.texas.gov).
- The Division of Policy and Public Affairs performs two key functions through two intertwined sections: legislative affairs and communications/marketing. The Legislative Affairs section is TDHCA's main link between the Department and the Office of the Governor, members of the Texas Legislature and Texas Congressional delegation, state and federal agencies, and housing and community service organizations throughout the state. It is responsible for assisting the Department's leadership in the development and implementation of policy related to legislative mandates. The Communications/Marketing section is responsible for producing news releases and outreach and educational materials, responding to inquiries from the news media and coordinating TDHCA's social media activities.
- The Public Comment Center is designed to enhance public participation by making the public comment process easier and more transparent for those interested in commenting on Department rules and programs. The Public Comment Center can be found at <https://www.tdhca.texas.gov/tdhca-public-comment-center>.
- The TDHCA website, through its provision of timely information to consumers, is one of the Department's most successful outreach tools. It is also a key resource for affordable housing and community services programs, and fair housing information and resources. The Help for Texans online database provides a statewide resource for individuals and households seeking assistance. The Help for Texans online database provides contact information for housing and housing-related programs funded or operated by TDHCA and other housing service providers. Help for Texans is available at <https://www.tdhca.texas.gov/help-for-texans>.
- TDHCA also operates voluntary email distribution lists, where subscribed individuals and entities can receive email updates on general TDHCA information, program-specific announcements, compliance related communications, and trainings. TDHCA maintains a Fair Housing email list to encourage public participation from community-based, legal aid, fair housing enforcement, housing advocacy, and other external groups. The email list also provides a way for individuals who are not a member of a stakeholder organization to learn about and engage with Fair Housing topics.
- TDHCA uses online forums and surveys to encourage topical discussions and gather feedback on proposed policies, rules, plans, reports, or other activities. Forums and/or surveys have been used to gather input on the Housing Tax Credit Program's Qualified Allocation Plan, the Regional Allocation Formula, the legislatively required Report on Homelessness Among Veterans, the proposed policy changes for the Amy Young Barrier Removal Program, and the rules for a variety of TDHCA programs.
- TDHCA is involved with a wide variety of committees and workgroups, listed in the Community Involvement section at the beginning of this chapter, which serve as valuable resources to gather input from people working at the local level. These groups share information on affordable housing needs and available resources so that TDHCA can prioritize these needs.
- Department staff will continue to engage stakeholders, including developers, residents, nonprofits, advocates, and other governmental entities, throughout FY 2026.

Opportunities for engagement will include both online discussion forums and public roundtables and hearings (virtually as needed). For example, the Multifamily Finance Division staff will engage stakeholders especially as it relates to writing the 2026 multifamily rules for the Multifamily Direct Loan and Housing Tax Credit programs. In addition to creating an online forum in which stakeholders can register their opinions on ideas and on questions posted by staff, Multifamily Finance Division staff will continue to hold public roundtables, where particular aspects of the rules can be discussed in an open setting.

## PUBLIC PARTICIPATION IN PROGRAM PLANNING

The Department values and relies on community input to direct resources to meet its goals and objectives. In an effort to provide the public with an opportunity to more effectively give input on the Department's policies, rules, planning documents, and programs, the Department holds round tables, public hearings, and program workshops throughout the year. Furthermore, TDHCA's Governing Board accepts public comment on program and policy agenda items at monthly Board Meetings. The Board offers an opportunity for comment to be heard on any topic at the end of each Board meeting.

The Department ensures that all programs follow the public participation and public hearing requirements as outlined in the Texas Government Code and in federal program requirements. Hearing locations are accessible to all who choose to attend and are held at times accessible to both working and non-working persons. TDHCA staff coordinates translation services, the provision of auxiliary aids, and other accommodations as requested to ensure equal access and opportunity to the public. The Department maintains voluntary email distribution lists, which it uses to notify all interested parties of public hearing and public comment periods. Additionally, pertinent information is posted as an announcement in the *Texas Register*, on TDHCA's website, Twitter feed, and Facebook page. The Department seeks to ensure the involvement of individuals of lower incomes in the allocation of funds and in the planning process by organizing regular meetings that include community-based institutions and consumers, workgroups, and councils listed in the Action Plan. Participation and comments are encouraged and can be submitted either at a public hearing or in writing via mail, fax, or email.

### Preparation of the SLIHP

Tex. Gov't Code §2306.0722 mandates that the Department meet with various organizations concerning the prioritization and allocation of the Department's housing resources prior to preparation of the SLIHP. As this is a working document, there is no time at which the SLIHP is static. Throughout the year, research was performed to analyze housing needs across the State. Focus meetings were held to discuss ways to prioritize funds to meet specific needs, and public comment was received at program-level public hearings as well as at Governing Board Meetings.

The Department met with various organizations concerning the prioritization and allocation of the Department's resources and all forms of public input were taken into account in its preparation. Several program areas conducted virtual workgroups, roundtables, online forums, and public hearings in order to receive input that impacted policy and shaped the direction of TDHCA programs.

## PUBLIC COMMENT PERIOD AND PUBLIC HEARING

A 30-day public comment period for the SLIHP was held from Friday, January 16, 2026, through Monday, February 16, 2026, at 5:00 p.m. Austin local time. A public hearing was held on Tuesday, February 10, 2026, at 2:00 p.m. Stephen F. Austin Building, Room 172, 1700 N. Congress Ave, Austin, Texas 78701. A 30 day public comment period for the SLIHP Rule was +held from Friday, February 6 to Sunday, March 8 at 5:00 pm Austin local time.

### Public Comments

The Department received 26 comments from three sources, Texas Housers (Housers), Disability Rights Texas (DRT), and Pure Justice which are summarized below:

**Comment 1:** Texas Housers requested that TDHCA add links to the Public Participation section that were previously included in the 2025 SLIHP. This includes links that were previously in the Participation in TDHCA Programs subsection as well as links to the TDHCA mailing list and public comment center.

**Department Response 1:** Staff has included the requested links, which were accidentally omitted from the 2026 draft SLIHP.

**Comment 2:** Texas Housers requested that TDHCA add text to the Housing Report section that briefly describes ABEST Performance Measures and includes a link to their location on TDHCA's website.

**Department Response 2:** Staff has added the requested text and added a link to the location of the ABEST performance measures in the Progress in Meeting TDHCA Housing and Community Service Goals subsection of the Housing Report Section.

**Comment 3:** Texas Housers commented that TDHCA should look at other means of ensuring that the public knows that these resources are available and can easily access them.

**Department Response 3:** Staff believes that the program links provided in the SLIHP's Action Plan section are an adequate source of information for the public. Outside of those links more information can be found on the TDHCA website which is located at <https://www.tdhca.texas.gov/>. The public is also able to access the Department's Help for Texans tool to identify resources.

**Comment 4:** Texas Housers commented that TDHCA should present special populations data by race and ethnicity where possible.

**Department Response 4:** While staff understands the commenter's request we believe that this would be outside of the SLIHP's scope and that TDHCA has satisfied the requirements listed in Tex. Gov't Code Sec. 2306.0721(c)(1) of the SLIHP statute which states, the SLIHP must include "an estimate and analysis of the housing needs of the following populations in each uniform state service region" while Sec. 2306.0721(c)(1)(B) includes "individuals with special needs" which is a term that is defined in Sec. 2306.511. The data used for this

section is publicly available for further analysis by third parties. No changes will be made to the 2026 SLIHP in response to this comment.

**Comment 5:** Texas Housers commented that “TDHCA should report data on Texans with Housing Choice Vouchers (HCVs) in addition to Texans in public housing as a special needs population.”

**Department Response 5:** While staff appreciates the commenter’s request, Special Needs Populations are defined in Tex. Gov’t Code Sec. 2306.511. This definition does not include Housing Choice Voucher recipients as a special needs population. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 6:** Texas Housers requested that in the Annual Housing Report section TDHCA distinguish which dollars are from federal sources and which are from state sources.

**Department Response 6:** Staff may consider incorporating this change in future SLIHP documents to distinguish between federal, state and non-federal/state funding. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 7:** Texas Housers requested that TDHCA provide an analysis of tenants receiving government assistance to the full Housing Sponsor Report.

**Department Response 7:** Staff may consider incorporating an analysis of tenants receiving government assistance in future Housing Sponsor Report documents. No change will be made to the 2026 Housing Sponsor Report in response to this comment.

**Comment 8:** Texas Housers requested that TDHCA break down the government assistance data in the report to specify how many households receive each type of listed assistance in the Housing Sponsor Report.

**Department Response 8:** Staff may consider breaking down government assistance data by type in future Housing Sponsor Report documents. No change will be made to the 2026 Housing Sponsor Report in response to this comment.

**Comment 9:** Texas Housers requested that in the Housing Sponsor Report TDHCA provide additional detail on special needs populations served to clarify the relationship between the number of units that have been adapted for special needs and the actual special needs tenants.

**Department Response 9:** The Department does not keep track of units modified or adapted by a property to accommodate persons with disabilities outside of the 5/2 rule that requires 5% of units to be accessible to tenants with mobility impairments and 2% of units to be accessible to tenants with visual or auditory impairments. No change will be made to the 2026 Housing Sponsor Report in response to this comment.

**Comment 10:** Texas Housers requested that TDHCA add an analysis of cost burden at LIHTC properties by comparing tenant income to unit rent amounts in the Housing Sponsor Report.

**Department Response 10:** Staff may consider adding an analysis of cost burden at LIHTC properties in future Housing Sponsor Report documents. No change will be made to the 2026 Housing Sponsor Report in response to this comment.

**Comment 11:** Texas Housers requested that TDHCA note and link to the Housing Sponsor Report data dashboard in the SLIHP's description of the Housing Sponsor Report.

**Department Response 11:** Staff will attempt to include a link to the Housing Sponsor Report data dashboard in the final published version of the 2026 SLIHP.

**Comment 12:** Texas Housers requested that TDHCA include additional specific and useful information to guide and encourage public involvement in Department decisions.

**Department Response 12:** A number of resources can be found on the TDHCA website that guide public involvement which is located at <https://www.tdhca.texas.gov/> and in particular on TDHCA's calendar which can be found at <https://www.tdhca.texas.gov/calendar>. The Department continues to disseminate information through our listservs which can be joined at the following link also found on the TDHCA website:

<http://maillist.tdhca.state.tx.us/list/area.html;jsessionid=316FFF372951456DBE9443102828E69C?lui=f9mu0g2g&mContainer=2&mOwner=G382s2w2r2p>.

**Comment 13:** Disability Rights Texas requested that TDHCA include a list of relevant acronyms at the beginning of each section to help people understand the critical information included in the SLIHP.

**Department Response 13:** Staff recognizes that the SLIHP does contain many acronyms and for this reason the SLIHP includes Appendix E which lists each acronym in the SLIHP. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 14:** Disability Rights Texas notes several broken links in the document.

**Department Response 14:** Staff will ensure every link in the document is working prior to final publication of the Plan.

**Comment 15:** Disability Rights Texas requested that TDHCA provide more in-depth summaries of any information that readers are being directed to outside of the SLIHP to reduce reliance on external sources and ensure that everybody has equal access to information.

**Department Response 15:** Staff has expanded the summaries of several items linked outside of the SLIHP including data sources that are relevant to the Special Populations subsection in the Housing Analysis section. These can be found under Data Sources and Limitations on page 10 of the SLIHP.

**Comment 16:** Disability Rights Texas requested that TDHCA provide a more in-depth analysis of people with disabilities (mental, physical, and developmental) and analysis of the housing needs of people who are legally responsible for someone in the "individual with special needs" population to provide an accurate report and fulfill the requirements of §2306.511.

**Department Response 16:** Tex. Gov't Code §2306.511 provides a definition of Individuals with Special Needs and does not provide specific requirements of the Department. Staff may include available data on persons with disabilities (mental, physical, and developmental) to the extent available in the 2027 SLIHP. Regarding caregiver demographic information the Department is not aware of any reliable source data that is regularly updated. DRTx referenced the Housing Pulse Survey; staff are aware of the Housing Pulse survey but this data source was discontinued in early 2025.

**Comment 17:** Disability Rights Texas requested that TDHCA collect data on household type as part of the “units constructed or adapted for special needs” in the Housing Sponsor Report to more accurately educate people and policies on the needs of households with special needs in Texas.

**Department Response 17:** All data in the HSR related to persons with special needs or disability is self-reported. Staff understands this can cause confusion when looking at individual data points where reporting errors by both individuals and the properties cause some results to be obscured. No change will be made to the 2026 Housing Sponsor Report in response to this comment.

**Comment 18:** Pure Justice encouraged TDHCA to collaborate more closely with local county agencies and gather feedback directly from stakeholders that work with those most impacted by low-income-housing issues and homelessness.

**Department Response 18:** TDHCA does seek input from stakeholders through notifying interested parties through the Department's listserv of rules, plans and policies. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 19:** Pure Justice requested that TDCHA strategically build and develop more housing units to avoid a housing crisis that would affect the state's most vulnerable households: low-income elderly folks and young families. Pure Justice encouraged TDHCA to actively develop affordable and resilient units for this growing demographic.

**Department Response 19:** TDHCA is committed to increasing the supply of housing units and is strategically doing so through its many programs. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 20:** Pure Justice requested the Department implement new forward-thinking strategies that could prevent a foreseen avoidable housing crisis in the final iteration of the SLIHP (or other documents produced by the Department) that lays out a near-future strategy for addressing impending obstacles.

**Department Response 20:** TDHCA is equally committed to avoiding a housing crisis and is actively deploying all of its resources to doing so through its many programs. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 21:** Pure Justice suggested that a future study by their organization that examines what factors might be exacerbating youth homelessness specifically should then inform TDCHA's policies and programs that serve homeless youth.

**Department Response 21:** The Department looks forward to receiving the study. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 22:** Pure Justice requested the SLIHP's scope of analysis must be widened to determine individuals currently in carceral facilities, especially those who are low-income and disabled.

**Department Response 22:** Staff believes this is outside the scope of the intended purpose of the SLIHP as a document; additionally the Department has no access to such data sources. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 23:** Pure Justice noted a typo on pg. 43 of the 2026 SLIHP where 778.2 is shown instead of 78.2.

**Department Response 23:** Staff appreciates this correction and has corrected the typo.

**Comment 24:** Pure Justice suggested that TDHCA positively affirm fair housing for system-impacted people through specific policies — like including LIHTC incentives for landlords to rent to returning citizens, expanding eviction diversion for justice-involved households, or conducting fair housing testing at subsidized properties across each of the state's service regions. Pure Justice encouraged TDHCA to take more comprehensive steps toward expanding housing access for tenants involved with the criminal-legal system as a part of its strategy to ensure affordable and safe housing for low-income Texans.

**Department Response 24:** The Department does take steps in several of its programs to assist or encourage system-impacted persons. The Department currently operates a Reentry Housing Program Pilot that provides rental assistance to individuals exiting justice involved settings. No change will be made to the 2026 SLIHP in response to this comment.

**Comment 25:** Pure Justice Requested that TDHCA have readily available answers to frequently asked questions (FAQs) about fair housing matters from tenant background screening software issues (AI-tool related and otherwise), retaliation from landlords and applicants' privacy rights during lease application processes. Pure Justice also requests that there should also be an option for Texans to speak to a real staff member about these issues through the week.

**Department Response 25:** The Department is not a legal resource and cannot provide legal assistance to the public. The Department's Housing Resource Center does distribute legal aid resources and other housing resources to members of the public that contact the Housing Resource Center by phone at 1-800-525-0657, by email at [info@tdhca.texas.gov](mailto:info@tdhca.texas.gov) or by mail at P.O. BOX 13941, Austin, TX 78711-3941. No change will be made to the 2026 SLIHP in response to this comment. TDHCA will consider posting a list of Frequently Asked Questions about fair housing matters for tenants.

**Comment 26:** Pure Justice requested additional details about the Reentry Task Force to reflect the status of TDCHA's current work to address barriers to housing access for justice-involved people and increase supply for these community members.

**Department Response 26:** The Reentry Task Force is supported by the Texas Department of Criminal Justice (TDCJ); questions related to work of the task force should be directed to TDCJ at 512-475-3250 or <https://www.tdcj.texas.gov/directory/index.html>. No change will be made to the 2026 SLIHP in response to this comment.

SECTION 7

# 2026-2027 Colonia Action Plan



## SECTION 7: 2026-2027 COLONIA ACTION PLAN

This section of the SLIHP includes the following information per Tex. Gov't Code §2306.0721:

A biennial action plan for colonias, which discusses housing and community development needs in the colonias, describes TDHCA's policy goals, and summarizes the strategies and programs designed to meet these goals and describes projected outcomes to support the improvement of living conditions of colonia residents as required by Tex. Gov't Code §2306.0721(c)(12)(A-B).

- This section is organized as follows:
- Policy Goals
- Overview
- Population and Poverty
- Housing
- Colonia Beneficiaries
- Colonia Self-Help Centers
- Office of Colonia Initiatives

### POLICY GOALS

In 1996, TDHCA established the Office of Colonia Initiatives (OCI) to administer and coordinate efforts to enhance living conditions in colonias along the 150-mile Texas-Mexico border region. OCI's fundamental goal is to improve the living conditions of colonia residents and to educate the public regarding the services offered by the Department.

The OCI was created to do the following:

- Expand housing opportunities to colonia residents living along the Texas-Mexico border.
- Increase knowledge and awareness of programs and services available through the Department.
- Implement initiatives that promote improving the quality of life of colonia residents and border communities.
- Train and increase the capacity of organizations that serve the targeted colonia population.
- Develop cooperative working relationships between other state, federal and local organizations to leverage resources and exchange information.
- Promote comprehensive planning of communities along the Texas-Mexico border to meet current and future community needs.

### OVERVIEW

The US-Mexico border region has hundreds of rural subdivisions called colonias, which are characterized by high levels of poverty and substandard living conditions. Several different definitions of colonias are used by various funding sources and agencies due to differing mandates. Generally, these definitions include the concepts that colonias are rural and lacking services such as

public water and wastewater systems, paved streets, drainage and safe and sanitary housing. Colonias are mostly unincorporated communities located along the US-Mexico border in the states of California, Arizona, New Mexico and Texas, with the vast majority located in Texas.

Many colonias have been in existence for more than 50 years. A few colonia developments began as small communities of farm laborers employed by a single rancher or farmer while others originated as town sites established by land speculators as early as the 1900s. A majority of the colonias, however, emerged in the 1950s as developers discovered a large market of aspiring homebuyers who could not afford to purchase in cities or who did not have access to conventional financing mechanisms.

## POPULATION AND POVERTY

An estimated 500,000 people live in 2,294 colonias in Texas, of which more than 40% live below the poverty line, and an additional 20% live at or just above the poverty line (Federal Reserve Bank of Dallas, April 2015). Additional information regarding colonia population estimates can be found in the Housing Analysis section of this document (Section 2). Based on a 2014 assessment by the Texas Office of the Secretary of State's Colonia Initiatives Program, six Texas counties (El Paso, Maverick, Webb, Starr, Hidalgo, and Cameron) have the largest population of colonias and are home to an estimated 369,500 people (Texas Office of the Secretary of State, 2014). Population numbers in this assessment were validated in several ways: by 2010 census data, by city and county figures, and (in some cases) by colonia ombudspersons conducting site visits.

The American Community Survey's 2016-2020 data placed the median household income for Texas at \$63,826. Median household income for the Texas-Mexico border counties range under the statewide figure greatly, from \$22,716 in Presidio County, to \$50,296 in Webb County. Median Owner-occupied home values for the Texas-Mexico border counties also vary greatly under the statewide figure of \$187,200, from \$54,500 in Hudspeth County, to \$135,000 in Webb County.

The particular need for affordable housing in the border region can be largely attributed to the poverty level of the rapidly growing population. Counties along the Texas-Mexico border shoulder some of the highest poverty rates in the state. According to 2016-2020 American Community Survey, the poverty level in the State of Texas is 14.2%, while the four counties with the greatest number of colonias have the following poverty rates: Zapata 24.3%, Willacy 22.7%, Starr 30.8%, and Hidalgo 25.5%.

## HOUSING

Many colonias are located along the border region, usually beyond the city limits. The classic hallmarks of colonias include limited infrastructure and a high level of substandard housing, including self-built homes, structures not primarily intended for residential use, and homes with extensions and modifications, often added on a self-help basis, which may not be secure or safe. Since 1995, colonias are required to have infrastructure per the State's model subdivision rules. These post-1995 colonias are often larger subdivisions, although they share some of the worst housing characteristics in common with the colonias expansion of the 1980s (Ward et al., 2012).

Owner-builder construction in the colonias faces even more obstacles. First, federal rules, such as those that govern the HOME Investment Partnerships Program, prohibit the use of affordable housing funds to acquire land unless the affordable structure is built within 12 months. Second,

lenders are typically reluctant to lend funds for owner-builder construction because these borrowers may have little or no collateral. Third, owner-builders may not be sufficiently skilled and may end up building substandard housing without appropriate supervision or guidance. Thus, Colonia Self-Help Centers are afforded the opportunity to participate in the Texas Bootstrap Loan Program, and the OCI will provide direct guidance and technical assistance in the application and administration of these funds for the Centers.

## COLONIA BENEFICIARIES

The following table displays the total number of beneficiaries served by the Department’s Colonia Self-Help Center (SHC) Program for open contracts as of July 2025. This data is reported by participating counties and provides a representation of the acute need for housing-related assistance. Each administrator conducts its own needs assessment, holds a public hearing and establishes the activities to be performed under the Colonia SHC Program. Approximately 87% of beneficiaries are of low- to moderate-income. OCI anticipates that the number of beneficiaries served in the table below will be similar throughout the remainder of the 2026-2027 biennium.

Colonia Self-Help Centers Open Contracts as of July 2025

County	Total Population Beneficiaries	Moderate-Income Beneficiaries
Cameron/Willacy	3,955	2,986
El Paso	3,513	3,513
Hidalgo	1,750	1,750
Maverick	8,996	5,133
Nueces	1,145	1,070
Starr	0	0
Val Verde	4,938	4,938
Webb	11,682	11,682
<b>Total</b>	<b>35,979</b>	<b>31,072</b>

The activities performed under the Colonia SHC Program include homeownership classes, operating a tool lending library, construction skills classes, solid waste cleanup campaigns, technology access, utility connections, rehabilitation, reconstruction and new construction. OCI anticipates that the percentages of funding by activity in the table below will be similar throughout the remainder of the 2026-2027 biennium.

Colonia Self-Help Center Activities for Open Contracts as of July 2025

Activity	Funding	Percentage
Administration	\$1,433,487	15%
Construction	\$7,175,000	75%
Public Service	\$948,092	10%
<b>Total</b>	<b>\$9,556,579</b>	<b>100%</b>

TDHCA, through its OCI, administers the Colonia Self-Help Center (SHC) program designed to improve the lives of colonia residents. This action plan outlines how the CSHC program and various initiatives are being implemented for FY 2026 and 2027.

FY 2026–FY 2027 Colonia Self-Help Center Funding

Program	Funding for FY 2025	Funding for FY 2026	Estimated Funding for FY 2027
Colonia Self-Help Center Program	\$1,779,457	\$2,235,349	\$1,779,457

## COLONIA SELF-HELP CENTERS

Tex. Gov’t Code §§2306.581 - §2306.590, as amended, direct TDHCA to establish Colonia SHCs in Cameron/Willacy, Hidalgo, Starr, Webb, and El Paso, and Nueces counties. The Colonia Self-Help Center Program also allows the Department to establish a Colonia SHC in a county designated as an economically distressed area, such as in Maverick and Val Verde counties. Each county identifies five colonias to receive concentrated assistance. The operation of the Colonia SHCs may be managed by a local nonprofit organization, local community action agency, local unit of government, or local public housing authority that has demonstrated the capacity to operate a center.

The Colonia SHCs provide concentrated on-site technical assistance to low- and very low-income individuals and families. Assistance includes housing, community development, infrastructure improvements, outreach and education housing rehabilitation; new construction; surveying and platting; construction skills training; tool library access for self-help construction; housing finance; credit and debt counseling; infrastructure constructions and access; contract for deed conversions; and capital access for mortgages to improve the quality of life for colonia residents. The OCI provides technical assistance to the counties and Colonia SHCs.

The Colonia SHC Program serves 40 colonias. The total number of beneficiaries for all SHCs is approximately 25,057 residents. The Department contracts with the counties, who then subcontract with nonprofit organizations to administer the Colonia SHC Program or specific activities offered under the Program. The counties oversee the implementation of contractual responsibilities and ensure accountability. County officials conduct a needs assessment to prioritize needed services within the colonias and then publish a Request for Proposal (RFP) in search of capable entities to provide these services.

The Colonia Resident Advisory Committee (C-RAC) is a committee of colonia residents appointed by the TDHCA Governing Board which advises the Department on the needs of colonia residents and the types of programs and activities which should be undertaken by the Colonia SHCs. In consultation with C-RAC and the appropriate unit of local government, the Department designates up to five colonias in each county to receive concentrated attention from the Colonia SHCs. Each county nominates two colonia residents who reside in colonias from the same county as the Colonia SHC to serve on the committee. The C-RAC reviews the county proposals and may make recommendations on contracts before they are considered for award by the Board.

The operations of the Colonia SHCs are funded by HUD through the Texas Community Development Block Grant (CDBG) Program 2.5% set-aside, which is approximately \$1.7 million per year. The CDBG funds are transferred to the Department through a memorandum of understanding with the Texas Department of Agriculture. Only units of local government are eligible to receive CDBG funds and the Department enters into contracts with each participating unit of general local government to implement the Colonia SHC Program. The Department provides administrative and general oversight

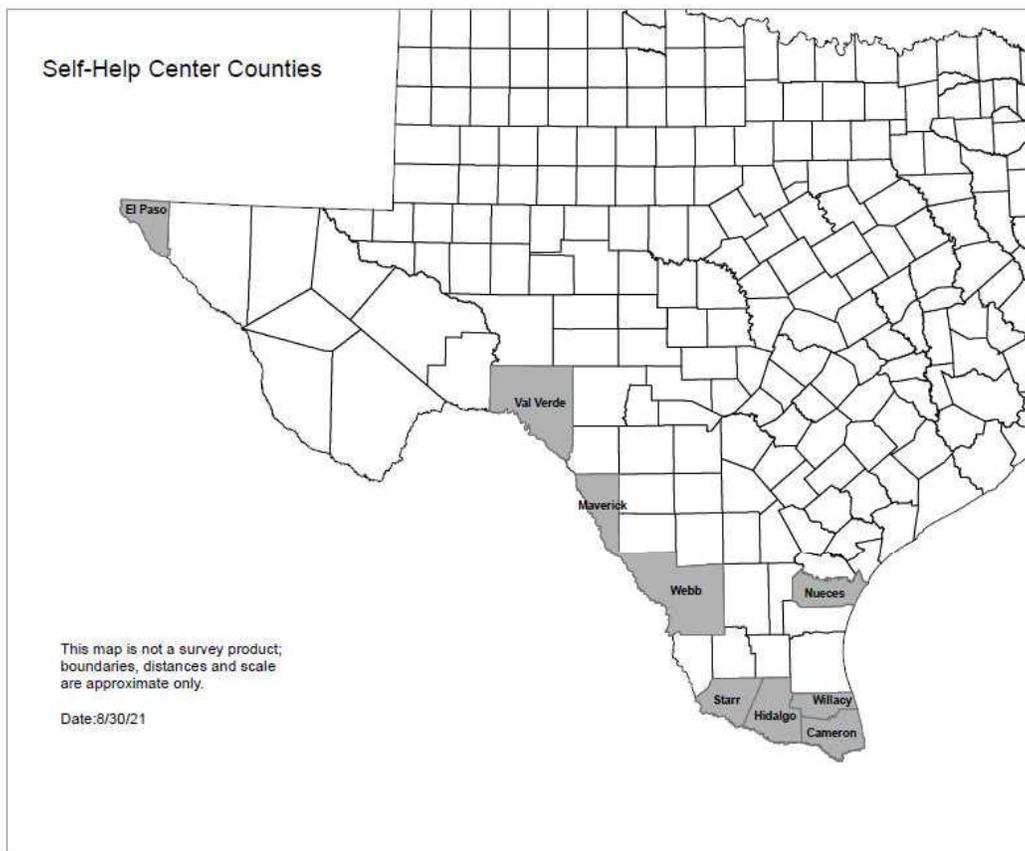
to ensure programmatic and contract compliance. Colonia SHCs are encouraged to seek funding from other sources to help them achieve their goals and performance measures.

## OFFICE OF COLONIA INITIATIVES

OCI includes dedicated staff who work closely with CSHCs and other organizations along the Texas-Mexico border to act as a liaison between nonprofit organizations and units of local government. The OCI provides technical assistance to nonprofits, for-profits, units of local government, community organizations and colonia residents along the 150-mile Texas-Mexico border region.

For organizations, this includes providing guidance on program rules, reviewing funding draw submissions, analyzing policies and procedures, conducting workshops and trainings, performing inspections, reviewing loan applications and assuring general compliance with any program requirements. For colonia residents, this includes providing information and resources related to TDHCA programs and referrals to other housing programs, social services, manufactured housing, debt and financial counseling, legal, homeownership and directory assistance to other local, state and national programs. Lastly, the OCI and the Colonia SHCs will provide 3,600 targeted technical assistance to individual colonia residents through the Colonia SHC Program as a whole.

### Colonia Self-Help Centers



SECTION 8

# Texas State Affordable Housing Corporation Annual Action Plan



SECTION 8: TSACH 2026 ANNUAL ACTION PLAN



Adopted February 17, 2026 by  
Texas State Affordable Housing Corporation  
Board of Directors

# TEXAS STATE AFFORDABLE HOUSING CORPORATION 2026 ANNUAL ACTION PLAN

## INTRODUCTION

This plan is prepared in accordance with Texas Government Code, Section 2306.566, which requires the Texas State Affordable Housing Corporation (“TSAHC”) to develop a plan to address the state’s housing needs. Texas Government Code, Section 2306.0721(g) requires TSAHC’s Annual Action Plan to be included in the State Low Income Housing Plan (“SLIHP”) prepared by the Texas Department of Housing and Community Affairs (“TDHCA”).

## TSAHC OVERVIEW

The Texas State Affordable Housing Corporation, created in 1994 at the direction of the Texas State Legislature, is a self-sustaining nonprofit entity. TSAHC’s enabling legislation can be found in Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq.

TSAHC’s office is located in Austin, Texas. A five-member volunteer Board of Directors, appointed by the Governor of Texas, oversees the policies and business of TSAHC. None of TSAHC’s programs or operations are funded through the State’s budget appropriations process.

TSAHC is statutorily authorized to issue mortgage revenue bonds and other tax-exempt bonds to finance the purchase and creation of affordable housing. TSAHC also has the authority to use loans from banks, private mortgage companies, nonprofit organizations and other financial institutions to assist primarily low, very low, and extremely low- income Texans. Over the course of its history, TSAHC has utilized approximately \$4.99 billion in single family bonding authority and approximately \$2.05 billion in multifamily private activity bonds.<sup>1</sup> Bond issuances are used to finance the creation and preservation of affordable multifamily housing and the following home buyer programs:

- Homes for Texas Heroes Home Loan Program
- Home Sweet Texas Home Loan Program
- Mortgage Credit Certificate Program

---

<sup>1</sup> 2025 TSAHC bond activity includes the closing of \$287,000,000 in Mortgage Credit Certificates and \$23,500,000 in Multifamily Private Activity Bonds.

Using its statutory purpose and powers as guidance, TSAHC has developed the following additional programs, services, and initiatives to help meet the need for affordable housing in Texas:

- Home Buyer and Financial Education
- Texas Housing Impact Fund, Including Affordable Housing Partnership
- Affordable Communities of Texas
- Asset Oversight and Compliance
- Single Family Rental Program
- Multifamily Rental Program
- Texas Foundations Fund, Including Grants for Disaster Recovery
- Housing Connection
- Texas Supportive Housing Institute and Permanent Supportive Housing Symposium
- Initiatives designed to address specific housing issues

## **TSAHC MISSION AND OBJECTIVE**

In 2024, TSAHC updated our mission and vision statements to guide our programs and services and better represent who we are as an organization. TSAHC's new mission is to facilitate, preserve, and expand affordable housing opportunities for Texans. TSAHC accomplishes this mission by helping developers build housing for working families and helping Texans achieve and sustain the dream of homeownership and improve their financial situation. TSAHC's programs and initiatives reflect our new vision that every Texan will have a place to call home.

As Texas' population grows and the housing industry changes, the programs and services TSAHC administers continue to evolve and expand to meet these changing dynamics. TSAHC remains committed to the populations it has historically served but is also active in responding to new challenges like creating supportive housing developments for Texas' most vulnerable residents, preserving housing in rural areas, expanding housing opportunities for Texans with complex health needs, expanding the availability of estate planning, helping Texans rebuild after natural disasters, and helping Texans remain stably housed during difficult financial times.

TSAHC's objective in 2026 is to serve the evolving housing needs of Texans by implementing innovative solutions through its current programs and adapting those programs where necessary

to respond to changes in the housing market. TSAHC also remains committed to launching new programs and initiatives to better achieve our mission.

## **PROGRAM DESCRIPTIONS AND IMPLEMENTATION PLANS**

### **HOMEOWNERSHIP PROGRAMS**

Over the last decade, research has consistently shown that homeownership has a positive impact on the socioeconomic status of a household and their community. The most recent data from the Federal Reserve highlights the economic benefits of homeownership, as the median household wealth of a homeowner is \$396,200, while the average wealth of a renter is \$10,400.<sup>2</sup>

In addition to financial benefits, there are social benefits to homeownership. Stable housing created by homeownership can lead to better educational achievement, health benefits, reduced crime, and improved civic participation.<sup>3</sup>

TSAHC currently administers the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs, which provide 30-year fixed-rate mortgage loans, tax credits, and down payment assistance to low and moderate-income families and individuals.

The Homes for Texas Heroes Home Loan Program was established by the Legislature in 2003 for the purpose of making mortgage loans with down payment assistance to:

- Public School Classroom Teachers
- Public School Teacher's Aides
- Public School Librarians
- Public School Nurses
- Public School Counselors
- Faculty Members of an Allied Health or Professional Nursing Program
- Paid Firefighters
- Emergency Medical Services Personnel
- Peace Officers
- Corrections Officers
- Juvenile Corrections Officers
- County Jailers
- Veterans and Active-Duty Military Personnel
- Public Security Officers

In 2006, TSAHC created the Home Sweet Texas Home Loan Program to serve home buyers not eligible for the Homes for Texas Heroes Home Loan Program. The Home Sweet Texas Home Loan Program serves Texans of all professions.

---

<sup>2</sup> Source: "Changes in U.S. Family Finances from 2019 to 2022," Federal Reserve Board, <https://www.federalreserve.gov/publications/files/scf23.pdf> October 2023

<sup>3</sup> Source: "Social Benefits of Homeownership and Stable Housing," Richard J. Rosenthal Center for Real Estate Studies, October 2017

## Down Payment Assistance Options

TSAHC offers down payment assistance (DPA) through both the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs because a primary barrier for prospective buyers is accumulating sufficient funds for a down payment.<sup>4</sup>

This problem has worsened recently as increasing rents, stagnant wages, and persistent inflation make it harder to save money and transition into homeownership. This is having a profound impact on middle-income households who are increasingly becoming rent cost-burdened and having a difficult time making the leap from renting to homeownership.<sup>5</sup>

Additionally, the median home price in Texas is \$330,000 as of September 2025, similar to the median home price of \$340,000 at the end of 2024. For context, the median home price in Texas was \$335,000 at the end of 2023, \$330,490 at the end of 2022, and \$320,900 at the end of 2021.<sup>6</sup> Home values in Texas continue to remain high, underscoring the need for home buying assistance across the state.

To ensure low and moderate-income Texans can continue to achieve the dream of homeownership, TSAHC increased the income limits for our Homes for Texas Heroes and Home Sweet Texas Home Loan Programs from 115% of the area median family income to 125% of the area median family income in October 2021.<sup>7</sup>

TSAHC's down payment assistance continues to be available on a first-come, first-served basis and is provided either in the form of a grant that does not require repayment or a three-year deferred forgivable second lien. The products TSAHC offers are always contingent on market conditions and interest rate trends, and TSAHC consistently explores opportunities to expand and improve the assistance options we offer. For example, in spring 2025 TSAHC launched a 0% down payment assistance (DPA) product to provide an additional option to borrowers who are interest rate sensitive but do not need assistance with their down payment. TSAHC also began offering temporary buydowns on conventional loans in February 2025, later making them available for all TSAHC loan types in June. In mid-December, permanent interest rate buydowns also became available on TSAHC's loan products.

Home buyers must meet income and purchase price limits set by federal guidelines, while demonstrating creditworthiness and meeting standard mortgage underwriting requirements. Home buyers must also occupy the purchased home as their primary residence. Homebuyer education is a program requirement as well (explained more below). The programs are accessible to eligible borrowers by directly contacting a participating mortgage lender.

---

<sup>4</sup> Source: "Elevated Home Prices and Mortgage Rates, Limited Inventory are Home Buying Barriers, According to Realtors® and Prospective Home Buyers Across Races and Ethnicities," <https://www.nar.realtor/newsroom/elevated-home-prices-and-mortgage-rates-limited-inventory-are-home-buying-barriers>, September 14, 2023

<sup>5</sup> Source: "Want to Buy a Home? Saving for a Down Payment Is Harder Than Ever," <https://www.cnet.com/personal-finance/want-to-buy-a-home-saving-for-a-down-payment-is-harder-than-ever/>, October 30, 2024

<sup>6</sup> Source: <https://www.recenter.tamu.edu/data/housing-activity/>, accessed October 28, 2025.

<sup>7</sup> The income limits for the Mortgage Credit Certificate program continue to be set at 115% AMFI per federal guidelines.

### *Homeownership Programs Financing Mechanisms*

TSAHC traditionally funds its mortgage loans with down payment assistance in two ways: by issuing mortgage revenue bonds available under its statutory authority, and by pooling loans on a regular basis and selling the mortgage-backed securities (known in the industry as the TBA program). TSAHC funded mortgage loans with down payment assistance solely through the TBA program in 2025.

### *Mortgage Credit Certificate Program*

In 2008, TSAHC established the Mortgage Credit Certificate (MCC) program as another way to assist first-time home buyers. The MCC program is made possible under IRS rules that allow the conversion of single-family mortgage revenue bonds into MCCs. TSAHC's MCC program serves the same populations eligible for the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs; however, the program is only available to first-time home buyers (defined as those who have not owned a home in the past three years).

Under the MCC program, the home buyer can take a portion of the annual interest paid on the mortgage loan as a federal income tax credit. An MCC has the potential of saving the home buyer thousands of dollars over the life of the loan. And although the MCC program is not a home loan program, TSAHC requires the home buyer to obtain a fixed-rate mortgage loan. Home buyers can combine the MCC program with down payment assistance provided under the Homes for Texas Heroes and Home Sweet Texas Home Loan Programs.

The MCC option was previously available either as a stand-alone MCC issuance or an issuance that is combined with DPA. Unlike TSAHC's down payment assistance programs, the MCC program is subject to funding availability. Recently, there have been some disruptions to MCC availability because of limited funding. In November 2023, TSAHC temporarily suspended the MCC program in response to limited bond funding availability.

In April 2024, TSAHC relaunched the MCC program in combination with down payment assistance options. Texas home buyers can access an MCC credit rate of 15% to save money on their income taxes each year for the life of their mortgage loan.

The standalone MCC product remains suspended for the foreseeable future. However, TSAHC's 0% DPA option allows home buyers who do not need down payment assistance to still access TSAHC's MCC program.

### *Home Buyer Education Requirement*

Every home buyer who utilizes one of TSAHC's homeownership programs must complete an approved home buyer education course offered by a provider listed on the Texas Financial Toolbox website.<sup>8</sup> The providers listed are generally nonprofit organizations or government entities who are either HUD-approved or certified to provide home buyer education.

TSAHC requires home buyer education to ensure households are well prepared for the responsibilities of owning a home. Research by the U.S. Department of Housing and Urban Development (HUD) revealed that home buyer education empowers individuals with the ability to make better financial decisions, understand their home buying options, improve their credit, save more money, and lower housing costs.<sup>9</sup>

Moreover, according to that same HUD publication, home buyer education can help mortgage borrowers avoid delinquencies and defaults. The HUD paper references the 2014 National Foreclosure Mitigation Counseling program that analyzed 240,000 loans and found that borrowers that took home buyer education were three times more likely to get a loan modification to avoid default.

### *2025 Homeownership Programs Activity Synopsis*

In 2025, TSAHC's home buyer programs helped 9,557 households with their home purchase through down payment assistance, an MCC, or both. In comparison, TSAHC assisted 8,725 households in 2024, 11,219 households in 2023, and 10,420 households in 2022. To date, TSAHC has served nearly 126,359 households under our homeownership programs.

In 2025, TSAHC continued its work alongside a network of partners as part of the Harris County Homeownership Collaborative (HCHC), aiming to create 5,000 new homeowners of color by 2025. HCHC's work is supported by a Wells Fargo grant that provides funding annually for four years.

In partnership with the Community Foundation of the Texas Hill Country and Connective, TSAHC also launched a new DPA program for families and individuals displaced by the July 4<sup>th</sup> flooding in Kerr County and Comfort, Texas. The program was launched in November 2025 and will provide up to \$145,000 in down payment assistance (based on income) on top of TSAHC's traditional DPA options, with an additional \$30,000 for households that are first-time buyers, veterans or active military. TSAHC will administer up to \$4 million in DPA through this program over the next few years.

### *2026 Implementation Plan*

As the home buying market remains cool during a high interest rate environment, we continue to adjust internally to respond to the changing market conditions. For example, TSAHC has expanded our efforts to market and promote our programs in areas of the state where our volume isn't as

---

<sup>8</sup> Texas Financial Toolbox, <http://www.texasfinancialtoolbox.com/home-buyer-education>

<sup>9</sup> Source: Evidence Matters, "The Evidence on Homeownership Education and Counseling," Spring 2016

robust. We intend to carry out this marketing effort to recruit new lenders, establish new connections, and make inroads with home buyers in those regions.

In 2026, TSAHC will also continue offering “Overcoming the Down Payment Hurdle” courses throughout the state to share information about our programs in new and existing markets. These courses allow us to meet mortgage lenders, REALTORS®, and other industry professionals in the markets they work in and strengthen our existing connections or make new ones. We conducted approximately 88 of these classes in 2025, reaching over 2,700 REALTORS®.

In 2026, TSAHC will continue to engage the Lender Advisory Council on ways to improve our programs, stay abreast of any changes or developments in the mortgage industry, and adjust to meet the needs of Texas’ home buyers.

TSAHC continues to spread awareness about our programs and share knowledge about the industry through podcasts and monthly Facebook live events. Since our podcast launched in 2020, we’ve produced 45 episodes<sup>10</sup> dedicated to home buying issues, homeownership topics and other housing industry related content. In 2026, we will continue producing podcast segments and holding Facebook live events. TSAHC is also currently in the process of redesigning its website, hoping to better communicate our programs and educational resources to lenders, REALTORS® and home buyers. This redesign process is anticipated to be completed in early 2026. We will continue to explore other ways to promote our programs through social media and other communications channels.

TSAHC will also continue to explore changes to the MCC program depending upon bond funding availability and market conditions. We remain committed to offering a suite of home buying products even as interest rates continue to climb to the highest levels in years. We evaluate the market daily and respond accordingly with the best options possible to ensure Texans always have assistance available to fulfill their dream of homeownership.

## **HOME BUYER EDUCATION AND FINANCIAL EDUCATION**

### *Connecting Consumers with High Quality Housing and Financial Counselors*

In 2012, TSAHC created the Texas Financial Toolbox ([www.texasfinancialtoolbox.com](http://www.texasfinancialtoolbox.com)) to give consumers an easy way to find nonprofit organizations or government entities that can help them achieve their financial and homeownership goals through home buyer education, credit counseling, or financial education.

Whether consumers want to learn how to better manage their money, find out if they’re ready for homeownership, understand the home buying process and the programs that are available to help them buy a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is a great place to start. Information about home buyer programs, home buyer education classes, financial education, and foreclosure prevention is available, all searchable by city. This is a unique tool TSAHC believes is providing essential information to Texas consumers.

---

<sup>10</sup> <https://www.buzzsprout.com/1048519>

In 2018, TSAHC expanded the Toolbox resource by creating a Loan Comparison Calculator<sup>11</sup> to help potential home buyers compare the different loan types and down payment assistance options offered by TSAHC. This tool is also available on TSAHC's website [www.tsahc.org](http://www.tsahc.org).

The Toolbox also includes a step-by-step guide to help families and individuals gain a better understanding of the home buying process.

### *Housing Connection Training*

TSAHC has offered home buyer and financial education training to Texas housing nonprofits since 2012. From 2012-2017, TSAHC administered the Texas Statewide Homebuyer Education Program (TSHEP), a housing and financial counselor training program, on behalf of the Texas Department of Housing and Community Affairs. In 2017, TSAHC decided to expand the scope of the training provided and opted not to continue our role as administrator of TSHEP.

In 2018, TSAHC introduced the Housing Connection training program. The Housing Connection training built upon the success of TSHEP by offering not only housing and financial counselor training but also training for nonprofits interested in affordable housing development.

The program's goal is to help both affordable housing and counseling organizations access trainings, promote themselves, and build capacity for their organizations and programs.

Our training partner that offers and delivers the courses is NeighborWorks America, a congressionally chartered nonprofit organization that supports community development across the country. In 2025, we offered the following courses: (1) Shared Equity Housing: Creative Models to Preserve Affordable Homeownership, and (2) Homebuyer Education Methods: Training the Trainer.

In 2025, 46 housing professionals representing 28 organizations and 22 cities received training through Housing Connection. Thanks to philanthropic support from our network of financial institutions, mortgage lenders and REALTORS®, and a new grant from the Mortgage Grant Fund, TSAHC was able to offer the training courses free of charge and provide hotel scholarships to participants traveling from out of town. The training workshop was generously hosted by the Federal Reserve Bank of Dallas at their San Antonio location.

To date, 920 individuals representing 415 organizations across Texas have attended trainings provided by TSAHC through either TSHEP (2012-2017) or Housing Connection (2018-2024). Additionally, TSAHC has provided more than \$181,745 in hotel scholarships to participants.

### *2026 Implementation Plan*

In 2026, TSAHC will once again provide a variety of courses for housing counselors and nonprofit housing professionals. The course selection and training location will be guided by feedback from past and prospective participants. TSAHC will continue to make the training as affordable as possible by raising public and private funds to subsidize the costs of attending.

---

<sup>11</sup> <http://www.texasfinancialtoolbox.com/mortgage-calculator>

TSAHC will also utilize the website redesign process to reimagine and rebuild the Texas Financial Toolbox resource to ensure it continues to provide the most up to date information to Texas consumers.

## **TEXAS HOUSING IMPACT FUND**

The Texas Housing Impact Fund (THIF) helps provide safe, decent, and affordable housing with an emphasis on serving rural and underserved communities by providing flexible financing options to affordable housing developers.

Leveraging investments from multiple sources, TSAHC is able to provide flexible short-term and long-term affordable housing financing to developers through the THIF. This funding model has enabled TSAHC to steadily grow the fund over time, with applications for new loans accepted on an ongoing basis, provided there is funding available for the program.

To date, the THIF has financed the construction or rehabilitation of 253 single family homes and 5,311 rental units for low and moderate-income households. These numbers include units currently under construction.

TSAHC currently offers three types of loans:

- Permanent financing loans
- Revolving lines of credit
- Construction loans

### *Single Family Construction/Rehabilitation*

Homeownership continues to be the primary means by which lower-income households create stability and build wealth for the future. As mentioned above, the average household wealth of a homeowner is \$396,200, while the average household wealth of a renter is \$10,400.

However, due to continued high home prices, many Texans cannot afford to purchase a home in their communities. For example, according to the Real Estate Center at Texas A&M University, as of August 2025, the median home price in Texas was \$335,000.<sup>12</sup> Home prices have dropped slightly in the past year statewide, with Austin experiencing the largest decline in home prices at -2.8% and the other urban areas (Dallas-Fort Worth, Houston, San Antonio) experiencing -1.0%, -0.7%, and -0.9% declines, respectively.<sup>13</sup> Despite these slight adjustments, however, homeownership remains out of reach for many low and moderate-income households.

---

<sup>12</sup> Source: <https://trerc.tamu.edu/article/texas-housing-insight/>, accessed October 31, 2025.

<sup>13</sup> Source: <https://trerc.tamu.edu/article/texas-housing-insight/>, accessed October 31, 2025.

By financing the construction or rehabilitation of single-family homes that are affordable to well-qualified low and moderate-income home buyers, the THIF is helping families and individuals achieve the dream of homeownership and build household wealth.

*Multifamily Construction/Rehabilitation*

TSAHC also recognizes that not all families and individuals are ready to become homeowners. Access to affordable rental housing is what is most important to these households. By funding the construction of affordable rental units, the THIF helps households access affordable rental homes without sacrificing other basic needs, such as food, education, or medical care.

In 2025, TSAHC provided THIF financing to help rehabilitate or build 292 affordable rental units.

*Affordable Housing Partnership*

TSAHC launched the Affordable Housing Partnership (AHP) program in 2020 as part of the THIF suite of loan products. Thanks to a partnership with the Texas Health and Human Services Commission, TSAHC offers deferred forgivable loans to developers in Bexar, Dallas, Harris, and Travis counties to subsidize the construction of affordable, accessible, and community-integrated units designated for residents with long-term health needs.

*Texas Housing Impact Fund Loan Production*

<b>Loan Production</b>	<b>2025</b>	<b>2003 - 2024</b>
Loans Approved	6	69
# of Single Family Homes Built or Under Construction	2	295
# of Rental Units	292	4,608
Amount of Loan Funds Approved	\$7,120,000 <sup>14</sup>	\$52,232,453

*2026 Implementation Plan*

TSAHC plans to continue to provide flexible lines of credit to developers that address our funding priorities. These loan products, leveraged with TSAHC’s access to lower cost land through its Affordable Communities of Texas (ACT) land bank, will enable developers to continue to build homes that are affordable. TSAHC forecasts sustained demand for THIF loans into calendar year 2026, as all funds for FY2026 have been awarded. TSAHC expects further funding to be made available in the latter half of 2026, once fiscal year 2027 begins.

---

<sup>14</sup> Texas Housing Impact Fund loans are a revolving line of credit for single-family construction awarded to Legacy CDC and for loans for the rehabilitation or creation of multifamily units for Delara Chase, Envoy64, Irving Lofts, Landmark on Cypress, Landmark on Pine, and Sagebrush 2025.

TSAHC plans to continue to explore lending opportunities to address housing needs for underserved populations including disaster impacted areas, small urban and rural markets, and urban areas that are rapidly changing and risk losing affordable housing.

TSAHC will continue to grow the fund by pursuing grants, program related investments or equity equivalent investments from foundations, banks, and other lenders and investors.

TSAHC will also continue to publish an annual Texas Housing Impact Fund Investment Report to document the statewide impact of the program. This report enhances TSAHC's efforts to market the Texas Housing Impact Fund to developers and potential investors.

## **AFFORDABLE COMMUNITIES OF TEXAS PROGRAM**

TSAHC created the Affordable Communities of Texas (ACT) Program, a land bank and land trust program, in 2008 to stabilize communities experiencing high rates of foreclosure. TSAHC works in partnership with 38 nonprofit and for-profit affordable housing organizations across the state to acquire and redevelop foreclosed homes, vacant land, and tax foreclosed properties to make these homes available for sale or rent to low-income families.

Over its history, TSAHC has created 564 homes and 429 rental units (using a Joint Venture structure) for extremely low, very low, low, and moderate-income Texans. The ACT Program has a current portfolio of 41 lots and homes, and there are two active components of the program distinguished by source of funding and targeted use of properties<sup>15</sup>:

- ACT Land Banking – This is TSAHC's general land banking program that includes properties that are either purchased by TSAHC or donated to TSAHC. Properties are redeveloped for affordable housing. If a property is not suitable for redevelopment (i.e., poor location, high cost of redevelopment, or other extenuating circumstances), the property is sold, and the funds are reinvested in the ACT Program.
- ACT Land Trust – Properties acquired are intended to be held in perpetuity by TSAHC. Homes built or redeveloped on land trust sites may be rented or sold to qualified low-income households.

---

<sup>15</sup> There are two dormant components of the ACT program – the ACT Veterans Initiative Program and the Neighborhood Stabilization Program. These programs ended because every property in these programs was either redeveloped and sold or sold outright.

*Affordable Communities of Texas Portfolio*

<b>Program/Initiative</b>	<b>Acquisitions 2025</b>	<b>Sales 2025</b>	<b>Current Portfolio</b>	<b>Current Asset Value</b>
ACT Land Banking / Land Trust	12	5	41	\$23,942,815

In 2025, TSAHC completed the Park on 14<sup>th</sup>, a multifamily rental development in Plano, Texas. This development offers 62-units of affordable multifamily rental homes and is part of our ACT land trust.

*2026 Implementation Plan*

The ACT Program will continue to play an integral role in TSAHC’s overall affordable housing strategy. TSAHC intends to increase efforts to expand our portfolio of ACT land bank properties by forming partnerships to acquire foreclosed and vacant properties and working directly with local and regional governments where possible.

For properties already in our land bank, we will continue working with our network of local partner developers to redevelop and sell those properties. TSAHC is exploring funding opportunities offered by federal, state and local resources to subsidize construction costs and ensure the sales prices remain affordable to low and moderate-income households.

TSAHC continues to explore the implementation of additional land trust mechanisms that allow TSAHC to deliver homeownership opportunities to low- to moderate-income home buyers and deeper levels of affordable rental housing.

**MULTIFAMILY PRIVATE ACTIVITY BOND PROGRAM**

TSAHC uses its statutory authority to issue tax-exempt multifamily private activity bonds (PAB) to help affordable housing developers construct or preserve multifamily rental units. As a conduit issuer, TSAHC is allocated 10 percent of Texas’ multifamily PAB cap each year.

TSAHC makes available to developers its multifamily PAB allocation through an annual Request for Proposal application process. To be considered for multifamily PAB financing, multifamily developments must meet specific housing needs identified each year by TSAHC’s Board of Directors. In 2025, those housing needs were:

- At-Risk Preservation and Rehabilitation of Existing Affordable Units
- Housing in Rural and Smaller Urban Markets
- Senior and Service Enriched Housing Developments
- Housing in Areas with Disaster Declarations

In 2025, TSAHC closed on \$23,500,000 in multifamily PABs to construct or rehabilitate 150 affordable rental units in Central Texas.<sup>16</sup>

### *2026 Implementation Plan*

TSAHC anticipates continued interest and growth in our PAB program due to the high number of affordable housing units needed to meet statewide demand. For example, the most recent research conducted by the National Low Income Housing Coalition found that, in Texas, there are only 41 units that are affordable for every 100 households that earn 50% or less of the average median income.<sup>17</sup>

The demand for affordable housing is reflected in the number of TSAHC PAB projects that are either currently induced, pending closing or under review. We anticipate demand for PABs will remain high into 2026 and beyond.

TSAHC will also explore how to create more permanent supportive housing (PSH) units either through PABs or other financing structures. The creation of additional PSH developments continues to be a priority for TSAHC and will be covered in detail later in this plan.

## **ASSET OVERSIGHT AND COMPLIANCE**

Asset oversight and compliance monitoring of multifamily properties financed through multifamily private activity bonds is required by many bond issuers, including TSAHC. We also require asset oversight and compliance monitoring of multifamily properties financed through our THIF. TSAHC believes these reviews are one of the best ways to ensure properties provide ongoing safe, quality affordable housing to their residents.

### *Asset Oversight*

As part of the asset oversight review process, staff performs an annual inspection of each property, monitors each property's financial and physical health, and provides suggestions for improvement to property owners and managers. Staff completes a report of each property and submits its reports to property owners, managers, and other stakeholders. The reports are also available on TSAHC's website.

These visits are typically on-site, physical inspections, but because of the COVID-19 pandemic and subsequent safety concerns, TSAHC has performed a hybrid of virtual and in-person visits for the past five years. For both types of reviews, TSAHC requires property management agents to provide property reports. For virtual reviews, we also require photos of the property.

In 2025, TSAHC performed asset oversight reviews for 46 properties, totaling 6,490 units.

---

<sup>16</sup> The development that received funding through our PAB program is Cairn Point at Montopolis.

<sup>17</sup> Source: "The Gap: A Shortage of Affordable Homes," The National Low Income Housing Coalition, March 2025

## Compliance

As part of the compliance review process, staff review tenant files annually to ensure that property owners and managers are following the federal affordability requirements relating to the tax-exempt status of the bonds. Completed compliance reports are submitted to property owners, managers, and other stakeholders and are available on TSAHC's website. In addition, TSAHC manages an online reporting system that allows property managers to complete their monthly compliance reporting online.

Each month, staff monitors whether property owners and managers are providing the required number of affordable units to income-eligible households and whether high-quality resident services are being provided. Monthly compliance monitoring helps TSAHC ensure that property owners and managers are meeting all program requirements.

In 2025, TSAHC performed compliance reviews for 45 properties, totaling 6,554 units. These properties are financed either through PABs or THIF financing. TSAHC will continue to ensure that staff are well-equipped to handle the demands of adding a significant number of properties and units to the asset and compliance review portfolio over the past year and into 2026.

## 2026 Implementation Plan

In 2026, TSAHC staff will continue to conduct site visits in a manner that best protects the health and safety of our staff, as well as staff and residents at properties in our asset and compliance portfolio.

TSAHC will also continue to review and update its policies and procedures as industry trends and changes in policy dictate. TSAHC will continue to closely monitor the financial health and physical condition of properties in its portfolio and offer specific strategies for improvement.

## **SINGLE FAMILY RENTAL PROGRAM**

The cost of living in Austin and around Texas steadily remained high, primarily due to inflation and high rental rates. The average monthly rent was \$1,662 as of October 2025,<sup>18</sup> which is simply unaffordable for many low- to moderate-income Austin families.

In May 2013, TSAHC created the Single Family Rental Program to provide eligible low-income families with affordable, below-market rental homes in high-opportunity neighborhoods in the Austin Metropolitan Statistical Area (MSA).

Homes available through the program are located in areas with higher than average median incomes, with access to good schools and other services nearby. The program has received an extraordinary number of applications from low-income families and individuals interested in renting a home available under the program.

---

<sup>18</sup> Source: <https://www.rentcafe.com/average-rent-market-trends/us/tx/austin/>, accessed October 31, 2025

The program offers individuals and families that earn at or below 80% of the area median family income the opportunity to rent a home at prices significantly less than market rate. TSAHC screens each applicant for rental, credit, and criminal history and to verify income eligibility.

Given the success of the program and the ongoing need for affordable rental opportunities in other areas of the state, TSAHC expanded the program to San Antonio in 2019, the Dallas-Fort Worth metroplex in 2022, and Flint, Texas in 2023. Since the expansion, TSAHC has purchased eight single-family homes in the San Antonio MSA, 10 in the DFW metroplex, and 22 in Flint, Texas.

Combined, the Single-Family Rental Program now provides 63 rental homes across Flint and the Austin, San Antonio, and Dallas-Fort Worth MSAs.

### *2026 Implementation Plan*

TSAHC does not intend to expand this program in 2026. We will instead focus our 2026 activities on maintaining our existing rental portfolio. TSAHC will also explore how to offer homeownership opportunities to tenants who are interested in purchasing a home in the future.

## **MULTIFAMILY RENTAL PROGRAM**

In July 2015, TSAHC expanded its rental program by acquiring the Rollins Martin apartment complex in East Austin. Built in 1998, the Rollins Martin apartment complex was originally financed as part of the federal low-income housing tax credit (LIHTC) program. It consists of 15 three-bedroom apartment units, all of which are affordable for families earning at or below 60% of the area median family income.

The apartment complex is located in a rapidly developing neighborhood of East Austin that is quickly becoming unaffordable to its long-time lower-income residents. In 2023, the average rent in the neighborhood was \$1,478, while over 15% of the neighborhood's residents were living below the poverty level.<sup>19</sup> By maintaining affordability in the rapidly changing neighborhood, TSAHC is meeting a critical housing need for the community.

TSAHC has also made substantial improvements to the Rollins Martin apartment complex. Since 2015, TSAHC has completed the following repairs and improvements: installed new appliances, tankless water heaters, and HVAC for each unit; installed new roofing, new outdoor trash receptacles, a bike rack, surveillance system, and a fence for the property; expanded doors for the laundry area in each unit; replaced all staircases; added additional security features to the locks on each unit's door; upgraded the surveillance system; replaced all siding and windows; added new paint, lighting, doors, mailboxes and signage; and completely renovated all 15 units.

In 2021, TSAHC also reconstructed the dumpster enclosure area to create more recycling space and poured a semicircular driveway to make it easier for trash trucks to access and leave the dumpster area safely. In addition, TSAHC built an ADA accessible sidewalk and pad for the common

---

<sup>19</sup> Source: [https://housingworksAustin.org/wp-content/uploads/2024/12/District01\\_2023\\_FNL\\_print.pdf](https://housingworksAustin.org/wp-content/uploads/2024/12/District01_2023_FNL_print.pdf), accessed October 31, 2025

area between buildings 3 and 4. In 2022, we completed renovations in seven units and performed extensive repairs on the roof.

## **TEXAS FOUNDATIONS FUND**

### *History of the Texas Foundations Fund*

TSAHC created the Texas Foundations Fund (TFF) to improve housing conditions for very low-income Texas households, with an emphasis on assisting underserved populations. TSAHC defines very low-income households as households earning at or below 50% of the area median family income.

Through TFF, TSAHC partners with nonprofit organizations across Texas to support quality programs that address the critical housing needs of very low-income families and individuals. Selected partners receive grants to support their housing services. Since 2008, TSAHC has awarded over \$11.6 million in grants.

The housing services listed below are eligible for support through TFF:

- Home repairs and accessibility modifications in owner-occupied homes.
- Services at supportive housing communities.
- Housing and financial counseling services.

TSAHC selected these services by conducting a survey asking its partner housing organizations to identify the greatest housing needs of the very low-income Texans they serve. TSAHC also conducts follow-up surveys every few years to confirm that the services funded by the Texas Foundations Fund are still critically needed by very low-income Texans.

TSAHC funds TFF awards primarily with earned revenue from its other housing programs. TSAHC's Board of Directors determines the amount available for each funding round. Prior to each application cycle, TSAHC publishes TFF Guidelines for public comment, giving stakeholders the opportunity to provide feedback prior to submitting a funding proposal.

Prior to 2016, the Foundations Fund was a competitive grant process. For the three award cycles that followed (2016 – 2021), it was a non-competitive application process. Nonprofits that met eligibility criteria partnered with TSAHC for a two-year term in a matching grant structure. In 2022, TSAHC once again updated its funding structure to remove the matching grant requirement, amend the audit requirements for small organizations, add housing and financial counseling services as an eligible activity, and utilize applicants' budget size to determine grant amounts.

### *2025 Funding Cycle*

In 2025, to better align staff resources and ensure adequate funding available to applicants, TSAHC made two important changes to the TFF application cycle. First, TSAHC shifted the application window towards the beginning of the calendar year rather than in mid-April. Second, TSAHC began accepting applications on a rolling basis until all funds were awarded. TSAHC provided a total of \$1,250,000 in grant funding to 85 organizations in 2025, with awards ranging from \$10,000 to \$25,000, depending on organizational budget size.

### *2026 Implementation Plan*

In 2026, we intend to open the application window towards the beginning of the calendar year again. TSAHC plans to accept grant applications on a rolling basis in 2026, accepting applications until funding runs out. While we do not anticipate making substantive changes to the guidelines, we will continue to explore changes to improve the administration of the program.

## **GRANTS FOR DISASTER RECOVERY**

### *Housing and Economic Assistance to Rebuild Texas (HEART)*

On August 23, 2017, Hurricane Harvey made landfall along the Texas coast, inflicting catastrophic damage to Southeast Texas, the Gulf Coast region, the greater Houston area, and the Coastal Bend area. In response to this catastrophic event, TSAHC partnered with Enterprise Community Partners to create a grant program to provide critical home repair funding, programmatic support, and technical assistance for nonprofits providing ongoing relief efforts to the impacted areas with an emphasis on providing relief outside of the Harris County area.

The program, entitled Housing and Economic Assistance to Rebuild Texas (HEART), launched in April 2018 thanks to a generous financial commitment from the Rebuild Texas Fund, a joint initiative of the OneStar Foundation and the Michael & Susan Dell Foundation. Other funding was provided by the Meadows Foundation, the Center for Disaster Philanthropy, BBVA and a commitment from TSAHC's Board.

The program awarded \$2,555,000 to 39 nonprofits providing housing-related assistance to low-income households directly affected by Hurricane Harvey.

### *Winter Storm Uri Response*

In February 2021, Winter Storm Uri ravaged Texas, bringing prolonged below freezing temperatures and record snowfall to many parts of the state.

In March 2021, the TSAHC Board of Directors approved a special funding round of the Texas Foundations Fund program to respond to this event and made \$300,000 available to organizations providing home repairs for affected households in the most severely impacted areas. TSAHC provided grant funding to 15 organizations that provided home repairs to 236 households between April and August 2021 through this special funding round.

### *Texas Foundations Fund – Disaster Recovery*

These twin natural disasters motivated TSAHC to create a standing program within TFF in 2022 that is earmarked specifically for disaster recovery activities. That way, funds can be made available in the immediate aftermath of a disaster, allowing organizations to more swiftly respond to disasters in their communities.

A total of \$250,000 in disaster recovery funding was made available for the FY2025 grant year. The Disaster Recovery program provided relief funds to 10 nonprofit organizations that provided critical repairs for wildfires in Hill County and for damage caused by Hurricane Beryl in several counties along the Texas Gulf Coast. All \$250,000 in funding for FY2025 was committed towards the disaster recovery efforts of our nonprofit grantees.

### *2026 Implementation Plan*

TSAHC's Board of Directors approved the FY2026 Disaster Recovery Guidelines in August 2025. In response to the series of devastating flood events in July 2025, TSAHC's Board of Directors approved increasing the total grant funding available for the program to \$350,000. Like in previous years, the maximum award for an organization is \$30,000.

In October 2025, TSAHC's Board approved an amendment to the FY2026 guidelines to allow TSAHC to make an exception for applications from nonprofit organizations that have never received grant funding through the Texas Foundations Fund or HEART programs. This change gives TSAHC the ability to respond to disasters across all areas of the state, particularly in Texas' rural areas, where our network of existing grantees is not as robust.

## **SUPPORTIVE HOUSING INITIATIVES**

### *Partnership with Texas Health and Human Services Commission (HHSC)*

In 2016, TSAHC expanded its efforts to address supportive housing needs beyond grant funding provided through the Texas Foundations Fund. We accomplished this by partnering with the Texas Health and Human Services Commission (HHSC) through the Centers for Medicare & Medicaid Services Innovation Accelerator Program (IAP).

The IAP launched in August 2017 and concluded in April 2018 with two outcomes. First, public and private partnerships developed between the Medicaid and housing systems to better address the housing and supportive services needs of the Medicaid recipient population.

Second, HHSC and TSAHC created a state action plan that seeks to foster additional community living opportunities for Texans with ongoing health needs.

As part of implementing the state action plan, TSAHC conducted a series of permanent supportive housing (PSH) workshops in 2019 for nonprofits and other interested parties who wish to create or preserve PSH units. These one-day workshops provided an overview of the financing of PSH developments and the implementation of supportive services at those developments.

### *Texas Supportive Housing Institute*

Building upon the success of the PSH workshops, TSAHC launched the Texas Supportive Housing Institute in September 2020, which provides technical assistance to nonprofits, developers, service providers, and property managers interested in creating and operating supportive housing in their

communities. The training is conducted by the Corporation for Supportive Housing (CSH), and TSAHC has successfully hosted Institutes with 4-6 development teams in 2020, 2021, 2022, and most recently in 2024.

In 2024, TSAHC and CSH selected six development teams to participate in the 2024 Institute, which was offered using a hybrid model of in person and virtual sessions. The Institute began with a three-day kickoff event in Austin to welcome teams from Austin, Brownsville, Dallas, Denton, Marshall, and San Antonio. The 2024 Institute concluded in March 2025 with final presentations from all the teams that completed the Institute. This cohort is projected to create 488 units of permanent supportive housing.

### *Permanent Supportive Housing Symposium*

In 2023, TSAHC took a brief pause on providing the Institute and instead launched a Permanent Supportive Housing Symposium for two primary reasons. First, opportunities to share best practices and how to apply lessons learned in the supportive housing space are lacking in Texas. And second, due to past iterations of the Institute, we have a pipeline of new developers, service providers, and property managers operating in supportive housing who need further education and training beyond what the Institute provides.

Based upon that, we hosted our first Permanent Supportive Housing Symposium on November 6-8, 2023, in Austin. Nearly 200 individuals attended the Symposium, representing developers, property managers, service providers, health professionals, homelessness response organizations, and other health and housing organizations.

We hosted our second Permanent Supportive Housing Symposium on November 4-5, 2025. The Symposium offered three tracks focusing on supportive housing design and development, financing for development and supportive services, and operations and service delivery, as well as a tour of supportive housing developments around Austin and a Permanent Supportive Housing Academy training, offered in partnership with CSH.

### *2026 Implementation Plan*

TSAHC intends to host another iteration of our Texas Supportive Housing Institute in 2026. While the previous Institute was open to developers statewide, TSAHC plans to focus this Institute specifically on the Dallas/Fort Worth metro area, which will enable us to better leverage local resources and align the Institute instruction with local initiatives.

Going forward, TSAHC plans to continue rotating its offerings, hosting Institutes in even numbered years and Symposiums in odd numbered years. Together, these training opportunities will provide continuing education for PSH developers while also developing a pipeline of projects for future Institutes.

### *General Homelessness Activities*

TSAHC continues to support other efforts addressing homelessness. This includes Advisory Member representation on the Texas Interagency Council for the Homeless (TICH) and serving as liaison between the TICH and United States Interagency Council on Homelessness. In addition, TSAHC sponsors the annual Texas Conference on Ending Homelessness hosted by the Texas Homeless Network. TSAHC also provides grant support to the Texas Homeless Network to develop a data collection system and improve data collection and sharing capabilities among homeless service providers.

## **OTHER INITIATIVES**

### *Partnership with TxDOT*

In summer 2020, TSAHC was approached by the Texas Department of Transportation (TxDOT) to administer grant funding to support affordable housing initiatives in communities affected by TxDOT's North Houston Highway Improvement Project (NHHIP).

The NHHIP is a multi-billion dollar transportation project that will expand and realign sections of Interstate I-45 in North Houston, impacting several communities (known as super-neighborhoods). These super-neighborhoods are comprised primarily of low-income and minority residents. TxDOT is providing \$30 million to support affordable housing initiatives in these communities in addition to the individual compensation provided to homeowners, renters and businesses that are displaced by the project.

TxDOT approached TSAHC due to our prior experience providing grant funding through the Texas Foundations Fund and HEART programs, both of which have supported nonprofits serving the communities affected by the NHHIP.

TSAHC received initial approval from our Board of Directors in October 2020 to move forward with discussions with TxDOT and draft an agreement outlining the use of the funds. Those discussions were paused in early 2021 due to legal proceedings that put the NHHIP on hold. The legal proceedings concluded in early 2023, allowing TSAHC to resume those contract discussions with TxDOT which extended into and were finalized in 2024.

In 2024, TSAHC selected a consultant through a Request for Proposal process to develop a comprehensive housing needs assessment of the impacted communities and ultimately a Housing Revitalization Plan to guide the distribution of the grant funds. TSAHC received the needs assessment from its consultant in November 2025, the first component of the Housing Revitalization Plan. The remainder of the plan will be completed by May 2026. TSAHC intends to begin executing the plan and distributing the grant funds by the end of 2026.

APPENDIX A

# Legislative Requirements for the State of Texas Low Income Housing Plan and Annual Report



## APPENDIX A: LEGISLATIVE REQUIREMENTS FOR THE STATE OF TEXAS LOW INCOME HOUSING PLAN AND ANNUAL REPORT

### SEC. 2306.072. ANNUAL LOW INCOME HOUSING REPORT

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an annual report of the department's housing activities for the preceding year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the report, the board shall submit the report to the governor, lieutenant governor, speaker of the House of Representatives, and member of any legislative oversight committee.
- (c) The report must include:
  - (1) a complete operating and financial statement of the department;
  - (2) a comprehensive statement of the activities of the department during the preceding year to address the needs identified in the state low income housing plan prepared as required by Section 2306.0721, including:
    - (A) a statistical and narrative analysis of the department's performance in addressing the housing needs of individuals and families of low and very low income;
    - (B) the ethnic and racial composition of individuals and families applying for and receiving assistance from each housing-related program operated by the department;
    - (C) the department's progress in meeting the goals established in the previous housing plan, including goals established with respect to the populations described by Section 2306.0721(c)(1); and
    - (D) recommendations on how to improve the coordination of department services to the populations described by Section 2306.0721(c)(1);
  - (3) an explanation of the efforts made by the department to ensure the participation of individuals of low income and their community-based institutions in department programs that affect them;
  - (4) a statement of the evidence that the department has made an affirmative effort to ensure the involvement of individuals of low income and their community-based institutions in the allocation of funds and the planning process;
  - (5) a statistical analysis, delineated according to each ethnic and racial group served by the department, that indicates the progress made by the department in implementing the state low income housing plan in each of the uniform state service regions;
  - (6) an analysis, based on information provided by the fair housing sponsor reports required under Section 2306.0724 and other available data, of fair housing opportunities in each housing development that receives financial assistance from the department that includes the following information for each housing development that contains 20 or more living units:
    - (A) the street address and municipality or county in which the property is located;
    - (B) the telephone number of the property management or leasing agent
    - (C) the total number of units, reported by bedroom size;
    - (D) the total number of units, reported by bedroom size, designed for individuals who are physically challenged or who have special needs and the number of these individuals served annually;
    - (E) the rent for each type of rental unit, reported by bedroom size;
    - (F) the race or ethnic makeup of each project;
    - (G) the number of units occupied by individuals receiving government-supported housing assistance and the type of assistance received;
    - (H) the number of units occupied by individuals and families of extremely low income, very low income, low income, moderate income, and other levels of income;

- (I) a statement as to whether the department has been notified of a violation of the fair housing law that has been filed with the United States Department of Housing and Urban Development, the Commission on Human Rights, or the United States Department of Justice; and
- (J) a statement as to whether the development has any instances of material noncompliance with bond indentures or deed restrictions discovered through the normal monitoring activities and procedures that include meeting occupancy requirement or rent restrictions imposed by deed restriction or financing agreements;
- (7) a report on the geographic distribution of low income housing tax credits, the amount of unused low income housing tax credits, and the amount of low income housing tax credits received from the federal pool of unused funds from other states; and
- (8) a statistical analysis, based on information provided by the fair housing sponsor reports required by Section 2306.0724 and other available data, of average rents reported by county.

#### SEC. 2306.0721. LOW INCOME HOUSING PLAN

- (a) Not later than March 18 of each year, the director shall prepare and submit to the board an integrated state low income housing plan for the next year.
- (b) Not later than the 30<sup>th</sup> day after the date the board receives and approves the plan, the board shall submit the plan to the governor, lieutenant governor, and the speaker of the house of representatives.
- (c) The plan must include:
  - (1) an estimate and analysis of the size and the different housing needs of the following populations in each uniform state service region:
    - (A) individuals and families of moderate, low, very low, and extremely low income;
    - (B) individuals with special needs;
    - (C) homeless individuals;
    - (D) veterans;
    - (E) farmworkers;
    - (F) youth who are aging out of foster care;
    - (G) Homeless youth, as defined by Section 2306.1101, and other individuals older than 18 years of age and younger than 25 years of age who are homeless; and
    - (H) elderly individuals;
  - (2) a proposal to use all available housing resources to address the housing needs of the populations described by Subdivision (1) by establishing funding levels for all housing-related programs;
  - (3) an estimate of the number of federally assisted housing units available for individuals and families of low and very low income and individuals with special needs in each uniform state service region;
  - (4) a description of state programs that govern the use of all available housing resources;
  - (5) a resource allocation plan that targets all available housing resources to individuals and families of low and very low income and individuals with special needs in each uniform state service region;
  - (6) a description of the department's efforts to monitor and analyze the unused or underused federal resources of other state agencies for housing-related services and services for homeless individuals and the department's recommendations to ensure the full use by the state of all available federal resources for those services in each uniform state service region;
  - (7) strategies to provide housing for individuals and families with special needs in each uniform state service region;

- (8) a description of the department's efforts to encourage in each uniform state service region the construction of housing units that incorporate energy efficient construction and appliances;
  - (9) an estimate and analysis of the housing supply in each uniform state service region
  - (10) an inventory of all publicly and, where possible, privately funded housing resources, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies;
  - (11) strategies for meeting rural housing needs;
  - (12) a biennial action plan for colonias that:
    - (A) addresses current policy goals for colonia programs, strategies to meet the policy goals, and the projected outcomes with respect to the policy goals;
    - (B) includes information on the demand for contract-for-deed conversions, services from self-help centers, consumer education, and other colonia resident services in counties some part of which is within 150 miles of the international border of the state;
  - (13) a summary of public comments received at a hearing under this chapter or from another source that concern the demand for colonia resident services described by Subdivision (12); and
  - (13-a) information regarding foreclosures of residential property in this state, including the number and geographic location of those foreclosures.
- (d) The priorities and policies in another plan adopted by the department must be consistent to the extent practical with the priorities and policies established in the state low income housing plan.
- (e) To the extent consistent with federal law, the preparation and publication of the state low income housing plan shall be consistent with the filing and publication deadlines required of the department for the consolidated plan.
- (f) The director may subdivide the uniform state serve regions as necessary for purposes of the state low income housing plan.
- (g) The department shall include the plan developed by the Texas State Affordable Housing Corporation under Section 2306.566 in the department's resource allocation plan under Subsection (c)(5).

#### SEC. 2306.0722. PREPARATION OF PLAN AND REPORT

- (a) Before preparing the annual low income housing report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the department shall meet with regional planning commissions created under Chapter 391, Local Government Code, representatives of groups with an interest in low income housing, nonprofit housing organizations, managers, owners, and developers of affordable housing, local government officials, residents of low income housing, and members of the Colonia Resident Advisory Committee. The department shall obtain the comments and suggestions of the representatives, officials, residents, and members about the prioritization and allocation of the department's resources in regard to housing.
- (b) In preparing the annual report under Section 2306.072 and the state low income housing plan under Section 2306.0721, the director shall:
  - (1) coordinate local, state, and federal housing resources, including tax exempt housing bond financing and low income housing tax credits;
  - (2) set priorities for the available housing resources to help the neediest individuals;
  - (3) evaluate the success of publicly supported housing programs

- (4) survey and identify the unmet housing needs of individuals the department is required to assist;
- (5) ensure that housing programs benefit an individual without regard to the individual's race, ethnicity, sex, or national origin;
- (6) develop housing opportunities for individuals and families of low and very low income and individuals with special housing needs;
- (7) develop housing programs through an open, fair, and public process;
- (8) set priorities for assistance in a manner that is appropriate and consistent with the housing needs of the populations described by Section 2306.0721(c)(1);
- (9) incorporate recommendations that are consistent with the consolidated plan submitted annually by the state to the United States Department of Housing and Urban Development;
- (10) identify the organizations and individuals consulted by the department in preparing the annual report and state low income housing plan and summarize and incorporate comments and suggestions provided under Subsection (a) as the board determines to be appropriate;
- (11) develop a plan to respond to changes in federal funding and programs for the provision of affordable housing;
- (12) use the following standardized categories to describe the income of program applicants and beneficiaries:
  - i. 0 to 30 percent of area median income adjusted for family size;
  - ii. more than 30 to 60 percent of area median income adjusted for family size;
  - iii. more than 60 to 80 percent of area median income adjusted for family size;
  - iv. more than 80 to 115 percent of area median income adjusted for family size;or
  - v. more than 115 percent of area median income adjusted for family size;
- (13) use the most recent census data combined with existing data from local housing and community service providers in the state, including public housing authorities, housing finance corporations, community housing development organizations, and community action agencies; and
- (14) provide the needs assessment information compiled for report and plan to the Texas State Affordable Housing Corporation.

#### SEC. 2306.0723. PUBLIC PARTICIPATION REQUIREMENTS

The Department shall consider the annual low income housing report to be a rule and in developing the report shall follow rulemaking procedures required by Chapter 2001.

#### SEC. 2306.0724. FAIR HOUSING SPONSOR REPORT

- (a) The Department shall require the owner of each housing development that receives financial assistance from the Department and that contains 20 or more living units to submit an annual fair housing sponsor report. The report must include the relevant information necessary for the analysis required by Section 2306.072(c)(6). In compiling the information for the report, the owner of each housing development shall use data current as of January 1 of the reporting year.
- (b) The Department shall adopt rules regarding the procedure for filing the report.
- (c) The Department shall maintain the reports in electronic and hard-copy formats readily available to the public at no cost.
- (d) A housing sponsor who fails to file a report in a timely manner is subject to the following sanctions, as determined by the Department:
  - (1) denial of a request for additional funding; or

- (2) an administrative penalty in an amount not to exceed \$1,000, assessed in the manner provided for an administrative penalty under Section 2306.6023.

APPENDIX B

# Housing Analysis Regional Tables



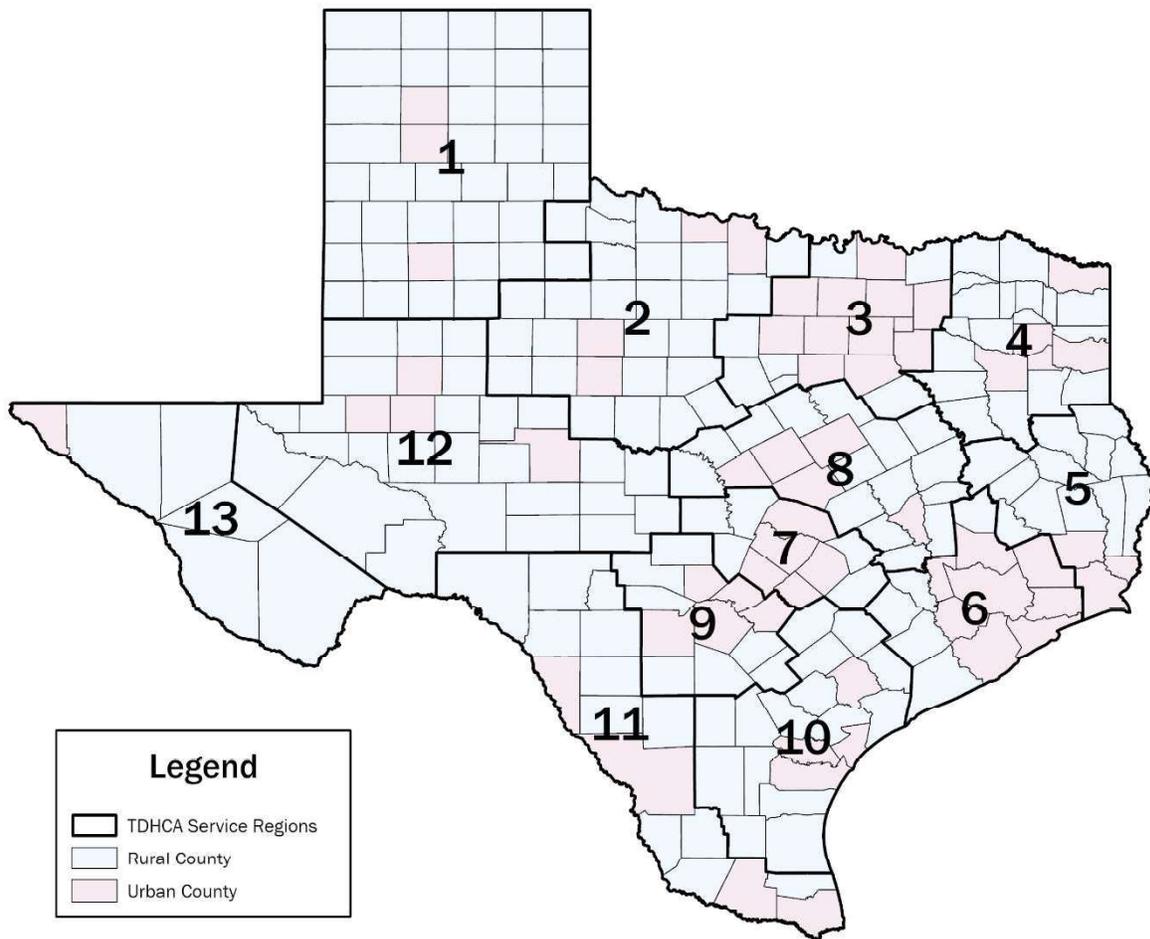
## APPENDIX B: HOUSING ANALYSIS REGIONAL TABLES

The following notes apply to all Housing Analysis Regional Tables.

- Due to limitations of available data, only civilian, non-institutionalized persons with a disability are counted for each region's persons with disability population count. Statistics for total civilian non-institutionalized population are pulled from the 2019-2023 ACS, Table S1810 and available at the state or county level on the Census Bureau's data website (<https://data.census.gov/>).
- The figures reported for Persons with HIV/AIDS do not include those unaware of their HIV infection, or those who tested positive for HIV solely through an anonymous HIV test. In addition, 3,946 counted in Texas Department of Criminal Justice facilities, Federal Prison facilities, and Federal Immigration and Customs Enforcement facilities are not attributed to a geographic area and are only present in the total statewide figure.
- Veteran populations are compared to civilian population 18 years old and over. Statistics for total civilian population 18 years and over are pulled from the 2019-2023 ACS, Table S2101 and available at the state or county level on the Census Bureau's data website (<https://data.census.gov/>).
- Housing units reported in the 'Other' category under Physical Housing Characteristics of Housing Units can include any living quarters occupied as a housing unit that does not fit in the other categories. Examples that fit in the 'Other' category are houseboats, railroad cars, campers and vans.

For reference, a map and list of all Texas counties grouped by region with urban/rural designation has been included preceding the Housing Analysis Regional Tables.

# TDHCA Service Regions



Appendix B: Housing Analysis Regional Tables

TDHCA Counties by Region with 2026 Urban/Rural Designation

Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9	Region 10	Region 11	Region 12	Region 13
Armstrong	Archer	Collin	Anderson	Angelina	Austin	Bastrop	Bell	Atascosa	Aransas	Cameron	Andrews	Brewster
Bailey	Baylor	Cooke	Bowie	Hardin	Brazoria	Blanco	Bosque	Bandera	Bee	Dimmit	Borden	Culberson
Briscoe	Brown	Dallas	Camp	Houston	Chambers	Burnet	Brazos	Bexar	Brooks	Edwards	Coke	El Paso
Carson	Callahan	Denton	Cass	Jasper	Colorado	Caldwell	Burleson	Comal	Calhoun	Hidalgo	Concho	Hudspeth
Castro	Clay	Ellis	Cherokee	Jefferson	Fort Bend	Fayette	Coryell	Frio	DeWitt	Jim Hogg	Crane	Jeff Davis
Childress	Coleman	Erath	Delta	Nacogdoches	Galveston	Hays	Falls	Gillespie	Duval	Kinney	Crockett	Presidio
Cochran	Comanche	Fannin	Franklin	Newton	Harris	Lee	Freestone	Guadalupe	Goliad	La Salle	Dawson	
Collingsworth	Cottle	Grayson	Gregg	Orange	Liberty	Llano	Grimes	Karnes	Gonzales	Maverick	Ector	
Crosby	Eastland	Hood	Harrison	Polk	Matagorda	Travis	Hamilton	Kendall	Jackson	Real	Gaines	
Dallam	Fisher	Hunt	Henderson	Sabine	Montgomery	Williamson	Hill	Kerr	Jim Wells	Starr	Glasscock	
Deaf Smith	Foard	Johnson	Hopkins	San Augustine	Walker		Lampasas	Medina	Kenedy	Uvalde	Howard	
Dickens	Hardeman	Kaufman	Lamar	San Jacinto	Waller		Leon	Wilson	Kleberg	Val Verde	Irion	
Donley	Haskell	Navarro	Marion	Shelby	Wharton		Limestone		Lavaca	Webb	Kimble	
Floyd	Jack	Palo Pinto	Morris	Trinity			Madison		Live Oak	Willacy	Loving	
Garza	Jones	Parker	Panola	Tyler			McLennan		McMullen	Zapata	Martin	
Gray	Kent	Rockwall	Rains				Milam		Nueces	Zavala	Mason	
Hale	Knox	Somervell	Red River				Mills		Refugio		McCulloch	
Hall	Mitchell	Tarrant	Rusk				Robertson		San Patricio		Menard	
Hansford	Montague	Wise	Smith				San Saba		Victoria		Midland	
Hartley	Nolan		Titus				Washington				Pecos	
Hemphill	Runnels		Upshur								Reagan	
Hockley	Scurry		Van Zandt								Reeves	
Hutchinson	Shackelford		Wood								Schleicher	
King	Stephens										Sterling	
Lamb	Stonewall										Sutton	
Lipscomb	Taylor										Terrell	
Lubbock	Throckmorton										Tom Green	
Lynn	Wichita										Upton	
Moore	Wilbarger										Ward	
Motley	Young										Winkler	
Ochiltree												
Oldham												
Parmer												
Potter												
Randall												
Roberts												
Sherman												
Swisher												
Terry												
Wheeler												
Yoakum												

Legend:

- Urban County
- Rural County

Appendix B: Housing Analysis Regional Tables

Region 1		Rural	Urban	Total	Source
Individuals		293,894	575,058	868,952	2019-2023 ACS, DP05
Households	Owner	73,041	130,797	203,838	2019-2023 ACS, DP04
	Renter	30,404	91,369	121,773	
Elderly Persons (65 years+)		46,345	79,875	126,220	2019-2023 ACS, DP05
Persons with Disabilities		39,063	73,161	112,224	2019-2023 ACS, S1810
Persons with HIV/AIDS		266	1063	1,329	Texas DSHS, 2022
Incidents of Family Violence		1,324	7,410	8,734	Texas DPS, 2025
Veterans		11,728	28,610	40,338	2019-2023 ACS, S2101
Youth Aging out of Foster Care		21	45	66	Texas DFPS, 2025
Individuals Below 125% Poverty		58,797	114,575	173,372	2019-2023 ACS, S1701
Households by Income Group	0-30%AMFI	11,287	30,470	41,757	2018-2022 CHAS, 8
	30-50%AMFI	12,174	25,775	37,949	
	50-80%AMFI	19,479	37,340	56,819	
	80-100%AMFI	11,322	21,680	33,002	
	Over100%AMFI	48,288	101,025	149,313	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	300	630	930	2018-2022 CHAS, 3
	30-50%AMFI	296	544	840	
	50-80%AMFI	207	375	582	
	80-100%AMFI	165	195	360	
	Over100%AMFI	345	380	725	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,143	23,180	30,323	2018-2022 CHAS, 8
	30-50%AMFI	5,527	17,850	23,377	
	50-80%AMFI	4,085	13,945	18,030	
	80-100%AMFI	1,281	3,394	4,675	
	Over100%AMFI	866	4,135	5,001	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	534	1,250	1,784	2018-2022 CHAS, 10
	30-50%AMFI	695	1,139	1,834	
	50-80%AMFI	803	1,688	2,491	
	80-100%AMFI	502	925	1,427	
	Over100%AMFI	1,381	1,780	3,161	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	129,694	246,738	376,432	2019-2023 ACS, DP04
	1unit	105,736	173,290	279,026	
	2units	2,025	6,950	8,975	
	3or4units	3,323	8,362	11,685	
	5to19units	4,462	23,186	27,648	
	20+units	1,564	19,576	21,140	
	Mobile home	12,345	15,027	27,372	
	Other	239	347	586	
Housing Occupancy	Occupied Units	103,445	222,166	325,611	2019-2023 ACS, DP04
	Vacant Units	26,249	24,572	50,821	
	Total	5,461	12,842	18,303	
Subsidized Multifamily Units	TDHCA Units	1,737	5,811	7,548	TDHCA Central Database, 2025
	HUD Units	633	1,367	2,000	HUD, 2024
	PHA Units	999	418	1,417	HUD, 2024
	USDA Units	927	71	998	USDA, 2025
	HCVs	1,165	5,175	6,340	HUD, 2024
Foreclosures	88	582	670	ATTOM, 2025	

Appendix B: Housing Analysis Regional Tables

Region 2		Rural	Urban	Total	Source
Individuals		248,160	304,471	552,631	2019-2023 ACS, DP05
Households	Owner	71,267	70,875	142,142	2019-2023 ACS, DP04
	Renter	24,981	42,705	67,686	
Elderly Persons (65 years+)		51,272	46,413	97,685	2019-2023 ACS, DP05
Persons with Disabilities		45,660	42,488	88,148	2019-2023 ACS, S1810
Persons with HIV/AIDS		228	410	638	Texas DSHS, 2022
Incidents of Family Violence		1,550	2,378	3,928	Texas DPS, 2025
Veterans		14,856	22,150	37,006	2019-2023 ACS, S2101
Youth Aging out of Foster Care		22	42	64	Texas DFPS, 2025
Individuals Below 125% Poverty		45,320	52,827	98,147	2019-2023 ACS, S1701
Households by Income Group	0-30%AMFI	10,205	13,750	23,955	2018-2022 CHAS, 8
	30-50%AMFI	12,715	12,485	25,200	
	50-80%AMFI	16,460	19,065	35,525	
	80-100%AMFI	10,323	11,880	22,203	
	Over100%AMFI	43,540	54,185	97,725	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	386	464	850	2018-2022 CHAS, 3
	30-50%AMFI	374	180	554	
	50-80%AMFI	292	345	637	
	80-100%AMFI	123	119	242	
	Over100%AMFI	303	199	502	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	6,706	9,860	16,566	2018-2022 CHAS, 8
	30-50%AMFI	5,655	7,815	13,470	
	50-80%AMFI	3,614	6,289	9,903	
	80-100%AMFI	1,026	2,164	3,190	
	Over100%AMFI	1,102	2,000	3,102	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	152	450	602	2018-2022 CHAS, 10
	30-50%AMFI	293	372	665	
	50-80%AMFI	514	560	1,074	
	80-100%AMFI	189	264	453	
	Over100%AMFI	1,311	884	2,195	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	122,939	129,459	252,398	2019-2023 ACS, DP04
	1unit	96,316	96,524	192,840	
	2units	3,603	3,566	7,169	
	3or4units	2,851	4,999	7,850	
	5to19units	3,032	11,698	14,730	
	20+units	1,831	5,683	7,514	
	Mobilehome	14,691	6,753	21,444	
	Other	615	236	851	
Housing Occupancy	OccupiedUnits	96,248	113,580	209,828	2019-2023 ACS, DP04
	VacantUnits	28,242	16,159	44,401	
	Total	7,415	7,827	15,242	
Subsidized Multifamily Units	TDHCAUnits	1,797	2,970	4,767	TDHCA Central Database, 2025
	HUDUnits	566	746	1,312	HUD, 2024
	PHAUnits	2671	1151	3,822	HUD, 2024
	USDAUnits	1353	222	1575	USDA, 2025
	HCVs	1,028	2,738	3,766	HUD, 2024
Foreclosures	84	355	439	ATTOM, 2025	

Appendix B: Housing Analysis Regional Tables

Region 3		Rural	Urban	Total	Source
Individuals		278,605	7,947,543	8,226,148	2019-2023 ACS, DP05
Households	Owner	75,222	1,731,960	1,807,182	2019-2023 ACS, DP04
	Renter	28,187	1,147,243	1,175,430	
Elderly Persons (65 years+)		53,582	951,094	1,004,676	2019-2023 ACS, DP05
Persons with Disabilities		40,798	803,371	844,169	2019-2023 ACS, S1810
Persons with HIV/AIDS		321	34,684	35,005	Texas DSHS, 2022
Incidents of Family Violence		1,530	57,241	58,771	Texas DPS, 2025
Veterans		16,602	333,827	350,429	2019-2023 ACS, S2101
Youth Aging out of Foster Care		7	158	165	Texas DFPS, 2025
Individuals Below 125% Poverty		47,874	1,117,297	1,165,171	2019-2023 ACS, S1701
Households by Income Group	0-30%AMFI	10,800	301,825	312,625	2018-2022 CHAS, 8
	30-50%AMFI	10,965	302,175	313,140	
	50-80%AMFI	16,630	467,715	484,345	
	80-100%AMFI	9,705	293,835	303,540	
	Over100%AMFI	50,810	1,378,550	1,429,360	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	294	7,125	7,419	2018-2022 CHAS, 3
	30-50%AMFI	119	4,335	4,454	
	50-80%AMFI	338	3,996	4,334	
	80-100%AMFI	133	1,693	1,826	
	Over100%AMFI	373	5,549	5,922	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,640	234,500	242,140	2018-2022 CHAS, 8
	30-50%AMFI	6,155	221,690	227,845	
	50-80%AMFI	6,139	210,424	216,563	
	80-100%AMFI	1,419	68,465	69,884	
	Over100%AMFI	2,569	77,943	80,512	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	580	21,324	21,904	2018-2022 CHAS, 10
	30-50%AMFI	469	24,328	24,797	
	50-80%AMFI	608	28,994	29,602	
	80-100%AMFI	376	14,658	15,034	
	Over100%AMFI	1,749	31,813	33,562	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	120,799	3,091,029	3,211,828	2019-2023 ACS, DP04
	1unit	88,511	2,040,477	2,128,988	
	2units	2,377	39,077	41,454	
	3or4units	2,551	106,225	108,776	
	5to19units	4,624	380,464	385,088	
	20+units	3,687	420,243	423,930	
	Mobilehome	18,649	101,005	119,654	
	Other	400	3,538	3,938	
Housing Occupancy	OccupiedUnits	103,409	2,879,203	2,982,612	2019-2023 ACS, DP04
	VacantUnits	17,390	211,826	229,216	
	Total	4,955	152,381	157,336	
Subsidized Multifamily Units	TDHCAUnits	1,445	84,066	85,511	TDHCA Central Database, 2025
	HUDUnits	826	8,905	9,731	HUD, 2024
	PHAUnits	660	4786	5,446	HUD, 2024
	USDAUnits	786	2928	3714	USDA, 2025
	HCVs	1,238	51,696	52,934	HUD, 2024
Foreclosures		218	7,482	7,700	ATTOM, 2025

Appendix B: Housing Analysis Regional Tables

Region 4		Rural	Urban	Total	Source
Individuals		597,208	566,643	1,163,851	2019-2023 ACS, DP05
Households	Owner	166,556	137,954	304,510	2019-2023 ACS, DP04
	Renter	54,882	66,838	121,720	
Elderly Persons (65 years+)		119,536	96,168	215,704	2019-2023 ACS, DP05
Persons with Disabilities		99,063	79,172	178,235	2019-2023 ACS, S1810
Persons with HIV/AIDS		1,372	1,428	2,800	Texas DSHS, 2022
Incidents of Family Violence		3,042	4,516	7,558	Texas DPS, 2025
Veterans		38,907	29,980	68,887	2019-2023 ACS, S2101
Youth Aging out of Foster Care		23	21	44	Texas DFPS, 2025
Individuals Below 125% Poverty		116,059	105,308	221,367	2019-2023 ACS, S1701
Households by Income Group	0-30%AMFI	28,825	21,655	50,480	2018-2022 CHAS, 8
	30-50%AMFI	28,905	20,045	48,950	
	50-80%AMFI	41,090	27,840	68,930	
	80-100%AMFI	23,140	18,085	41,225	
	Over100%AMFI	117,370	88,955	206,325	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	1,482	564	2,046	2018-2022 CHAS, 3
	30-50%AMFI	928	325	1,253	
	50-80%AMFI	664	414	1,078	
	80-100%AMFI	194	219	413	
	Over100%AMFI	773	445	1,218	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	18,788	15,240	34,028	2018-2022 CHAS, 8
	30-50%AMFI	15,194	11,835	27,029	
	50-80%AMFI	11,633	10,025	21,658	
	80-100%AMFI	2,763	3,029	5,792	
	Over100%AMFI	3,917	3,204	7,121	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,188	1,004	2,192	2018-2022 CHAS, 10
	30-50%AMFI	1,168	878	2,046	
	50-80%AMFI	1,782	1,140	2,922	
	80-100%AMFI	848	699	1,547	
	Over100%AMFI	3,718	1,990	5,708	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	264,273	239,027	503,300	2019-2023 ACS, DP04
	1unit	191,947	166,647	358,594	
	2units	4,993	9,212	14,205	
	3or4units	5,631	7,367	12,998	
	5to19units	7,449	15,718	23,167	
	20+units	4,332	9,815	14,147	
	Mobilehome	48,016	29,508	77,524	
	Other	1,905	760	2,665	
Housing Occupancy	OccupiedUnits	221,438	204,792	426,230	2019-2023 ACS, DP04
	VacantUnits	42,835	34,235	77,070	
	Total	12,392	14,191	26,583	
Subsidized Multifamily Units	TDHCAUnits	4,441	6,014	10,455	TDHCA Central Database, 2025
	HUDUnits	1040	1,727	2,767	HUD, 2024
	PHAUnits	1895	311	2,206	HUD, 2024
	USDAUnits	2630	828	3458	USDA, 2025
	HCVs	2,386	5,311	7,697	HUD, 2024
Foreclosures		470	591	1,061	ATTOM, 2025

Appendix B: Housing Analysis Regional Tables

Region 5		Rural	Urban	Total	Source	
Individuals		374,422	396,058	770,480	2019-2023 ACS, DP05	
Households	Owner	101,680	99,748	201,428	2019-2023 ACS, DP04	
	Renter	40,801	47,495	88,296		
Elderly Persons (65 years+)		72,079	61,900	133,979	2019-2023 ACS, DP05	
Persons with Disabilities		71,200	59,733	130,933	2019-2023 ACS, S1810	
Persons with HIV/AIDS		760	1,223	1,983	Texas DSHS, 2022	
Incidents of Family Violence		2,388	4,558	6,946	Texas DPS, 2025	
Veterans		23,246	20,199	43,445	2019-2023 ACS, S2101	
Youth Aging out of Foster Care		13	8	21	Texas DFPS, 2025	
Individuals Below 125% Poverty		89,359	81,829	171,188	2019-2023 ACS, S1701	
Households by Income Group	0-30%AMFI	19,200	19,415	38,615	2018-2022 CHAS, 8	
	30-50%AMFI	19,100	15,485	34,585		
	50-80%AMFI	23,910	22,230	46,140		
	80-100%AMFI	13,445	14,960	28,405		
	Over100%AMFI	59,810	71,855	131,665		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	722	475	1,197	2018-2022 CHAS, 3	
	30-50%AMFI	416	169	585		
	50-80%AMFI	333	260	593		
	80-100%AMFI	50	155	205		
	Over100%AMFI	406	475	881		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	12,985	12,550	25,535	2018-2022 CHAS, 8	
	30-50%AMFI	9,308	8,410	17,718		
	50-80%AMFI	6,545	6,874	13,419		
	80-100%AMFI	1,660	2,585	4,245		
	Over100%AMFI	1,423	2,359	3,782		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,005	639	1,644	2018-2022 CHAS, 10	
	30-50%AMFI	1,111	634	1,745		
	50-80%AMFI	1,479	850	2,329		
	80-100%AMFI	617	315	932		
	Over100%AMFI	2,198	1,550	3,748		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	181,562	171,718	353,280	2019-2023 ACS, DP04	
	1unit	117,794	123,952	241,746		
	2units	3,649	3,093	6,742		
	3or4units	3,663	4,640	8,303		
	5to19units	6,242	16,596	22,838		
	20+units	4,657	6,885	11,542		
	Mobilehome	44,387	15,681	60,068		
Other	1,170	871	2,041			
Housing Occupancy	OccupiedUnits	142,481	147,243	289,724	2019-2023 ACS, DP04	
	VacantUnits	39,081	24,475	63,556		
Subsidized Multifamily Units	Total	9,867	17,513	27,380	2019-2023 ACS, DP04	
	TDHCAUnits	3,308	6,875	10,183		TDHCA Central Database, 2025
	HUDUnits	1030	3,357	4,387		HUD, 2024
	PHAUnits	1614	783	2,397		HUD, 2024
	USDAUnits	1056	166	1,222		USDA, 2025
Foreclosures	HCVs	2,859	6,332	9,191	HUD, 2024	
		306	435	741	ATTOM, 2025	

Appendix B: Housing Analysis Regional Tables

Region 6		Rural	Urban	Total	Source	
Individuals		207,665	7,216,019	7,423,684	2019-2023 ACS, DP05	
Households	Owner	51,036	1,574,451	1,625,487	2019-2023 ACS, DP04	
	Renter	24,141	1,004,783	1,028,924		
Elderly Persons (65 years+)		35,831	863,496	899,327	2019-2023 ACS, DP05	
Persons with Disabilities		27,372	737,073	764,445	2019-2023 ACS, S1810	
Persons with HIV/AIDS		329	33,760	34,089	Texas DSHS, 2022	
Incidents of Domestic Violence		1,430	65,881	67,311	Texas DPS, 2025	
Veterans		10,765	260,960	271,725	2019-2023 ACS, S2101	
Youth Aging out of Foster Care		3	143	146	Texas DFPS, 2025	
Individuals Below 125% Poverty		42,373	1,261,603	1,303,976	2019-2023 ACS, S1701	
Households by Income Group	0-30%AMFI	10,630	303,315	313,945	2018-2022 CHAS, 8	
	30-50%AMFI	7,690	278,360	286,050		
	50-80%AMFI	13,075	391,990	405,065		
	80-100%AMFI	7,335	244,530	251,865		
	Over100%AMFI	32,565	1,229,770	1,262,335		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	359	6,480	6,839	2018-2022 CHAS, 3	
	30-50%AMFI	228	3,450	3,678		
	50-80%AMFI	175	4,120	4,295		
	80-100%AMFI	53	1,504	1,557		
	Over100%AMFI	305	5,610	5,915		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,240	232,535	239,775	2018-2022 CHAS, 8	
	30-50%AMFI	4,240	198,295	202,535		
	50-80%AMFI	4,435	174,415	178,850		
	80-100%AMFI	1,245	54,450	55,695		
	Over100%AMFI	1,520	68,704	70,224		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	324	25,060	25,384	2018-2022 CHAS, 10	
	30-50%AMFI	543	26,329	26,872		
	50-80%AMFI	735	29,435	30,170		
	80-100%AMFI	219	14,274	14,493		
	Over100%AMFI	1,234	32,759	33,993		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	90,195	2,810,923	2,901,118	2019-2023 ACS, DP04	
	1unit	60,488	1,846,259	1,906,747		
	2units	1,973	34,013	35,986		
	3or4units	2,694	82,426	85,120		
	5to19units	6,122	327,095	333,217		
	20+units	3,855	393,259	397,114		
	Mobilehome	14,689	122,318	137,007		
	Other	374	5,553	5,927		
Housing Occupancy	OccupiedUnits	75,177	2,579,234	2,654,411	2019-2023 ACS, DP04	
	VacantUnits	15,018	231,689	246,707		
Subsidized Multifamily Units	Total	4,187	123,418	127,605	2019-2023 ACS, DP04	
	TDHCAUnits	1,688	76,123	77,811		TDHCA Central Database, 2025
	HUDUnits	794	11,798	12,592		HUD, 2024
	PHAUnits	371	3085	3,456		HUD, 2024
	USDAUnits	702	2339	3041		USDA, 2025
	HCVs	632	30,073	30,705		HUD, 2024
Foreclosures		134	11,779	11,913	ATTOM, 2025	

Appendix B: Housing Analysis Regional Tables

Region 7		Rural	Urban	Total	Source	
Individuals		127,624	2,357,497	2,485,121	2019-2023 ACS, DP05	
Households	Owner	39,848	558,660	598,508	2019-2023 ACS, DP04	
	Renter	11,543	389,989	401,532		
Elderly Persons (65 years+)		33,336	275,465	308,801	2019-2023 ACS, DP05	
Persons with Disabilities		20,866	233,012	253,878	2019-2023 ACS, S1810	
Persons with HIV/AIDS		155	7,110	7,265	Texas DSHS, 2022	
Incidents of Family Violence		691	16,475	17,166	Texas DPS, 2025	
Veterans		9,189	109,728	118,917	2019-2023 ACS, S2101	
Youth Aging out of Foster Care		7	34	41	Texas DFPS, 2025	
Individuals Below 125% Poverty		18,057	290,650	308,707	2019-2023 ACS, S1701	
Households by Income Group	0-30%AMFI	4,285	102,485	106,770	2018-2022 CHAS, 8	
	30-50%AMFI	4,605	92,570	97,175		
	50-80%AMFI	7,870	154,850	162,720		
	80-100%AMFI	4,895	91,455	96,350		
	Over100%AMFI	25,130	421,155	446,285		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	124	2,090	2,214	2018-2022 CHAS, 3	
	30-50%AMFI	110	1,300	1,410		
	50-80%AMFI	49	1,415	1,464		
	80-100%AMFI	90	830	920		
	Over100%AMFI	234	2,020	2,254		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	2,935	82,585	85,520	2018-2022 CHAS, 8	
	30-50%AMFI	2,640	69,485	72,125		
	50-80%AMFI	2,840	66,415	69,255		
	80-100%AMFI	1,144	17,725	18,869		
	Over100%AMFI	1,328	22,530	23,858		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	43	7,445	7,488	2018-2022 CHAS, 10	
	30-50%AMFI	195	6,625	6,820		
	50-80%AMFI	453	7,300	7,753		
	80-100%AMFI	154	3,552	3,706		
	Over100%AMFI	663	8,239	8,902		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	67,393	1,001,295	1,068,688	2019-2023 ACS, DP04	
	1unit	51,236	629,711	680,947		
	2units	1,318	22,447	23,765		
	3or4units	1,424	29,693	31,117		
	5to19units	1,758	116,378	118,136		
	20+units	1,168	157,093	158,261		
	Mobilehome	10,114	43,283	53,397		
Housing Occupancy	Other	375	2,690	3,065	2019-2023 ACS, DP04	
	OccupiedUnits	51,391	948,649	1,000,040		
Subsidized Multifamily Units	VacantUnits	16,002	52,646	68,648	2019-2023 ACS, DP04	
	Total	2,461	64,361	66,822		
	TDHCAUnits	1,061	49,458	50,519		TDHCA Central Database, 2025
	HUDUnits	142	4,518	4,660		HUD, 2024
	PHAUnits	265	1028	1,293		HUD, 2024
	USDAUnits	562	784	1346		USDA, 2025
Foreclosures	HCVs	431	8,573	9,004	HUD, 2024	
		118	1,786	1,904	ATTOM, 2025	

Appendix B: Housing Analysis Regional Tables

Region 8		Rural	Urban	Total	Source
Individuals		289,642	987,438	1,277,080	2019-2023 ACS, DP05
Households	Owner	83,360	199,920	283,280	2019-2023 ACS, DP04
	Renter	26,362	157,264	183,626	
Elderly Persons (65 years+)		61,167	120,932	182,099	2019-2023 ACS, DP05
Persons with Disabilities		46,894	129,407	176,301	2019-2023 ACS, S1810
Persons with HIV/AIDS		420	1,492	1,912	Texas DSHS, 2022
Incidents of Family Violence		3,862	5,271	9,133	Texas DPS, 2025
Veterans		17,567	85,087	102,654	2019-2023 ACS, S2101
Youth Aging out of Foster Care		27	29	56	Texas DFPS, 2025
Individuals Below 125% Poverty		50,471	204,258	254,729	2019-2023 ACS, S1701
Households by Income Group	0-30%AMFI	11,750	46,010	57,760	2018-2022 CHAS, 8
	30-50%AMFI	12,350	37,735	50,085	
	50-80%AMFI	17,940	56,400	74,340	
	80-100%AMFI	10,105	33,520	43,625	
	Over100%AMFI	51,215	166,545	217,760	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	422	620	1,042	2018-2022 CHAS, 3
	30-50%AMFI	255	585	840	
	50-80%AMFI	319	430	749	
	80-100%AMFI	123	254	377	
	Over100%AMFI	475	945	1,420	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,833	36,050	43,883	2018-2022 CHAS, 8
	30-50%AMFI	5,903	28,290	34,193	
	50-80%AMFI	4,387	26,390	30,777	
	80-100%AMFI	1,048	8,205	9,253	
	Over100%AMFI	1,491	9,455	10,946	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	413	1,755	2,168	2018-2022 CHAS, 10
	30-50%AMFI	784	1,824	2,608	
	50-80%AMFI	699	2,740	3,439	
	80-100%AMFI	481	1,672	2,153	
	Over100%AMFI	1,702	3,500	5,202	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	135,753	397,152	532,905	2019-2023 ACS, DP04
	1unit	99,270	264,344	363,614	
	2units	2,964	17,859	20,823	
	3or4units	2,877	23,361	26,238	
	5to19units	2,471	39,438	41,909	
	20+units	1,971	27,809	29,780	
	Mobilehome	25,457	23,432	48,889	
	Other	743	909	1,652	
Housing Occupancy	OccupiedUnits	109,722	357,184	466,906	2019-2023 ACS, DP04
	VacantUnits	26,031	39,968	65,999	
Subsidized Multifamily Units	Total	6,374	20,176	26,550	TDHCA Central Database, 2025
	TDHCAUnits	2,093	7,689	9,782	
	HUDUnits	400	1,815	2,215	
	PHAUnits	1545	1891	3,436	
	USDAUnits	1440	842	2282	
	HCVs	896	7,939	8,835	
Foreclosures		511	733	1,244	ATTOM, 2025

Appendix B: Housing Analysis Regional Tables

Region 9		Rural	Urban	Total	Source	
Individuals		236,354	2,489,654	2,726,008	2019-2023 ACS, DP05	
Households	Owner	65,778	566,914	632,692	2019-2023 ACS, DP04	
	Renter	20,911	338,820	359,731		
Elderly Persons (65 years+)		50,184	334,504	384,688	2019-2023 ACS, DP05	
Persons with Disabilities		35,297	357,498	392,795	2019-2023 ACS, S1810	
Persons with HIV/AIDS		279	7,642	7,921	Texas DSHS, 2022	
Incidence of Family Violence		1,172	21,694	22,866	Texas DPS, 2025	
Veterans		17,789	187,804	205,593	2019-2023 ACS, S2101	
Youth Aging out of Foster Care		11	108	119	Texas DFPS, 2025	
Individuals Below 125% Poverty		38,981	438,815	477,796	2019-2023 ACS, S1701	
Households by Income Group	0-30%AMFI	9,040	111,155	120,195	2018-2022 CHAS, 8	
	30-50%AMFI	8,730	97,170	105,900		
	50-80%AMFI	12,825	147,040	159,865		
	80-100%AMFI	8,200	87,205	95,405		
	Over100%AMFI	44,670	426,735	471,405		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	374	2,545	2,919	2018-2022 CHAS, 3	
	30-50%AMFI	210	1,510	1,720		
	50-80%AMFI	170	1,390	1,560		
	80-100%AMFI	65	475	540		
	Over100%AMFI	313	2,320	2,633		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	5,870	80,780	86,650	2018-2022 CHAS, 8	
	30-50%AMFI	4,435	67,710	72,145		
	50-80%AMFI	4,035	64,735	68,770		
	80-100%AMFI	1,505	19,105	20,610		
	Over100%AMFI	1,850	24,995	26,845		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	514	7,165	7,679	2018-2022 CHAS, 10	
	30-50%AMFI	763	6,973	7,736		
	50-80%AMFI	695	8,545	9,240		
	80-100%AMFI	517	3,885	4,402		
	Over100%AMFI	1,928	9,909	11,837		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	101,735	987,565	1,089,300	2019-2023 ACS, DP04	
	1unit	69,462	678,453	747,915		
	2units	1,487	15,725	17,212		
	3or4units	2,438	38,613	41,051		
	5to19units	2,911	116,446	119,357		
	20+units	1,865	93,880	95,745		
	Mobilehome	23,003	43,091	66,094		
	Other	569	1,357	1,926		
Housing Occupancy	OccupiedUnits	86,689	905,734	992,423	2019-2023 ACS, DP04	
	VacantUnits	15,046	81,831	96,877		
Subsidized Multifamily Units	Total	3,581	63,943	67,524	2019-2023 ACS, DP04	
	TDHCAUnits	1,688	35,510	37,198		TDHCA Central Database, 2025
	HUDUnits	390	4,337	4,727		HUD, 2024
	PHAUnits	399	6553	6,952		HUD, 2024
	USDAUnits	562	272	834		USDA, 2025
	HCVs	542	17,271	17,813		HUD, 2024
Foreclosures		193	3,682	3,875	ATTOM, 2025	

Appendix B: Housing Analysis Regional Tables

Region 10		Rural	Urban	Total	Source
Individuals		238,309	538,078	776,387	2019-2023 ACS, DP05
Households	Owner	59,234	126,748	185,982	2019-2023 ACS, DP04
	Renter	26,413	74,398	100,811	
Elderly Persons (65 years+)		41,882	87,839	129,721	2019-2023 ACS, DP05
Persons with Disabilities		36,540	79,761	116,301	2019-2023 ACS, S1810
Persons with HIV/AIDS		377	877	1,254	Texas DSHS, 2022
Incidence of Family Violence		1,480	7,317	8,797	Texas DPS, 2025
Veterans		12,258	34,981	47,239	2019-2023 ACS, S2101
Youth Aging out of Foster Care		9	18	27	Texas DFPS, 2025
Individuals Below 125% Poverty		51,531	112,867	164,398	2019-2023 ACS, S1701
Households by Income Group	0-30%AMFI	12,194	26,315	38,509	2018-2022 CHAS, 8
	30-50%AMFI	9,897	22,140	32,037	
	50-80%AMFI	14,399	31,390	45,789	
	80-100%AMFI	7,518	17,605	25,123	
	Over100%AMFI	38,120	100,875	138,995	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	439	1,285	1,724	2018-2022 CHAS, 3
	30-50%AMFI	393	540	933	
	50-80%AMFI	427	545	972	
	80-100%AMFI	28	240	268	
	Over100%AMFI	382	640	1,022	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	7,540	18,830	26,370	2018-2022 CHAS, 8
	30-50%AMFI	4,806	13,334	18,140	
	50-80%AMFI	2,918	13,735	16,653	
	80-100%AMFI	651	4,290	4,941	
	Over100%AMFI	923	5,474	6,397	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	808	1,160	1,968	2018-2022 CHAS, 10
	30-50%AMFI	502	1,103	1,605	
	50-80%AMFI	1,011	2,210	3,221	
	80-100%AMFI	388	830	1,218	
	Over100%AMFI	1,391	2,785	4,176	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	108,780	238,096	346,876	2019-2023 ACS, DP04
	1unit	80,092	162,240	242,332	
	2units	2,376	6,904	9,280	
	3or4units	3,186	12,808	15,994	
	5to19units	4,015	25,877	29,892	
	20+units	2,494	13,866	16,360	
	Mobilehome	16,053	15,428	31,481	
	Other	564	973	1,537	
Housing Occupancy	OccupiedUnits	85,647	201,146	286,793	2019-2023 ACS, DP04
	VacantUnits	23,133	36,950	60,083	
Subsidized Multifamily Units	Total	6,962	15,077	22,039	TDHCA Central Database, 2025
	TDHCAUnits	1,923	6,313	8,236	
	HUDUnits	853	2,665	3,518	
	PHAUnits	1426	965	2,391	
	USDAUnits	908	350	1,258	
Foreclosures	HCVs	1,852	4,784	6,636	HUD, 2024
		626	672	1,298	ATTOM, 2025

Appendix B: Housing Analysis Regional Tables

Region 11		Rural	Urban	Total	Source
Individuals		209,474	1,629,614	1,839,088	2019-2023 ACS, DP05
Households	Owner	46,151	330,258	376,409	2019-2023 ACS, DP04
	Renter	19,952	167,197	187,149	
Elderly Persons (65 years+)		29,894	194,687	224,581	2019-2023 ACS, DP05
Persons with Disabilities		33,637	203,155	236,792	2019-2023 ACS, S1810
Persons with HIV/AIDS		272	3,043	3,315	Texas DSHS, 2022
Incidents of Family Violence		1,154	14,556	15,710	Texas DPS, 2025
Veterans		7,669	38,605	46,274	2019-2023 ACS, S2101
Youth Aging out of Foster Care		8	32	40	Texas DFPS, 2025
Individuals Below 125% Poverty		73,683	529,235	602,918	2019-2023 ACS, S1701
Households by Income Group	0-30%AMFI	17,525	85,645	103,170	2018-2022 CHAS, 8
	30-50%AMFI	12,409	68,170	80,579	
	50-80%AMFI	13,130	76,975	90,105	
	80-100%AMFI	7,680	43,040	50,720	
	Over100%AMFI	31,880	184,325	216,205	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	618	2,490	3,108	2018-2022 CHAS, 3
	30-50%AMFI	104	1,530	1,634	
	50-80%AMFI	128	1,200	1,328	
	80-100%AMFI	195	400	595	
	Over100%AMFI	283	1,200	1,483	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	10,654	60,270	70,924	2018-2022 CHAS, 8
	30-50%AMFI	4,417	36,440	40,857	
	50-80%AMFI	2,814	21,290	24,104	
	80-100%AMFI	829	5,615	6,444	
	Over100%AMFI	518	7,025	7,543	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	1,680	13,565	15,245	2018-2022 CHAS, 10
	30-50%AMFI	1,549	9,345	10,894	
	50-80%AMFI	1,321	9,705	11,026	
	80-100%AMFI	769	5,760	6,529	
	Over100%AMFI	2,146	13,675	15,821	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	81,284	566,723	648,007	2019-2023 ACS, DP04
	1unit	60,594	383,858	444,452	
	2units	2,333	20,619	22,952	
	3or4units	2,868	28,383	31,251	
	5to19units	2,406	33,823	36,229	
	20+units	1,623	27,027	28,650	
	Mobilehome	11,273	70,774	82,047	
	Other	187	2,239	2,426	
Housing Occupancy	OccupiedUnits	66,103	497,455	563,558	2019-2023 ACS, DP04
	VacantUnits	15,181	69,268	84,449	
Subsidized Multifamily Units	Total	5,639	38,612	44,251	TDHCA Central Database, 2025
	TDHCAUnits	1,665	16,842	18,507	
	HUDUnits	356	2,944	3,300	
	PHAUnits	1041	3881	4,922	
	USDAUnits	533	789	1322	
	HCVs	2,044	14,156	16,200	
Foreclosures		60	1,921	1,981	ATTOM, 2025

Appendix B: Housing Analysis Regional Tables

Region 12		Rural	Urban	Total	Source	
Individuals		182,549	459,330	641,879	2019-2023 ACS, DP05	
Households	Owner	48,986	118,120	167,106	2019-2023 ACS, DP04	
	Renter	16,506	59,486	75,992		
Elderly Persons (65 years+)		26,965	54,579	81,544	2019-2023 ACS, DP05	
Persons with Disabilities		23,580	53,449	77,029	2019-2023 ACS, S1810	
Persons with HIV/AIDS		176	485	661	Texas DSHS, 2022	
Incidents of Family Violence		1,148	5,045	6,193	Texas DPS, 2025	
Veterans		7,189	19,764	26,953	2019-2023 ACS, S2101	
Youth Aging out of Foster Care		4	13	17	Texas DFPS, 2025	
Individuals Below 125% Poverty		32,647	72,334	104,981	2019-2023 ACS, S1701	
Households by Income Group	0-30%AMFI	8,073	19,780	27,853	2018-2022 CHAS, 8	
	30-50%AMFI	8,138	17,450	25,588		
	50-80%AMFI	10,268	27,750	38,018		
	80-100%AMFI	5,360	17,774	23,134		
	Over100%AMFI	32,715	86,465	119,180		
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	172	545	717	2018-2022 CHAS, 3	
	30-50%AMFI	178	445	623		
	50-80%AMFI	113	234	347		
	80-100%AMFI	14	105	119		
	Over100%AMFI	369	460	829		
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	5,064	13,584	18,648	2018-2022 CHAS, 8	
	30-50%AMFI	3,410	10,244	13,654		
	50-80%AMFI	2,560	11,150	13,710		
	80-100%AMFI	503	3,515	4,018		
	Over100%AMFI	569	2,940	3,509		
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	466	1,070	1,536	2018-2022 CHAS, 10	
	30-50%AMFI	222	1,035	1,257		
	50-80%AMFI	487	1,525	2,012		
	80-100%AMFI	194	1,019	1,213		
	Over100%AMFI	1,150	3,565	4,715		
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	79,694	193,263	272,957	2019-2023 ACS, DP04	
	1unit	60,965	129,399	190,364		
	2units	1,377	2,347	3,724		
	3or4units	1,682	5,608	7,290		
	5to19units	2,204	18,984	21,188		
	20+units	1,660	14,728	16,388		
	Mobilehome	11,474	20,867	32,341		
	Other	332	1,330	1,662		
Housing Occupancy	OccupiedUnits	65,492	177,606	243,098	2019-2023 ACS, DP04	
	VacantUnits	14,202	15,657	29,859		
Subsidized Multifamily Units	Total	3,804	8,843	12,647	2019-2023 ACS, DP04	
	TDHCAUnits	1,490	4,589	6,079		TDHCA Central Database, 2025
	HUDUnits	361	1,268	1,629		HUD, 2024
	PHAUnits	757	287	1,044		HUD, 2024
	USDAUnits	560	0	560		USDA, 2025
	HCVs	636	2,699	3,335		HUD, 2024
Foreclosures		54	556	610	ATTOM, 2025	

Appendix B: Housing Analysis Regional Tables

Region 13		Rural	Urban	Total	Source
Individuals		22,759	866,275	889,034	2019-2023 ACS, DP05
Households	Owner	6,460	188,705	195,165	2019-2023 ACS, DP04
	Renter	3,205	107,636	110,841	
Elderly Persons (65 years+)		5,334	111,186	116,520	2019-2023 ACS, DP05
Persons with Disabilities		4,062	115,986	120,048	2019-2023 ACS, S1810
Persons with HIV/AIDS		31	398	429	Texas DSHS, 2022
Incidents of Family Violence		41	1,092	1,133	Texas DPS, 2025
Veterans		1,245	47,304	48,549	2019-2023 ACS, S2101
Youth Aging out of Foster Care		1	18	19	Texas DFPS, 2025
Individuals Below 125% Poverty		5,839	210,926	216,765	2019-2023 ACS, S1701
Households by Income Group	0-30%AMFI	1,955	42,400	44,355	2018-2022 CHAS, 8
	30-50%AMFI	1,185	36,925	38,110	
	50-80%AMFI	1,870	49,810	51,680	
	80-100%AMFI	869	28,480	29,349	
	Over100%AMF	3,540	130,575	134,115	
Number of Units Lacking Kitchen and/or Plumbing by Income Category	0-30%AMFI	135	670	805	2018-2022 CHAS, 3
	30-50%AMFI	8	355	363	
	50-80%AMFI	23	725	748	
	80-100%AMFI	-	210	210	
	Over100%AMF	8	605	613	
Number of Households with Housing Cost Burden by Income Category	0-30%AMFI	1,125	30,605	31,730	2018-2022 CHAS, 8
	30-50%AMFI	488	23,740	24,228	
	50-80%AMFI	169	21,455	21,624	
	80-100%AMFI	130	6,535	6,665	
	Over100%AMFI	60	6,110	6,170	
Number of Households Experiencing Overcrowding by Income Category	0-30%AMFI	79	2,795	2,874	2018-2022 CHAS, 10
	30-50%AMFI	123	2,960	3,083	
	50-80%AMFI	14	3,545	3,559	
	80-100%AMFI	44	1,105	1,149	
	Over100%AMF	84	5,550	5,634	
Physical Housing Characteristics for Housing Units (Number of Units in Structure)	Total	13,214	317,665	330,879	2019-2023 ACS, DP04
	1unit	9,124	226,738	235,862	
	2units	228	7,929	8,157	
	3or4units	553	14,130	14,683	
	5to19units	363	31,891	32,254	
	20+units	300	18,436	18,736	
	Mobilehome	2,518	18,201	20,719	
	Other	128	340	468	
Housing Occupancy	OccupiedUnits	9,847	292,580	302,427	2019-2023 ACS, DP04
	VacantUnits	3,367	25,085	28,452	
Subsidized Multifamily Units	Total	689	28,545	29,234	TDHCA Central Database, 2025
	TDHCAUnits	235	14,599	14,834	
	HUDUnits	0	6,993	6,993	
	PHAUnits	85	25	110	
	USDAUnits	146	24	170	
	HCVs	223	6,904	7,127	
Foreclosures		3	315	318	ATTOM, 2025

**APPENDIX C**

**Racial and Ethnic  
Composition of  
Households and  
Individuals  
Receiving  
Assistance  
through  
Community Affairs  
Programs or  
Homelessness  
Programs**

## **APPENDIX C: RACIAL AND ETHNIC COMPOSITION OF HOUSEHOLDS AND INDIVIDUALS RECEIVING ASSISTANCE THROUGH COMMUNITY AFFAIRS PROGRAMS OR HOMELESSNESS PROGRAMS**

TDHCA's Community Affairs programs and Homelessness programs allocate funding to subrecipient entities with service areas that span two or more uniform TDHCA state service regions, so racial data for these programs are reported by entity rather than by region. For the purpose of this report, all counties served will be grouped by subrecipients.

Due to the data reporting techniques of the Weatherization Assistance Program (WAP), Comprehensive Energy Assistance Program (CEAP) and Community Services Block Grant (CSBG) race and ethnicity are combined into one category, and Asian and Native Hawaiian/Other Pacific Islander are also combined into one category. Note that some entities may have served a slightly different set of counties under different contracts and may have served the same county in different periods within the fiscal year.

Negative amounts in the following tables reflect adjustments from figures previously submitted from Subrecipients to TDHCA in monthly and annual performance reports.

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Households Receiving WAP Assistance by Subrecipient Statewide, SFY 2025

WAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Unknown	Other	Hispanic
Alamo Area Council of Governments	ATASCOSA,BANDERA,BEXAR,COMAL,FRIO,GILLESPIE,GUADALUPE,KARNE S,KENDALL,KERR,MEDINA,WILSON	\$398,898.83	21	0	0	5	16	0	0	38
BakerRipley	HARRIS	\$2,948.00	101	0	9	57	22	0	13	12
Brazos Valley Community Action Programs	BRAZOS,BURLESON,GRIMES,LEON,MADISON,MONTGOMERY,ROBERTS ON,WALKER,WALLER,WASHINGTON	\$-	4	0	0	3	1	0	0	0
City of Fort Worth	TARRANT	\$-	25	0	0	15	8	0	2	11
Combined Community Action, Inc.	AUSTIN,BASTROP,BLANCO,CALDWEL L,COLORADO,FAYETTE,FORT BEND,HAYS,LEE	\$36,817.22	22	0	0	14	8	0	0	5
Community Action Corporation of South Texas	BROOKS,CAMERON,DUVAL,HIDALGO ,JIM HOGG,JIM WELLS,KENEDY,KLEBERG,SAN PATRICIO,STARR,WEBB,WILLACY,ZA PATA	\$126,975.75	3	0	0	0	1	0	2	88
Community Council of South Central Texas, Inc.	BREWSTER,CRANE,CULBERSON,DIM MIT,EDWARDS,HUDSPETH,JEFF DAVIS,KINNEY,LA SALLE,MAVERICK,PECOS,PRESIDIO, REAL,TERRELL,UVALDE,VAL VERDE,ZAVALA	\$35,871.77	2	0	0	0	2	0	0	22
Concho Valley Community Action Agency	COKE,COLEMAN,CONCHO,CROCKET T,IRION,KIMBLE,MCCULLOCH,MENA RD,REAGAN,RUNNELS,SCHLEICHER, STERLING,SUTTON,TOM GREEN	\$-	2	0	0	0	2	0	0	11
Crossroads Community Action	ARANSAS,BEE,BRAZORIA,CALHOUN, DE WITT,GOLIAD,GONZALES,JACKSON,L AVACA,LIVE OAK,MATAGORDA,MCMULLEN,REFU GIO,VICTORIA,WHARTON	\$91,698.20	3	0	0	1	2	0	0	3

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Economic Opportunities Advancement Corporation of PR XI	BOSQUE, ELLIS, FALLS, FREESTONE, HILL, JOHNSON, LIMESTONE, MCLENNAN, NAVARRO	\$-	22	0	0	5	17	0	0	1
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$205,839.92	37	0	0	0	37	0	0	0
Greater East Texas Community Action Program (GETCAP)	ANDERSON, ANGELINA, CHAMBERS, CHEROKEE, GALVESTON, GREGG, HARDIN, HARRISON, HENDERSON, HOUSTON, JASPER, JEFFERSON, KAUFMAN, LIBERTY, NACOGDOCHES, NEWTON, ORANGE, PANOLA, POLK, RUSK, SABINE, SAN AUGUSTINE, SAN JACINTO, SHELBY, SMITH, TRINITY, TYLER, UPSHUR, VAN ZANDT, WOOD	\$-	45	0	0	25	18	0	2	2
Hill Country Community Action Association, Inc.	BELL, BURNET, CORYELL, ERATH, HAMILTON, LAMPASAS, LLANO, MASON, MILLAM, MILLS, SAN SABA, SOMERVELL, WILLIAMSON	\$-	15	0	0	2	13	0	0	0
Nueces County Community Action Agency	NUECES	\$-	3	0	0	2	1	0	0	5
Panhandle Community Services	ARMSTRONG, BRISCOE, CARSON, CASTRO, CHILDRESS, COLLINGSWORTH, DALLAM, DEAF SMITH, DONLEY, GRAY, HALL, HANSFORD, HARTLEY, HEMPHILL, HUTCHINSON, LIPSCOMB, MOORE, OCHILTREE, OLDHAM, PARMER, POTTER, RANDALL, ROBERTS, SHERMAN, SWISHER, WHEELER	\$-	20	0	0	5	15	0	0	20
Rolling Plains Management Corporation	ARCHER, BAYLOR, BROWN, CALLAHAN, CLAY, COMANCHE, COTTLE, EASTLAND, FOARD, HARDEMAN, HASKELL, HOOD, JACK, JONES, KENT, KNOX, MONTAGUE, PALO PINTO, PARKER, SHACKELFORD, STEP	\$-	118	0	0	8	100	0	10	11

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	HENS,STONEWALL,TAYLOR,THROCK MORTON,WICHITA,WILBARGER,WISE ,YOUNG									
South Plains Community Action Association, Inc.	BAILEY,COCHRAN,CROSBY,DICKENS ,FLOYD,GARZA,HALE,HOCKLEY,KING ,LAMB,LUBBOCK,LYNN,MOTLEY,TER RY,YOAKUM	\$70,600.75	10	0	0	1	8	0	1	10
Texoma Council of Governments	BOWIE,CAMP,CASS,COLLIN,COOKE, DELTA,DENTON,FANNIN,FRANKLIN, GRAYSON,HOPKINS,HUNT,LAMAR,M ARION,MORRIS,RAINS,RED RIVER,ROCKWALL,TITUS	\$-	18	0	0	7	11	0	0	0
Travis County	TRAVIS	\$-	14	0	2	5	5	0	2	5
West Texas Opportunities, Inc.	ANDREWS,BORDEN,DAWSON,ECTO R,FISHER,GAINES,GLASSCOCK,HOW ARD,LOVING,MARTIN,MIDLAND,MITC HELL,NOLAN,REEVES,SCURRY,UPTO N,WARD,WINKLER	\$-	0	0	0	0	0	0	0	2

\*The WAP program does not report race and ethnicity separately. This may result in a lower number of Hispanic households served reported.

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Households Receiving CEAP Assistance by Subrecipient Statewide, FY 2025

CEAP Subrecipient	Counties Served	Expended	Households Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	Hispanic	White	Other
Aspermont Small Business Development Center, Inc.	HASKELL,JONES,KENT,KNOX,STONEWALL,THROCKMORTON	\$912,760.28	317	1	2	57	226	249	8
BakerRipley	BRAZORIA,GALVESTON,HARRIS	\$25,786,313.00	14,380	37	1,228	9,346	1,050	2,597	1,172
Bexar County Community Resources	BEXAR	\$9,702,701.78	1,819	-	19	1,063	5,950	556	181
Brazos Valley Community Action Programs	BRAZOS,BURLESON,GRIMES,LEON,MADISON,MONTGOMERY,ROBERTSON,WALKER,WALLER,WASHINGTON	\$5,525,037.75	6,901	27	57	4,341	1,178	2,476	-
City of Fort Worth	TARRANT	\$5,344,994.89	2,959	23	112	1,943	219	725	156
City of Lubbock	LUBBOCK	\$1,909,515.75	853	6	8	589	697	220	30
Combined Community Action, Inc.	AUSTIN,BASTROP,COLORADO,FAYETTE,FORT BEND,LEE	\$1,788,419.65	1,327	2	20	695	-	572	38
Community Action Corporation of South Texas	BEE,BROOKS,CAMERON,DUVAL,JIM WELLS,SAN PATRICIO,WILLACY	\$6,394,127.95	90	6	1	15	4,024	27	41
Community Action Inc. of Central Texas	BLANCO,CALDWELL,HAYS	\$1,137,718.07	1,073	6	7	155	-	869	36
Community Council of	ATASCOSA,BANDERA,BREWSTER,CO	\$6,450,317.54	713	11	5	125	3,567	546	26

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

South Central Texas, Inc.	MAL,CULBERSON, DIMMIT,EDWARDS ,FRIO,GILLESPIE,G UADALUPE,HUDSP ETH,JEFF DAVIS,KARNES,KE NDALL,KERR,KINN EY,LA SALLE,LIVE OAK,MAVERICK,M CMULLEN,MEDINA ,PRESIDIO,REAL,U VALDE,VAL VERDE,WILSON,ZA VALA									
Community Services of Northeast Texas, Inc.	BOWIE,CAMP,CAS S,DELTA,FRANKLI N,HOPKINS,LAMA R,MARION,MORRI S,RAINS,RED RIVER,TITUS	\$2,996,392.57	1,783	10	2	1,224	14	527	20	
Concho Valley Community Action Agency	COKE,CONCHO,CR OCKETT,IRION,KIM BLE,MENARD,REA GAN,SCHLEICHER, STERLING,SUTTON ,TOM GREEN	\$2,051,024.29	721	-	1	104	523	593	23	
Cornerstone Community AA	BROWN,CALLAHA N,COLEMAN,COMA NCHE,EASTLAND, MCCULLOCH,RUN NELS	\$1,082,237.49	460	3	8	51	173	384	14	
Crossroads Community Action	ARANSAS,CALHOU N,DE WITT,GOLIAD,GON ZALES,JACKSON,L AVACA,REFUGIO,VI CTORIA	\$1,150,044.16	1,228	7	8	359	-	821	33	

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Dallas County Department of Health and Human Services	DALLAS	\$13,758,615.87	9,010	21	169	7,127	-	1,654	39
Economic Action Committee of The Gulf Coast	MATAGORDA,WHARTON	\$731,336.85	462	-	2	247	-	212	1
Economic Opportunities Advancement Corporation of PR XI	BOSQUE,ELLIS,FALLS,FREESTONE,HILL,LIMESTONE,MCLENNAN,NAVARRO	\$2,949,867.04	1,827	6	5	1,381	287	384	51
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$7,238,252.76	344	20	24	164	7,244	90	46
Greater East Texas Community Action Program (GETCAP)	ANDERSON,ANGELINA,CHAMBERS,CHEROKEE,GREGG,HARDIN,HENDERSON,HOUSTON,JEFFERSON,KAUFMAN,LIBERTY,NACOGDOCHES,ORANGE,POLK,RUSK,SANJACINTO,SMITH,TRINITY,VANZANDT,WOOD	\$12,531,618.88	8,424	17	106	6,259	-	1,907	135
Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$7,909,744.21	7,006	3	5	17	-	6,934	47

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Hill Country Community Action Association, Inc.	BELL,CORYELL,HAMILTON,LAMPASAS,LLANO,MASON,MILAM,MILLS,SAN SABA	\$2,146,769.65	1,337	8	8	418	-	844	59
Kleberg County Human Services	KENEDY,KLEBERG	\$1,308,309.86	224	-	-	36	542	164	24
Nueces County Community Action Agency	NUECES	\$1,985,970.55	373	2	4	255	1,743	96	16
Opportunities for Williamson and Burnet Counties	BURNET,WILLIAMSON	\$1,329,895.65	839	3	30	244	174	524	38
Panhandle Community Services	ARMSTRONG,BRISCOE,CARSON,CASTRO,CHILDRESS,COLLINGSWORTH,DALLAM,DEAF SMITH,DONLEY,GRAY,HALL,HANSFORD,HARTLEY,HEMPHILL,HUTCHINSON,LIPSCOMB,MOORE,OCHILTREE,OLDHAM,PARMER,POTTER,RANDALL,ROBERTS,SHERMAN,SWISHER,WHEELER	\$3,383,598.44	1,376	25	14	475	1,202	806	56
Pecos County Community Action Agency	CRANE,PECOS,TERRELL	\$706,334.73	54	-	2	7	452	45	-
Rolling Plains Management Corporation	ARCHER,BAYLOR,CLAY,COTTLE,FOARD,HARDEMAN,JACK,MONTAGUE,SHA	\$3,552,299.08	1,845	11	9	593	259	1,147	85

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	CKELFORD,STEPHENS,TAYLOR,WICHITA,WILBARGER,YOUNG								
South Plains Community Action Association, Inc.	BAILEY,COCHRAN,CROSBY,DICKENS,FLOYD,GARZA,HALLE,HOCKLEY,KING,LAMB,LYNN,MOTLEY,TERRY,YOAKUM	\$2,256,156.70	1,554	1	-	122	-	1,420	11
South Texas Development Council	JIM HOGG,STARR,ZAPATA	\$580,138.81	197	-	1	-	403	196	-
Texas Neighborhood Services	ERATH,HOOD,JOHNSON,PALOPINTO,PARKER,SOMERVELL,WISE	\$1,252,472.56	1,188	9	4	107	-	1,048	20
Texoma Council of Governments	COLLIN,COOKE,DENTON,FANNIN,GRAYSON,HUNT,ROCKWALL	\$5,331,553.17	3,853	34	213	1,951	271	1,455	200
Travis County	TRAVIS	\$6,882,067.67	3,821	31	88	2,527	2,468	966	209
Tri-County Community Action, Inc.	HARRISON,JASPER,NEWTON,PANOLA,SABINE,SAN AUGUSTINE,SHELBY,TYLER,UPSHUR	\$2,220,452.44	1,912	4	1	1,380	3	489	38
Webb County Community Action Agency	WEBB	\$1,897,528.28	16	-	1	2	2,285	9	4
West Texas Opportunities, Inc.	ANDREWS,BORDEN,DAWSON,ECTOR,FISHER,GAINES,GLASSCOCK,HOWARD,LOVING,MARTIN,MIDLAND,MITCHELL,NOLAN,REEVE	\$3,635,185.87	1,138	9	2	531	1,749	552	44

*APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

S, SCURRY, UPTON,  
WARD, WINKLER

\*The CEAP program does not report race and ethnicity separately. This may result in a lower number of Hispanic households served reported.

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Individuals Receiving CSBG Assistance by Subrecipient, Statewide FY 2025

CSBG Subrecipient	Counties Served	Expended	Individuals Served	American Indian/Alaskan Native	Asian/Pacific Islander	Black	White	Other/Unknown	Hispanic	Non-Hispanic	Ethnicity Unknown
Adults and Youth United Development Association, Inc.	EL PASO	\$62,716.80	45	-	-	-	-	45	38	-	-
Aspermont Small Business Development Center, Inc.	HASKELL,JONES,KENT,KNOX,STONEWALL,THROCKMORTON	\$156,364.41	1,427	11	3	145	980	-	703	732	-
Brazos Valley Community Action Programs	BRAZOS,BURLESON,CHAMBERS,GRIMES,LEON,LIBERTY,MADISON,MONTGOMERY,ROBERTSON,WALKER,WALLER,WASHINGTON	\$1,370,332.08	9,391	46	81	5,138	3,736	12	1,903	7,467	-
Cameron and Willacy Counties Community Projects, Inc.	CAMERON,WILLACY	\$830,997.89	1,191	-	3	12	1,176	-	1,169	22	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

City of Austin, Austin Public Health	TRAVIS	\$1,167,872.15	665	6	2	291	311	-	295	372	-
City of Fort Worth	TARRANT	\$1,455,819.94	8,532	63	247	5,405	1,839	44	1,371	7,194	-
City of San Antonio, The Department of Human Services	BEXAR	\$1,994,118.80	38,490	400	199	6,200	26,243	429	29,810	8,765	-
Combined Community Action, Inc.	AUSTIN,BASTROP ,COLORADO,FAYE TTE,FORT BEND,LEE,WHAR TON	\$543,308.11	2,586	6	44	1,321	1,071	-	610	1,976	-
Community Action Corporation of South Texas	BEE,BROOKS,DU VAL,JIM WELLS,KENEDY, KLEBERG,SAN PATRICIO	\$405,907.73	11,186	10	15	54	10,946	-	10,959	228	-
Community Action Inc. of Central Texas	BLANCO,CALDWE LL,HAYS	\$385,977.90	2,707	24	15	393	2,112	-	1,827	883	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Community Action Social Services & Education, Inc.	MAVERICK	\$179,240.77	119	-	-	-	119	-	119	-	-
Community Council of Greater Dallas, Inc.	DALLAS	\$2,410,703.34	687	-	4	421	221	11	242	432	-
Community Council of South Central Texas, Inc.	ATASCOSA,BANDERA,BREWSTER,COMAL,CULBERSON,DIMMIT,EDWARDS,FRIO,GILLESPIE,GUADALUPE,HUDSPETH,JEFF DAVIS,KARNES,KENDALL,KERR,KINNEY,LA SALLE,LIVE OAK,MCMULLEN,MEDINA,PRESIDIO,REAL,UVALDE,VALVERDE,WILSON,ZAVALA	\$854,321.19	8,075	22	9	281	7,632	-	6,816	1,259	-
Community Services of Northeast Texas, Inc.	BOWIE,CAMP,CASS,DELTA,FRANKLIN,HOPKINS,LAMAR,MARION,MORRIS,RAINS,RED RIVER,TITUS	\$324,840.04	3,175	14	3	2,189	851	5	430	2,734	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Community Services, Inc.	ANDERSON, COLLIN, DENTON, ELLIS, HENDERSON, HUNT, KAUFMAN, NAVARRO, ROCKWALL, VAN ZANDT	\$1,394,385.75	857	2	1	316	405	96	138	619	-
Concho Valley Community Action Agency	COKE, CONCHO, CROCKETT, IRION, KIMBLE, MENARD, REAGAN, SCHLEICHER, STERLING, SUTTON, TOM GREEN	\$268,408.03	2,848	1	1	200	2,476	-	1,894	955	-
Cornerstone Community AA	BROWN, CALLAHAN, COLEMAN, COMANCHE, EASTLAND, MCCULLOCH, RENNELS	\$112,272.68	1,651	4	6	140	1,400	6	530	1,116	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Crossroads Community Action	ARANSAS,CALHOUN,DEWITT,GOLIAD,GONZALES,JACKSON,LAVACA,REFUGIO,VICTORIA	\$288,076.46	2,619	12	8	633	1,823	4	1,598	1,016	-
Economic Action Committee of The Gulf Coast	MATAGORDA	\$146,043.74	1,011	-	3	532	465	2	418	627	-
Economic Opportunities Advancement Corporation of PR XI	BOSQUE,FALLS,FREESTONE,HILL,LIMESTONE,MCLENNAN	\$529,872.63	6,093	6	4	3,920	1,751	89	1,339	4,719	-
El Paso Community Action Program, Project Bravo, Inc.	EL PASO	\$1,269,745.54	15,053	57	29	419	14,376	-	14,431	662	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Family Service Association of San Antonio, Inc.	ATASCOSA,BANDERA,BEXAR,COMAL,DIMMIT,FRIO,KARNES,KENDALL,LA SALLE,MEDINA,REAL,UVALDE,WILSON,ZAVALA	\$129,419.57	62	-	-	-	62	-	62	-	-
Greater East Texas Community Action Program (GETCAP)	ANGELINA,CHEROKEE,GREGG,HOUSTON,NACOGDOCHES,POLK,RUSK,SAN JACINTO,SMITH,TARRANT,WOOD	\$629,885.51	18,399	40	168	13,719	3,723	-	1,344	17,093	-
Guadalupe Economic Services Corp	LUBBOCK	\$533,019.95	612	17	7	243	276	3	375	235	-
Gulf Coast Community Services Association, Inc.	BRAZORIA,GALVESTON,HARRIS	\$6,420,909.16	4,922	34	51	2,977	1,441	10	1,626	3,288	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Hidalgo County, Texas-County of Hidalgo Community Service Agency	HIDALGO	\$1,805,990.48	19,078	12	5	74	18,871	-	18,851	282	-
Hill Country Community Action Association, Inc.	BELL,CORYELL,HAMILTON,LAMPASAS,LLANO,MASON,MILAM,MILLS,SAN SABA	\$572,429.69	2,823	12	6	989	1,579	-	837	2,004	-
Nueces County Community Action Agency	NUECES	\$292,716.72	1,488	1	-	150	1,322	1	1,259	229	-
Opportunities for Williamson and Burnet Counties	BURNET,WILLIAMSON	\$251,485.31	2,670	21	61	814	1,305	108	881	1,626	-
Opportunity Center for the Homeless	EL PASO	\$105,154.70	184	-	-	-	184	-	182	2	-
Panhandle Community Services	ARMSTRONG,BRISCOE,CARSON,CASTRO,CHILDRES,S,COLLINGSWOR	\$604,014.11	8,508	82	58	1,666	6,329	-	4,261	4,251	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	TH, DALLAM, DEAF SMITH, DONLEY, G RAY, HALL, HANSFORD, HARTLEY, HEMPHILL, HUTCHINSON, LIPSCOMB, MOORE, OCHILTREE, OLDHAM, PARMER, POTTER, RANDALL, ROBERTS, SHERMAN, SWISHER, WHEELER										
--	---	--	--	--	--	--	--	--	--	--	--

Pecos County Community Action Agency	CRANE, PECOS, TERRILL	\$79,495.15	1,450	-	6	16	1,419	-	1,279	167	-
--------------------------------------	-----------------------	-------------	-------	---	---	----	-------	---	-------	-----	---

Rolling Plains Management Corporation	ARCHER, BAYLOR, CLAY, COTTLE, FORD, HARDEMAN, JACK, MONTAGUE, SHACKELFORD, STEPHENS, TAYLOR, WICHITA, WILBARGER, YOUNG	\$359,775.28	4,927	28	12	1,337	2,493	17	1,577	3,189	-
---------------------------------------	--	--------------	-------	----	----	-------	-------	----	-------	-------	---

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

South East Texas Regional Planning Commission	HARDIN,JEFFERSON,ORANGE	\$483,420.13	383	2	1	210	154	-	38	344	-
South Plains Community Action Association, Inc.	BAILEY,COCHRAN,CROSBY,DICKENS,FLOYD,GARZA,HALE,HOCKLEY,KING,LAMB,LYNN,MOTLEY,TERRY,YOAKUM	\$207,479.94	3,839	2	-	274	3,494	-	3,010	829	-
South Texas Development Council	JIM HOGG,STARR,ZAPATA	\$154,740.72	1,205	-	-	-	1,205	-	1,203	2	-
Tender Loving Care Center for Children	HARDIN,JEFFERSON,ORANGE	\$90,146.06	19	-	-	18	1	-	-	-	-
Texas Native Health	COLLIN, DALLAS, DENTON, ELLIS, HOOD, JOHNSON, KAUFMAN, PARKER,ROCKW	\$22,086.31	-	-	-	-	-	-	-	-	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

ALL, TARRANT, WISE											
Texas Neighborhood Services	ERATH, HOOD, JOHNSON, PALOPINTO, PARKER, SOMERVELL, WISE	\$472,020.89	8,479	50	29	905	5,689	785	1,232	6,470	-
Texoma Council of Governments	COOKE, FANNIN, GRAYSON	\$300,825.32	9,921	68	379	5,177	3,452	116	1,059	8,830	-
Tri-County Community Action, Inc.	HARRISON, JASPER, NEWTON, PANOLA, SABINE, SAN AUGUSTINE, SHELBY, TYLER, UPSHUR	\$344,856.76	3,674	10	1	2,536	946	-	142	3,538	-
Webb County Community Action Agency	WEBB	\$443,505.97	3,442	-	6	8	2,916	510	2,907	26	-
West Texas Opportunities, Inc.	ANDREWS, BORDEN, DAWSON, ECTOR, FISHER, GAINES, GLASSCOCK, HOWARD, LOVING, MARTIN, MIDLAND, MITCHELL, NOLAN, REEVES, SCURRY, UPTON, WARD, WINKLER	\$722,422.07	8,148	12	2	1,360	6,297	-	5,498	2,657	-

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Individuals Receiving ESG Assistance by Subrecipient Statewide, FY 2025

ESG Subrecipient	Counties Served	Amount Drawn*	Beneficiaries	American Indian/Alaskan Native	Asian	Black	Native Hawaiian/Pacific Islander	White	Race Unknown	Hispanic	Non Hispanic
Advocacy Outreach	BASTROP	\$181,564.32	270	4	1	111	3	142	10	90	170
Alliance of Community Assistance Ministries, Inc.	FORT BEND, HARRIS, MONTGOMERY	\$227,521.03	101	-	-	74	-	27	-	27	74
Ark-Tex Council of Governments	CASS, HOPKINS, FRANKLIN, BOWIE, LAMAR, RED RIVER, TITUS, DELTA	\$83,480.40	35	-	-	28	-	7	-	-	35
Austin Street Center	COLLIN, DALLAS	\$310,980.52	2,089	12	13	1,334	5	579	146	220	1,866
Austin Street Center	DALLAS	\$133,596.94	1,335	4	4	851	3	376	97	215	1,118
Bay Area Turning Point, Inc.	FORT BEND, HARRIS, MONTGOMERY	\$235,681.19	390	3	2	247	2	67	69	83	306
Beat AIDS Coalition Trust	BEXAR	\$203,907.79	17	-	1	3	-	13	-	8	9
Bridge Steps dba The Bridge	DALLAS	\$615,089.00	138	4	-	94	-	34	6	9	129
Catholic Charities of the Rio Grande Valley	CAMERON, WILLACY	\$57,035.02	64	-	-	-	-	64	-	64	-
Center for Survivors of Torture	TRAVIS	\$85,000.00	102	4	13	44	19	22	-	50	52
Center for Transforming Lives	TARRANT	\$147,375.98	57	-	-	48	-	3	6	7	50
City House, Inc.	COLLIN, DALLAS	\$68,018.00	17	-	-	13	-	4	-	-	17
City House, Inc.	DALLAS	\$17,801.59	56	-	-	41	-	15	-	9	47

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

City of Amarillo	ARMSTRONG, RANDALL, POTTER	\$133,081.42	104	-	-	21	1	82	-	18	86
Comal County Family Violence Shelter, Inc.	COMAL, GUADALUPE	\$271,754.42	251	3	-	59	1	166	22	102	129
Concho Valley Community Action Agency	KIMBLE, STERLING, MENARD, SUTTON, CROCKETT, TOM GREEN, CONCHO, IRION, SCHLEICHER, COKE	\$9,013.31	-	-	-	-	-	-	-	-	-
Corpus Christi Hope House, Inc.	NUECES	\$76,411.00	147	-	-	20	-	127	-	82	65
Covenant House Texas	HARRIS	\$158,277.18	162	1	-	132	1	28	-	15	147
Crossroads Community Action	CALHOUN, JACKSON	\$61,958.76	71	-	-	27	-	43	1	22	49
Crossroads Community Action	DE WITT, GOLIAD, REFUGIO, ARANSAS, GONZALES, CALHOUN, JACKSON, VICTORIA, LAVACA	\$296,522.43	288	-	-	92	-	195	1	142	146
Crossroads Community Action	REFUGIO, DE WITT, GOLIAD, ARANSAS, GONZALES, VICTORIA, CALHOUN, JACKSON, LAVACA	\$53,153.05	66	-	-	21	-	45	-	24	42

*APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs*

Denton County Friends of the Family, Inc.	DENTON	\$346,507.07	548	15	7	238	2	139	147	105	311
El Paso Human Services, Inc.	EL PASO	\$202,009.37	116	3	1	20	-	92	-	82	34
Families In Crisis, Inc.	BELL	\$397,828.41	1,391	12	9	762	9	580	19	179	1,212
Family Crisis Center, Inc.	CAMERON, WILLACY	\$157,972.20	103	3	1	4	1	94	-	93	10
Family Violence Prevention Services, Inc.	BEXAR	\$282,159.10	929	-	7	186	6	730	-	616	313
Friendship of Women, Inc.	CAMERON	\$130,174.37	209	-	-	14	-	195	-	195	14
Harmony Community Development Corporation	DALLAS	\$42,969.56	13	-	-	11	-	2	-	1	12
Haven for Hope of Bexar County	BEXAR	\$196,594.72	4,174	35	23	960	6	970	2,180	2,048	2,052
Hope's Door	DALLAS	\$15,170.49	15	-	-	9	-	6	-	3	12
HTX H.O.P.E. Haven	FORT BEND, HARRIS, MONTGOMERY	\$27,701.57	759	10	12	351	4	382	-	135	624
La Posada Providencia	CAMERON, HIDALGO	\$223,897.65	843	-	-	6	58	779	-	824	17
Loaves and Fishes of the Rio Grande Valley, Inc.	CAMERON, WILLACY	\$120,967.06	233	-	11	18	-	204	-	156	77
Magnificat Houses, Inc.	HARRIS	\$4,504.00	132	7	-	77	2	46	-	20	112
Mid-Coast Family Services, Inc.	CALHOUN, JACKSON	\$-	-	-	-	-	-	-	-	-	-
Mid-Coast Family Services, Inc.	DE WITT, GOLIAD, REFUGIO, GONZALES, CALHOUN, JACKSON, VICTORIA, LAVACA	\$402,144.57	809	5	8	202	1	593	-	462	347
Mid-Coast Family Services, Inc.	DE WITT, GOLIAD, REFUGIO, GONZALES,	\$51,888.56	140	2	-	35	-	103	-	69	71

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	VICTORIA, CALHOUN, JACKSON, LAVACA											
Mid-Coast Family Services, Inc.	JACKSON, CALHOUN	\$130,276.16	260	2	1	76	-	181	-	139	121	
NB Housing Partners	COMAL, GUADALUPE	\$105,547.69	176	5	1	28	-	142	-	76	100	
NorTex Regional Planning Commission	MONTAGUE	\$2,875.79	4	1	-	-	-	3	-	-	4	
NorTex Regional Planning Commission	THROCKMORT ON, BAYLOR, CHILDRESS, MONTAGUE, PALO PINTO, CLAY, FOARD, HARDEMAN, ARCHER, STEPHENS, JACK, COTTLE	\$105,407.32	185	-	-	91	-	94	-	39	146	
NorTex Regional Planning Commission	THROCKMORT ON, CHILDRESS, BAYLOR, MONTAGUE, CLAY, FOARD, HARDEMAN, PALO PINTO, ARCHER, STEPHENS, JACK, COTTLE	\$13,196.45	27	3	-	11	-	13	-	2	25	
NorTex Regional Planning Commission	THROCKMORT ON, WICHITA, BAYLOR, CHILDRESS, MONTAGUE, CLAY, FOARD, HARDEMAN,	\$15,597.83	35	-	-	13	-	22	-	7	28	

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	PALO PINTO, STEPHENS, ARCHER, JACK, COTTLE											
Project Vida	EL PASO	\$152,271.97	89	-	1	13	-	75	-	71	18	
Randy Sams Outreach Shelter	CASS, HOPKINS, MARION, UPSHUR, FRANKLIN, BOWIE, MORRIS, CAMP, HARRISON, LAMAR, RED RIVER, TITUS	\$136,587.37	435	3	2	141	-	276	13	13	412	
SafeHaven of Tarrant County	TARRANT	\$111,612.95	1,338	43	11	867	7	452	26	324	1,007	
Salvation Army (Amarillo)	ARMSTRONG, RANDALL, POTTER	\$15,630.89	8	3	-	5	-	1	-	5	3	
Salvation Army (Arlington)	TARRANT	\$140,778.18	159	1	-	135	-	24	-	10	149	
Salvation Army (Coastal Bend)	SAN PATRICIO, JIM WELLS, NUECES, LIVE OAK, BEE, KLEBERG	\$322,469.00	1,018	10	2	142	2	861	1	638	375	
Salvation Army (Coastal Bend)	SAN PATRICIO, NUECES, JIM WELLS, LIVE OAK, KLEBERG, BEE	\$11,919.05	89	-	-	13	-	76	-	45	44	
Salvation Army (Fort Worth) Mabee Center	TARRANT	\$254,210.77	402	1	-	251	-	150	-	65	337	
Salvation Army (Houston)	FORT BEND, HARRIS, MONTGOMERY	\$55,804.66	64	-	-	42	-	9	13	8	20	

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Salvation Army (Midland)	ANDREWS, HOWARD, WARD, ECTOR, UPTON, WINKLER, CRANE, MARTIN, DAWSON	\$93,592.00	604	2	1	124	2	400	75	189	415
Salvation Army (Midland)	MIDLAND	\$23,398.00	2,020	2	2	628	-	1,388	-	624	1,396
Salvation Army (Sherman)	COOKE, FANNIN, GRAYSON	\$50,652.92	1,551	2	-	622	-	927	-	149	1,402
Salvation Army (Temple)	BELL	\$95,980.33	380	21	2	174	2	203	-	127	253
Salvation Army (Temple)	HAMILTON, CORYELL, BELL, LAMPASAS	\$411,948.02	873	29	10	410	6	444	2	204	669
Salvation Army (Waco)	MCLENNAN	\$135,784.44	1,137	30	1	592	6	501	8	192	939
San Antonio Metropolitan Ministry Inc.	BEXAR	\$65,785.21	30	-	-	4	-	22	4	20	10
Sarah's House	HARRIS	\$289,827.90	303	-	14	155	-	125	9	94	209
Spring Branch Community Health Center	FORT BEND, HARRIS, MONTGOMERY	\$23,552.77	70	-	-	40	-	20	10	30	40
Tarrant County Hands of Hope	TARRANT	\$56,494.66	343	-	-	208	-	135	-	43	300
Texoma Family Shelter, Inc.	COOKE, GRAYSON	\$5,574.23	23	-	-	16	-	7	-	-	23
The Bridge Over Troubled Water, Inc.	HARRIS	\$129,094.40	94	-	-	45	-	49	-	29	65
The SAFE Alliance	TRAVIS	\$405,211.08	478	3	1	170	-	228	76	233	235
Thrive Youth Center, Inc	BEXAR	\$59,641.50	281	-	6	55	8	211	1	147	134
Transcend STEM Education	KAUFMAN, VAN ZANDT, SMITH	\$88,020.19	93	8	-	65	-	20	-	8	85
Twin City Mission, Inc.	BRAZOS, BURLESON,	\$202,978.55	2,642	33	2	1,200	2	1,367	41	497	2,145

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

	LEON, ROBERTSON, GRIMES, MILAM, MADISON										
Twin City Mission, Inc.	LEON	\$3,822.53	2	-	-	-	-	2	-	1	1
Under 1 Roof	COLLIN, DALLAS	\$164,240.27	149	-	-	118	-	31	-	24	125
Under 1 Roof	DALLAS	\$50,082.35	37	-	-	30	-	7	-	4	33
West Houston Assistance Ministries, Inc.	HARRIS	\$288,455.82	631	5	-	457	2	142	25	131	500
Youth and Family Alliance dba Lifeworks	TRAVIS	\$261,849.47	56	-	-	27	-	21	8	27	28

\*ESG subrecipients report based on the amount drawn. The amount of money drawn in a state fiscal year does not directly correlate to the number of individuals served during the same state fiscal year.

APPENDIX C: Subrecipient Tables for Community Affairs Programs and Homelessness Programs

Racial and Ethnic Composition of Individuals Receiving HHSP Assistance by Subrecipient Statewide, FY 2025

HHSP Subrecipient	Counties Served	Expended	Individuals Served	American Indian or Alaskan Native	Asian	Black	Pacific Islander or Native Hawaiian	White	Unknown /Other	Hispanic	Non Hispanic	Ethnicity Unknown
City of Amarillo	POTTER	\$33,574.42	51	1	-	13	-	37	1	12	39	-
City of Arlington	TARRANT	\$248,261.20	89	-	-	74	1	14	1	-	89	-
City of Austin	WILLIAMSON, HAYS, TRAVIS	\$542,453.24	862	11	6	439	5	270	180	333	512	17
City of Dallas	COLLIN, DALLAS, DENTON	\$972,918.26	709	12	4	469	1	143	97	53	656	-
City of El Paso	EL PASO, HUDSPETH	\$547,255.49	297	1	-	43	-	250	4	240	55	2
City of Fort Worth	PARKER, TARRANT, DENTON	\$645,360.99	118	1	1	69	-	47	2	11	107	-
City of Houston	FORT BEND, HARRIS	\$1,664,743.28	3,176	22	20	2,350	5	502	324	225	2,705	246
City of Plano	COLLIN	\$159,881.59	29	-	-	21	-	8	-	-	29	-
City of San Antonio	BEXAR, COMAL, ATASCOSA	\$203,090.33	145	3	1	46	-	93	6	76	67	2
Haven for Hope of Bexar County	BEXAR, COMAL, ATASCOSA	\$998,542.00	4,116	54	36	1,189	23	1,856	1,071	2,267	1,800	49

APPENDIX D

# Bibliography



## APPENDIX D: BIBLIOGRAPHY

Bureau of Justice Statistics. (2024). Criminal Victimization, 2023. Retrieved from:

<https://bjs.ojp.gov/document/cv23.pdf>

Bureau of Labor Statistics. (2016). Urban and rural household spending in 2015. Retrieved from:

<https://www.bls.gov/opub/ted/2016/urban-and-rural-household-spending-in-2015.htm>

Casey Family Programs. (2016). Investing in Hope: Signature Report 2016. Retrieved from:

<http://www.casey.org/media/signature-report-2016.pdf>.

Cullhane, D. Tregalia, D. Bryrne, T. Metraux, S. Kuhn, R. Doran, K. Johns, E. Schretzman, M. (2019).

The Emerging Crisis of Aged Homelessness. University of Pennsylvania Actionable Intelligence for Social Policy. Retrieved from: <https://www.aisp.upenn.edu/aginghomelessness/>

Federal Reserve Bank of Dallas. (2015, April). Las Colonias in the 21<sup>st</sup> Century: Progress Along the Texas-Mexico Border. Retrieved from:

<http://dallasfed.org/assets/documents/cd/pubs/lascalonias.pdf>.

Formby, B. Cameron, D. Essig, Fechter, J. (2025, October). Texas has a housing affordability crisis.

Here's how state lawmakers may tackle it in 2025. As Texas grows, an affordable housing crisis looms. Here are six things to know. Texas Tribune. Retrieved from:

<https://www.texastribune.org/2025/01/06/texas-legislature-housing-affordability-crisis/>

<https://www.texastribune.org/2018/10/05/affordable-housing-texas-things-know/>

Freddie Mac. (2018, December). The Major Challenge of Inadequate Housing Supply. Freddie Mac

Insight. Retrieved from: <http://www.freddiemac.com/fmac-resources/research/pdf/201811-Insight-06.pdf>

Freddie Mac. (2019, February). While Seniors Age in Place, Millennials Wait Longer and May Pay

More for their First Homes. Freddie Mac Insight. Retrieved from:

[http://www.freddiemac.com/research/insight/20190206\\_seniors\\_age\\_millennials\\_wait.page?](http://www.freddiemac.com/research/insight/20190206_seniors_age_millennials_wait.page?)

Harvard Joint Center for Housing Studies. (2025) 2025 The State of the Nation's Housing. Retrieved from:

[https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard\\_JCHS\\_The\\_State\\_of\\_the\\_Nations\\_Housing\\_2025.pdf](https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2025.pdf)

Immergluck, Daniel (2016). Foreclosures and Neighborhoods: The Shape and Impacts of the U.S. Mortgage Crisis. Retrieved from:

[https://scholarworks.gsu.edu/cgi/viewcontent.cgi?article=1006&context=urban\\_studies\\_institute](https://scholarworks.gsu.edu/cgi/viewcontent.cgi?article=1006&context=urban_studies_institute).

Isom, Kendall. 2024, September "Home Ownership Inaccessibility for Upcoming Generations in the

United States." Ballard Brief. Retrieved from: <https://ballardbrief.byu.edu/issue-briefs/home-ownership-inaccessibility-for-upcoming-generations-in-the-united-states>

Mathematica Policy Research. (2015, May). Housing for Youth Aging out of Foster Care. Retrieved

from: <https://www.mathematica-mpr.com/download-media?MediaItemId=%7B56079F32-E3DA-4F8A-AB96-1DD7859568EA%7D>

- Molinsky, J., (2025) Housing Perspectives Research, trends, and perspective from the Harvard Joint Center for Housing Studies. Joint Center for Housing Studies of Harvard Studies. Retrieved from: <https://www.jchs.harvard.edu/blog/one-three-older-households-cost-burdened>
- Narendorf, S., Santa Maria, D. & Cooper, J. (2015). YouthCount 2.0!: Full report of findings. Houston, TX. Retrieved from: [http://www.uh.edu/socialwork/New\\_research/projects/Youth%20Count%202.0/](http://www.uh.edu/socialwork/New_research/projects/Youth%20Count%202.0/).
- National Academy for State Health Policy. (2021, December 20). Health and Housing: Introduction to Cross-Sector Collaboration. Retrieved from: <https://nashp.org/health-and-housing-introduction-to-cross-sector-collaboration/#:~:text=Housing%20is%20an%20essential%20social%20determinant%20of.and%20stable%20housing%20and%20positive%20health%20outcomes.>
- The National Association of Housing and Redevelopment Officials. (2025). Preserve Existing Affordable Units: National Housing Framework. Retrieved from: <https://www.nahro.org/national-housing-framework/preserve-existing-affordable-units/>.
- National Low Income Housing Coalition. (2025). The Solution. Retrieved from: <https://nlihc.org/explore-issues/why-we-care/solution>
- National Network to End Domestic Violence. (20232025). Domestic Violence Counts: National Summary. Retrieved from: <https://nnev.org/wp-content/uploads/2025/05/19th%20Annual%20DV%20Counts%20Report%20-%20Full%20Report%20-%20FINAL.pdfhttps://nnev.org/content/domestic-violence-counts-17th-annual/>
- Population Reference Bureau. (2024, January 9). Fact Sheet: Aging in the United States. Retrieved from: <https://www.prb.org/resources/fact-sheet-aging-in-the-united-states/>.
- Texas Department of Public Safety. (2025) 2025 Family Violence Statistics. Received from <https://txucr.nibrs.com/>.
- Texas Department of State Health Services. (2022, November). Texas HIV surveillance report: 2021 Annual Report. Retrieved from: <http://www.dshs.state.tx.us/hivstd/reports/>.
- Texas Office of the Secretary of State Colonia Initiatives Program. (2014, December 1). Update to the 84th Regular Legislative Session: Tracking the Progress of State-Funded Projects that Benefit Colonias. Retrieved from: [www.sos.state.tx.us/border/forms/2014-progress-legislative-report.pdf](http://www.sos.state.tx.us/border/forms/2014-progress-legislative-report.pdf).
- Texas Veterans Commission. (2014, June). Agency Strategic Plan for Fiscal Years 2017-2021. Retrieved from: [http://www.tvc.texas.gov/documents/TVC\\_Strategic%20Plan\\_2014.pdf](http://www.tvc.texas.gov/documents/TVC_Strategic%20Plan_2014.pdf).
- Texas Water Development Board. (2003, October). Assessment of water and Wastewater Facility Needs for EDAP Counties. Retrieved from: [http://www.twdb.texas.gov/publications/reports/contracted\\_reports/doc/2002483473.pdf](http://www.twdb.texas.gov/publications/reports/contracted_reports/doc/2002483473.pdf).
- Texas Workforce Commission. (2024). Report on Texas Growth Occupations - 2024. Retrieved from: <https://www.twc.texas.gov/sites/default/files/ogc/mtg24/commission-meeting-material-121724-item13-rep-tx-growth-occupations-2024-twc.pdf>, <https://lmci.state.tx.us/shared/PDFs/High-Growth-Annual-Report-Final-Review-full-2022.pdf>.

- Texas Workforce Commission. (2024, November). Industry Profiles. Retrieved from: <https://texaslmi.com/EconomicProfiles/IndustryProfiles>.
- U.S. Census Bureau. (2025). 2019-2023 American Community Survey. Retrieved from: <https://data.census.gov/cedsci/>
- U.S. Census Bureau, Geography Division. (2025). TIGER/Line Shapefiles: Counties (and equivalent), Texas. Retrieved from: <https://www.census.gov/geographies/mapping-files/time-series/geo/tiger-line-file.2022.html#list-tab-790442341>.
- U.S. Census Bureau. (2023). The South Had Highest Disability Rate Among Regions in 2021. Retrieved from: <https://www.census.gov/library/stories/2023/06/disability-rates-higher-in-rural-areas-than-urban-areas.html>.
- U.S. Department of Agriculture. (2025). Multi-Family Section 514 and 515 Management. Retrieved from: [https://www.sc.egov.usda.gov/data/MFH\\_section\\_515.html](https://www.sc.egov.usda.gov/data/MFH_section_515.html).
- U.S. Department of Health and Human Services. (2025). 2025 HHS Poverty Guidelines. Retrieved from: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>.
- U.S. Department of Health and Human Services. (2025, September). Interactive NSDUH Estimates. Retrieved from: <https://datatools.samhsa.gov/saes/state>.
- U.S. Department of Housing and Urban Development. (2010, November). Capital Needs in the Public Housing Program. Retrieved from: [https://www.hud.gov/sites/documents/PH\\_Capital\\_Needs.pdf](https://www.hud.gov/sites/documents/PH_Capital_Needs.pdf).
- U.S. Department of Housing and Urban Development. (2024). Picture of Subsidized Households. Retrieved from: <https://www.huduser.gov/portal/datasets/assths.html>.
- U.S. Department of Housing and Urban Development. (2024, December). The 2024 Annual Homeless Assessment Report (AHAR) to Congress. Retrieved from: <https://www.huduser.gov/portal/sites/default/files/pdf/2023-ahar-part-1.pdf>.
- U.S. Department of Housing and Urban Development, Office of Policy Development and Research. (2025, December). Comprehensive Housing Affordable Strategy (CHAS) Data, 2018-2022 . Retrieved from: <https://www.huduser.gov/portal/datasets/cp.html>.
- U.S. Department of Veteran Affairs. (2015, May). Veteran Poverty Trends. Retrieved from: [https://www.va.gov/vetdata/docs/SpecialReports/Veteran\\_Poverty\\_Trends.pdf](https://www.va.gov/vetdata/docs/SpecialReports/Veteran_Poverty_Trends.pdf).
- Viveiros, J. and Brennan, B. (2014, March). Aging in Every Place: Supportive Service Programs for High and Low Density Communities. Retrieved from: Center for Housing Policy at <http://www2.nhc.org/media/AgingInEveryPlace.pdf>.
- Ward, P.M., Way, H.K., Wood, L. (2012, August). The contract for deed prevalence project: A final report to the Texas department of housing and community affairs. Retrieved from: <http://www.tdhca.state.tx.us/housing-center/docs/CFD-Prevalence-Project.pdf>.

APPENDIX E

# Acronyms



## APPENDIX E: ACRONYMS

ACRONYM	NAME
ABEST	Texas Legislative Budget Board's Automated Budget and Evaluation System of Texas
ACS	American Community Survey
AFFH	Affirmatively Furthering Fair Housing
AI	Analysis of Impediments to Fair Housing Choice
AIDS	Acquired Immunodeficiency Syndrome
AMFI	Area Median Family Income
AMI	Area Median Income
ARP	American Rescue Plan
AYBR	Amy Young Barrier Removal
BRB	Bond Review Board
CAA	Community Action Agencies
CAA	Consolidated Appropriations Act
CARES/CV	Coronavirus Aid, Relief, and Economic Security Act
CDBG	Community Development Block Grant
CEAP	Comprehensive Energy Assistance Program
CFD	Contract for Deed
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization
CoC	Continuum of Care
CPD	Community Planning and Development
C-RAC	Colonia Resident Advisory Committee
CRCG	Community Resource Coordination Groups
CSBG	Community Service Block Grant
DAW	Disability Advisory Workgroup
DFPS	Texas Department of Family Protective Services
DOE	U.S. Department of Energy
DSHS	Texas Department of State Health Services
EDA	Economically Distressed Areas
EDAP	Economically Distressed Areas Program
EH Fund	Ending Homelessness Fund
EHCV	Emergency Housing Choice Voucher
ELI	Extremely Low Income
ENTERP	Emergency Nutrition and Temporary Emergency Relief Program
ESG	Emergency Solutions Grant
ERA	Emergency Rental Assistance Program
FY	Fiscal Year (referring to State Fiscal Year)
FHA	Federal Housing Administration

FHAP	Fair Housing Assistance Program
FHIP	Fair Housing Initiative Program
Fannie Mae	Federal National Mortgage Association
Freddie Mac	Federal Home Loan Mortgage Corporation
FMR	Fair Market Rent
FYSB	Family and Youth Services Bureau
GOBPP	Governor's Office of Budget, Planning and Policy
HAF	Homeowner Assistance Fund
HAMFI	HUD Area Median Family Income
HANC	Homebuyer Assistance with New Construction
HB	House Bill
HBA	Homebuyer Assistance
HCV	Section 8 Housing Choice Voucher
HERA	Housing and Economic Recovery Act
HFC	Housing Finance Corporation
HH	Household
HHSOC	Housing and Health Services Coordination Council
HHSP	Homeless Housing and Services Program
HIC	Housing Inventory Count
HICP	Homeless Individual Camping Plans
HIV	Human Immunodeficiency Virus
HMIS	Homeless Management Information Systems
HOME	HOME Investment Partnerships Program
HOME-ARP	HOME American Rescue Plan
HOPWA	Housing Opportunities for Persons with AIDS
HRA	Homeowner Rehabilitation Assistance
HSR	Housing Sponsor Report
HSS	Housing Stability Services
HTC	Housing Tax Credit
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
IA	Individual Assistance
ICE	Federal Immigration and Customs Enforcement
IND	Individual
IRS	Internal Revenue Service
JHSWG	Joint Housing Solutions Working Group
LBB	Legislative Budget Board
LEP	Limited English Proficiency
LI	Low Income
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit
LIHWAP	Low Income Household Water Assistance Program

MCC	Mortgage Credit Certificate
MCTH	My Choice Texas Home
MF Bond	Multifamily Bond
MF Direct Loan	Multifamily Direct Loan
MFTH	My First Texas Home
MI	Moderate Income
MSA	Metropolitan Statistical Areas
MSFW	Migrant Seasonal Farmworker
NHTF	National Housing Trust Fund
NOFA	Notice of Funding Availability
NOHP	Nonprofit Owner-Builder Housing Provider
NSP	Neighborhood Stabilization Program
NSP1 PI	Neighborhood Stabilization Program Round 1 Program Income
OCI	Office of Colonia Initiatives
OMB	U.S. Office of Management and Budget
PAB	Private Activity Bond
PAL	Preparation for Adult Living
PHA	Public Housing Authority
PMSA	Primary Metropolitan Statistical Area
PWD	Persons with Disabilities
PY	HUD Program Year (2/1 - 1/31)
QAP	Qualified Allocation Plan
RAF	Regional Allocation Formula
RF	Repayment Funds
RFP	Request for Proposal
SEH	Service-Enriched Housing
SAMHSA	Substance Abuse and Mental Health Services Administration
SB	Senate Bill
SBHCC	Statewide Behavioral Health Coordinating Council
Section 811 PRA	Section 811 Project Rental Assistance
SFD	Single Family Development
SFY	State Fiscal Year
SHC	Self-Help Center
SILC	Texas State Independent Living Council
SLIHP	State Low Income Housing Plan and Annual Report
TAC	Texas Administrative Code
TBRA	Tenant-Based Rental Assistance
TCAP	Tax Credit Assistance Program
TCAP RF	Tax Credit Assistance Program Repayment Funds
TDA	Texas Department Agriculture
TDCJ	Texas Department of Criminal Justice
TDHCA	Texas Department of Housing and Community Affairs

TEDP	Texas Eviction Diversion Program
TEMAP	Texas Emergency Mortgage Assistance Program
TERAP	Texas Emergency Rental Assistance Program
Texas HHS	Texas Health and Human Services
THN	Texas Homeless Network
TICH	Texas Interagency Council for the Homeless
TRRP	Texas Rent Relief Program
TSAHC	Texas State Affordable Housing Corporation
TSHEP	Texas Statewide Homebuyer Education Program
TVC	Texas Veterans Commission
TWC	Texas Workforce Commission
TWDB	Texas Water Development Board
TXHBU	Texas Homebuyer U
TX MCC	Texas Mortgage Credit Certificate
USDA	U.S. Department of Agriculture
USHHS	U.S. Department of Health and Human Services
VA	U.S. Department of Veterans Affairs
VASH	Veterans Affairs Supportive Housing
VAWA	Violence Against Women Act
VLI	Very Low Income
WAP	Weatherization Assistance Program
WAP PAC	Weatherization Assistance Program Planning Advisory Committee

APPENDIX F

# Qualified Allocation Plan Development Timeline

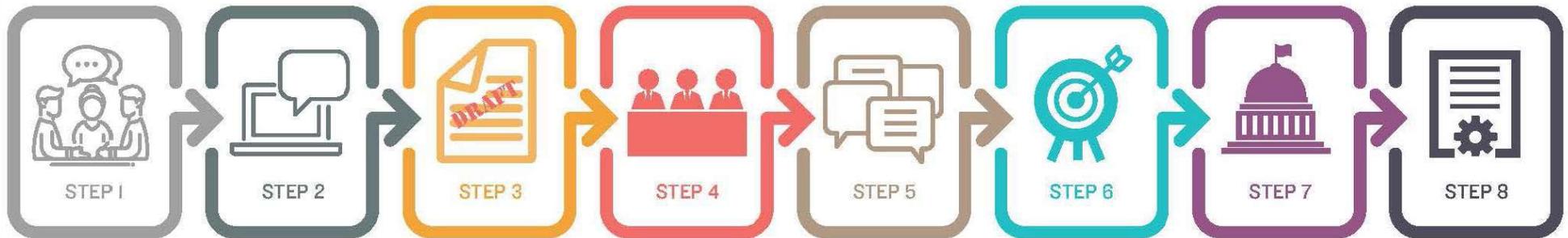


# Qualified Allocation Plan Development Timeline

The process which TDHCA uses to draft and finalize a Qualified Allocation Plan (QAP) extends throughout much of the calendar year.

The existing QAP is a product of:

- Requirements from Section 42 (U.S. Treasury Code);
- Texas Government Code, Chapter 2306; and
- Policy input collected annually during public input sessions and public comment and approved by the TDHCA governing board.



**January-May**  
Roundtables

TDHCA conducts roundtables open to the public. Various policy topics are raised for discussion and consideration. Staff notates comment made in each roundtable.

**Early August**  
Working Draft

A working draft of the QAP is published on the TDHCA website for discussion and consideration.

**August**  
Final Draft

Staff considers comments made on the working draft QAP and finalizes draft version of QAP for presentation to the Board.

**September**  
Texas Register

TDHCA staff presents draft QAP to the TDHCA rules committee and governing board for initial approval and publication in the *Texas Register* for public comment.

**September-October**  
Public Comment

QAP open for public comment

**November**  
TDHCA Board

TDHCA staff addresses public comment received with reasoned responses; changes may be made in response to comments received. Staff responds to all comments with final version to the TDHCA Board for its approval. Statute dictates the QAP must be sent to the Governor by Nov. 15.

**November-December**  
Governor

Governor deliberates on QAP and either approves it, approves it as modified, or rejects it prior to December 1. The QAP is then prepared for the *Texas Register*; it becomes final 20 days after it is submitted to the Register.

**December**  
Project Plan

Staff begins planning for the next QAP, and creates a QAP Project Plan based on public comment received on the previous QAP, issues staff has identified, and public input received at a planning roundtable.



TEXAS DEPARTMENT OF HOUSING  
AND COMMUNITY AFFAIRS  
[www.tdhca.texas.gov](http://www.tdhca.texas.gov)



TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS  
Housing Resource Center

221 East 11th Street, Austin, TX 78701 • P.O. Box 13941, Austin, TX 78711  
512-475-3800 • 800-525-0657 • [info@tdhca.texas.gov](mailto:info@tdhca.texas.gov) • [www.tdhca.texas.gov](http://www.tdhca.texas.gov)

Equal Opportunity Employer/ Program Auxiliary aids and services are available upon request to individuals with disabilities Relay Texas: 800-735-2989 (TTY) and 711 (Voice)