

1



2

## Texas Housing Trust Fund

Texas Bootstrap Loan Program	Amy Young Barrier Removal Program
Zero interest <b>loan</b> up to \$45,000 for self-help construction or rehabilitation of home	<b>One-time grant</b> up to \$22,500 for accessible modifications
Pathway to home ownership	Increase accessibility and ensure safety in homes of Persons with Disabilities
Funded By Texas HTF	Funded by Texas HTF
Serves Texans with Household income $\leq$ 80% of state or local Area Median Family Income (AMFI)	Household income $\leq$ 80% of state or local Area Median Family Income (AMFI)
Biennial allocation for 2026-27: ~\$6.6 million	Biennial allocation for 2026-2027: ~\$3.5 million

3

## Texas Housing Trust Fund Application Process Comparison

	Texas Bootstrap Loan Program	Amy Young Barrier Removal Program
<b>1. Initiation—Finding a Provider</b>	Applicants must locate an <b>Administrator</b> , which may be a nonprofit or Colonia Self-Help Center. TDHCA's Housing Resource Center or <i>Help for Texans</i> webpage provides guidance to interested parties of local Bootstrap providers.	Applicants must locate an <b>Administrator</b> , typically a nonprofit or local government entity. TDHCA's Housing Resource Center or <i>Help for Texans</i> webpage provides guidance to interested parties for local AYBR providers.
<b>2. Administrator &amp; Reservation System Access</b>	Administrators must have a reservation agreement with TDHCA to access funds under a <b>Notice of Funding Availability (NOFA)</b> . Applications to access the reservation system are accepted on an <b>ongoing, year-round basis</b> . TDHCA issues <b>NOFAs</b> for AYBR and Bootstrap, and Administrators must use the <b>Reservation System</b> .	
<b>4. Application Submission</b>	Applicants work with an Administrator who submits intake and eligibility information through a reservation system based on the NOFA. Administrators oversee intake, verification, and project management.	
<b>5. Funding Allocation</b>	Funding is allocated through TDHCA's reservation system, with <b>replenished NOFAs</b> ; two-thirds of funds go to low-income census tracts. Applications are year-round based on fund availability.	Funds are allocated in <b>phased draws</b> : first by urban/rural region, then region-wide, then statewide pool until funding is exhausted. Applicants are served on a <b>first-come, first-served basis</b> by their region.
<b>6. Post-Award Process</b>	Once the loan is reserved, the applicant (owner-builder) begins construction under Administrator supervision. Final funding and closing procedures occur after construction milestones are met.	After grant reservation, the Administrator coordinates modifications for accessibility or hazard removal using approved contractors and inspections. TDHCA oversight ensures compliance.

4

## Funding Mechanisms- comparison to other SF programs

Contract Awards	Reservation System
Fixed sum of funds for a fixed term	Access to available funds for a specific ready-to-proceed project
Funds guaranteed to be available to subrecipient	Funding is not guaranteed to be available when the subrecipient is ready to submit
Funds considered committed for HUD deadlines without specific address	Reduces deobligation of funds that place funds at-risk of recapture
Regulations frozen in place as of the date of the contract	Allows most projects to operate under the same regulations

5

5



6

6

## Texas Bootstrap Loan Program

**Historical Context** Launched over 25 years ago; as of early 2025, has provided over \$68 million in loans and supported nearly 2,200 homes

**Purpose** Provide a pathway to home ownership. Allows Texans to purchase, build, or repair housing by contributing labor ("sweat equity"). Provides repayable purchase money loans, residential construction loans, or purchase of existing mortgage loans to homebuyers at 0% interest.

**Labor Requirement** Owner-builders must contribute at least 65% of labor themselves (or through assistance) under supervision of a certified Administrator

**Eligible Beneficiaries** Low-income "Owner-Builder" households (must complete education class; Texas residency  $\geq 6$  months; debt-to-income ratio  $\leq 45\%$ ).

**Disbursement Mechanism** Loan must be administered through state-certified Administrators or Colonia Self-Help Centers via reservation system; beneficiaries leverage with other funds

**Funding and Allocation** Biennial funding via Housing Trust Fund (HTF); NOFAs released regularly; set-asides require two-thirds of funds go to low-income census tracts ( $\leq 75\%$  state median income). Limit on loan amount is \$45,000 by statute.

7

7

## Statistics

**Descriptive Statistic of Households Benefited by Bootstrap Activities**

Year	Total Projects	Average HH Size	Average Age of Mortgagee	Married	Single/Divorced Widow/Unmarried
2020	63	3	39	31.00%	69.00%
2021	26	3	38	23.00%	76.00%
2022	31	3	36	10.00%	90.00%
2023	46	3	39	26.00%	74.00%
2024	48	3	41	21.00%	79.00%
2025	18	3	39	11.00%	89.00%
<b>Total &amp; 5 Year Average</b>	232	3	39	20.33%	79.50%

8

8

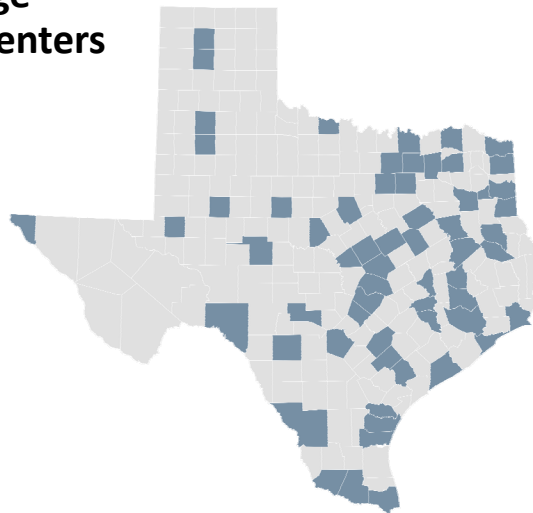
## Average Mortgage & Rent Payments

Year	Average Mortgage Payment	Avg Mortgage Payment (without \$0 rent applicants)	Avg Rent Payment (without \$0 rent applicants)
2020	▼ \$505.34	▼ \$509.31	▲ \$613.77
2021	▲ \$624.85	▲ \$624.86	▼ \$609.54
2022	▲ \$618.10	▼ \$623.34	▲ \$705.38
2023	▲ \$878.12	▼ \$890.26	▲ \$962.21
2024	▲ \$845.41	▼ \$883.58	▲ \$885.23
2025	▲ \$818.38	▼ \$826.10	▲ \$884.43

9

9

**Counties with higher  
than average  
percentage of renters**



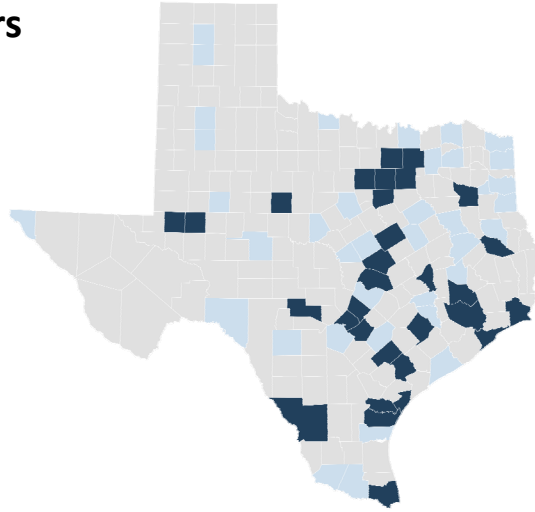
Powered by Bing  
© GeoAnalytics, TerraPop

10

10



## Participating Administrators in the last 5 years



Powered by Bing  
© GeoHaven, Inc.

11

11



Bryan/College Station  
**Habitat**  
for Humanity®

12



13



14



15

## Purchasing Power

Metric	Scenario A (6%)	Scenario B (0%)
Purchase Price (2025 Bootstrap Average)	\$237,000	\$237,000
Interest Rate	6%	0%
Bootstrap Portion	\$0	\$45,000 @ 0%
Remaining Loan	\$237,000 @ 6%	\$192,000 @ 0%
Monthly P&I	\$1,420.47	\$658.33
Monthly Escrow (Taxes & Insurance)	\$400.00	\$400.00
Total Monthly Payment	\$1,820.47	<b><u>\$1,058.33</u></b>
DTI Ratios	Traditional front-end (28%)	45%
Required Annual Income	\$78,020	\$28,236
Total Interest Over 30 Years	\$274,370	<b><u>\$0</u></b>
Total Cost	\$511,370	<b><u>\$237,000</u></b>

16

16



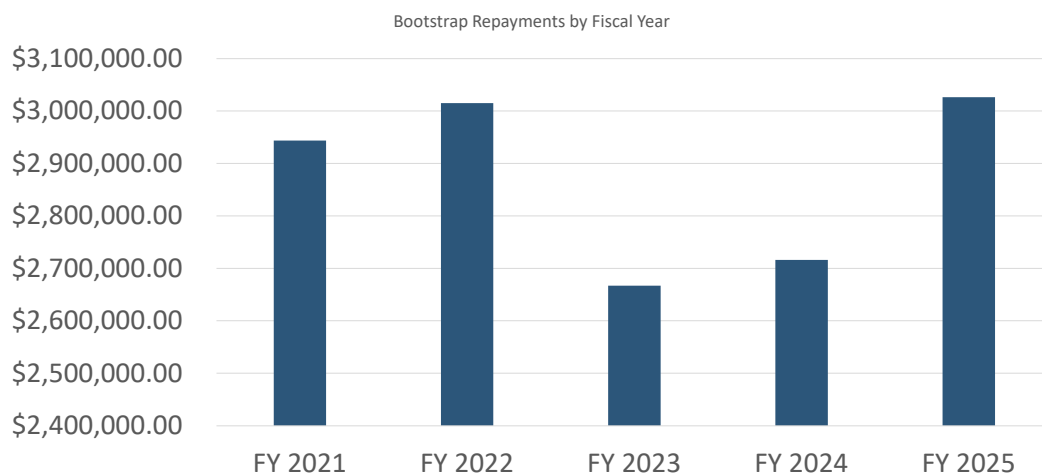
## Equity

Year	Average Purchase Price	Average Appraised Value	Average Bootstrap Loan	% of Purchase Price covered with Bootstrap Loan
2010	\$60,056.75	\$84,943.58	\$32,490.72	54.10%
2020	\$149,154.83	\$151,823.81	\$44,984.13	30.16%
2021	\$166,819.23	\$175,176.92	\$45,000.00	26.98%
2022	\$188,209.68	\$192,677.42	\$45,000.00	23.91%
2023	\$193,275.62	\$201,826.09	\$44,986.96	23.28%
2024	\$207,224.03	\$211,371.79	\$44,191.67	21.33%
2025	\$237,000.00	\$237,000.00	\$45,000.00	18.99%

17

17

## Funding



18

18

## Bootstrap Accomplishments

- 232 families went from renters to homeowners
- ~\$12,497,520 in program funds utilized
- ~\$10,000,000 funds utilized came from principal repayment
- A majority of homeowners pay less for their home than rent
- Households gain equity and stability.
- 0 foreclosures since 2020 and less than a 0.01% foreclosure/charged off rate since 2010 (6 out of 1180 loans)

19

19



20

20

## AYBR Program

**Historical Context** In May 2010, the Texas Department of Housing and Community Affairs launched its all-new Amy Young Barrier Removal Program, named in honor of one of the state's most passionate and persuasive advocates for Texans with disabilities, Amy Young. The program was previously named HomeFree Barrier Removal Program.

**Purpose** Increase accessibility and eliminate hazardous conditions in homes of persons with disabilities by providing funding for modifications. (Up to 25% of grant may be utilized to mitigate health and safety hazards.) Examples of modifications: handrails and ramps, widening of doors, adjusting countertops and cabinets to appropriate heights, installation of buzzing or flashing devices for persons with visual or hearing impairments, and installation of accessible showers, toilets, and sinks.

**Eligible Beneficiaries** Persons with disabilities (tenant or homeowner), low-income households qualifying under AMFI limitations (at or below 80%). Assisted 194 households in SFY 24

**Disbursement Mechanism** Grant administered through nonprofit organizations or local governments as project administrators

**Funding and Allocation** Funded via HTF with biennial NOFAs; application and reservation through administrators. Funds are allocated in phased draws: first by urban/rural region, then region-wide, then statewide pool until funding is exhausted. Applicants are served on a first-come, first-served basis by their region.

21

21

## Why Accessibility for People with Disabilities Matters

- One in four adults live with a disability, while most housing is not built for accessibility
- Unsafe or inaccessible homes lead to falls, hospitalizations, and loss of independence
- The Amy Young Barrier Removal Program removes barriers in order for people to live safely in their own homes
- On average, a person with disabilities earns between \$9,000-\$14,000 less per year, making community based living more difficult
- The average cost of nursing home care in Texas varies between \$5,323-\$6,692 per month

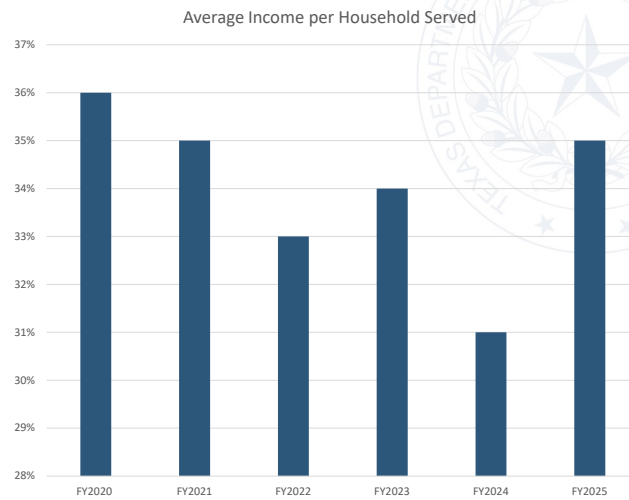
22

22

## Average Income of Beneficiaries by Fiscal Year

The Amy Young Barrier Removal Program consistently serves households far below the state's median income.

The Texas state median income between 2020-2025 averages at \$73,950 per year. Currently, state median income exceeds \$79,000 per year.

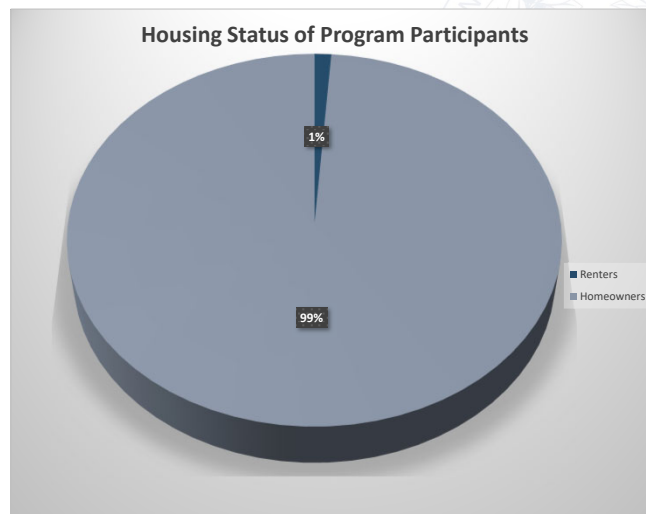


23

23

## Housing Status of Program Participants

This chart shows that 98.8% of our impact is concentrated on homeowners, confirming that the Amy Young Barrier Removal Program is addressing the largest area of need among low-income households with disabilities.



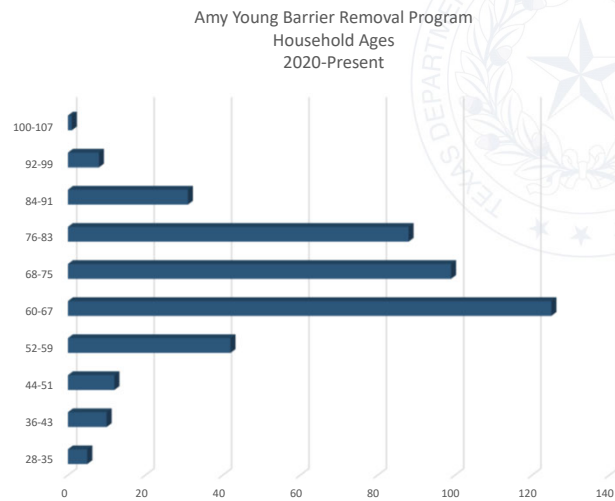
24

24



## Age Distribution of Program Participants

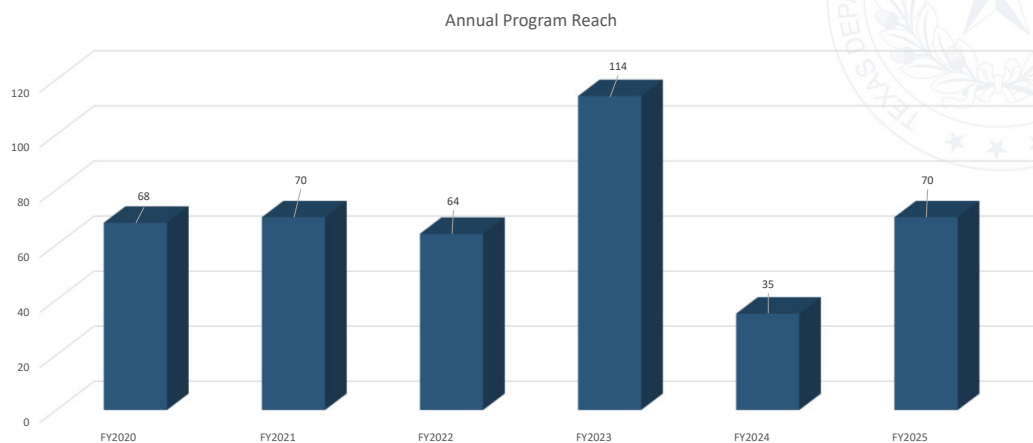
Most program participants are older adults which reflect higher accessibility needs due to aging.



25

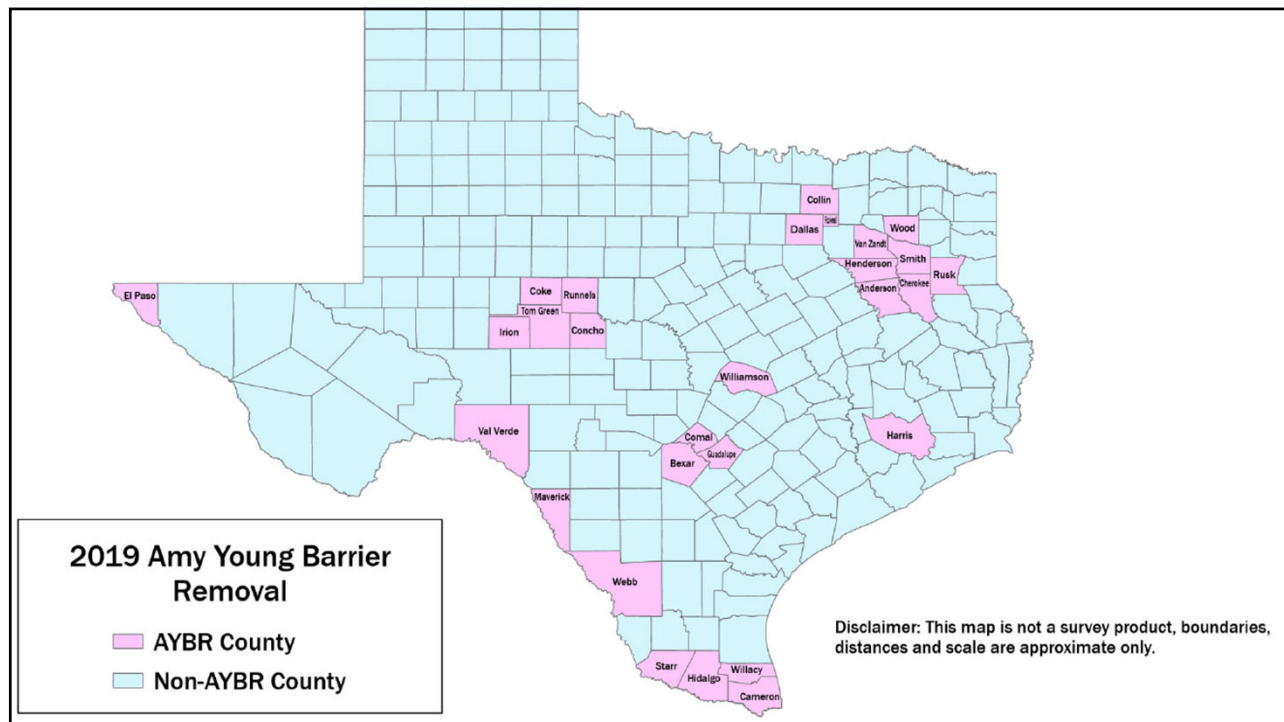
25

## Program Reach by Fiscal Year

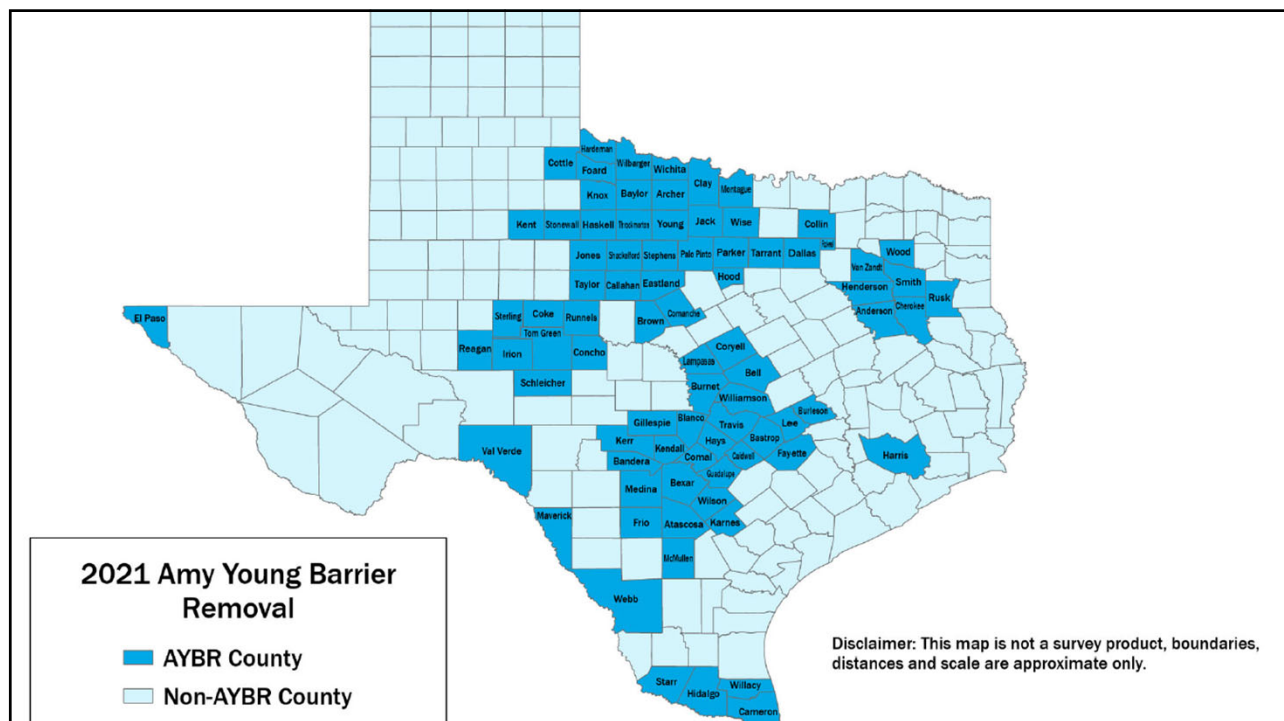


26

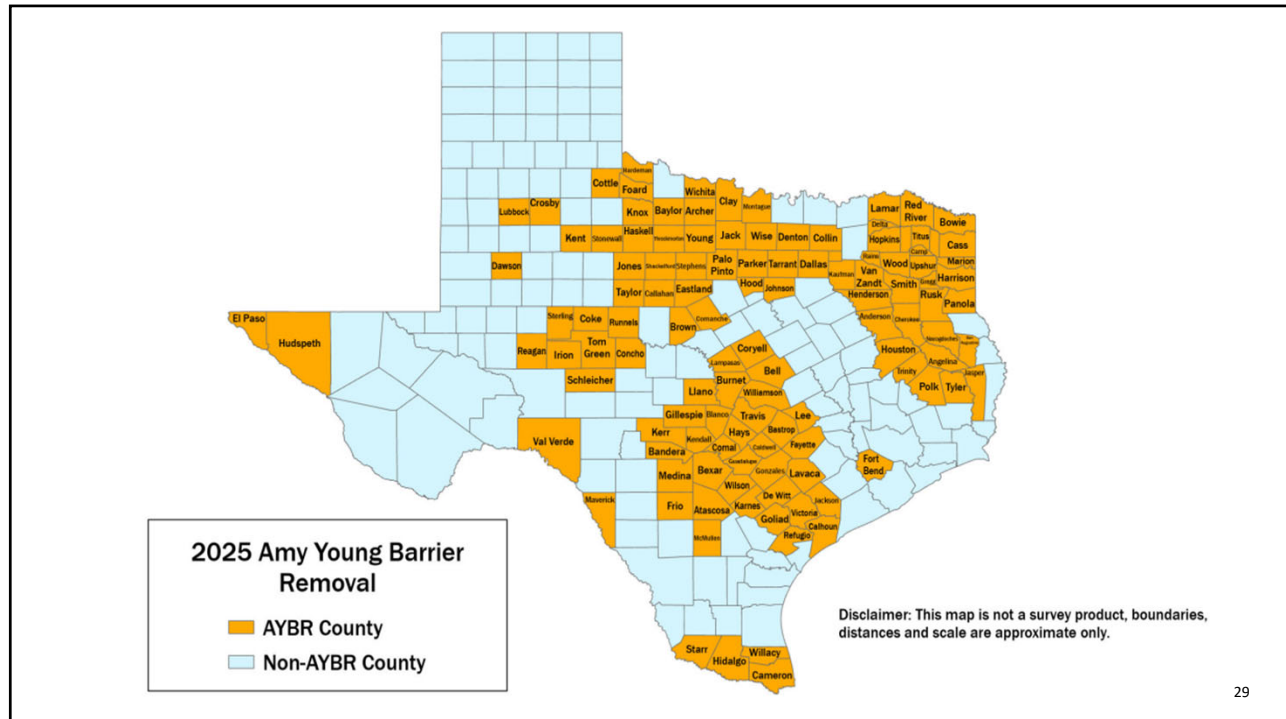
26



27



28



29

## From Barriers to Accessibility

**Before**

Unsafe & Inaccessible

**After**

Safe & Accessible

30

## Ramp Installation BEFORE

Front View



Side View



31

## Ramp Installation AFTER

Front View



Side View



32





<https://www.tdhca.texas.gov/programs/single-family-programs>

